



LEGISLATIVE ETHICS COMMISSION STATE OF NEW YORK

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RECEIVED

ANNUAL STATEMENT OF FINANCIAL DISCLOSURE

MAY 13 2019

For Calendar Year 2018

BY NB
LEG. ETHICS COMM.

1. Name Peter B Harkham
2. (a) Title of Position NY State Senator, 40th S.D.
(b) Department, Agency or other Governmental Entity Senate
(c) Address of Present Office LOB, 812, Albany, NY 12247
(d) Office Telephone Number 518-455-2340
3. (a) Marital Status Divorced. If married, please give spouse's full name including maiden name where applicable.

(b) List the names of all unemancipated children.

Answer each of the following questions completely, with respect to calendar year 2018, unless another period or date is otherwise specified. If additional space is needed, attach additional pages.

Whenever a "value" or "amount" is required to be reported herein, such value or amount shall be reported as being within one of the following Categories in Table I or Table II of this subdivision as called for in the question: A reporting individual shall indicate the Category by letter only.

Whenever "income" is required to be reported herein, the term "income" shall mean the aggregate net income before taxes from the source identified.

The term "calendar year" shall mean the year ending the December 31st preceding the date of filing of the annual statement.

4. (a) List any office, trusteeship, directorship, partnership, or position of any nature, whether compensated or not, held by the reporting individual with any firm, corporation, association, partnership, or other organization other than the State of New York. Include compensated honorary positions; do NOT list membership or uncompensated honorary positions. If the listed entity was licensed by any state or local agency, was regulated by any state regulatory agency or local agency, or, as a regular and significant part of the business or activity of said entity, did business with, or had matters other than ministerial matters before, any state or local agency, list the name of any such agency.

Position	Organization	State or Local Agency
	NA	

- (b) List any office, trusteeship, directorship, partnership, or position of any nature, whether compensated or not, held by the spouse or unemancipated child of the reporting individual, with any firm, corporation, association, partnership, or other organization other than the State of New York. Include compensated honorary positions; do NOT list membership or uncompensated honorary positions. If the listed entity was licensed by any state or local agency, was regulated by any state regulatory agency or local agency, or, as a regular and significant part of the business or activity of said entity, did business with, or had matters other than ministerial matters before, any state or local agency, list the name of any such agency.

Position	Organization	State or Local Agency
	NA	

5. (a) List the name, address and description of any occupation, employment (other than the employment listed under Item 2 above), trade, business or profession engaged in by the reporting individual. If such activity was licensed by any state or local agency, was regulated by any state regulatory agency or local agency, or, as a regular and significant part of the business or activity of said entity, did business with, or had matters other than ministerial matters before, any state or local agency, list the name of any such agency.

Position	Name & Address of Organization	Description	State or Local Agency
		NA	

- (b) If the spouse or unemancipated child of the reporting individual was engaged in any occupation, employment, trade, business or profession which activity was licensed by any state or local agency, was regulated by any state regulatory agency or local agency, or, as a regular and significant part of the business or activity of said entity, did business with, or had matters other than ministerial matters before, any state or local agency, list the name, address and description of such occupation, employment, trade, business or profession and the name of any such agency.

Position	Name & Address of Organization	Description	State or Local Agency
		NA	

6. List any interest, in EXCESS of \$1,000, held by the reporting individual, such individual's spouse or unemancipated child, or partnership of which any such person is a member, or corporation, 10% or more of the stock of which is owned or controlled by any such person, whether vested or contingent, in any contract made or executed by a state or local agency and include the name of the entity which holds such interest and the relationship of the reporting individual or such individual's spouse or such child to such entity and the interest in such contract. Do NOT include bonds and notes. Do NOT list any interest in any such contract on which final payment has been made and all obligations under the contract except for guarantees and warranties have been performed, provided, however, that such an interest must be listed if there has been an ongoing dispute during the calendar year for which this statement is filed with respect to any such guarantees or warranties. Do NOT list any interest in a contract made or executed by a local agency after public notice and pursuant to a process for competitive bidding or a process for competitive requests for proposals.

Self, Spouse or Child	Entity Which Held Interest in Contract	Relationship to Entity and Interest in Contract	Contracting State or Local Agency	Category of Value of Contract (In Table II)
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NA

7. List any position the reporting individual held as an officer of any political party or political organization, as a member of any political party committee, or as a political party district leader. The term "party" shall have the same meaning as "party" in the election law. The term "political organization" means any party or independent body as defined in the election law or any organization that is affiliated with or a subsidiary of a party or independent body.

