



Schwab One® Account of  
SINGLE PARENT SCHOLARSHIP FUND

Account Number  
7063-5487

Statement Period  
February 1-29, 2020

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## Your Independent Investment Manager and/or Advisor

GARRISON ASSET MANAGEMENT  
605 W DICKSON ST STE 201  
FAYETTEVILLE AR 72701-5167  
1 (479) 587-1045

*The custodian of your brokerage account is: Charles Schwab & Co., Inc.*  
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SINGLE PARENT SCHOLARSHIP FUND  
16 W COLT SQUARE DR  
FAYETTEVILLE AR 72703-2813

## Terms and Conditions

This Account statement is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your Account at Schwab ("Account"). Schwab Institutional is a division of Charles Schwab & Co., Inc., and provides back office brokerage and related services to investment advisors and retirement plan providers. Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. Schwab is a registered broker-dealer and is not affiliated with your Investment Advisor whose name appears on this statement ("Advisors") except in the case of Charles Schwab Investment Advisory, Inc. ("CSIA"), Schwab Private Client Investment Advisory, Inc. ("SPCIA"), or an affiliated company that may act as the investment advisor on a fund. Advisors are independently owned and operated. Schwab neither endorses nor recommends any particular Advisor or its investment strategy and has no responsibility to monitor trading by any Advisor in your Account. Schwab has not verified any statement accompanying any Advisor's logo appearing on this statement. Advisors provide investment advisory services for your Account. Schwab provides brokerage and custody services for your Account. Schwab has agreements with Advisors under which Schwab provides Advisors with institutional trading, custody and related services, and products. Not all of these products and services may benefit your Account, and Schwab may provide them to Advisors on the Advisor's commitment to place a certain amount of its clients' assets in brokerage accounts at Schwab within a certain period of time. This commitment could influence an Advisor's recommendation or requirement that its clients establish brokerage accounts at Schwab.

### 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 (including balances held at a Depository Institution) 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.

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

**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. Bank 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. **Current Yield:** Annual dividend paid on an equity divided by the current market price.

**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.

**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.

**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. Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully understand the risks involved in trading securities on margin. These risks include:

- You can lose more funds than you deposit in the margin account.
- Schwab can force the sale of securities or other assets in any of your account(s) to maintain the required account equity without contacting you.
- You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call.
- Schwab can increase its "house" maintenance margin requirements at any time without advance written notice to you.

**Market Price:** The most recent price evaluation available to Schwab on the last business day of the report period, normally the last trade price or bid as of market close. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Pricing of assets not held at Schwab is for informational purposes only. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as Stale Priced. For Limited Partnerships and Real Estate Investment Trust (REIT) securities, you may see that the value reflected on your monthly account statement for this security is unpriced. NASD rules require

that certain Limited Partnerships (direct participation programs) and Real Estate Investment Trust (REIT) securities, that have not been priced within 18 months, must show as unpriced on customer statements. Note that these securities are generally illiquid, the value of the securities will be different than its purchase price, and, if applicable, that accurate valuation information may not be available.

**Market Value:** The Market Value is computed by multiplying the Market Price by the Quantity of Shares. This is the dollar value of your present holdings in your specified Schwab Account or a summary of the Market Value summed over multiple accounts.

**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 by 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.

**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.

**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 ½ of 1 cent (\$.005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$.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, and 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 features.



## Terms and Conditions (continued)

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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.

**Accrued Income:** Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your Account, but the interest and/or dividends have not been received into your account. Schwab makes no representation that the amounts shown (or any other amount) will be received. Accrued amounts are not covered by SIPC account protection until actually received and held in the Account.

**IN CASE OF ERRORS OR DISCREPANCIES:** If you find an error or discrepancy relating to your brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately. You may call us at 800-515-2157. 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.

**IN CASE OF COMPLAINTS:** If you have a complaint regarding your Schwab statement, products or services, please write to the Client Advocacy Team at Charles Schwab & Co., Inc., Attention: Client Advocacy Team, 211 Main St., San Francisco, CA 94105, USA, or call Schwab Signature Alliance at 800-515-2157.

**Address Changes:** If you fail to notify Schwab in writing of any change of address or phone number, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account.

**Additional Information:**

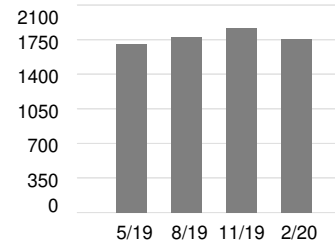
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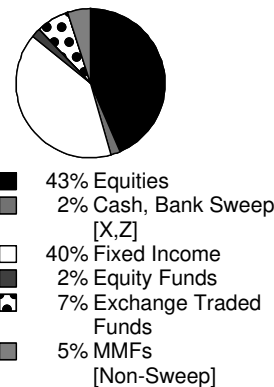
Account Value as of 02/29/2020: \$ 1,758,525.10

