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OFFICE OF THE CLERK
U.S. HOUSE OF REPRESENTATIVES
(Office Use Only)

UNITED STATES HOUSE OF REPRESENTATIVES FINANCIAL DISCLOSURE STATEMENT	FORM B For New Members, Candidates, and New Employees

Name: Christina Hale Daytime Telephone _____

FILER STATUS			
	[X]	New Member of or Candidate for U.S. House of Representatives State: Indiana District: 5th Candidates – Date of Election: 05/05/2020	[ ] Check if Amendment
	[ ]	New Officer or Employee Employing Office: _____ Staff Filer Type (If Applicable): Shared [ ] Principal Assistant [ ]	Period Covered: January 1, _____ to _____.

A $200 penalty shall be assessed against any individual who files more than 30 days late.

PRELIMINARY INFORMATION – ANSWER EACH OF THESE QUESTIONS

A. Did you, your spouse, or your dependent child: a. Own any reportable asset that was worth more than $1,000 at the end of the reporting period? or b. Receive more than $200 in unearned income from any reportable asset during the reporting period?	Yes [X] No [ ]	E. Did you hold any reportable positions during the reporting period or in the current calendar year up through the date of filing?	Yes [X] No [ ]
C. Did you or your spouse have "earned" income (*e.g.*, salaries, honoraria, or pension/IRA distributions) of $200 or more during the reporting period?	Yes [X] No [ ]	F. Did you have any reportable agreement or arrangement with an outside entity during the reporting period or in the current calendar year up through the date of filing?	Yes [ ] No [X]
D. Did you, your spouse, or your dependent child have any reportable liability (more than $10,000) at any point during the reporting period?	Yes [X] No [ ]	J. Did you receive compensation of more than $5,000 from a single source in the current year and two prior years?	Yes [ ] No [X]

ATTACH THE CORRESPONDING SCHEDULE IF YOU ANSWER "YES"

THIS FORM INCLUDES ONLY THE SCHEDULES THAT YOU ARE REQUIRED TO COMPLETE

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION - ANSWER BOTH OF THESE QUESTIONS

TRUSTS – Details regarding "Qualified Blind Trusts" approved by the Committee on Ethics and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust that benefits you, your spouse, or dependent child?	Yes [X]	No [ ]
EXEMPTION – Have you excluded from this report any other assets, "unearned" income, or liabilities of a spouse or dependent child because they meet all three tests for exemption? Do not answer "yes" unless you have first consulted with the Committee on Ethics.	Yes [ ]	No [X]

SCHEDULE A – ASSETS & "UNEARNED INCOME"

Name: Christina Hale

BLOCK A — Assets and/or Income Sources

Identify (a) each asset held for investment or production of income and with a fair market value exceeding $1,000 at the end of the reporting period, and (b) any other reportable asset or source of income which generated more than $200 in "unearned" income during the year.

Provide complete names of stocks and mutual funds (do not use only ticker symbols).

For all IRAs and other retirement plans (such as 401(k) plans) provide the value for each asset held in the account that exceeds the reporting thresholds.

For bank and other cash accounts, total the amount in all interest-bearing accounts. If the total is over $5,000, list every financial institution where there is more than $1,000 in interest-bearing accounts.

For rental and other real property held for investment, provide a complete address or description, *e.g.*, "rental property," and a city and state.

For an ownership interest in a privately-held business that is not publicly traded, state the name of the business, the nature of its activities, and its geographic location in Block A.

Exclude: Your personal residence, including second homes and vacation homes (*unless* there was rental income during the reporting period); and any financial interest in, or income derived from, a federal retirement program, including the Thrift Savings Plan.

If you report a privately-traded fund that is an Excepted Investment Fund, please check the "EIF" box.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC), or jointly held with anyone (JT), in the optional column on the far left.

For a detailed discussion of Schedule A requirements, please refer to the instruction booklet.

BLOCK B — Value of Asset

Indicate value of asset at close of the reporting period. If you use a valuation method other than fair market value, please specify the method used.

If an asset was sold during the reporting period and is included only because it generated income, the value should be "None."

*Column M is for assets held by your spouse or dependent child in which you have no interest.

BLOCK C — Type of Income

Check all columns that apply. For accounts that generate tax-deferred income (such as 401(k), IRA, or 529 accounts), you may check the "Tax-Deferred" column. Dividends, interest, and capital gains, even if reinvested, must be disclosed as income for assets held in taxable accounts. Check "None" if the asset generated no income during the reporting period.

BLOCK D — Amount of Income

For assets for which you checked "Tax-Deferred" in Block C, you may check the "None" column. For all other assets indicate the category of income by checking the appropriate box below. Dividends, interest, and capital gains, even if reinvested, must be disclosed as income for assets held in taxable accounts. Check "None" if no income was earned or generated.

*Column XII is for assets held by your spouse or dependent child in which you have no interest.

SP, DC, JT	Block A	EIF	A None	B $1-$1,000	C $1,001-$15,000	D $15,001-$50,000	E $50,001-$100,000	F $100,001-$250,000	G $250,001-$500,000	H $500,001-$1,000,000	I $1,000,001-$5,000,000	J $5,000,001-$25,000,000	K $25,000,001-$50,000,000	L Over $50,000,000	M Spouse/DC Asset over $1,000,000*	NONE	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED/BLIND TRUST	TAX-DEFERRED	Other Type of Income (Specify: e.g., Partnership Income or Farm Income)
	Examples: Mega Corp Stock						X										X						
	Examples: Simon & Schuster				Indefinite																		Royalties
	Examples: ABC Hedge Fund	X							X														Partnership Income
SP	BMO Harris Bank Checking Account				X														X				
	Kiwanis International 401(k) Plan See Attached Statement #1				X																	X	
	Morgan Stanely Traditional IRA See Attached Statement #2							X														X	
	Charles Schwab Simple IRA See Attached Statement #3				X																	X	

Block A	Current Year I None	II $1-$200	III $201-$1,000	IV $1,001-$2,500	V $2,501-$5,000	VI $5,001-$15,000	VII $15,001-$50,000	VIII $50,001-$100,000	IX $100,001-$1,000,000	X $1,000,001-$5,000,000	XI Over $5,000,000	XII Spouse/DC Income over $1,000,000*	Preceding Year I None	II $1-$200	III $201-$1,000	IV $1,001-$2,500	V $2,501-$5,000	VI $5,001-$15,000	VII $15,001-$50,000	VIII $50,001-$100,000	IX $100,001-$1,000,000	X $1,000,001-$5,000,000	XI Over $5,000,000	XII Spouse/DC Income over $1,000,000*
Mega Corp Stock		X													X									
Simon & Schuster					X													X						
ABC Hedge Fund						X													X					
BMO Harris Bank Checking Account		X												X										
Kiwanis International 401(k) Plan See Attached Statement #1	X												X											
Morgan Stanely Traditional IRA See Attached Statement #2	X												X											
Charles Schwab Simple IRA See Attached Statement #3	X												X											

Use additional sheets if more space is required.

SCHEDULE A – ASSETS & "UNEARNED INCOME"

Name: Christina Hale

BLOCK A Assets and/or Income Sources			BLOCK B Value of Asset													BLOCK C Type of Income								BLOCK D Amount of Income																							
																								Current Year												Preceding Year											
			A None	B $1-$1,000	C $1,001-$15,000	D $15,001-$50,000	E $50,001-$100,000	F $100,001-$250,000	G $250,001-$500,000	H $500,001-$1,000,000	I $1,000,001-$5,000,000	J $5,000,001-$25,000,000	K $25,000,001-$50,000,000	L Over $50,000,000	M Spouse/DC Asset over $1,000,000*	NONE	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED/BLIND TRUST	TAX-DEFERRED	Other Type of Income (Specify: e.g., Partnership Income or Farm Income)	I None	II $1-$200	III $201-$1,000	IV $1,001-$2,500	V $2,501-$5,000	VI $5,001-$15,000	VII $15,001-$50,000	VIII $50,001-$100,000	IX $100,001-$1,000,000	X $1,000,001-$5,000,000	XI Over $5,000,000	XII Spouse/DC Income over $1,000,000*	I None	II $1-$200	III $201-$1,000	IV $1,001-$2,500	V $2,501-$5,000	VI $5,001-$15,000	VII $15,001-$50,000	VIII $50,001-$100,000	IX $100,001-$1,000,000	X $1,000,001-$5,000,000	XI Over $5,000,000	XII Spouse/DC Income over $1,000,000*
SP, DC, JT	ASSET NAME	EIF																																														
SP	Charles Schwab Rollover IRA See Attached Statement #4				X											X								X												X												
SP	Charles Schwab Roth IRA See Attached Statement #5					X										X								X												X												
SP	Schwab TOD Brokerage Account See Attached Statement #6							X									X		X	X									X													X						
JT	Residential Rental Property in Marco Island, FL									X								X									X												X									
SP	BMO Harris Bank Money Market Account							X											X								X											X										

Use additional sheets if more space is required.

SCHEDULE C – EARNED INCOME

Name: Christina Hale

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. government) totaling $200 or more during the reporting period. For both the filer and filer's spouse, list the source and amount of any honoraria. List only the source for other spouse earned income exceeding $1,000. See examples below.

EXCLUDE: Military pay (such as National Guard or Reserve pay), federal retirement programs, and benefits received under the Social Security Act.

INCOME LIMITS and PROHIBITED INCOME: Be advised that the outside earned income limit and prohibitions on types of income may apply to you after you are on House payroll. The 2018 limit on outside earned income for Members and employees compensated at or above the "senior staff" rate was $26,050. The 2019 limit is $28,440. In addition, certain types of income (notably honoraria, director's fees, and payments for professional services involving a fiduciary relationship) are totally prohibited for Members and senior staff.

	Source (include date of receipt for honoraria)	Type	Amount	
			Current Year to Filing	Preceding Year
Examples:	ABC Trade Association, Baltimore, MD (July 15)	Honorarium	$0	$500
	State of Maryland	Salary	$20,000	$78,000
	Civil War Roundtable (Oct. 2)	Spouse Speech	$0	$1,000
	Ontario County Board of Education	Spouse Salary	N/A	N/A
	Kiwanis International	Salary	$ 117,000	$ 0
	Monday McElwee & Albright	Spouse Partnership Income	$ 399,000	$ 260,000

Use additional sheets if more space is required.

SCHEDULE D – LIABILITIES

Name: Christina Hale

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or your dependent child. **Mark the highest amount owed during the reporting period. New Members:** Members are required to report all liabilities secured by real property including mortgages on their personal residence. **Exclude:** Any mortgage on your personal residence (unless you rent it out or are a Member); loans secured by automobiles, household furniture, or appliances; liabilities of a business in which you own an interest (unless you are personally liable); and liabilities owed to you by a spouse or the child, parent, or sibling of you or your spouse. Report a ***revolving charge account*** (*i.e.*, credit card) only if the balance at the close of the reporting period exceeded $10,000. *Column K is for liabilities held solely by your spouse or dependent child.