NA

8. (a) If the reporting individual practices law, is licensed by the department of state as a real estate broker or agent or practices a profession licensed by the department of education, or works as a member or employee of a firm required to register pursuant to section one-e of the legislative law as a lobbyist, describe the services rendered for which compensation was paid including a general description of the principal subject areas of matters undertaken by such individual and principal duties performed. Specifically state whether the reporting individual provides services directly to clients. Additionally, if such an individual practices with a firm or corporation and is a partner or shareholder of the firm or

corporation, give a general description of principal subject areas of matters undertaken by such firm or corporation.

DA

(b) APPLICABLE ONLY TO NEW CLIENTS OR CUSTOMERS FOR WHOM SERVICES ARE PROVIDED ON OR AFTER JULY FIRST, TWO THOUSAND TWELVE AND BEFORE DECEMBER THIRTY-FIRST, TWO THOUSAND FIFTEEN, OR FOR NEW MATTERS FOR EXISTING CLIENTS OR CUSTOMERS WITH RESPECT TO THOSE SERVICES THAT ARE PROVIDED ON OR AFTER JULY FIRST, TWO THOUSAND TWELVE AND BEFORE DECEMBER THIRTY-FIRST, TWO THOUSAND FIFTEEN:

If the reporting individual personally provides services to any person or entity, or works as a member or employee of a partnership or corporation that provides such services (referred to hereinafter as a "firm"), then identify each client or customer to whom the reporting individual personally provided services, or who was referred to the firm by the reporting individual, and from whom the reporting individual or his or her firm earned fees in excess of \$10,000 during the reporting period for such services rendered in direct connection with:

- (i) A contract in an amount totaling \$50,000 or more from the state or any state agency for services, materials, or property;
- (ii) A grant of \$25,000 or more from the state or any state agency during the reporting period;
- (iii) A grant obtained through a legislative initiative during the reporting period; or
- (iv) A case, proceeding, application or other matter that is not a ministerial matter before a state agency during the reporting period.

For purposes of this question, "referred to the firm" shall mean: having intentionally and knowingly taken a specific act or series of acts to intentionally procure for the reporting individual's firm or knowingly solicit or direct to the reporting individual's firm in whole or substantial part, a person or entity that becomes a client of that firm for the purposes of representation for a matter as defined in subparagraphs (i) through (iv) of this paragraph, as the result of such procurement, solicitation or direction of the reporting individual. A reporting individual need not disclose activities performed while lawfully acting pursuant to paragraphs (c), (d), (e) and (f) of subdivision seven of section seventy-three of this article.

The disclosure requirement in this question shall not require disclosure of clients or customers receiving medical or dental services, mental health services, residential real estate brokering services, or insurance brokering services from the reporting individual or his or her firm. The reporting individual need not identify any client to whom he or she or his or her firm provided legal representation with respect to investigation or prosecution by law enforcement authorities, bankruptcy, or domestic relations

matters. With respect to clients represented in other matters, where disclosure of a client's identity is likely to cause harm, the reporting individual shall request an exemption from the joint commission pursuant to paragraph (i) of subdivision nine of section ninety-four of the executive law, provided, however, that a reporting individual who first enters public office after July first, two thousand twelve, need not report clients or customers with respect to matters for which the reporting individual or his or her firm was retained prior to entering public office.

Client

Nature of Services Provided

NOT APPLICABLE

(b-1) APPLICABLE ONLY TO NEW CLIENTS OR CUSTOMERS FOR WHOM SERVICES ARE PROVIDED ON OR AFTER DECEMBER THIRTY-FIRST, TWO THOUSAND FIFTEEN, OR FOR NEW MATTERS FOR EXISTING CLIENTS OR CUSTOMERS WITH RESPECT TO THOSE SERVICES THAT ARE PROVIDED ON OR AFTER DECEMBER THIRTY-FIRST, TWO THOUSAND FIFTEEN (FOR PURPOSES OF THIS QUESTION, "SERVICES" SHALL MEAN CONSULTATION, REPRESENTATION, ADVICE OR OTHER SERVICES):

If the reporting individual receives income from employment reportable in question 8(a) and personally provides services to any person or entity, or works as a member or employee of a partnership or corporation that provides such services (referred to hereinafter as a "firm"), the reporting individual shall identify each client or customer to whom the reporting individual personally provided services, or who was referred to the firm by the reporting individual, and from whom the reporting individual or his or her firm earned fees in excess of \$10,000 during the reporting period in direct connection with:

- (i) A contract in an amount totaling \$10,000 or more from the state or any state agency for services, materials, or property;
- (ii) A grant of \$10,000 or more from the state or any state agency during the reporting period;
- (iii) A grant obtained through a legislative initiative during the reporting period; or
- (iv) A case, proceeding, application or other matter that is not a ministerial matter before a state agency during the reporting period.