Change in Account Value	This Period	Year to Date	Account Value [in Thousands]
<b>Starting Value</b>	<b>\$ 1,838,044.65</b>	<b>\$ 1,858,626.18</b>	
Credits	3,412.07	5,657.06	
Debits	0.00	(3,450.00)	
Transfer of Securities (In/Out)	0.00	0.00	
Income Reinvested	(115.59)	(163.85)	
Change in Value of Investments	(82,816.03)	(102,144.29)	
<b>Ending Value on 02/29/2020</b>	<b>\$ 1,758,525.10</b>	<b>\$ 1,758,525.10</b>	
<i>Accrued Income<sup>d</sup></i>	<i>6,510.06</i>		
<b>Ending Value with Accrued Income<sup>d</sup></b>	<b>\$ 1,765,035.16</b>		
<b>Total Change in Account Value</b>	<b>\$ (79,519.55)</b>	<b>\$ (100,101.08)</b>	
<b>Total Change with Accrued Income<sup>d</sup></b>	<b>\$ (73,009.49)</b>		



Asset Composition	Market Value	% of Account Assets
Cash and Bank Sweep <sup>x,z</sup>	\$ 33,647.23	2%
Money Market Funds [Non-Sweep]	96,523.64	5%
Fixed Income	701,498.01	40%
Equities	763,720.95	43%
Equity Funds	28,580.57	2%
Exchange Traded Funds	122,725.30	7%
Other Assets	11,829.40	<1%
<b>Total Assets Long</b>	<b>\$ 1,758,525.10</b>	
<b>Total Account Value</b>	<b>\$ 1,758,525.10</b>	<b>100%</b>

Overview





<b>Income Summary</b>	This Period		Year to Date	
	Federally Tax-Exempt	Federally Taxable	Federally Tax-Exempt	Federally Taxable
Bank Sweep Interest	0.00	3.36	0.00	5.63
Cash Dividends	0.00	1,240.41	0.00	2,955.60
Corporate Bond and Other Interest	0.00	2,155.47	0.00	2,659.22
Treasury Bill Interest	0.00	0.00	0.00	315.45
Agency Security Interest	0.00	12.83	0.00	12.83
<b>Total Income</b>	<b>0.00</b>	<b>3,412.07</b>	<b>0.00</b>	<b>5,948.73</b>
Accrued Interest Paid <sup>4</sup>	0.00	(1,000.83)	0.00	(1,000.83)

<sup>4</sup>Certain accrued interest paid on taxable bonds may be deductible; consult your tax advisor.

**Cash Transactions Summary**

	This Period	Year to Date
<b>Starting Cash *</b>	<b>\$ 99,717.31</b>	<b>\$ 50,990.74</b>
Deposits and other Cash Credits	0.00	0.00
Investments Sold	3,720.93	69,732.77
Dividends and Interest	3,412.07	5,657.06
Withdrawals and other Debits	0.00	0.00
Investments Purchased	(73,203.08)	(89,283.34)
Fees and Charges	0.00	(3,450.00)
<b>Total Cash Transaction Detail</b>	<b>(66,070.08)</b>	<b>(17,343.51)</b>
<b>Ending Cash *</b>	<b>\$ 33,647.23</b>	<b>\$ 33,647.23</b>

\*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.



### Investment Detail - Cash and Bank Sweep

Cash	Starting Balance	Ending Balance	% of Account Assets
Cash	176.90	85.63	<1%
<b>Total Cash</b>	<b>176.90</b>	<b>85.63</b>	<b>&lt;1%</b>

Bank Sweep	Starting Balance	Ending Balance	% of Account Assets
CHARLES SCHWAB BANK	99,540.41	33,561.60	2%
<b>Total Bank Sweep <sup>x,z</sup></b>	<b>99,540.41</b>	<b>33,561.60</b>	<b>2%</b>
<b>Total Cash and Bank Sweep</b>		<b>33,647.23</b>	<b>2%</b>

### Investment Detail - Money Market Funds [Non-Sweep]

Fund Name	Quantity	Market Price	Market Value	% of Account Assets
SCHWAB GOVERNMENT MONEY : SNVXX <sup>◇</sup>	96,523.6400	1.0000	96,523.64	5%
<b>Total Money Market Funds [Non-Sweep]</b>	<b>96,523.6400</b>		<b>96,523.64</b>	<b>5%</b>

### Investment Detail - Fixed Income

Corporate Bonds	Par	Market Price	Market Value	% of Account Assets
<b>CISCO SYSTEMS, I 2.45%20</b> DUE 06/15/20 CUSIP: 17275RAX0 MOODY'S: A1 S&P: AA-	15,000.0000	100.13120	15,019.68	<1%
				<b>Accrued Interest: 77.58</b>



Investment Detail - Fixed Income (continued)