SP, DC, JT	Creditor	Date Liability Incurred MO/YR	Type of Liability	Amount of Liability										
				A $10,001-$15,000	B $15,001-$50,000	C $50,001-$100,000	D $100,001-$250,000	E $250,001-$500,000	F $500,001-$1,000,000	G $1,000,001-$5,000,000	H $5,000,001-$25,000,000	I $25,000,001-$50,000,000	J Over $50,000,000	K Over $1,000,000* (Spouse/DC Liability)
	Example First Bank of Wilmington, DE	5/16	Mortgage on Rental Property, Dover, DE				X							
JT	Cenlar	07/2015	Mortgage on Rental Property, Marco Island, FL					X						

SCHEDULE E – POSITIONS

Report all positions, compensated or uncompensated, as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, nonprofit organization, labor organization, or educational or other institution other than the United States. **Exclude:** Positions held in any religious, social, fraternal, or political entities (such as political parties and campaign organizations); and positions solely of an honorary nature. **New Members and second-year candidates** report positions held in the reporting period and the current calendar year. **First-year candidates and new employees** report positions held in the current calendar year and two previous years.

Position	Name of Organization
Executive Director	Kiwanis International
Partner (Spouse)	Monday McElwee & Albright

Use additional sheets if more space is required.

SCHEDULE F – AGREEMENTS

Name: Christina Hale	Page 6 of 7

Identify the date, parties to, and general terms of any agreement or arrangement that you have with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties to Agreement	Terms of Agreement

SCHEDULE J – COMPENSATION IN EXCESS OF $5,000 PAID BY ONE SOURCE

Report sources of compensation received by you or your business affiliation for services provided directly by you during the current year and two prior years. This includes the names of clients and customers of any corporation, firm, partnership, or other business enterprise if you directly provided the services generating a fee or payment of more than $5,000. **Exclude**: Payments by the U.S. government and any information considered confidential as a result of a privileged relationship recognized by law. **Do not repeat information listed on Schedule C.**

Source (Name and City/State)		Brief Description of Duties
Example:	Doe Jones & Smith, Hometown, Homestate	Accounting Services

Use additional sheets if more space is required.

FILER NOTES
(Optional)

Name: Christina Hale	Page 7 of 7

NOTE NUMBER	NOTES

Use additional sheets if more space is required.

STATEMENT #1

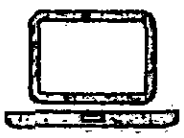
PERSONAL & CONFIDENTIAL
LISA HEINDRICKS
HUMAN RESOURCES ADMIN
KIWANIS INTERNATIONAL
3636 WOODVIEW TRACE
INDIANAPOLIS, IN 46268-1168

Kiwanis

CHRISTINA E HALE
[redacted]

Statement for the period of
November 1, 2018 - January 31, 2019

KIWANIS INTERNATIONAL 401(K) PLAN
Contract number: 427915



Online statements

Sign up for your online retirement plan statement. Get a more in-depth view of your current account status and history by viewing your retirement account statement online. Visit **principal.com/managestatements** to choose how you receive statements in the future. When you log in, you might notice some changes—we've made it easier and more secure for you to access your account

Account snapshot as of January 31, 2019

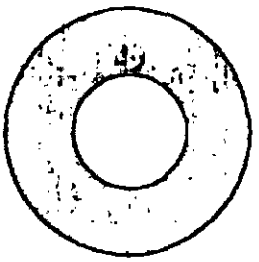
Balance
$13,399.25

Vested balance
$13,399.25

Personalized rate of return:

Last 3 months	Last 9 months
2.85%	**-0.67%**

Investment Allocations by Asset Class	Balance	% of Balance
Short-Term Fixed Income	$0.00	
Fixed Income	$0.00	
Balanced/Asset Allocation	$13,399.25	
Large U.S. Equity	$0.00	
Small/Mid U.S. Equity	$0.00	
International Equity	$0.00	
Other	$0.00	
Total	$13,399.25	



100%

Principal℠

KIWANIS INTERNATIONAL 401(K) PLAN
Contract number: 427915
November 1, 2018 - January 31, 2019
Participant name: CHRISTINA E HALE

Please review this statement carefully and notify us promptly in writing of any discrepancies within 90 days. After 90 days, corrections will be made on a current basis.

What happened this period

Account balance

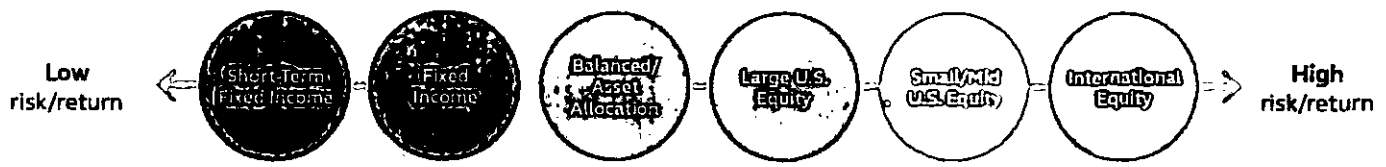
	Last 3 months	Last 9 months
Beginning balance	$8,967.84	$2,323.40
Additions	$4,113.32	$11,128.92
Deducted fees	$0.00	$0.00
Gain/Loss	$318.09	-$53.07
Ending balance	**$13,399.25**	**$13,399.25**
Change	$4,431.41	$11,075.85

Contributions

	Since joining	Last 3 months	Last 9 months
Contributions made by you	$8,205.16	$2,595.78	$6,805.16
Contributions made by your employer	$5,257.08	$1,517.54	$4,323.76
Total contributions	**$13,462.24**	**$4,113.32**	**$11,128.92**

[illegible]

Investments



Asset Class Advisor/Investment	Balance as of 11/01/2018	Additions	Gain/Loss	Balance as of 01/31/2019
Balanced/Asset Allocation				
American Century Inv. Mgmt.				
Am Cent One Choice 2040 Inv Fd	$8,967.84	$4,113.32	$318.09	$13,399.25
Total Balanced/Asset Allocation	**$8,967.84**	**$4,113.32**	**$318.09**	**$13,399.25**
Total Assets	**$8,967.84**	**$4,113.32**	**$318.09**	**$13,399.25**

Important information

[illegible]

KIWANIS INTERNATIONAL 401(K) PLAN
Contract number: 427915
November 1, 2018 - January 31, 2019
Participant name: CHRISTINA E HALE

Important information (continued)

The Personalized Rate of Return (PRR) represents the performance of plan assets held for your benefit for the time period of the report. Certain circumstances can arise that cause the PRR calculation to give uncharacteristically high or low results. For more information, please go to principal.com.

In the event of inadvertent administrative error occurring when processing transactions related to your account, Principal Life Insurance Company will restore any losses to your account and may retain amounts remaining after the error has been corrected.

To help take a step toward long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading retirement funds among different types of investment options from various asset classes may help you achieve a favorable rate of return, while helping minimize your overall risk of losing money. This is because market or other economic conditions that cause one asset class, or particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20 percent of your retirement savings in any one company or industry, retirement funds may not be properly diversified. Although diversification is not a guarantee against loss, it can be an effective strategy to help you manage investment risk.

In deciding how to invest retirement funds, you should take into account all your assets, including any retirement savings outside of the retirement plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk.

It is also important to review your investment portfolio, your investment objectives, and the investment options under the retirement plan at least once a year or as significant events occur to help ensure that your retirement funds will meet your retirement goals.

Information on individual investing and diversification can be found on the Department of Labor's website at
http://www.dol.gov/ebsa/investing.html

Asset allocation and diversification do not ensure a profit or protect against loss. Investing involves risk, including possible loss of principal.

Principal Life Insurance Company and its affiliates may earn compensation in the form of short-term interest ("float") on such things as uncashed distribution checks or amounts awaiting investment.

Insurance products and plan administrative services are provided through Principal Life Insurance Company, member of the Principal Financial Group, Des Moines, IA 50392.

The Principal Financial Group may receive payments from investment entities provided in connection with the investments of a fund under the plan. Principal takes these payments into consideration when determining the plan administrative services fees.

[illegible] the plan retirement [illegible] the plan or form payment you have made.

For [illegible] participant fees taken from participant accounts. For additional detail, see the "What Happened This Period" section.

[illegible] effect plan fees taken from participant accounts as well as investment performance, taking into account the timing and amount of deposits. For additional detail, see the "What Happened This Period" section.

The underlying investment options also have fees, some of the plans administrative expenses were paid from the total investment expenses of one or more of the plan's investment options. For these fees, see your prospectus or other investment material at **www.principal.com**.

[illegible]

For [illegible] information about this investment option [illegible] call [illegible] for a [illegible] retirement specialist.

Access the detail for each transaction, including transfers, on your account at principal.com.

[illegible]

KIWANIS INTERNATIONAL 401(K) PLAN
Contract number: 427915
November 1, 2018 - January 31, 2019
Participant name: CHRISTINA E HALE

Important information (continued)

Investment results shown represent historical performance and do not guarantee future results. Investment returns and principal will fluctuate with changes in interest rates and other market conditions so that, when redeemed, may be worth more or less than original costs.

Current performance may be lower or higher than the performance data shown.

Transfer restrictions or redemption fees may apply to certain transactions. Please refer to the redemption fee and transfer restrictions policy for each investment.

As allowed by their prospectus, several mutual fund companies have decided to impose redemption fees and/or transfer restrictions on certain plan and/or participant transactions. One or more of the investment options in your employer's retirement plan may be impacted. For more information visit us at the Principal's Personal Account Login at principal.com.

This document is intended to be educational in nature and is not intended to be taken as a recommendation.

You have continuous online access to your retirement account information at **www.principal.com**. Your continuous online access includes the ability to view fee details. You are required to receive certain benefit statement information at required intervals. As an alternative to receiving this information online, the law requires that you or your beneficiaries are entitled to receive one paper copy of your retirement benefit statement per report, quarterly or annually, at no additional cost. If you wish to receive a paper benefit statement, please call 1-800-247-7774 from 6 a.m. to 7 p.m. (central time).