For such services rendered by the reporting individual directly to each such client, describe each matter that was the subject of such representation, the services actually provided and the payment received.

For payments received from clients referred to the firm by the reporting individual, if the reporting individual directly received a referral fee or fees for such referral, identify the client and the payment so received.

For purposes of this question, "referred to the firm" shall mean: having intentionally and knowingly taken a specific act or series of acts to intentionally procure for the reporting individual's firm or having knowingly solicited or directed to the reporting individual's firm in whole or substantial part, a person or entity that becomes a client of that firm for the purposes of representation for a matter as defined in clauses (i) through (iv) of this subparagraph, as the result of such procurement, solicitation or direction of the reporting individual. A reporting individual need not disclose activities performed while lawfully acting in his or her capacity as provided in paragraphs (c), (d), (e) and (f) of subdivision seven of section seventy-three of this article.

Client	Matter	Nature of Services Provided	Category of Amount (In Table I)
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NA

(b-2) APPLICABLE ONLY TO NEW CLIENTS OR CUSTOMERS FOR WHOM SERVICES ARE PROVIDED ON OR AFTER DECEMBER THIRTY-FIRST, TWO THOUSAND FIFTEEN, OR FOR NEW MATTERS FOR EXISTING CLIENTS OR CUSTOMERS WITH RESPECT TO THOSE SERVICES THAT ARE PROVIDED ON OR AFTER DECEMBER THIRTY-FIRST, TWO THOUSAND FIFTEEN (FOR PURPOSES OF THIS QUESTION, "SERVICES" SHALL MEAN CONSULTATION, REPRESENTATION, ADVICE OR OTHER SERVICES):

(i) With respect to reporting individuals who receive ten thousand dollars or more from employment or activity reportable under question 8(a), for each client or customer NOT otherwise disclosed or exempted in question 8 or 13, disclose the name of each client or customer known to the reporting individual to whom the reporting individual provided services: (A) who paid the reporting individual in excess of five thousand dollars for such services; or (B) who had been billed with the knowledge of the reporting individual in excess of five thousand dollars by the firm or other entity named in question 8(a) for the reporting individual's services.

Client	Services Actually Provided	Category of Amount (In Table I)
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NA

FOLLOWING IS AN ILLUSTRATIVE, NON-EXCLUSIVE LIST OF EXAMPLES OF DESCRIPTIONS OF "SERVICES ACTUALLY PROVIDED":

* REVIEWED DOCUMENTS AND CORRESPONDENCE;

- * REPRESENTED CLIENT (IDENTIFY CLIENT BY NAME) IN LEGAL PROCEEDING;
- * PROVIDED LEGAL ADVICE ON CLIENT MATTER (IDENTIFY CLIENT BY NAME);
- * CONSULTED WITH CLIENT OR CONSULTED WITH LAW PARTNERS/ASSOCIATES/MEMBERS OF FIRM ON CLIENT MATTER (IDENTIFY CLIENT BY NAME);
- * PREPARED CERTIFIED FINANCIAL STATEMENT FOR CLIENT (IDENTIFY CLIENT BY NAME);
- * REFERRED INDIVIDUAL OR ENTITY (IDENTIFY CLIENT BY NAME) FOR REPRESENTATION OR CONSULTATION;
- * COMMERCIAL BROKERING SERVICES (IDENTIFY CUSTOMER BY NAME);
- * PREPARED CERTIFIED ARCHITECTURAL OR ENGINEERING RENDERINGS FOR CLIENT (IDENTIFY CUSTOMER BY NAME);
- * COURT APPOINTED GUARDIAN OR EVALUATOR (IDENTIFY COURT NOT CLIENT).

(ii) With respect to reporting individuals who disclosed in question 8(a) that the reporting individual did not provide services to a client but provided services to a firm or business, identify the category of amount received for providing such services and describe the services rendered.

Services Actually Provided

Category of Amount (Table I)

74

A reporting individual need not disclose activities performed while lawfully acting in his or her capacity as provided in paragraphs (c), (d), (e) and (f) of subdivision seven of section seventy-three of this article.