Corporate Bonds (continued)	Par	Market Price	Market Value	% of Account Assets
<b>ORACLE CORP 3.875%20</b> DUE 07/15/20 CUSIP: 68389XAK1 MOODY'S: A1 S&P: A+	16,000.0000	100.83880	16,134.21	<1%
				<b>Accrued Interest: 79.22</b>
<b>BERKSHIRE HATHAWA 2.9%20</b> DUE 10/15/20 CUSIP: 084664BZ3 MOODY'S: Aa2 S&P: AA	13,000.0000	101.04250	13,135.53	<1%
				<b>Accrued Interest: 142.42</b>
<b>EMERSON ELECTRIC 4.25%20</b> DUE 11/15/20 CUSIP: 291011BC7 MOODY'S: A2 S&P: A	5,000.0000	101.82780	5,091.39	<1%
				<b>Accrued Interest: 62.57</b>
<b>GENERAL DYNAMIC 3.875%21</b> DUE 07/15/21 CALLABLE 04/15/21 AT 100.00000 CUSIP: 369550AR9 MOODY'S: A2 S&P: A+	10,000.0000	103.21280	10,321.28	<1%
				<b>Accrued Interest: 49.51</b>
<b>PEPSICO, INC. 3%21</b> DUE 08/25/21 CUSIP: 713448BW7 MOODY'S: A1 S&P: A+	23,000.0000	102.49070	23,572.86	1%
				<b>Accrued Interest: 11.50</b>
<b>3M CO 1.625%21</b> DUE 09/19/21 CALLABLE 08/19/21 AT 100.00000 CUSIP: 88579YAU5 MOODY'S: A1 S&P: A+	10,000.0000	100.41460	10,041.46	<1%
				<b>Accrued Interest: 73.13</b>



Investment Detail - Fixed Income (continued)

Corporate Bonds (continued)	Par	Market Price	Market Value	% of Account Assets
<b>CISCO SYSTEMS, I 1.85%21</b> DUE 09/20/21 CALLABLE 08/20/21 AT 100.00000 CUSIP: 17275RBJ0 MOODY'S: A1 S&P: AA-	5,000.0000	100.72180	5,036.09	<1%
				<b>Accrued Interest: 41.37</b>
<b>INTEL CORP 3.3%21</b> DUE 10/01/21 CUSIP: 458140AJ9 MOODY'S: A1 S&P: A+	25,000.0000	103.10410	25,776.03	1%
				<b>Accrued Interest: 343.75</b>
<b>HONEYWELL INTERN 1.85%21</b> DUE 11/01/21 CALLABLE 10/01/21 AT 100.00000 CUSIP: 438516BM7 MOODY'S: A2 S&P: A	32,000.0000	100.86700	32,277.44	2%
				<b>Accrued Interest: 197.33</b>
<b>UNITED TECHNOLOG 1.95%21</b> TENDER OFFER EXP: 02/27.03/12/2020 CALLABLE 10/01/21 AT 100.00000 CUSIP: 913017CG2 MOODY'S: Baa1 S&P: BBB+	9,000.0000	101.08020	9,097.22	<1%
				<b>Accrued Interest: 58.50</b>
<b>EMERSON ELECTRI 2.625%21</b> DUE 12/01/21 CALLABLE 11/01/21 AT 100.00000 CUSIP: 291011BF0 MOODY'S: A2 S&P: A	26,000.0000	102.18280	26,567.53	2%
				<b>Accrued Interest: 170.63</b>



**Investment Detail - Fixed Income** (continued)

Corporate Bonds (continued)	Par	Market Price	Market Value	% of Account Assets
<b>AT&amp;T INC. 3%22</b> DUE 02/15/22 CUSIP: 00206RBD3 MOODY'S: Baa2 S&P: BBB	5,000.0000	102.69490	5,134.75	<1%
				<b>Accrued Interest: 6.67</b>
<b>COSTCO WHOLESALE 2.25%22</b> DUE 02/15/22 CUSIP: 22160KAH8 MOODY'S: Aa3 S&P: A+	16,000.0000	101.81200	16,289.92	<1%
				<b>Accrued Interest: 16.00</b>
<b>THE HOME DEPOT, 2.625%22</b> DUE 06/01/22 CALLABLE 05/01/22 AT 100.00000 CUSIP: 437076BG6 MOODY'S: A2 S&P: A	22,000.0000	102.75950	22,607.09	1%
				<b>Accrued Interest: 144.38</b>
<b>UNITED TECHNOLOGI 3.1%22</b> TENDER OFFER EXP: 02/27.03/12/2020 CUSIP: 913017BV0 MOODY'S: Baa1 S&P: BBB+	8,000.0000	103.84850	8,307.88	<1%
				<b>Accrued Interest: 62.00</b>
<b>SYSCO CORP 2.6%22</b> DUE 06/12/22 CUSIP: 871829AQ0 MOODY'S: A3 S&P: BBB+	16,000.0000	102.29730	16,367.57	<1%
				<b>Accrued Interest: 91.29</b>
<b>CISCO SYSTEMS, INC. 3%22</b> DUE 06/15/22 CUSIP: 17275RAV4 MOODY'S: A1 S&P: AA-	15,000.0000	103.81460	15,572.19	<1%
				<b>Accrued Interest: 95.00</b>



Investment Detail - Fixed Income (continued)