Morgan Stanley

CLIENT STATEMENT | For the Period December 1-31, 2018

STATEMENT FOR:
CHRISTINA ELIZABETH HALE

TOTAL VALUE OF YOUR ACCOUNT (as of 12/31/18) **$144,012.70**
Includes Accrued Interest

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Financial Advisor
Josef Hess
Vice President
Josef.M.Hess@morganstanley.com
317 818-7330

Your Branch
800 EAST 96 ST STE 400
INDIANAPOLIS, IN 46240
Telephone: 317-818-7300; Alt. Phone: 800-336-0095; Fax: 317-818-7440

#BWNJGWM

CHRISTINA ELIZABETH HALE
[redacted]

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326

Access Your Account Online: www.morganstanley.com/online

337 - 020093 - 151 - 4 - 1

STATEMENT #2

Research Ratings & GIMA Status Definitions

MORGAN STANLEY RESEARCH RATINGS

Morgan Stanley does not assign ratings of Buy, Hold or Sell to the stocks they cover. These ratings, Overweight, Equal-weight, Not-Rated and Underweight, are not the equivalent of Buy, Hold, and Sell, but represent recommended relative weightings. To satisfy regulatory requirements, Morgan Stanley corresponds Overweight, their most positive stock rating, with a Buy recommendation, they correspond Equal-weight and Not-Rated to Hold and Underweight to Sell recommendations, respectively. For ease of comparison, Morgan Stanley Smith Barney LLC has normalized these ratings so that (1) corresponds to Buy recommendations, (2) corresponds to Hold recommendations, and (3) corresponds to Sell recommendations. Research ratings are subject to change and may have changed by the time you read this statement. Please refer to a Morgan Stanley research report for a complete description of Morgan Stanley's rating system and Morgan Stanley's actual proprietary rating on any covered company. Morgan Stanley's ratings are described below:

MORGAN STANLEY SMITH BARNEY LLC NORMALIZED CODE / MORGAN STANLEY RATING: DEFINITION

1 / Overweight (O): The stock's total return is expected to exceed the average total return of the analyst's industry (or industry team's) coverage universe, on a risk-adjusted basis, over the next 12-18 months

2 / Equal-weight (E): The stock's total return is expected to be in line with the average total return of the analyst's industry (or industry team's) coverage universe, on a risk-adjusted basis, over the next 12-18 months

2 / Not-Rated (NR): Currently the analyst does not have adequate conviction about the stock's total return relative to the average total return of the analyst's industry (or industry team's) coverage universe, on a risk-adjusted basis, over the next 12-18 months

3 / Underweight (U): The stock's total return is expected to be below the average total return of the analyst's industry (or industry team's) coverage universe, on a risk-adjusted basis, over the next 12-18 months

NAV, NA or ** appearing for Morgan Stanley Research indicates that the ratings for this company are not available because of a Morgan Stanley policy.

MORNINGSTAR, INC. EQUITY RESEARCH RATINGS

For ease of comparison, Morgan Stanley Smith Barney LLC has normalized Morningstar, Inc.'s proprietary research ratings to a 1 (Buy), 2 (Hold), and 3 (Sell), which differs from Morningstar, Inc.'s rating system. Research ratings are subject to change and may have changed by the time you read this statement. Please refer to a Morningstar, Inc. research report for a complete description of Morningstar, Inc.'s rating system and Morningstar, Inc.'s actual proprietary rating on any covered company. Morningstar, Inc. research ratings displayed are for U.S. exchange-listed securities only. Morningstar, Inc.'s ratings are described below:

MORGAN STANLEY SMITH BARNEY LLC NORMALIZED CODE / MORNINGSTAR, INC.'S RATING: DEFINITION

1 / 5-STARS: Appreciation beyond a fair risk-adjusted return is highly likely over a multiyear time frame.

1 / 4-STARS: Appreciation beyond a fair risk-adjusted return is likely.

2 / 3-STARS: Indicates that investors are likely to receive a fair risk-adjusted return (approximately cost of equity).

3 / 2-STARS: Investors are likely to receive a less than fair risk-adjusted return.

3 / 1-STARS: Indicates a high probability of undesirable risk-adjusted returns from the current market price over a multiyear time frame.

Relevant benchmarks: In North America the relevant benchmark is the S&P 500 Index, in Europe and in Asia, the relevant benchmarks are generally the S&P Europe 350 Index and the S&P Asia 50 Index.

MOODY'S INVESTORS SERVICE AND STANDARD & POOR'S CREDIT RATINGS

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the "opinions" of the provider and are not representations or guarantees of performance. Please contact us if you require further information or assistance in interpreting these credit ratings.

GIMA STATUS IN INVESTMENT ADVISORY PROGRAMS

Global Investment Manager Analysis (GIMA) reviews certain investment products in various advisory programs. For these programs, a GIMA status will apply:

Focus (FL): Investment products on the Focus List have been subject to an in-depth review and possess GIMA's highest level of confidence.

Approved (AL): Investment products on the Approved List have typically been subject to a less rigorous review process and have been approved for recommendation to investors.

Not Approved (NL): Investment products that were previously on the Focus List or Approved List but are no longer on either of those lists. GIMA no longer covers these products.

For more information, please contact us for the applicable Morgan Stanley ADV brochure.

Expanded Disclosures

Expanded Disclosures, which apply to all statements Morgan Stanley Smith Barney LLC (we/us) sends to you, are provided with your first statement and thereafter twice a year.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page, or the Client Service Center at (800) 869-3326.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting the Branch Manager of the office where you maintain your account. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact our Client Relations Department at (866) 227-2256 or mail to P.O. Box 95002, South Jordan, UT 84095, or contact us at www.morganstanley.com.

Senior Investor Helpline

In order to provide Morgan Stanley's senior investor clients a convenient way to communicate with us, we offer a Senior Investor Helpline. Senior investors or those acting on their behalf may call (800) 280-4534, Monday-Friday 9am-7pm Eastern Time.

Account Valuation

Account values are computed by adding (1) the market value of all priced positions and (2) market values provided by pricing services and/or outside custodians, as applicable for other positions, and by adding any credit or subtracting any debit to your closing Cash, Money Market Funds and/or Deposit balance. Cash, Deposits and Money Market Funds are displayed on a settlement date basis, and other positions are displayed in your account on a trade date basis. The values of fixed income positions in summary displays include accrued interest in the totals. In the "Holdings" section, fixed income market value and accrued interest are also displayed in separate columns. Accrued interest is the interest earned but not yet paid on the bond since its last interest payment. In most cases, it is calculated from the date of the last coupon payment (or "dated date") through the closing date of the statement. Foreign Currency Deposits are reflected in U.S. dollars as of the statement end date. The Annual Percentage Yield (APY) for deposits represents the applicable rate in effect for your deposits at the statement ending date. This APY may be different than the APY that was in effect during the statement period. For current Bank Deposit or Money Market Fund yields, go to www.morganstanley.com/wealth-investmentstrategies/ratemonitor.html.

Additional Retirement Account Information

Tax-qualified account contributions are subject to IRS eligibility rules and regulations. The Contributions information in this statement reflects contributions for a particular account, without reference to any other account. Check with your tax advisor to verify how much you can contribute, if the contribution will be tax deductible, and if other special rules apply (e.g., to conversions/recharacterizations of Traditional to Roth/Roth to Traditional IRAs). Tax reporting is provided for IRA, VIP Basic and 403(b) accounts but not for VIP Plus and RPM accounts. The account value used for your Required Minimum Distribution calculation, if any, is based on the prior December 31st Account Value, including accrued interest. Additionally, for IRAs (1) the "Max. Individual Contributions Allowed (by SSN)" reflects the annual limit on contributions that you can make to Traditional and Roth IRAs under the Internal Revenue Code (this limit applies on a per person basis, not per account; other rules apply to IRAs which are part of employer-sponsored plans); (2) you cannot make an individual contribution to a Traditional IRA for the year in which you reach age 70 1/2 or any later year; and (3) the categorization of any contribution's deductibility is based upon information provided by you. The information included in this statement is not intended to constitute tax, legal or accounting advice. Contact us if any of this information is incorrect.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Gain/(Loss) Information

Gain/(Loss) is provided for informational purposes. It is not a substitute for Internal Revenue Service (IRS) Form 1099 (on which we report cost basis for covered securities) or any other IRS tax form, and should not be used for tax preparation. Unrealized Gain/(Loss) provided on this statement is an estimate. Contact your own independent legal or tax advisor to determine the appropriate use of the Gain/(Loss) information on this statement. For more information, go to www.morganstanley.com/wealth/disclosures/disclosures.asp, or call Client Service Center.

Tax Reporting

Under Federal Income Tax law, we are required to report gross proceeds of sales (including entering into short sales) on Form 1099-B by February 15 of the year following the calendar year of the transaction for reportable (i.e. non-retirement) accounts. For sales of certain securities acquired on or after January 1, 2011 (or applicable date for the type of security) we are also required to report cost basis and holding period. Under Internal Revenue Service regulations, if you have not provided us with a certification of either U.S. or foreign status on applicable Form W-9 or W-8, your accounts may be subject to either 28% back-up withholding or 30% nonresident alien withholding on payments made to your accounts.

Investment Objectives

The following is an explanation of the investment objective alternatives applicable to your account(s): Income - for investors seeking regular income with low to moderate risk to principal; Capital Appreciation - for investors seeking capital appreciation with moderate to high risk to principal; Aggressive Income - for investors seeking higher returns either as growth or as income with greater risk to principal; Speculation - for investors seeking high profits or quick returns with considerable possibility of losing most or all of their investment.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if you are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral. The amount you may borrow is based on the value of eligible securities in your margin accounts. If a security has eligible shares the number of shares pledged as collateral is indicated below the position. If you have a margin account, as permitted by law, we may use certain securities in your account for, among other things, settling short sales or lending the securities for short sales, for which we may receive compensation.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the

CONTINUED

Expanded Disclosures (CONTINUED)

applicable interest rate changes and at the close of every statement month. For interest rate information, log into your Morgan Stanley account at morganstanley.com/online. Select your account with a Margin agreement and click Interest Rates for more information.

Information regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Money Market Fund (MMF) Pricing

You could lose money in MMFs. Although MMFs classified as government funds (i.e., MMFs that invest 99.5% of total assets in cash and/or securities backed by the U.S government) and retail funds (i.e., MMFs open to natural person investors only) seek to preserve value at $1.00 per share, they cannot guarantee they will do so. The price of other MMFs will fluctuate and when you sell shares they may be worth more or less than originally paid. MMFs may impose a fee upon sale or temporarily suspend sales if liquidity falls below required minimums. During suspensions, shares would not be available for purchases, withdrawals, check writing or ATM debits. A MMF investment is not insured or guaranteed by the Federal Deposit Insurance Corporation or other government agency.

Notice Regarding Global Investment Manager Analysis

Morgan Stanley's Global Investment Manager Analysis team conducts analysis on various mutual funds and exchange-traded funds for clients holding those funds in certain investment advisory programs. If you have invested in any of these funds in another type of account, such as a brokerage account, you will not receive the same materials and status updates on the funds as we provide to investment advisory clients (including instructions on selling fund shares).