The disclosure requirement in questions (b-1) and (b-2) shall not require disclosing clients or customers receiving medical, pharmaceutical or dental services, mental health services, or residential real estate brokering services from the reporting individual or his or her firm or if federal law prohibits or limits disclosure. The reporting individual need not identify any client to whom he or she or his or her firm provided legal representation with respect to investigation or prosecution by law enforcement authorities, bankruptcy, family court, estate planning, or domestic relations matters, nor shall the reporting individual identify individuals represented pursuant to an insurance policy but the reporting individual shall in such circumstances only report the entity that provides compensation to the reporting individual; with respect to matters in which the client's name is required by law to be kept confidential (such as matters governed by the family court act) or in matters in which the reporting individual represents or provides services to minors, the client's name may be replaced with initials. To the extent that the reporting individual, or his or her firm, provided legal representation with respect to an initial public offering, and

professional disciplinary rules, federal law or regulations restrict the disclosure of information relating to such work, the reporting individual shall (i) disclose the identity of the client and the services provided relating to the initial public offering to the office of court administration, who will maintain such information confidentially in a locked box; and (ii) include in his or her response to questions (b-1) and (b-2) that pursuant to this paragraph, a disclosure to the office of court administration has been made. Upon such time that the disclosure of information maintained in the locked box is no longer restricted by professional disciplinary rules, federal law or regulation, the reporting individual shall disclose such information in an amended disclosure statement in response to the disclosure requirements in questions (b-1) and (b-2). The office of court administration shall develop and maintain a secure portal through which information submitted to it pursuant to this paragraph can be safely and confidentially stored. With respect to clients represented in other matters not otherwise exempt, the reporting individual may request an exemption to publicly disclosing the name of that client from the joint commission pursuant to paragraph (i) of subdivision nine of section ninety-four of the executive law, or from the office of court administration. In such application, the reporting individual shall state the following: "My client is not currently receiving my services or seeking my services in connection with:

- (i) A proposed bill or resolution in the senate or assembly during the reporting period;
- (ii) A contract in an amount totaling \$10,000 or more from the state or any state agency for services, materials, or property;
- (iii) A grant of \$10,000 or more from the state or any state agency during the reporting period;
- (iv) A grant obtained through a legislative initiative during the reporting period; or
- (v) A case, proceeding, application or other matter that is not a ministerial matter before a state agency during the reporting period."

In reviewing the request for an exemption, the joint commission or the office of court administration may consult with bar or other professional associations and the legislative ethics commission for individuals subject to its jurisdiction and may consider the rules of professional conduct. In making its determination, the joint commission or the office of court administration shall conduct its own inquiry and shall consider factors including, but not limited to: (i) the nature and the size of the client; (ii) whether the client has any business before the state; and if so, how significant the business is; and whether the client has any particularized interest in pending legislation and if so how significant the interest is; (iii) whether disclosure may reveal trade secrets; (iv) whether disclosure could reasonably result in retaliation against the client; (v) whether disclosure may cause undue harm to the client; (vi) whether disclosure may result in undue harm to the attorney-client relationship; and (vii) whether disclosure may result in an unnecessary invasion of privacy to the client.

The joint commission or, as the case may be, the office of court administration shall promptly make a final determination in response to such request, which shall include an explanation for its determination. The office of court administration shall issue its final determination within three days of receiving the request. Notwithstanding any other provision of law or any professional disciplinary rule to the contrary, the disclosure of the identity of any client or customer in response to this question shall not constitute professional misconduct or a ground for disciplinary action of any kind, or form the basis for any civil or criminal cause of action or proceeding. A reporting individual who first enters public office after January first, two thousand sixteen, need not report clients or customers with respect to matters for which the reporting individual or his or her firm was retained prior to entering public office.

(c) APPLICABLE ONLY TO NEW CLIENTS OR CUSTOMERS FOR WHOM SERVICES ARE PROVIDED ON OR AFTER DECEMBER THIRTY-FIRST, TWO THOUSAND FIFTEEN, OR FOR NEW MATTERS FOR EXISTING CLIENTS OR CUSTOMERS WITH RESPECT TO THOSE SERVICES THAT ARE PROVIDED ON OR AFTER DECEMBER THIRTY-FIRST, TWO THOUSAND FIFTEEN:

If the reporting individual receives income of ten thousand dollars or greater from any employment or activity reportable under question 8(a), identify each registered lobbyist who has directly referred to such individual a client who was successfully referred to the reporting individual's business and from whom the reporting individual or firm received a fee for services in excess of five thousand dollars. Report only those referrals that were made to a reporting individual by direct communication from a person known to such reporting individual to be a registered lobbyist at the time the referral is made. With respect to each such referral, the reporting individual shall identify the client, the registered lobbyist who has made the referral, the category of value of the compensation received and a general description of the type of matter so referred. A reporting individual need not disclose activities performed while lawfully acting pursuant to paragraphs (c), (d), (e) and (f) of subdivision seven of section seventy-three of this article. The disclosure requirements in this question shall not require disclosing clients or customers receiving medical, pharmaceutical or dental services, mental health services, or residential real estate brokering services from the reporting individual or his or her firm or if federal law prohibits or limits disclosure. The reporting individual need not identify any client to whom he or she or his or her firm provided legal representation with respect to investigation or prosecution by law enforcement authorities, bankruptcy, family court, estate planning, or domestic relations matters, nor shall the reporting individual identify individuals represented pursuant to an insurance policy but the reporting individual shall in such circumstances only report the entity that provides compensation to the reporting individual; with respect to matters in which the client's name is required by law to be kept confidential (such as matters governed by the family court act) or in matters in which the reporting individual represents or provides services to minors, the client's name may be replaced with initials. To the extent that the reporting individual, or his or her firm, provided legal representation with respect to an

initial public offering, and federal law or regulations restricts the disclosure of information relating to such work, the reporting individual shall (i) disclose the identity of the client and the services provided relating to the initial public offering to the office of court administration, who will maintain such information confidentially in a locked box; and (ii) include in his or her response a statement that pursuant to this paragraph, a disclosure to the office of court administration has been made. Upon such time that the disclosure of information maintained in the locked box is no longer restricted by federal law or regulation, the reporting individual shall disclose such information in an amended disclosure statement in response to the disclosure requirements of this paragraph. The office of court administration shall develop and maintain a secure portal through which information submitted to it pursuant to this paragraph can be safely and confidentially stored. With respect to clients represented in other matters not otherwise exempt, the reporting individual may request an exemption to publicly disclosing the name of that client from the joint commission pursuant to paragraph (i) of subdivision nine of section ninety-four of the executive law, or from the office of court administration. In such application, the reporting individual shall state the following: "My client is not currently receiving my services or seeking my services in connection with:

- (i) A proposed bill or resolution in the senate or assembly during the reporting period;
- (ii) A contract in an amount totaling \$10,000 or more from the state or any state agency for services, materials, or property;
- (iii) A grant of \$10,000 or more from the state or any state agency during the reporting period;
- (iv) A grant obtained through a legislative initiative during the reporting period; or
- (v) A case, proceeding, application or other matter that is not a ministerial matter before a state agency during the reporting period."

In reviewing the request for an exemption, the joint commission or the office of court administration may consult with bar or other professional associations and the legislative ethics commission for individuals subject to its jurisdiction and may consider the rules of professional conduct. In making its determination, the joint commission or the office of court administration shall conduct its own inquiry and shall consider factors including, but not limited to: (i) the nature and the size of the client; (ii) whether the client has any business before the state; and if so, how significant the business is; and whether the client has any particularized interest in pending legislation and if so how significant the interest is; (iii) whether disclosure may reveal trade secrets; (iv) whether disclosure could reasonably result in retaliation against the client; (v) whether disclosure may cause undue harm to the client; (vi) whether disclosure may result in undue harm to the attorney-client relationship; and (vii) whether disclosure may result in an unnecessary invasion of privacy to the client.

The joint commission or, as the case may be, the office of court administration shall promptly make a final determination in response to such request, which shall include an explanation for its

determination. The office of court administration shall issue its final determination within three days of receiving the request. Notwithstanding any other provision of law or any professional disciplinary rule to the contrary, the disclosure of the identity of any client or customer in response to this question shall not constitute professional misconduct or a ground for disciplinary action of any kind, or form the basis for any civil or criminal cause of action or proceeding. A reporting individual who first enters public office after December thirty-first, two thousand fifteen, need not report clients or customers with respect to matters for which the reporting individual or his or her firm was retained prior to entering public office.

Client	Name of Lobbyist	Description of Matter	Category of Amount (In Table 1)
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NA

(d) List the name, principal address and general description or the nature of the business activity of any entity in which the reporting individual or such individual's spouse had an investment in excess of \$1,000 excluding investments in securities and interests in real property.