Corporate Bonds (continued)	Par	Market Price	Market Value	% of Account Assets
<b>3M CO 2%22</b> DUE 06/26/22 CUSIP: 88579YAF8 MOODY'S: A1 S&P: A+	5,000.0000	101.46520	5,073.26	<1%
				<b>Accrued Interest: 18.06</b>
<b>AT&amp;T INC. 3%22</b> DUE 06/30/22 CALLABLE 04/30/22 AT 100.00000 CUSIP: 00206RCM2 MOODY'S: Baa2 S&P: BBB	4,000.0000	102.91450	4,116.58	<1%
				<b>Accrued Interest: 20.33</b>
<b>LABORATORY CORP 3.75%22</b> DUE 08/23/22 CALLABLE 05/23/22 AT 100.00000 CUSIP: 50540RAL6 MOODY'S: Baa2 S&P: BBB	3,000.0000	105.33460	3,160.04	<1%
				<b>Accrued Interest: 2.50</b>
<b>ORACLE CORP 2.5%22</b> DUE 10/15/22 CUSIP: 68389XAP0 MOODY'S: A1 S&P: A+	9,000.0000	102.81750	9,253.58	<1%
				<b>Accrued Interest: 85.00</b>
<b>GENERAL DYNAMICS 2.25%22</b> DUE 11/15/22 CALLABLE 08/15/22 AT 100.00000 CUSIP: 369550AU2 MOODY'S: A2 S&P: A+	20,000.0000	102.38850	20,477.70	1%
				<b>Accrued Interest: 132.50</b>
<b>THE WALT DISNEY 2.35%22</b> DUE 12/01/22 CUSIP: 25468PCW4 MOODY'S: A2 S&P: A	27,000.0000	102.95340	27,797.42	2%
				<b>Accrued Interest: 158.63</b>



**Investment Detail - Fixed Income** (continued)

Corporate Bonds (continued)	Par	Market Price	Market Value	% of Account Assets
<b>INTEL CORP 2.7%22</b> DUE 12/15/22 CUSIP: 458140AM2 MOODY'S: A1 S&P: A+	7,000.0000	103.72920	7,261.04	<1%
				<b>Accrued Interest: 39.90</b>
<b>BERKSHIRE HATHAWAY 3%23</b> DUE 02/11/23 CUSIP: 084670BJ6 MOODY'S: Aa2 S&P: AA	22,000.0000	105.24650	23,154.23	1%
				<b>Accrued Interest: 36.67</b>
<b>FEDEX CORP 2.7%23</b> DUE 04/15/23 CUSIP: 31428XAV8 MOODY'S: Baa2 S&P: BBB	12,000.0000	103.20650	12,384.78	<1%
				<b>Accrued Interest: 122.40</b>
<b>NIKE, INC. 2.25%23</b> DUE 05/01/23 CALLABLE 02/01/23 AT 100.00000 CUSIP: 654106AC7 MOODY'S: A1 S&P: AA-	32,000.0000	102.84170	32,909.34	2%
				<b>Accrued Interest: 240.00</b>
<b>THE KROGER CO. 3.85%23</b> DUE 08/01/23 CALLABLE 05/01/23 AT 100.00000 CUSIP: 501044CS8 MOODY'S: Baa1 S&P: BBB	18,000.0000	107.12890	19,283.20	1%
				<b>Accrued Interest: 57.75</b>
<b>THE PROCTER &amp; GAM 3.1%23</b> DUE 08/15/23 CUSIP: 742718EB1 MOODY'S: Aa3 S&P: AA-	7,000.0000	106.29790	7,440.85	<1%
				<b>Accrued Interest: 9.64</b>



Investment Detail - Fixed Income (continued)

Corporate Bonds (continued)	Par	Market Price	Market Value	% of Account Assets
<b>AT&amp;T INC. 3.9%24</b> DUE 03/11/24 CALLABLE 12/11/23 AT 100.00000 CUSIP: 00206RCE0 MOODY'S: Baa2 S&P: BBB	3,000.0000	107.42910	3,222.87	<1%
				<b>Accrued Interest: 55.25</b>
<b>J.B. HUNT TRANSP 3.85%24</b> DUE 03/15/24 CALLABLE 12/15/23 AT 100.00000 CUSIP: 445658CD7 MOODY'S: Baa1 S&P: BBB+	8,000.0000	108.02280	8,641.82	<1%
				<b>Accrued Interest: 142.02</b>
<b>DANAHER CORP 3.35%25</b> DUE 09/15/25 CALLABLE 06/15/25 AT 100.00000 CUSIP: 235851AQ5 MOODY'S: A2 S&P: A	35,000.0000	109.10060	38,185.21	2%
				<b>Accrued Interest: 540.65</b>
<b>J.B. HUNT TRANS 3.875%26</b> DUE 03/01/26 CALLABLE 01/01/26 AT 100.00000 CUSIP: 445658CF2 MOODY'S: Baa1 S&P: BBB+	22,000.0000	110.42530	24,293.57	1%
				<b>Accrued Interest: 426.25</b>
<b>UNION PACIFIC CORP 3%27</b> DUE 04/15/27 CALLABLE 01/15/27 AT 100.00000 CUSIP: 907818EP9 MOODY'S: Baa1 S&P: A-	30,000.0000	107.30820	32,192.46	2%
				<b>Accrued Interest: 340.00</b>



Investment Detail - Fixed Income (continued)