Pricing of Securities

The prices of securities are derived from various sources, and do not necessarily represent the prices at which those securities could have been bought or sold. Although we attempt to use reliable sources of information, we can offer no assurance as to their accuracy, reliability or completeness. Prices are as of the date shown only and are not an offer by us or our affiliates to purchase or sell any instrument or enter into any transaction or a commitment by us or them to make such an offer. Prices of securities not actively traded may not be available, and are indicated by N/A (not available). For additional information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and are subject to special risks, which may include, but are not limited to: loss of initial investment; issuer credit risk and price volatility resulting from actual or anticipated changes to issuer's and/or guarantor's credit ratings/spreads; limited or no appreciation and limits on participation in any appreciation of underlying asset(s); risks associated with the underlying asset(s); no periodic payments; call prior to maturity; early redemption fees for market linked deposits; lower interest rates and/or yield compared to conventional debt with comparable maturity; unique tax implications; limited or no secondary market; and conflicts of interest due to affiliation, compensation or other factors which could adversely affect market value or payout to investors. Investors also should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the product category where they appear, and therefore may not satisfy portfolio asset allocation needs for that category. When displayed, the accrued interest, annual income and yield for structured investments with a contingent income feature (e.g., Range Accrual Notes/Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant observation period and payment in full of all contingent interest. Actual accrued interest, annual income and yield will be dependent upon the performance of the underlying asset(s) and may be significantly lower than estimates shown. For more information on the risks and conflicts of interest related to Structured Investments, log in to Morgan Stanley Online at www.morganstanley.com/structuredproductsrisksandconflicts. For information on risks specific to your Structured Investments, contact us.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Certain Assets Not Held at Morgan Stanley Smith Barney LLC

You may purchase certain assets through us that may be held at another financial institution. Assets not held with us may not be covered by SIPC protection. We may include information about certain assets on this statement solely as a service to you and are not responsible for information provided by external sources. Generally, any financial institution that holds securities is responsible for year-end reporting (1099s) and separate periodic statements, which may vary from our information due to different tax reporting periods. In the case of networked mutual funds, we perform all year-end tax reporting. Under certain circumstances, such as IRA accounts, we perform all tax reporting.

Total Income

Total income, as used in the income summaries, represents dividends and/or interest on securities we receive on your behalf and credit to your account(s) during the calendar year. We report dividend distributions and taxable bond interest credited to your account to the Internal Revenue Service. The totals we report may differ from those indicated as "This Year" figures on the last statement for the calendar year. In the case of Real Estate Investment Trusts (REITs), Master Limited Partnerships, Regulated Investment Companies and Unit Investment Trusts, some sponsors may reclassify the distribution to a different tax type for year-end reporting.

Transaction Dates and Conditions

Transactions display trade date and settlement date. Transactions are included on this statement on trade date basis (excluding BDP and MMFs). Trades that have not settled as of statement month end will also be displayed in the "Unsettled Purchases/Sales Activity" section. Upon written request, we will give you the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Tax and Legal Disclosure

Morgan Stanley does not provide legal or tax advice. Please consult your own tax advisor.

Revised 02/2018

Account Summary

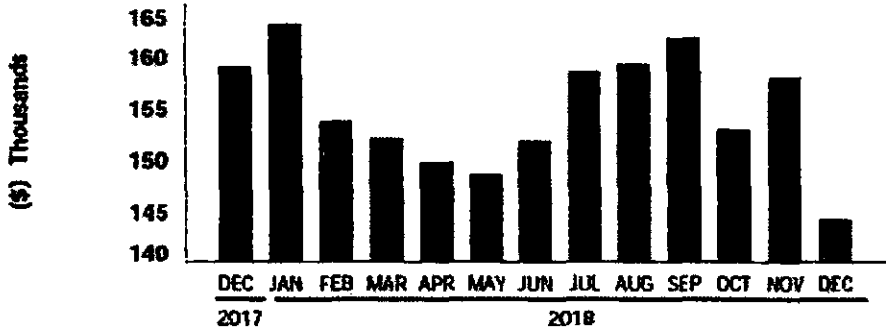
Retirement Account [redacted]

CHANGE IN VALUE OF YOUR ACCOUNTS (Includes accrued interest)

	This Period (12/1/18-12/31/18)	This Year (1/1/18-12/31/18)
TOTAL BEGINNING VALUE	**$157,852.36**	**$158,765.12**
Credits	—	—
Debits	(15.00)	(85.14)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$(15.00)**	**$(85.14)**
Change in Value	**(13,824.66)**	**(14,667.28)**
TOTAL ENDING VALUE	**$144,012.70**	**$144,012.70**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

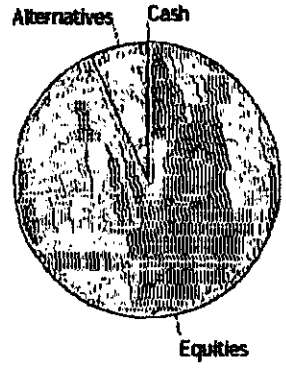


This chart does not reflect corrections to Market Value made subsequent to the dates depicted. It may exclude transactions in Annuities or positions where we are not the custodian, which could delay the reporting of Market Value.

ASSET ALLOCATION (Includes accrued interest)

	Market Value	Percentage
Cash	$396.21	0.28
Equities	133,652.67	92.81
Alternatives	9,963.82	6.92
TOTAL VALUE	**$144,012.70**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, which are provided to you as a courtesy, and may not be covered by SIPC. For additional information, refer to the corresponding section of this statement.



This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

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Account Summary

Retirement Account CHRISTINA ELIZABETH HALE
[redacted]
TRADITIONAL IRA

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 11/30/18)	This Period (as of 12/31/18)
Cash, BDP, MMFs	$408.86	$396.21
Stocks	86,295.74	78,575.54
ETFs & CEFs	6,099.46	5,576.28
Mutual Funds	65,048.30	59,464.67
Total Assets	**$157,852.36**	**$144,012.70**
TOTAL VALUE	**$157,852.36**	**$144,012.70**

CASH FLOW

	This Period (12/1/18-12/31/18)	This Year (1/1/18-12/31/18)
OPENING CASH, BDP, MMFs	**$408.86**	**$221.65**
Purchases	—	(15,900.00)
Dividend Reinvestments	(5,810.69)	(10,924.67)
Sales and Redemptions	—	16,000.71
Income and Distributions	5,813.04	11,083.66
Total Investment Related Activity	**$2.35**	**$259.70**
Other Debits	(15.00)	(85.14)
Total Cash Related Activity	**$(15.00)**	**$(85.14)**
CLOSING CASH, BDP, MMFs	**$396.21**	**$396.21**

INCOME AND DISTRIBUTION SUMMARY

	This Period (12/1/18-12/31/18)	This Year (1/1/18-12/31/18)
Dividends	$493.21	$3,462.85
Long Term Capital Gains Distributions	5,317.58	6,545.93
Interest	1.89	280.01
Partnership Distributions	—	668.07
Return of Capital/Principal	0.36	17.06
TOTAL INCOME AND DISTRIBUTIONS	**$5,813.04**	**$11,073.92**

GAIN/(LOSS) SUMMARY

	Realized This Period (12/1/18-12/31/18)	Realized This Year (1/1/18-12/31/18)	Unrealized Inception to Date (as of 12/31/18)
TOTAL GAIN/(LOSS)	—	**$(5,444.49)**	**$(10,280.42)**

The Gain/(Loss) Summary, which may change due to basis adjustments, is provided for informational purposes and should not be used for tax preparation. Refer to Gain/(Loss) in the Expanded Disclosures.

BENEFICIARIES (Contact us to update beneficiary information.)

Primary Beneficiary

[redacted]

Contingent Beneficiary

[redacted]

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Account Summary

[redacted]

RETIREMENT RECAP

2018 Fair Market Value (includes accrued interest): $144,012.70

	2017	2018 (year-to-date)	Since Inception
Contributions			
No Contributions For This Account	—	—	—
Other Credit Activity (excludes transfers)			
Rollover	51,290.53	—	140,013.86
Individual Maximum Contribution Limits - by Social Security Number (Traditional / Roth)			
Under Age 50	5,500.00	5,500.00	Not Applicable
Age 50 and Over	6,500.00	6,500.00	Not Applicable

HISTORICAL CONTRIBUTIONS & DISTRIBUTIONS

	Contributions	Distributions
2013 and Prior	$0.00	$0.00
2014	0.00	0.00
2015	0.00	0.00
2016	88,723.33	0.00
2017	51,290.53	0.00
2018	0.00	0.00
LIFETIME	**$140,013.86**	**$0.00**

The contribution and distribution transactions reflected above - as well as the Retirement Recap - are based on information you provided and not intended for tax purposes.

"Since Inception" values for Conversion and Recharacterization may display as Rollover for certain transactions. If dashes are displayed under "Since Inception," the distribution detail is not available. Prior year contributions include those made during the prior year and those made in the current year for the prior year. Refer to the Expanded Disclosures for Additional Retirement Account Information.

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Morgan Stanley

Account Detail

Retirement Account CHRISTINA ELIZABETH HALE
[redacted]
TRADITIONAL IRA

Investment Objectives (in order of priority)†: Capital Appreciation, Aggressive Income, Income, Speculation

Brokerage Account

† Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for securities that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current yield reflects the income generated by an investment, and does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions.

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
CASH	$1.84			
MORGAN STANLEY BANK N.A. #	394.37	—	0.59	0.150

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	0.28%	$396.21	$0.59

 # Bank Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, affiliates of Morgan Stanley Smith Barney LLC and each a national bank and FDIC member.

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc

Security Description		Quantity	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
AT&T INC (T)	Purchases	400.000	$28.540	$15,566.26	$11,416.00	$(4,150.26)		
Reinvestments		57.643		2,084.60	1,645.13	(439.47)		
	Total	457.643		17,650.86	13,061.13	(4,589.73)	934.00	7.15

Rating: Morgan Stanley: 1, Morningstar: 1; Next Dividend Payable 02/2019; Asset Class: Equities

Account Detail

Retirement Account: [redacted] CHRISTINA ELIZABETH HALE
TRADITIONAL IRA

Security Description		Quantity	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
BROOKFIELD INFRA PTNR LP (BIP)	**Purchases**	540.000	34.530	15,152.17	**18,646.20**	3,494.03		
Reinvestments		63.028		2,371.96	2,176.36	(195.60)		
	Total	603.028		17,524.13	**20,822.56**	3,298.43	1,134.00	5.45
Next Dividend Payable 03/2019; Asset Class: Equities								
ENTERPRISE PROD PRTNRS L.P. (EPD)	**Purchases**	345.000	24.590	10,111.01	**8,483.55**	(1,627.46)		
Reinvestments		60.198		1,556.36	1,480.27	(76.09)		
	Total	405.198		11,667.37	**9,963.82**	(1,703.55)	701.00	7.04
Rating: Morgan Stanley: 1, Morningstar: 1; Next Dividend Payable 02/2019; Asset Class: Alt								
GILEAD SCIENCE (GILD)	**Purchases**	—	62.550	—	—	—	—	—
Reinvestments		0.800		60.64	50.04	(10.60)		
	Total	0.800		60.64	**50.04**	(10.60)	2.00	4.00
Rating: Morgan Stanley: 2, Morningstar: 1; Next Dividend Payable 03/2019; Asset Class: Equities								
JOHNSON & JOHNSON (JNJ)	**Purchases**	84.000	129.050	10,128.24	**10,840.20**	711.96		
Reinvestments		5.644		732.60	728.36	(4.24)		
	Total	89.644		10,860.84	**11,568.56**	707.72	323.00	2.79
Rating: Morgan Stanley: 2, Morningstar: 2; Next Dividend Payable 03/2019; Asset Class: Equities								
PEPSICO INC NC (PEP)	**Purchases**	200.000	110.480	22,225.83	**22,096.00**	(129.83)		
Reinvestments		9.173		1,034.00	1,013.43	(20.57)		
	Total	209.173		23,259.83	**23,109.43**	(150.40)	776.00	3.36
Rating: Morgan Stanley: 1, Morningstar: 1; Next Dividend Payable 01/07/19; Asset Class: Equities								

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**54.56%**	**$81,023.67**	**$78,575.54**	**$(2,448.13)**	**$3,870.00**	**4.93%**

EXCHANGE-TRADED & CLOSED-END FUNDS

Security Description		Quantity	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
PROSHARES TR S&P 500 DV ARIST (NOBL)	**Purchases**	89.000	$60.540	$5,140.10	**$5,388.06**	$247.96		
Reinvestments		3.109		192.45	188.22	(4.23)		
	Total	92.109		5,332.55	**5,576.28**	243.73	132.00	2.37
Asset Class: Equities								

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Account Detail

Retirement Account [redacted] CHRISTINA ELIZABETH HALE
TRADITIONAL IRA

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**3.87%**	**$5,332.55**	**$5,576.28**	**$243.73**	**$132.00**	**2.37%**

MUTUAL FUNDS

"Total Purchases vs Market Value" is provided to assist you in comparing your "Total Purchases," excluding reinvested distributions, with the current value of the mutual fund positions in your account.