NA

9. List each source of gifts, EXCLUDING campaign contributions, in EXCESS of \$1,000, received during the reporting period for which this statement is filed by the reporting individual or such individual's spouse or unemancipated child from the same donor, EXCLUDING gifts from a relative. INCLUDE the name and address of the donor. The term "gifts" does not include reimbursements, which term is defined in item 10. Indicate the value and nature of each such gift.

Self, Spouse or Child	Name of Donor	Address	Nature of Gift	Category of Value of Gift (In Table I)
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NA

10. Identify and briefly describe the source of any reimbursements for expenditures, EXCLUDING campaign expenditures and expenditures in connection with official duties reimbursed by the state, in EXCESS of \$1,000 from each such source. For purposes of this item, the term "reimbursements" shall mean any travel-related expenses provided by nongovernmental sources and for activities related to the reporting individual's official duties such as, speaking engagements, conferences, or factfinding events. The term "reimbursements" does NOT include gifts reported under item 9.

Source	Description
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NA

11. List the identity and value, if reasonably ascertainable, of each interest in a trust, estate or other beneficial interest, including retirement plans (other than retirement plans of the state of New York or the city of New York), and deferred compensation plans (e.g., 401, 403(b), 457, etc.) established in accordance with the internal revenue code, in which the REPORTING INDIVIDUAL held a beneficial interest in EXCESS of \$1,000 at any time during the preceding year. Do NOT report interests in a trust, estate or other beneficial interest established by or for, or the estate of, a relative.

Identity

Category
of Value*
(In Table II)

NA

- * The value of such interest shall be reported only if reasonably ascertainable.

12. (a) Describe the terms of, and the parties to, any contract, promise, or other agreement between the reporting individual and any person, firm, or corporation with respect to the employment of such individual after leaving office or position (other than a leave of absence).

NA

(b) Describe the parties to and the terms of any agreement providing for continuation of payments or benefits to the REPORTING INDIVIDUAL in EXCESS of \$1,000 from a prior employer OTHER THAN the State. (This includes interests in or contributions to a pension fund, profit-sharing plan, or life or health insurance; buy-out agreements; severance payments; etc.)

NA

13. List below the nature and amount of any income in EXCESS of \$1,000 from EACH SOURCE for the reporting individual and such individual's spouse for the taxable year last occurring prior to the date of filing. Each such source must be described with particularity. Nature of income includes, but is not limited to, all income (other than that received from the employment listed under Item 2 above) from compensated employment whether public or private, directorships and other fiduciary positions, contractual arrangements, teaching

income, partnerships, honorariums, lecture fees, consultant fees, bank and bond interest, dividends, income derived from a trust, real estate rents, and recognized gains from the sale or exchange of real or other property. Income from a business or profession and real estate rents shall be reported with the source identified by the building address in the case of real estate rents and otherwise by the name of the entity and not by the name of the individual customers, clients or tenants, with the aggregate net income before taxes for each building address or entity. The receipt of maintenance received in connection with a matrimonial action, alimony and child support payments shall not be listed.

Self/ Spouse	Source	Nature	Category of Amount (In Table I)
	NYS Thruway Authority	Salary	41,239.18

14. List the sources of any deferred income (not retirement income) in EXCESS of \$1,000 from each source to be paid to the reporting individual following the close of the calendar year for which this disclosure statement is filed, other than deferred compensation reported in item 11 hereinabove. Deferred income derived from the practice of a profession shall be listed in the aggregate and shall identify as the source, the name of the firm, corporation, partnership or association through which the income was derived, but shall not identify individual clients.

Source	Category of Amount (In Table I)
NA	

15. List each assignment of income in EXCESS of \$1,000, and each transfer other than to a relative during the reporting period for which this statement is filed for less than fair consideration of an interest in a trust, estate or other beneficial interest, securities or real property, by the reporting individual, in excess of \$1,000, which would otherwise be required to be reported herein and is not or has not been so reported.