Corporate Bonds (continued)	Par	Market Price	Market Value	% of Account Assets
<b>UNITED TECHNOLO 3.125%27</b> DUE 05/04/27 CALLABLE 01/04/27 AT 100.00000 CUSIP: 913017CR8 MOODY'S: Baa1 S&P: BBB+	13,000.0000	107.66690	13,996.70	<1%
				<b>Accrued Interest: 132.03</b>
<b>COSTCO WHOLESALE CO 3%27</b> DUE 05/18/27 CALLABLE 02/18/27 AT 100.00000 CUSIP: 22160KAM7 MOODY'S: Aa3 S&P: A+	13,000.0000	108.95430	14,164.06	<1%
				<b>Accrued Interest: 111.58</b>
<b>THE KROGER CO. 3.7%27</b> DUE 08/01/27 CALLABLE 05/01/27 AT 100.00000 CUSIP: 501044DJ7 MOODY'S: Baa1 S&P: BBB	12,000.0000	110.39300	13,247.16	<1%
				<b>Accrued Interest: 37.00</b>
<b>THE PROCTER &amp; GA 2.85%27</b> DUE 08/11/27 CUSIP: 742718EV7 MOODY'S: Aa3 S&P: AA-	23,000.0000	109.81170	25,256.69	1%
				<b>Accrued Interest: 36.42</b>
<b>LABORATORY CORP O 3.6%27</b> DUE 09/01/27 CALLABLE 06/01/27 AT 100.00000 CUSIP: 50540RAU6 MOODY'S: Baa2 S&P: BBB	32,000.0000	110.43770	35,340.06	2%
				<b>Accrued Interest: 576.00</b>



**Investment Detail - Fixed Income** (continued)

Corporate Bonds (continued)	Par	Market Price	Market Value	% of Account Assets
<b>ORACLE CORP 3.25%27</b> DUE 11/15/27 CALLABLE 08/15/27 AT 100.00000 CUSIP: 68389XBN4 MOODY'S: A1 S&P: A+	8,000.0000	109.76750	8,781.40	<1%
				<b>Accrued Interest: 76.56</b>
<b>3M CO 3.375%29</b> DUE 03/01/29 CALLABLE 12/01/28 AT 100.00000 CUSIP: 88579YBG5 MOODY'S: A1 S&P: A+	15,000.0000	109.93500	16,490.25	<1%
				<b>Accrued Interest: 253.13</b>
<b>THE HOME DEPOT, 2.95%29</b> DUE 06/15/29 CALLABLE 03/15/29 AT 100.00000 CUSIP: 437076BY7 MOODY'S: A2 S&P: A	8,000.0000	107.97110	8,637.69	<1%
				<b>Accrued Interest: 49.82</b>
<b>FEDEX CORP 3.1%29</b> DUE 08/05/29 CALLABLE 05/05/29 AT 100.00000 CUSIP: 31428XBV7 MOODY'S: Baa2 S&P: BBB	10,000.0000	103.85930	10,385.93	<1%
				<b>Accrued Interest: 22.39</b>
<b>Total Corporate Bonds</b>	<b>669,000.0000</b>		<b>701,498.01</b>	<b>40%</b>
			<b>Total Accrued Interest for Corporate Bonds: 5,445.33</b>	
<b>Total Fixed Income</b>	<b>669,000.0000</b>		<b>701,498.01</b>	<b>40%</b>

Accrued Interest represents the interest that would be received if the fixed income investment was sold prior to the coupon payment.



## Investment Detail - Equities

Equities	Quantity	Market Price	Market Value	% of Account Assets
<b>ABBOTT LABORATORIES</b> SYMBOL: ABT	290.0000	77.03000	22,338.70	1%
<b>ABBVIE INC</b> SYMBOL: ABBV	260.0000	85.71000	22,284.60	1%
<b>ACCENTURE PLC</b> F CLASS A SYMBOL: ACN	108.0000	180.59000	19,503.72	1%
<b>AKAMAI TECHNOLOGIES INC</b> SYMBOL: AKAM	160.0000	86.51000	13,841.60	<1%
<b>ANALOG DEVICES INC</b> SYMBOL: ADI	200.0000	109.05000	21,810.00	1%
<b>ANSYS INC</b> SYMBOL: ANSS	118.0000	242.19000	28,578.42	2%
<b>APTARGROUP INC</b> SYMBOL: ATR	175.0000	101.07000	17,687.25	1%
<b>ASTRAZENECA PLC</b> F SPONSORED ADR 1 ADR REPS 0.5 ORD SHS SYMBOL: AZN	340.0000	43.80000	14,892.00	<1%
<b>AUTOZONE INC</b> SYMBOL: AZO	28.0000	1,032.51000	28,910.28	2%
<b>BECTON DICKINSON&amp;CO</b> SYMBOL: BDX	73.0000	237.82000	17,360.86	<1%



Investment Detail - Equities (continued)

Equities (continued)	Quantity	Market Price	Market Value	% of Account Assets
<b>BROADCOM INC</b> SYMBOL: AVGO	78.0000	272.62000	21,264.36	1%
<b>BROADRIDGE FINL SOLU</b> SYMBOL: BR	150.0000	104.36000	15,654.00	<1%
<b>BROWN FORMAN CORP</b> CLASS B SYMBOL: BFB	351.0000	61.41000	21,554.91	1%
<b>BUNGE LIMITED 4.875% PFD</b> CONV SYMBOL: BGEPF	200.0000	100.00000	20,000.00	1%
				<b>Accrued Dividend: 243.75</b>
<b>CHECK PT SOFTWARE F</b> SYMBOL: CHKP	135.0000	103.80000	14,013.00	<1%
<b>CONOCOPHILLIPS</b> SYMBOL: COP	300.0000	48.42000	14,526.00	<1%
				<b>Accrued Dividend: 126.00</b>
<b>DEERE &amp; CO</b> SYMBOL: DE	108.0000	156.48000	16,899.84	<1%
<b>EASTMAN CHEMICAL CO</b> SYMBOL: EMN	255.0000	61.51000	15,685.05	<1%
<b>FEDEX CORP</b> SYMBOL: FDX	50.0000	141.17000	7,058.50	<1%
<b>FIRST TRUST ENERGY INCOM</b> SYMBOL: FEN	305.0000	18.72000	5,709.60	<1%