"Cumulative Cash Distributions" when shown, may reflect distributions on shares no longer held in the account. It may not reflect all distributions received in cash; due to but not limited to: investments made prior to addition of this information on statements; securities transfers; timing of recent distributions; and certain adjustments made in your account.

"Net Value Increase/ (Decrease)" reflects the difference between your total purchases, and the sum of the current value of the fund's shares, and cash distributions shown. This calculation is for informational purposes only and does not reflect your total unrealized gain or loss nor should it be used for tax purposes.

Although share price is displayed only to three decimal places, calculation of Market Value is computed using the full share price in our data base, which may carry out beyond three decimal places.

Security Description		Quantity	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
AMERICAN FUNDAMENTAL INV C (AFICX)	**Purchases**	336.547	$52.000	$18,930.00	**$17,500.45**	$(1,429.55)		
Reinvestments		61.220		3,338.31	3,183.44	(154.87)		
	Total	397.767		22,268.31	**20,683.88**	(1,584.42)	56.00	0.27
Total Purchases vs Market Value				18,930.00	20,683.88			
Net Value Increase/(Decrease)					1,753.88			
Enrolled In MS Dividend Reinvestment; Capital Gains Reinvest; Asset Class: Equities								
CLEARBRIDGE AGGRESSIVE GWTH C (SAGCX)	**Purchases**	116.953	121.920	18,930.00	**14,258.91**	(4,671.09)		
Reinvestments		38.193		5,320.60	4,656.49	(664.11)		
	Total	155.146		24,250.60	**18,915.40**	(5,335.20)	—	—
Total Purchases vs Market Value				18,930.00	18,915.40			
Net Value Increase/(Decrease)					(14.60)			
Enrolled In MS Dividend Reinvestment; Capital Gains Reinvest; Asset Class: Equities								
PIONEER FUNDAMENTAL GROWTH C (FUNCX)	**Purchases**	940.736	19.210	19,100.00	**18,071.54**	(1,028.46)		
Reinvestments		93.381		1,921.79	1,793.85	(127.94)		
	Total	1,034.117		21,021.79	**19,865.39**	(1,156.40)	—	—
Total Purchases vs Market Value				19,100.00	19,865.39			
Net Value Increase/(Decrease)					765.39			
Enrolled In MS Dividend Reinvestment; Capital Gains Reinvest; Asset Class: Equities								

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Morgan Stanley

Account Detail

Retirement Account CHRISTINA ELIZABETH HALE
[redacted]
TRADITIONAL IRA

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
MUTUAL FUNDS	41.29%	$67,540.70	$59,464.67	$(8,076.02)	$56.00	0.09%

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	100.00%	$153,896.92	$144,012.70	$(10,280.42)	$4,058.59	2.82%

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$396.21	—	—	—	—	—
Stocks	—	$68,611.72	—	$9,963.82	—	—
ETFs & CEFs	—	5,576.28	—	—	—	—
Mutual Funds	—	59,464.67	—	—	—	—
TOTAL ALLOCATION OF ASSETS	$396.21	$133,652.67	—	$9,963.82	—	—

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
12/7		LT Cap Gain Distribution	CLEARBRIDGE AGGRESSIVE GWTH C				$3,781.10
12/7		ST Cap Gain Distribution	CLEARBRIDGE AGGRESSIVE GWTH C				0.25
12/7		Dividend Reinvestment	CLEARBRIDGE AGGRESSIVE GWTH C	REINVESTMENT a/o 12/06/18	28.446	132.9300	(3,781.35)
12/11		Qualified Dividend	JOHNSON & JOHNSON				80.18
12/11		Dividend Reinvestment	JOHNSON & JOHNSON	ACTED AS AGENT DIVIDEND REINVESTMENT	0.558	143.7505	(80.18)
12/11		Service Fee	STMT COPY-SEP,OCT,NOV				(15.00)
12/24		Dividend	AMERICAN FUNDAMENTAL INV C DIV PAYMENT				139.15
12/24		LT Cap Gain Distribution	AMERICAN FUNDAMENTAL INV C				1,536.48
12/24		Dividend Reinvestment	AMERICAN FUNDAMENTAL INV C	REINVESTMENT a/o 12/21/18	33.413	50.1500	(1,675.63)
12/28		Qualified Dividend	GILEAD SCIENCE				0.46

Account Detail [redacted] TRADITIONAL IRA

CASH FLOW ACTIVITY BY DATE (CONTINUED)

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
12/31		Interest Income	MORGAN STANLEY BANK N.A.	(Period 12/01-12/31)			0.05
12/31		Interest Income-Adj	BROOKFIELD INFRA PTNR LP ARMS LENGTH INT	CUSIP: G16252101			1.84
12/31		Qualified Dividend	BROOKFIELD INFRA PTNR LP				273.17
12/31		Return of Capital	BROOKFIELD INFRA PTNR LP				0.36
12/31		Dividend Reinvestment	BROOKFIELD INFRA PTNR LP	ACTED AS AGENT DIVIDEND REINVESTMENT	8.014	34.1316	(273.53)
NET CREDITS/(DEBITS)							**$(12.65)**

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
12/12	Automatic Redemption	BANK DEPOSIT PROGRAM	$(15.00)
12/28	Automatic Investment	BANK DEPOSIT PROGRAM	0.46
12/31	Automatic Investment	BANK DEPOSIT PROGRAM	0.05
NET ACTIVITY FOR PERIOD			**$(14.49)**

COPIES OF THIS STATEMENT HAVE ALSO BEEN SENT TO:

JOHN PHILIP GODDARD

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

IRA Fair Market Value - 5498

This information is being furnished to the Internal Revenue Service ("IRS").

Please note that Morgan Stanley Smith Barney LLC is required by law to report the December 31, 2018, Fair Market Value of an IRA, along with the Fair Market Value and type(s) of certain specified assets/hard-to-value assets held in an IRA to the IRS and to IRA holders. For purposes of this reporting requirement, the "2018 Fair Market Value," along with the "2018 Fair Market Value of Certain Specified Assets" and the "2018 Type(s) of Specified Assets" reported on this Year-End Statement will serve as your written notification of this Fair Market Value information in compliance with IRS requirements. The "2018 Fair Market Value," along with the "2018 Fair Market Value of Certain Specified Assets" and the "2018 Type(s) of Specified Assets" on your Year-End Statement will also be the Fair Market Value information that we report electronically to the IRS, on IRS Form 5498, along with your name, address, and tax identification number (e.g., Social Security Number). If we receive an adjusted year-end value for any investments (e.g., custodial annuities) held within this IRA, your Fair Market Value information may change. Any changes to the Fair Market Value information will be reflected on your next statement and in the Fair Market Value information we report electronically to the IRS. Please note, however, that a second notice (on IRS Form 5498) will be provided to you if you make any reportable contributions to your IRA for 2018, including, for example, individual contributions made on or before April 15, 2019, that are designated as 2018 contributions, as well as rollovers, recharacterizations, and, if applicable, Roth conversions made to your IRA on or before December 31, 2018.

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FINRA has established the public disclosure program, known as BrokerCheck, to provide certain information regarding the disciplinary history of FINRA members and their associated persons. The BrokerCheck Hotline Number is 1-800-289-9999. The FINRA web site address is www.finra.org. An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.

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MorganStanley

TO:	
DESTINATION FAX:	13172171653
FROM:	Lisa Caputo
SENDER'S FAX:	3174894961
PAGES:	13 (Including this cover page)
SUBJECT:	Christina Hale

Mr. Timpe - attached is the 12/31/2018 statement for Christina Hale.

Lisa S. Caputo | Financial Planning Associate | Portfolio Associate
Morgan Stanley Wealth Management
800 East 96th Street, Suite 400 | Indianapolis, IN 46240
Phone 317.818.7371 | Toll Free 800.336.0095 | EFax 317.489.4961
Email: lisa.caputo1@ms.com
[cid:image001.png@01CFA7F5.2D8B3E40]<http://www.morganstanley.com/app> - click the icon to learn more

[cid:image001.jpg@01D3D634.5A396270]<https://login.morganstanleyclientserv.com/ux/?icid=whmtmsnn-tl-digitalc-91>
[cid:image001.png@01D3C6B3.279D4420]<http://www.morganstanley.com/wealth-general/digital-solutions?icid=whmtmsnn-em-digitalc-86>

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P Please consider the environment before printing this e-mail
Forms must be completed including the Tax ID #, signed and dated upon returning.

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charles SCHWAB

Simple IRA
Account Number: [redacted]

Statement Period: December 1, 2018 to December 31, 2018

Last Statement: November 30, 2017

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Account Of

CHRISTINA HALE
CHARLES SCHWAB & CO INC CUST
SIMPLE IRA
[redacted]

Mail To

CHRISTINA HALE
CHARLES SCHWAB & CO INC CUST
SIMPLE IRA
[redacted]

Account Value Summary

Cash, Bank Sweep, and Money Market	$ 3,688.92
Total Investments Long	$ 3,577.27
Total Investments Short	$ 0.00
Total Account Value	**$ 7,266.19**

Change In Account Value

Starting Account Value	$ 7,460.51
Transactions & Income	$ 240.01
Income Reinvested	$ (237.94)
Change in Value of Investments	$ (196.39)
Ending Account Value	**$ 7,266.19**
Year-to-Date Change in Value Since 1/1/18	$ 3,277.76

Rate Summary

Bank Sweep: Interest rate as of 12/31[Z]	0.33%
Value Adv Money Fd SWVXX	2.29%
Sch Investor Money Fund	2.27%

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

SIPC has taken the position that it will not cover the balances held in your deposit accounts maintained under programs like our Bank Sweep feature. Please see your Cash Feature Disclosure Statement for more information on insurance coverage.
12/31-00000-NRSO0901-074015 *1-3 #1-3

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Terms and Conditions

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If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab you should verify its content with this statement.