Item Assigned or Transferred	Assigned or Transferred to	Category of Value (In Table I)
	NA	

16. List below the type and market value of securities held by the reporting individual or such individual's spouse from each issuing entity in EXCESS of \$1,000 at the close of the taxable year last occurring prior to the date of filing, including the name of the issuing entity exclusive of securities held by the reporting individual issued by a professional corporation. Whenever an interest in securities exists through a beneficial interest in a trust, the securities held in such trust shall be listed ONLY IF the reporting individual has knowledge thereof except where the reporting individual or the reporting individual's spouse has transferred assets to such trust for his or her benefit in which event such securities shall be listed unless they are not ascertainable by the reporting individual because the trustee is under an obligation or has been instructed in writing not to disclose the contents of the trust to the reporting individual. Securities of which the reporting individual or the reporting individual's spouse is the owner of record but in which such individual or the reporting individual's spouse has no beneficial interest shall not be listed. Indicate percentage of ownership ONLY if the reporting person or the reporting person's spouse holds more than five percent (5%) of the stock of a corporation in which the stock is publicly traded or more than ten percent (10%) of the stock of a corporation in which the stock is NOT publicly traded. Also list securities owned for investment purposes by a corporation more than fifty percent (50%) of the stock of which is owned or controlled by the reporting individual or such individual's spouse. For the purpose of this item the term "securities" shall mean mutual funds, bonds, mortgages, notes, obligations, warrants and stocks of any class, investment interests in limited or general partnerships and certificates of deposits (CDs) and such other evidences of indebtedness and certificates of interest as are usually referred to as securities. The market value for such securities shall be reported only if reasonably ascertainable and shall not be reported if the security is an interest in a general partnership that was listed in item 8 (a) or if the security is corporate stock, NOT publicly traded, in a trade or business of a reporting individual or a reporting individual's spouse.

Self/ Spouse	Issuing Entity	Type of Security	Percentage of corporate stock owned or controlled (if more than 5% of pub- licly traded stock, or more than 10% if stock not publicly traded, is held)	Category of Market Value as of the close of the taxable year last occurring prior to the filing of this statement (In Table II)

see Attached

17. List below the location, size, general nature, acquisition date, market value and percentage of ownership of any real property in which any vested or contingent interest in EXCESS of \$1,000 is held by the reporting individual or the reporting individual's spouse. Also list real property owned for investment purposes by a corporation more than fifty percent (50%) of the stock of which is owned or controlled by the reporting individual or such individual's spouse. Do NOT list any real property which is the primary or secondary personal residence of the reporting individual or the reporting individual's spouse, except where there is a co-owner who is other than a relative.

Self/ Spouse/ Corporation	Location	Size	General Nature	Acquisition Date	Percentage of Ownership	Category of Market Value (In Table II)
Self	late Kibbenham Dr South Salem, NY		House	2014	100%	\$450.00

18. List below all notes and accounts receivable, other than from goods or services sold, held by the reporting individual at the close of the taxable year last occurring prior to the date of filing and other debts owed to such individual at the close of the taxable year last occurring prior to the date of filing, in EXCESS of \$1,000, including the name of the debtor, type of obligation, date due and the nature of the collateral securing payment of each, if any, excluding securities reported in item 16 hereinabove. Debts, notes and accounts receivable owed to the individual by a relative shall not be reported.

Name of Debtor	Type of Obligation, Date Due, and Nature of Collateral, if any	Category of Amount (In Table II)
	NA	

19. List below all liabilities of the reporting individual and such individual's spouse, in EXCESS of \$10,000 as of the date of filing of this statement, other than liabilities to a relative. Do NOT list liabilities incurred by, or guarantees made by, the reporting individual or such individual's spouse or by any proprietorship, partnership or corporation in which the reporting individual or such individual's spouse has an interest, when incurred or made in the

ordinary course of the trade, business or professional practice of the reporting individual or such individual's spouse. Include the name of the creditor and any collateral pledged by such individual to secure payment of any such liability. A reporting individual shall not list any obligation to pay maintenance in connection with a matrimonial action, alimony or child support payments. Any loan issued in the ordinary course of business by a financial institution to finance educational costs, the cost of home purchase or improvements for a primary or secondary residence, or purchase of a personally owned motor vehicle, household furniture or appliances shall be excluded. If any such reportable liability has been guaranteed by any third person, list the liability and name the guarantor.

Name of Creditor or Guarantor	Type of Liability and Collateral, if any	Category of Amount (In Table II)
Subaru Motors Finance		\$ 12,110.69
Regions Mortgage		\$ 226,427.95

The requirements of law relating to the reporting of financial interests are in the public interest and no adverse inference of unethical or illegal conduct or behavior will be drawn merely from compliance with these requirements.