Investment Detail - Equities (continued)

Equities (continued)	Quantity	Market Price	Market Value	% of Account Assets
<b>GENERAL MILLS INC</b> SYMBOL: GIS	100.0000	49.00000	4,900.00	<1%
<b>GOLDMAN SACHS GROUP</b> SYMBOL: GS	100.0000	200.77000	20,077.00	1%
<b>HUNTINGTON BANCSHS</b> SYMBOL: HBAN	1,190.0000	12.27000	14,601.30	<1%
<b>IPG PHOTONICS CORP</b> SYMBOL: IPGP	83.0000	127.64000	10,594.12	<1%
<b>JOHNSON &amp; JOHNSON</b> SYMBOL: JNJ	150.0000	134.48000	20,172.00	1%
				<b>Accrued Dividend: 142.50</b>
<b>KIMBERLY-CLARK CORP</b> SYMBOL: KMB	170.0000	131.19000	22,302.30	1%
<b>LAB CO OF AMER HLDG</b> SYMBOL: LH	103.0000	175.69000	18,096.07	1%
<b>LILLY ELI &amp; CO</b> SYMBOL: LLY	65.0000	126.13000	8,198.45	<1%
				<b>Accrued Dividend: 48.10</b>
<b>LINCOLN ELEC HLDGS</b> SYMBOL: LECO	195.0000	81.89000	15,968.55	<1%
<b>MEDTRONIC PLC</b> F SYMBOL: MDT	220.0000	100.67000	22,147.40	1%
<b>NORTHWEST NATURAL HOLDIN</b> SYMBOL: NWN	70.0000	65.77000	4,603.90	<1%



### Investment Detail - Equities (continued)

Equities (continued)	Quantity	Market Price	Market Value	% of Account Assets
<b>NTNL OILWELL VAR</b> SYMBOL: NOV	370.0000	18.71000	6,922.70	<1%
<b>PEPSICO INC</b> SYMBOL: PEP	140.0000	132.03000	18,484.20	1%
<b>PERKINELMER INC</b> SYMBOL: PKI	170.0000	86.44000	14,694.80	<1%
<b>PHILLIPS 66</b> SYMBOL: PSX	187.0000	74.86000	13,998.82	<1%
				<b>Accrued Dividend: 168.30</b>
<b>PROCTER &amp; GAMBLE</b> SYMBOL: PG	200.0000	113.23000	22,646.00	1%
<b>RAVEN INDUSTRIES INC</b> SYMBOL: RAVN	350.0000	28.71000	10,048.50	<1%
<b>ROCKWELL AUTOMATION</b> SYMBOL: ROK	110.0000	183.50000	20,185.00	1%
				<b>Accrued Dividend: 112.20</b>
<b>TEXAS INSTRUMENTS</b> SYMBOL: TXN	170.0000	114.14000	19,403.80	1%
<b>UNITED TECHNOLOGIES CORP</b> SYMBOL: UTX	25.0000	130.59000	3,264.75	<1%
				<b>Accrued Dividend: 18.38</b>
<b>VALMONT INDUSTRIES</b> SYMBOL: VMI	50.0000	116.22000	5,811.00	<1%
<b>VERISK ANALYTICS INC</b> CLASS A SYMBOL: VRSK	165.0000	155.11000	25,593.15	1%



### Investment Detail - Equities (continued)

Equities (continued)	Quantity	Market Price	Market Value	% of Account Assets
<b>WALMART INC</b> SYMBOL: WMT	60.0000	107.68000	6,460.80	<1%
<b>WALT DISNEY CO</b> SYMBOL: DIS	160.0000	117.65000	18,824.00	1%
<b>WASTE MANAGEMENT INC</b> SYMBOL: WM	215.0000	110.81000	23,824.15	1%
<b>XYLEM INC.</b> SYMBOL: XYL	225.0000	77.34000	17,401.50	<1%
				<b>Accrued Dividend: 58.50</b>
<b>3M CO</b> SYMBOL: MMM	100.0000	149.24000	14,924.00	<1%
				<b>Accrued Dividend: 147.00</b>
<b>Total Equities</b>	<b>8,827.0000</b>		<b>763,720.95</b>	<b>43%</b>

**Total Accrued Dividend for Equities: 1,064.73**

### Investment Detail - Exchange Traded Funds

Exchange Traded Funds	Quantity	Market Price	Market Value	% of Account Assets
<b>SCHWAB INTERNATIONAL EQUITY ETF</b> SYMBOL: SCHF	335.0000	30.26000	10,137.10	<1%
<b>SCHWAB US SMALL CAP ETF</b> SYMBOL: SCHA	500.0000	67.21000	33,605.00	2%
<b>VANGUARD FINANCIALS ETF</b> SYMBOL: VFH	600.0000	66.11000	39,666.00	2%