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

Bank Sweep and Bank Sweep for Benefit Plans Features: Schwab acts as your agent and custodian in establishing and maintaining your Bank Sweep and Bank Sweep for Benefit Plans features as a Schwab Cash Feature for your brokerage account. Deposit accounts constitute direct obligations of banks affiliated with Schwab and are not obligations of Schwab. Deposit accounts are insured by the FDIC within applicable limits. The balance in the bank deposit accounts can be withdrawn on your order and the proceeds returned to your securities account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the Bank Sweep and Bank Sweep for Benefit Plans features, please refer to the Cash Features Disclosure Statement available online or from a Schwab Representative.

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

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

Interest: For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its affiliated banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the Bank Sweep feature, interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month.

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

Latest Price/Price (Investment Detail Section Only): The most recent price evaluation available on the last business day of the statement period, normally the last trade price or bid. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Pricing of assets not held at Schwab is for informational purposes only.

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

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

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Short Positions: Securities sold short will be identified through an "S" in Investment Detail. The market value of these securities will be expressed as a debit and be netted against any long positions in Total Account Value.

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(1017-7MAX)

Income Summary

Description	This Period	Year to Date
Bank Sweep Interest	0.91	5.90
Cash Dividends	40.36	63.50
Total Capital Gains Distributions	198.74	198.74
Total Income	**240.01**	**268.14**

Investment Detail

Description	Starting Balance	Ending Balance
Cash and Bank Sweep		
BANK SWEEP [X,Z]	3,686.85	3,688.92

Description	Symbol	Quantity	Price	Market Value
Investments				
AMG MANAGERS DOUBLELINE[0] CORE PLUS BD N	ADBLX	28.1710	10.26000	289.03
METROPOLITAN WEST TOTAL[0] RETURN BOND M	MWTRX	27.9810	10.39000	290.72
SPDR S&P 400 MID CAP GROWTH ETF	MDYG	3.0000	45.85000	137.55
SPDR S&P 400 MID CAP VALUE ETF	MDYV	2.0000	44.36000	88.72
AMERICAN FD NEW WORLD[0] FD CL F1	NWFFX	3.1290	56.98000	178.29
AQR MGD FUTURES STRAT FD[0] CL N	AQMNX	21.1580	8.27000	174.98
AQR MULTI STRATEGY ALT[0] FD CL N	ASANX	21.3490	7.75000	165.45
CAUSEWAY INTERNATIONAL[0] VALUE FUND INV CL	CIVVX	23.1430	13.52000	312.89
CHAMPLAIN SMALL COMPANY[0] FUND ADV CL	CIPSX	11.1580	16.96000	189.24
FMI LARGE CAP FUND[0]	FMIHX	36.4550	17.23000	628.12
HARBOR CAP APPRECIATION[0] FUND INV CL	HCAIX	8.8840	59.44000	528.06
PIMCO ALL ASSET ALL[0] AUTHORITY CL A	PAUAX	47.9860	7.93000	380.53
WALTHAUSEN SMALL CAP[0] VALUE FD	WSCVX	12.7880	16.71000	213.69
	Total Account Value			**7,266.19**

Transaction Detail

Settle Date	Trade Date	Transaction	Description	Quantity	Price	Total
Cash, Bank Sweep, and Money Market Funds Activity						
12/14	12/14	Sttm Cap Gn Rein	FMI LARGE CAP FUND: FMIHX			2.72
12/14	12/14	Div For Reinvest	FMI LARGE CAP FUND: FMIHX			8.66
12/14	12/14	LT Cap Gain Rein	FMI LARGE CAP FUND: FMIHX			95.30
12/17	12/15	Bank Interest[X,Z]	BANK INT 111618-121518 SCHWAB BANK			0.91

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

Transaction Detail (continued)

Settle Date	Trade Date	Transaction	Description	Quantity	Price	Total
Cash, Bank Sweep, and Money Market Funds Activity (continued)						
12/17	12/17	LT Cap Gain Rein	HARBOR CAP APPRECIATION FUND INV CL: HCAIX			53.14
12/20	12/20	Div For Reinvest	CAUSEWAY INTERNATIONAL VALUE FUND INV CL: CIVVX			7.60
12/20	12/20	LT Cap Gain Rein	CAUSEWAY INTERNATIONAL VALUE FUND INV CL: CIVVX			2.43
12/20	12/20	Sttm Cap Gn Rein	CHAMPLAIN SMALL COMPANY FUND ADV CL: CIPSX			3.28
12/20	12/20	LT Cap Gain Rein	CHAMPLAIN SMALL COMPANY FUND ADV CL: CIPSX			18.86
12/20	12/20	LT Cap Gain Rein	WALTHAUSEN SMALL CAP VALUE FD: WSCVX			26.83
12/21	12/21	Div For Reinvest	AMERICAN FD NEW WORLD FD CL F1: NWFFX			1.69
12/21	12/21	LT Cap Gain Rein	AMERICAN FD NEW WORLD FD CL F1: NWFFX			2.18
12/27	12/27	Div For Reinvest	AMG MANAGERS DOUBLELINE CORE PLUS BD N: ADBLX			1.15
12/27	12/27	Div For Reinvest	PIMCO ALL ASSET ALL AUTHORITY CL A: PAUAX			13.41
12/28	12/28	Cash Dividend	SPDR S&P 400 MID CAP GROWTH ETF: MDYG			0.57
12/28	12/28	Cash Dividend	SPDR S&P 400 MID CAP VALUE ETF: MDYV			0.59
12/31	12/31	Div For Reinvest	METROPOLITAN WEST TOTAL RETURN BOND M: MWTRX			0.69
Investments Activity						
12/14	12/14	Reinvested Shares	FMI LARGE CAP FUND: FMIHX	0.1550	17.6000	(2.72)
12/14	12/14	Reinvested Shares	FMI LARGE CAP FUND: FMIHX	5.4150	17.6000	(95.30)
12/14	12/14	Reinvested Shares	FMI LARGE CAP FUND: FMIHX	0.4920	17.6000	(8.66)
12/17	12/17	Reinvested Shares	HARBOR CAP APPRECIATION FUND INV CL: HCAIX	0.8900	59.7200	(53.14)
12/20	12/20	Reinvested Shares	CAUSEWAY INTERNATIONAL VALUE FUND INV CL: CIVVX	0.5670	13.4000	(7.60)
12/20	12/20	Reinvested Shares	CAUSEWAY INTERNATIONAL VALUE FUND INV CL: CIVVX	0.1810	13.4000	(2.43)
12/20	12/20	Reinvested Shares	CHAMPLAIN SMALL COMPANY FUND ADV CL: CIPSX	1.1380	16.5700	(18.86)
12/20	12/20	Reinvested Shares	CHAMPLAIN SMALL COMPANY FUND ADV CL: CIPSX	0.1980	16.5700	(3.28)
12/20	12/20	Reinvested Shares	WALTHAUSEN SMALL CAP VALUE FD: WSCVX	1.6170	16.5900	(26.83)
12/21	12/21	Reinvested Shares	AMERICAN FD NEW WORLD FD CL F1: NWFFX	0.0300	55.5100	(1.69)
12/21	12/21	Reinvested Shares	AMERICAN FD NEW WORLD FD CL F1: NWFFX	0.0390	55.5100	(2.18)
12/27	12/27	Reinvested Shares	AMG MANAGERS DOUBLELINE CORE PLUS BD N: ADBLX	0.1130	10.2200	(1.15)

Transaction Detail (continued)

Settle Date	Trade Date	Transaction	Description	Quantity	Price	Total
Investments Activity (continued)						
12/27	12/27	Reinvested Shares	PIMCO ALL ASSET ALL AUTHORITY CL A: PAUAX	1.7040	7.8700	(13.41)
12/31	12/31	Reinvested Shares	METROPOLITAN WEST TOTAL RETURN BOND M: MWTRX	0.0660	10.3900	(0.69)

Bank Sweep Activity

Opening Balance[X,Z]: 3,686.85

Trans Date	Transaction	Description	Withdrawal	Deposit
12/15	Interest Paid [X,Z]	BANK INTEREST		0.91
12/31	Auto Transfer	BANK CREDIT FROM BROKERAGE [X]		1.16
		Total Activity	0.00	2.07

Ending Balance[X,Z]: 3,688.92

Bank Sweep: Interest rate as of 12/31/18 was 0.33%. Your interest period was 11/16/18 - 12/15/18. [Z]

Contribution Summary

	2017	2018
Employer	900.00	821.35
Salary Deferral	3,000.00	2,737.86
Year to Date Total	3,900.00	3,559.21

The IRS requires that Schwab report the contribution in the calendar year received, not the tax year for which it may be designated.

Endnotes For Your Account

Symbol	Endnote Legend
X	Bank Sweep deposits are held at FDIC-insured bank(s) ("Banks") that are affiliated with Charles Schwab & Co., Inc.
Z	For Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its affiliated banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.
0	Dividends paid on this security will be automatically reinvested.

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

charles
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Rollover IRA
Account Number: [redacted]

Statement Period: November 1, 2018 to December 31, 2018

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Your Independent* Investment Advisor

TIMPE & TIMPE FINANCIAL ADVISO
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ZIONSVILLE IN 46077-9249

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Mail To

CHRISTOPHER JOHN MCELWEE
CHARLES SCHWAB & CO INC CUST
IRA ROLLOVER
[redacted]

Account Of

CHRISTOPHER JOHN MCELWEE
CHARLES SCHWAB & CO INC CUST
IRA ROLLOVER
[redacted]

Account Value Summary

Cash, Bank Sweep, and Money Market	$ 1,024.22
Total Investments Long	$ 10,847.65
Total Investments Short	$ 0.00
Total Account Value	**$ 11,871.87**

Change In Account Value

Starting Account Value	$ 12,154.75
Transactions & Income	$ 355.72
Income Reinvested	$ 0.00
Change in Value of Investments	$ (638.60)
Ending Account Value	**$ 11,871.87**

Rate Summary

Bank Sweep: Interest rate as of 12/31[Z]	0.33%

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

SIPC has taken the position that it will not cover the balances held in your deposit accounts maintained under programs like our Bank Sweep feature. Please see your Cash Feature Disclosure Statement for more information on insurance coverage.

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Bank Sweep Feature and Bank Sweep for Benefit Plans Features: Schwab acts as your agent and custodian in establishing and maintaining your Bank Sweep and Bank Sweep for Benefit Plans features as a Schwab Cash Feature for your brokerage account. Deposit accounts constitute direct obligations of banks affiliated with Schwab and are not obligations of Schwab. Deposit accounts are insured by the FDIC within applicable limits. The balance in the bank deposit accounts can be withdrawn on your order and the proceeds returned to your securities account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the Bank Sweep and Bank Sweep for Benefit Plans features, please refer to the Cash Features Disclosure Statement available online or from a Schwab representative.

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

Dividend Reinvestment Customers: Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. Further information on these transactions will be furnished upon written request.

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Interest: For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its affiliated banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the Bank Sweep feature, interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month.

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

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

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

Option Customers: Be aware of the following: 1) Commissions and other charges related to the execution of option transactions have been included in confirmations of such transactions previously furnished to you and will be made available promptly upon request 2) You should advise us promptly of any material changes in your investment objectives or financial situation 3) Exercise assignment notices for option contracts are allocated among customer short positions pursuant to an automated procedure which randomly selects from among all customer short option positions those contracts which are subject to exercise, including positions established on the day of assignment.

Price (Investment Detail Section Only): The most recent price evaluation available on the last business day of the statement period, normally the last trade price or bid. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Pricing of assets not held at Schwab is for informational purposes only.

Schwab Sweep Money Funds: Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Transfer Agent, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary.

If, on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than 1/2 of 1 cent ($0.005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of $0.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower.

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(1017-7MAX)

Income Summary

Description	This Period	Year to Date
Bank Sweep Interest	0.34	1.35
Cash Dividends	255.56	330.44
Total Capital Gains Distributions	99.82	99.82
Total Income	**355.72**	**431.61**

Investment Detail

Description	Starting Balance	Ending Balance
Cash and Bank Sweep		
BANK SWEEP [X,Z]	668.50	1,024.22

Description	Symbol	Quantity	Price	Market Value
Investments				
SCHWAB INTERNATIONAL EQUITY ETF	SCHF	76.0000	28.35000	2,154.60
CATALYST MILLBURN HEDGE STRAT FD A	MBXAX	184.9150	29.91000	5,530.81
T ROWE PRICE GLBL REAL ESTATE FD ADV	PAGEX	178.2550	17.74000	3,162.24
	Total Account Value			**11,871.87**

Transaction Detail

Settle Date	Trade Date	Transaction	Description	Quantity	Price	Total
Cash, Bank Sweep, and Money Market Funds Activity						
11/16	11/15	Bank Interest [X,Z]	BANK INT 101618-111518 SCHWAB BANK			0.17
12/14	12/14	Cash Dividend	CATALYST MILLBURN HEDGE STRAT FD A: MBXAX			83.29
12/14	12/14	Short Term Cap Gn	CATALYST MILLBURN HEDGE STRAT FD A: MBXAX			86.71
12/17	12/15	Bank Interest [X,Z]	BANK INT 111618-121518 SCHWAB BANK			0.17
12/17	12/17	Cash Dividend	SCHWAB INTERNATIONAL EQUITY ETF: SCHF			65.95
12/17	12/17	Cash Dividend	T ROWE PRICE GLBL REAL ESTATE FD ADV: PAGEX			19.61
12/17	12/17	LT Cap Gain	T ROWE PRICE GLBL REAL ESTATE FD ADV: PAGEX			99.82

Bank Sweep Activity

Opening Balance[X,Z]: 668.50

Trans Date	Transaction	Description	Withdrawal	Deposit
11/15	Interest Paid [X,Z]	BANK INTEREST		0.17
12/15	Interest Paid [X,Z]	BANK INTEREST		0.17
12/17	Auto Transfer	BANK CREDIT FROM BROKERAGE [X]		170.00

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

Bank Sweep Activity (continued)

Trans Date	Transaction	Description	Withdrawal	Deposit
12/18	Auto Transfer	BANK CREDIT FROM BROKERAGE [X]		185.38
		Total Activity	**0.00**	**355.72**

Ending Balance[X,Z]: 1,024.22

Bank Sweep: Interest rate as of 12/31/18 was 0.33%. Your interest period was 10/16/18- 12/15/18. [Z]

Contribution Summary

		2017	2018
Traditional IRA		0.00	0.00
	Year to Date Total	**0.00**	**0.00**

Endnotes For Your Account

Symbol	Endnote Legend
X	Bank Sweep deposits are held at FDIC-insured bank(s) ("Banks") that are affiliated with Charles Schwab & Co., Inc.
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Roth Contributory IRA
Account Number: [redacted]

Statement Period: November 1, 2018 to December 31, 2018

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INDIANAPOLIS IN 46220-7109

Account Of

CHRISTOPHER JOHN MCELWEE
CHARLES SCHWAB & CO INC CUST
ROTH CONTRIBUTORY IRA
6338 OXBOW WAY
INDIANAPOLIS IN 46220-7109

Account Value Summary

Cash, Bank Sweep, and Money Market	$ 1,711.60
Total Investments Long	$ 31,388.59
Total Investments Short	$ 0.00
Total Account Value	**$ 33,100.19**

Change in Account Value

Starting Account Value	$ 35,481.97
Transactions & Income	$ 1,406.32
Income Reinvested	$ 0.00
Change in Value of Investments	$ (3,788.10)
Ending Account Value	**$ 33,100.19**

Rate Summary

Bank Sweep: Interest rate as of 12/31[2]	0.33%

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(1017-7MAX)

Income Summary

Description	This Period	Year to Date
Bank Sweep Interest	0.16	1.04
Cash Dividends	588.52	785.23
Total Capital Gains Distributions	817.64	817.64
Total Income	**1,406.32**	**1,603.91**

Investment Detail

Description	Starting Balance	Ending Balance
Cash and Bank Sweep		
BANK SWEEP X,Z	305.28	1,711.60

Description	Symbol	Quantity	Price	Market Value
Investments				
CHARLES SCHWAB US MC ETF	SCHM	110.0000	47.93000	5,272.30
SCHWAB US SMALL CAP ETF	SCHA	43.0000	60.68000	2,609.24
CATALYST MILLBURN HEDGE STRAT FD A	MBXAX	48.0320	29.91000	1,436.64
DFA EMERGING MKTS CORE EQTY PORT INSTL	DFCEX	269.8920	19.25000	5,195.42
DFA INTL SMALL CAP VALUE PORT INSTL	DISVX	288.1900	16.65000	4,798.36
SCHWAB FUNDAMENTAL EMER MKT LARGE CO INDEX	SFENX	115.2480	8.25000	950.80
SCHWAB FUNDAMENTAL INTL LARGE CO INDEX	SFNNX	288.1520	7.92000	2,282.16
SCHWAB FUNDAMENTAL US LARGE CO INDEX	SFLNX	365.9060	14.55000	5,323.93
SCHWAB FUNDAMENTAL US SMALL CO INDEX	SFSNX	300.0630	11.73000	3,519.74
	Total Account Value			**33,100.19**

Transaction Detail

Settle Date	Trade Date	Transaction	Description	Quantity	Price	Total
Cash, Bank Sweep, and Money Market Funds Activity						
11/16	11/15	Bank Interest X,Z	BANK INT 101618-111518 SCHWAB BANK			0.08
12/14	12/14	Short Term Cap Gn	CATALYST MILLBURN HEDGE STRAT FD A: MBXAX			22.52
12/14	12/14	Cash Dividend	CATALYST MILLBURN HEDGE STRAT FD A: MBXAX			21.63
12/17	12/15	Bank Interest X,Z	BANK INT 111618-121518 SCHWAB BANK			0.08
12/17	12/17	Cash Dividend	CHARLES SCHWAB US MC ETF: SCHM			28.17
12/17	12/17	Cash Dividend	DFA EMERGING MKTS CORE EQTY PORT INSTL: DFCEX			33.80
12/17	12/17	Cash Dividend	DFA INTL SMALL CAP VALUE PORT INSTL: DISVX			76.92

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

Transaction Detail (continued)

Settle Date	Trade Date	Transaction	Description	Quantity	Price	Total
Cash, Bank Sweep, and Money Market Funds Activity (continued)						
12/17	12/17	LT Cap Gain	DFA INTL SMALL CAP VALUE PORT INSTL: DISVX			177.77
12/17	12/17	Cash Dividend	SCHWAB US SMALL CAP ETF: SCHA			15.19
12/21	12/21	Cash Dividend	SCHWAB FUNDAMENTAL EMER MKT LARGE CO INDEX: SFENX			26.99
12/21	12/21	Cash Dividend	SCHWAB FUNDAMENTAL INTL LARGE CO INDEX: SFNNX			80.08
12/21	12/21	Short Term Cap Gn	SCHWAB FUNDAMENTAL US LARGE CO INDEX: SFLNX			3.33
12/21	12/21	Cash Dividend	SCHWAB FUNDAMENTAL US LARGE CO INDEX: SFLNX			152.03
12/21	12/21	LT Cap Gain	SCHWAB FUNDAMENTAL US LARGE CO INDEX: SFLNX			360.42
12/21	12/21	Short Term Cap Gn	SCHWAB FUNDAMENTAL US SMALL CO INDEX: SFSNX			59.95
12/21	12/21	Cash Dividend	SCHWAB FUNDAMENTAL US SMALL CO INDEX: SFSNX			67.30
12/21	12/21	LT Cap Gain	SCHWAB FUNDAMENTAL US SMALL CO INDEX: SFSNX			279.45
12/28	12/28	Cash Dividend	SCHWAB FUNDAMENTAL EMER MKT LARGE CO INDEX: SFENX			0.61

Bank Sweep Activity

Opening Balance[X,Z]: 305.28

Trans Date	Transaction	Description	Withdrawal	Deposit
11/15	Interest Paid [X,Z]	BANK INTEREST		0.08
12/15	Interest Paid [X,Z]	BANK INTEREST		0.08
12/17	Auto Transfer	BANK CREDIT FROM BROKERAGE [X]		44.15
12/18	Auto Transfer	BANK CREDIT FROM BROKERAGE [X]		331.85
12/24	Auto Transfer	BANK CREDIT FROM BROKERAGE [X]		1,029.55
12/31	Auto Transfer	BANK CREDIT FROM BROKERAGE [X]		0.61
		Total Activity	**0.00**	**1,406.32**

Ending Balance[X,Z]: 1,711.60

Bank Sweep: Interest rate as of 12/31/18 was 0.33%. Your interest period was 10/16/18 - 12/15/18. [Z]

Contribution Summary

		2017	2018
Roth IRA		0.00	0.00
	Year to Date Total	**0.00**	**0.00**

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

Endnotes For Your Account

Symbol	*Endnote Legend*
X	Bank Sweep deposits are held at FDIC-insured bank(s) ("Banks") that are affiliated with Charles Schwab & Co., Inc.
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charles
SCHWAB

STATEMENT #6

Schwab One® Account
Account Number: [redacted]

Statement Period: December 1, 2018 to December 31, 2018

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Mail To

CHRISTOPHER JOHN MCELWEE
DESIGNATED BENE PLAN/TOD
[redacted]

Account Of

CHRISTOPHER JOHN MCELWEE
DESIGNATED BENE PLAN/TOD
[redacted]

Account Value Summary

Cash, Bank Sweep, and Money Market	$ 5,279.23
Total Investments Long	$ 182,326.07
Total Investments Short	$ 0.00
Total Account Value	**$ 187,605.30**

Change In Account Value

Starting Account Value	$ 200,976.33
Transactions & Income	$ 5,165.43
Income Reinvested	$ (81.04)
Change in Value of Investments	$ (18,455.42)
Ending Account Value	**$ 187,605.30**

Rate Summary

Bank Sweep: Interest rate as of 12/31[Z]	0.33%

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

SIPC has taken the position that it will not cover the balances held in your deposit accounts maintained under programs like our Bank Sweep feature. Please see your Cash Feature Disclosure Statement for more information on insurance coverage.