### Investment Detail - Exchange Traded Funds (continued)

Exchange Traded Funds (continued)	Quantity	Market Price	Market Value	% of Account Assets
WISDOMTREE US DIV EX FINANCAL ETF SYMBOL: DTN	140.0000	80.15000	11,221.00	<1%
WISDOMTREE US QLT DIV GRW ETF SYMBOL: DGRW	645.0000	43.56000	28,096.20	2%
<b>Total Exchange Traded Funds</b>	<b>2,220.0000</b>		<b>122,725.30</b>	<b>7%</b>

### Investment Detail - Mutual Funds

Equity Funds	Quantity	Market Price	Market Value	% of Account Assets
DODGE & COX INTL STOCK FUND SYMBOL: DODFX	194.8270	38.05000	7,413.17	<1%
INVESCO OPPENHEIMER DEV MKTS A SYMBOL: ODMAX	500.8850	42.26000	21,167.40	1%
<b>Total Equity Funds</b>	<b>695.7120</b>		<b>28,580.57</b>	<b>2%</b>
<b>Total Mutual Funds</b>	<b>695.7120</b>		<b>28,580.57</b>	<b>2%</b>



### Investment Detail - Other Assets

Other Assets	Quantity	Market Price	Market Value	% of Account Assets
VENTAS INC REIT SYMBOL: VTR	220.0000	53.77000	11,829.40	<1%
<b>Total Other Assets</b>	<b>220.0000</b>		<b>11,829.40</b>	<b>&lt;1%</b>

<b>Total Investment Detail</b>	<b>1,758,525.10</b>
<b>Total Account Value</b>	<b>1,758,525.10</b>

### Transaction Detail - Purchases & Sales

#### Money Market Fund [Non-Sweep] Activity

Settle Date	Trade Date	Transaction	Description	Quantity	Unit Price	Total Amount
02/18/20	02/18/20	Reinvested Shares	SCHWAB GOVERNMENT MONEY FUND INVESTOR SHARES: SNVXX	115.5900	1.0000	(115.59)
<b>Total Money Market Fund [Non-Sweep] Activity</b>						<b>(115.59)</b>

#### Fixed Income Activity

Settle Date	Trade Date	Transaction	Description	Par	Unit Price	Total Amount
02/03/20	02/03/20	Redemption	FHLB 2.14%22 **CALLED**: 313381CV5	(10,000.0000)		
02/03/20	02/03/20	Principal Payment	FHLB 2.14%22 **CALLED**: 313381CV5			3,720.93



**Transaction Detail - Purchases & Sales** (continued)

**Fixed Income Activity** (continued)

Settle Date	Trade Date	Transaction	Description	Par	Unit Price	Total Amount
02/06/20	02/04/20	Bought	LABORATORY CORP O 3.6%27 DUE 09/01/27: 50540RAU6 With accrued interest of \$496.00	32,000.0000	107.3462	(34,846.78)
02/20/20	02/18/20	Bought	DANAHER CORP 3.35%25 DUE 09/15/25: 235851AQ5 With accrued interest of \$504.83	35,000.0000	107.8168	(38,240.71)
<b>Total Fixed Income Activity</b>						<b>(69,366.56)</b>
<b>Total Purchases &amp; Sales</b>						<b>(69,482.15)</b>

**Transaction Detail - Dividends & Interest** (including Money Market Fund dividends reinvested)

Transaction Date	Process Date	Activity	Description	Credit/(Debit)
02/01/20	02/03/20	Bond Interest	THE KROGER CO. 3.7%27: 501044DJ7	222.00
02/01/20	02/03/20	Bond Interest	THE KROGER CO. 3.85%23: 501044CS8	346.50
02/03/20	02/03/20	Bond Interest	FHLB 2.14%22: 313381CV5	12.83
02/03/20	02/03/20	Qualified Dividend	GENERAL MILLS INC: GIS	49.00
02/05/20	02/05/20	Bond Interest	FEDEX CORP 3.1%29: 31428XBV7	164.47
02/07/20	02/07/20	Qualified Dividend	PERKINELMER INC: PKI	11.90
02/10/20	02/10/20	Qualified Dividend	DEERE & CO: DE	82.08
02/10/20	02/10/20	Qualified Dividend	TEXAS INSTRUMENTS: TXN	153.00
02/11/20	02/11/20	Bond Interest	BERKSHIRE HATHAWAY 3%23: 084670BJ6	330.00
02/11/20	02/11/20	Bond Interest	THE PROCTER & GA 2.85%27: 742718EV7	327.75
02/14/20	02/14/20	Qualified Dividend	ABBOTT LABORATORIES: ABT	104.40
02/14/20	02/14/20	Qualified Dividend	ABBVIE INC: ABBV	306.80
02/14/20	02/14/20	Qualified Dividend	ACCENTURE PLC F: ACN	86.40