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12/31-00000-CSC80902-074123 *3-4

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GENERAL INFORMATION AND KEY TERMS: If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab you should verify its content with this statement.

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

Bank Sweep Feature and Bank Sweep for Benefit Plans Features: Schwab acts as your agent and custodian in establishing and maintaining your Bank Sweep and Bank Sweep for Benefit Plans features as a Schwab Cash Feature for your brokerage account. Deposit accounts constitute direct obligations of banks affiliated with Schwab and are not obligations of Schwab. Deposit accounts are insured by the FDIC within applicable limits. The balance in the bank deposit accounts can be withdrawn on your order and the proceeds returned to your securities account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the Bank Sweep and Bank Sweep for Benefit Plans features, please refer to the Cash Features Disclosure Statement available online or from a Schwab representative.

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

Dividend Reinvestment Customers: Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. Further information on these transactions will be furnished upon written request.

Fees and Charges: It is your responsibility, and not Schwab's, to verify the accuracy of the fees. Margin interest charged to your Account during the statement period is included in this section of the statement.

Interest: For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its affiliated banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the Bank Sweep feature, interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month.

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

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

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

Option Customers: Be aware of the following: 1) Commissions and other charges related to the execution of option transactions have been included in confirmations of such transactions previously furnished to you and will be made available promptly upon request 2) You should advise us promptly of any material changes in your investment objectives or financial situation 3) Exercise assignment notices for option contracts are allocated among customer short positions pursuant to an automated procedure which randomly selects from among all customer short option positions those contracts which are subject to exercise, including positions established on the day of assignment.

Price (Investment Detail Section Only): The most recent price evaluation available on the last business day of the statement period, normally the last trade price or bid. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Pricing of assets not held at Schwab is for informational purposes only.

Schwab Sweep Money Funds: Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Transfer Agent, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary.

If, on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than 1/2 of 1 cent ($0.005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of $0.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower.

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

IN CASE OF ERRORS OR DISCREPANCIES: If you find an error or discrepancy relating to your brokerage activity (other than an electronic fund transfer) you must notify us promptly,but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately. You may call us at 800-515-2157.Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act(SIPA). If you do not so notify us,you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions.

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(1017-7MAX)

Income Summary

Description	This Period	Year to Date
Federally Taxable		
Bank Sweep Interest	0.05	5.63
Cash Dividends	2,372.87	4,674.98
Total Capital Gains Distributions	2,792.51	2,792.51
Partnership Distributions		527.92
Total Income	**5,165.43**	**8,001.04**

Investment Detail

Description	Starting Balance	Ending Balance
Cash and Bank Sweep		
BANK SWEEP X,Z	194.84	5,279.23

Description	Symbol	Quantity	Price	Market Value
Investments				
A T & T INC ◊	T	11.3532	28.54000	324.02
CHEVRON CORP ◊	CVX	13.0256	108.79000	1,417.06
FORD MOTOR CO ◊	F	327.4764	7.65000	2,505.19
HARTFORD FINL SVC GP ◊	HIG	284.6090	44.45000	12,650.87
LILLY ELI & CO ◊	LLY	32.5870	115.72000	3,770.97
CHARLES SCHWAB US REIT ETF	SCHH	184.0000	38.51000	7,085.84
SPDR S&P 400 MID CAP VALUE ETF	MDYV	312.0000	44.36000	13,840.32
CATALYST MILLBURN HEDGE STRAT FD I	MBXIX	624.8720	30.03000	18,764.91
DFA EMERGING MKTS CORE EQTY PORT INSTL	DFCEX	1,582.1550	19.25000	30,456.48
DFA INTL SMALL CAP VALUE PORT INSTL	DISVX	632.7080	16.65000	10,534.59
DFA TAX MANAGED INTL VALUE PORTFOLIO	DTMIX	749.1740	13.54000	10,143.82
DFA TAX MGD US TARGETED VALUE PORT INST	DTMVX	293.7240	29.92000	8,788.22
DFA US LARGE CAP VALUE PORT INSTL	DFLVX	368.5500	32.14000	11,845.20
SCHWAB FUNDAMENTAL INTL LARGE CO INDEX	SFNNX	777.2400	7.92000	6,155.74
SCHWAB FUNDAMENTAL INTL SMALL CO INDEX	SFILX	480.3070	11.15000	5,355.42
SCHWAB FUNDAMENTAL US LARGE CO INDEX	SFLNX	393.4410	14.55000	5,724.57
SCHWAB FUNDAMENTAL US SMALL CO INDEX	SFSNX	578.9150	11.73000	6,790.67
SCHWAB S&P 500 INDEX FD	SWPPX	153.4960	38.31000	5,880.43
T ROWE PRICE GLBL REAL ESTATE FD ADV	PAGEX	467.3880	17.74000	8,291.46

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

Investment Detail (continued)

Description	Symbol	Quantity	Price	Market Value
Investments (continued)				
ENTERPRISE PRODS PART LP [9]	EPD	488.0150	24.59000	12,000.29
	Total Account Value			187,605.30

Transaction Detail

Settle Date	Trade Date	Transaction	Description	Quantity	Price	Total
Cash, Bank Sweep, and Money Market Funds Activity						
12/03	12/03	Qual Div Reinvest	FORD MOTOR CO: F			48.35
12/10	12/10	Qual Div Reinvest	CHEVRON CORP: CVX			14.45
12/10	12/10	Qual Div Reinvest	LILLY ELI & CO: LLY			18.24
12/14	12/14	Cash Dividend	CATALYST MILLBURN HEDGE STRAT FD I: MBXIX			332.06
12/14	12/14	Short Term Cap Gn	CATALYST MILLBURN HEDGE STRAT FD I: MBXIX			293.00
12/17	12/15	Bank Interest [X,Z]	BANK INT 111618-121518 SCHWAB BANK			0.05
12/17	12/17	Cash Dividend	CHARLES SCHWAB US REIT ETF: SCHH			91.72
12/17	12/17	Cash Dividend	DFA EMERGING MKTS CORE EQTY PORT INSTL: DFCEX			198.13
12/17	12/17	Cash Dividend	DFA INTL SMALL CAP VALUE PORT INSTL: DISVX			168.88
12/17	12/17	LT Cap Gain	DFA INTL SMALL CAP VALUE PORT INSTL: DISVX			390.28
12/17	12/17	Cash Dividend	T ROWE PRICE GLBL REAL ESTATE FD ADV: PAGEX			51.41
12/17	12/17	LT Cap Gain	T ROWE PRICE GLBL REAL ESTATE FD ADV: PAGEX			261.74
12/18	12/18	Cash Dividend	DFA TAX MANAGED INTL VALUE PORTFOLIO: DTMIX			71.50
12/18	12/18	LT Cap Gain	DFA TAX MANAGED US TARGE TED VALUE PORTFOLIO: DTMVX			359.10
12/18	12/18	Cash Dividend	DFA TAX MANAGED US TARGE TED VALUE PORTFOLIO: DTMVX			31.34
12/18	12/18	Cash Dividend	DFA US LARGE CAP VALUE PORT INSTL: DFLVX			58.55
12/18	12/18	LT Cap Gain	DFA US LARGE CAP VALUE PORT INSTL: DFLVX			664.01
12/21	12/21	Cash Dividend	SCHWAB FUNDAMENTAL INTL LARGE CO INDEX: SFNNX			215.99
12/21	12/21	Cash Dividend	SCHWAB FUNDAMENTAL INTL SMALL CO INDEX: SFILX			144.43
12/21	12/21	LT Cap Gain	SCHWAB FUNDAMENTAL INTL SMALL CO INDEX: SFILX			164.65
12/21	12/21	Short Term Cap Gn	SCHWAB FUNDAMENTAL US LARGE CO INDEX: SFLNX			3.58
12/21	12/21	Cash Dividend	SCHWAB FUNDAMENTAL US LARGE CO INDEX: SFLNX			163.47

Transaction Detail (continued)

Settle Date	Trade Date	Transaction	Description	Quantity	Price	Total
Cash, Bank Sweep, and Money Market Funds Activity (continued)						
12/21	12/21	LT Cap Gain	SCHWAB FUNDAMENTAL US LARGE CO INDEX: SFLNX			387.54
12/21	12/21	Short Term Cap Gn	SCHWAB FUNDAMENTAL US SMALL CO INDEX: SFSNX			115.67
12/21	12/21	Cash Dividend	SCHWAB FUNDAMENTAL US SMALL CO INDEX: SFSNX			129.85
12/21	12/21	LT Cap Gain	SCHWAB FUNDAMENTAL US SMALL CO INDEX: SFSNX			539.14
12/21	12/21	Short Term Cap Gn	SCHWAB S&P 500 INDEX FD: SWPPX			1.34
12/21	12/21	Cash Dividend	SCHWAB S&P 500 INDEX FD: SWPPX			121.91
12/21	12/21	LT Cap Gain	SCHWAB S&P 500 INDEX FD: SWPPX			26.05
12/28	12/28	Cash Dividend	SCHWAB S&P 500 INDEX FD: SWPPX			7.60
12/28	12/28	Cash Dividend	SPDR S&P 400 MID CAP VALUE ETF: MDYV			91.40
Investments Activity						
12/04	12/04	Reinvested Shares	FORD MOTOR CO: F	5.1360	9.4139	(48.35)
12/11	12/11	Reinvested Shares	CHEVRON CORP: CVX	0.1248	115.7718	(14.45)
12/11	12/11	Reinvested Shares	LILLY ELI & CO: LLY	0.1584	115.1575	(18.24)

Bank Sweep Activity

Opening Balance[X,Z]: 194.84

Trans Date	Transaction	Description	Withdrawal	Deposit
12/15	Interest Paid [X,Z]	BANK INTEREST		0.05
12/17	Auto Transfer	BANK CREDIT FROM BROKERAGE [X]		625.06
12/18	Auto Transfer	BANK CREDIT FROM BROKERAGE [X]		1,162.16
12/19	Auto Transfer	BANK CREDIT FROM BROKERAGE [X]		1,184.50
12/24	Auto Transfer	BANK CREDIT FROM BROKERAGE [X]		2,013.62
12/31	Auto Transfer	BANK CREDIT FROM BROKERAGE [X]		99.00
		Total Activity	0.00	5,084.39

Ending Balance[X,Z]: 5,279.23

Bank Sweep: Interest rate as of 12/31/18 was 0.33%. Your interest period was 11/16/18 - 12/15/18. [Z]

Dividends Pending

Payable Date	Transaction	Description	Quantity	Rate Per Share	Share Distribution	Cash Distribution
01/02	Qualified Dividend	HARTFORD FINL SVC GP	284.6090	0.3000		85.38

Pending transactions are not included in account value.

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

Endnotes For Your Account

Symbol	*Endnote Legend*
X	Bank Sweep deposits are held at FDIC-insured bank(s) ("Banks") that are affiliated with Charles Schwab & Co., Inc.
Z	For Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its affiliated banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.
◊	Dividends paid on this security will be automatically reinvested.