**Transaction Detail - Dividends & Interest** (including Money Market Fund dividends reinvested) (continued)

Transaction Date	Process Date	Activity	Description	Credit/(Debit)
02/14/20	02/14/20	Qualified Dividend	NORTHWEST NATURAL HOLDIN: NWN	33.43
02/15/20	02/18/20	Bond Interest	AT&T INC. 3%22: 00206RBD3	75.00
02/15/20	02/18/20	Bank Interest <sup>x,z</sup>	BANK INT 011620-021520: SCHWAB BANK	3.36
02/15/20	02/18/20	Bond Interest	COSTCO WHOLESALE 2.25%22: 22160KAH8	180.00
02/15/20	02/18/20	Bond Interest	THE PROCTER & GAM 3.1%23: 742718EB1	108.50
02/18/20	02/18/20	Qualified Dividend	PROCTER & GAMBLE: PG	149.18
02/18/20	02/18/20	Div For Reinvest	SCHWAB GOVERNMENT MONEY: SNVXX	115.59
02/19/20	02/19/20	Qualified Dividend	APTARGROUP INC: ATR	63.00
02/23/20	02/24/20	Bond Interest	LABORATORY CORP 3.75%22: 50540RAL6	56.25
02/25/20	02/25/20	Bond Interest	PEPSICO, INC. 3%21: 713448BW7	345.00
02/28/20	02/28/20	Cash Dividend	WISDOMTREE US DIV EX: DTN	30.80
02/28/20	02/28/20	Cash Dividend	WISDOMTREE US QLT DIV: DGRW	54.83
<b>Total Dividends &amp; Interest</b>				<b>3,412.07</b>

**Total Transaction Detail** (66,070.08)

**Bank Sweep Activity**

Transaction Date	Transaction	Description	Withdrawal	Deposit	Balance <sup>x,z</sup>
<b>Opening Balance<sup>x,z</sup></b>					<b>99,540.41</b>
02/03/20	Auto Transfer	BANK CREDIT FROM BROKERAGE <sup>x</sup>		176.90	99,717.31
02/04/20	Auto Transfer	BANK CREDIT FROM BROKERAGE <sup>x</sup>		4,351.26	104,068.57
02/06/20	Auto Transfer	BANK TRANSFER TO BROKERAGE	34,682.31		69,386.26
02/10/20	Auto Transfer	BANK CREDIT FROM BROKERAGE <sup>x</sup>		11.90	69,398.16



### Bank Sweep Activity (continued)

Transaction Date	Transaction	Description	Withdrawal	Deposit	Balance <sup>x,z</sup>
02/11/20	Auto Transfer	BANK CREDIT FROM BROKERAGE <sup>x</sup>		235.08	69,633.24
02/12/20	Auto Transfer	BANK CREDIT FROM BROKERAGE <sup>x</sup>		657.75	70,290.99
02/15/20	Interest Paid <sup>x,z</sup>	BANK INTEREST - CHARLES SCHWAB BANK		3.36	70,294.35
02/15/20	Auto Transfer	BANK TRANSFER TO BROKERAGE	3.36		70,290.99
02/18/20	Auto Transfer	BANK CREDIT FROM BROKERAGE <sup>x</sup>		531.03	70,822.02
02/20/20	Auto Transfer	BANK TRANSFER TO BROKERAGE	37,661.67		33,160.35
02/25/20	Auto Transfer	BANK CREDIT FROM BROKERAGE <sup>x</sup>		56.25	33,216.60
02/26/20	Auto Transfer	BANK CREDIT FROM BROKERAGE <sup>x</sup>		345.00	33,561.60
<b>Total Activity</b>			<b>72,347.34</b>	<b>6,368.53</b>	
<b>Ending Balance <sup>x,z</sup></b>					<b>33,561.60</b>

Bank Sweep: Interest Rate as of 02/28/20 was 0.06%. <sup>z</sup>

### Pending Corporate Actions

	Transaction	Quantity	Payable Date	Rate per Share	Share Distribution	Cash Distribution
BUNGE LIMITED 4.875% PFD	Non-Qualified Div	200.0000	03/01/20	1.2187		243.75
CONOCOPHILLIPS	Qualified Dividend	300.0000	03/02/20	0.4200		126.00
PHILLIPS 66	Qualified Dividend	187.0000	03/02/20	0.9000		168.30
JOHNSON & JOHNSON	Qualified Dividend	150.0000	03/10/20	0.9500		142.50
LILLY ELI & CO	Qualified Dividend	65.0000	03/10/20	0.7400		48.10
ROCKWELL AUTOMATION	Qualified Dividend	110.0000	03/10/20	1.0200		112.20
UNITED TECHNOLOGIES CORP	Qualified Dividend	25.0000	03/10/20	0.7350		18.38
3M CO	Qualified Dividend	100.0000	03/12/20	1.4700		147.00



**Pending Corporate Actions** (continued)

	Transaction	Quantity	Payable Date	Rate per Share	Share Distribution	Cash Distribution
XYLEM INC.	Qualified Dividend	225.0000	03/26/20	0.2600		58.50
<b>Total Pending Corporate Actions</b>						<b>1,064.73</b>

*Pending transactions are not included in account value.*

**Endnotes For Your Account**

Symbol Endnote Legend

- ◇ Dividends paid on this security will be automatically reinvested.
- d** Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your brokerage account, but the income and/or dividends have not been received into your account and Schwab makes no representation that they will. Accrued amounts are not covered by SIPC account protection until actually received and held in the account.
- 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.