(Signature of Reporting Individual)

5/11/19
Date (month/day/year)



Roth Contributory IRA
Account Number: [REDACTED]

Statement Period: December 1, 2018 to December 31, 2018
Page 1 of 4

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Account Of

PETER B HARCKHAM
CHARLES SCHWAB & CO INC CUST
ROTH CONTRIBUTORY IRA

CROSS RIVER NY 10518-0234

Mail To

PETER B HARCKHAM
CHARLES SCHWAB & CO INC CUST
ROTH CONTRIBUTORY IRA

CROSS RIVER NY 10518-0234

Account Value Summary

Cash, Bank Sweep, and Money Market	\$ 806.34
Total Investments Long	\$ 11,514.90
Total Investments Short	\$ 0.00
Total Account Value	\$ 12,321.24

Change In Account Value

Starting Account Value	\$ 12,997.42
Transactions & Income	\$ 67.02
Income Reinvested	\$ 0.00
Change in Value of Investments	\$ (743.20)
Ending Account Value	\$ 12,321.24

Rate Summary

Bank Sweep: Interest rate as of 12/31 ²	0.33%
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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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12/31/2018 CSC0901-074123 13-4

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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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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.

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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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Income Summary

<i>Description</i>	<i>This Period</i>	<i>Year to Date</i>
Bank Sweep Interest	0.18	1.30
Cash Dividends	66.84	267.60
Total Income	67.02	268.90

Investment Detail

<i>Description</i>	<i>Starting Balance</i>	<i>Ending Balance</i>
Cash and Bank Sweep		
CASH	0.00	7.85
BANK SWEEP ^{X Z}	739.32	798.49

<i>Description</i>	<i>Symbol</i>	<i>Quantity</i>	<i>Price</i>	<i>Market Value</i>
Investments				
INVESCO FTSE RAFI US 1000 ETF	PRF	12.0000	101.57000	1,218.84
ISHARES CORE US AGGREGATE BOND ETF	AGG	11.0000	106.49000	1,171.39
ISHARES MSCI EAFE ETF	EFA	20.0000	58.78000	1,175.60
VANGUARD MATERIALS ETF	VAW	54.0000	110.83000	5,984.82
VANGUARD SHORT-TERM BOND ETF	BSV	25.0000	78.57000	1,964.25
Total Account Value				12,321.24

Transaction Detail

<i>Settle</i>	<i>Trade</i>	<i>Date</i>	<i>Transaction</i>	<i>Description</i>	<i>Quantity</i>	<i>Price</i>	<i>Total</i>
Cash, Bank Sweep, and Money Market Funds Activity							
12/06	12/06	Cash Dividend		VANGUARD SHORT-TERM BOND ETF: BSV			3.51
12/07	12/07	Cash Dividend		ISHARES CORE US AGGREGATE BOND ETF: AGG			2.77
12/17	12/15	Bank Interest ^{X Z}		BANK INT 111618-121518 SCHWAB BANK			0.18
12/18	12/18	Cash Dividend		VANGUARD MATERIALS ETF: VAW			34.06
12/24	12/24	Cash Dividend		ISHARES CORE US AGGREGATE BOND ETF: AGG			2.31
12/24	12/24	Cash Dividend		ISHARES MSCI EAFE ETF: EFA			12.76
12/28	12/28	Cash Dividend		VANGUARD SHORT-TERM BOND ETF: BSV			3.58
12/31	12/31	Cash Dividend		INVESCO FTSE RAFI US 1000 ETF: PRF			7.85

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



Roth Contributory IRA
Account Number: [REDACTED]

Statement Period: December 1, 2018 to December 31, 2018
Page 4 of 4

Bank Sweep Activity

			Opening Balance ^{x,z} : 739.32	
<i>Trans</i> <i>Date</i>	<i>Transaction</i>	<i>Description</i>	<i>Withdrawal</i>	<i>Deposit</i>
12/07	Auto Transfer	BANK CREDIT FROM BROKERAGE ^x		3.51
12/10	Auto Transfer	BANK CREDIT FROM BROKERAGE ^x		2.77
12/15	Interest Paid ^{x,z}	BANK INTEREST		0.18
12/19	Auto Transfer	BANK CREDIT FROM BROKERAGE ^x		34.06
12/26	Auto Transfer	BANK CREDIT FROM BROKERAGE ^x		15.07
12/31	Auto Transfer	BANK CREDIT FROM BROKERAGE ^x		3.58
Total Activity			0.00	59.17

Ending Balance^{x,z}: 798.49

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
Roth 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.
- ^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.

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Account Of

PETER B HARCKHAM
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY

CROSS RIVER NY 10518-0234

Mail To

PETER B HARCKHAM
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY

CROSS RIVER NY 10518-0234

Account Value Summary

Cash, Bank Sweep, and Money Market	\$ 690.85
Total Investments Long	\$ 24,110.55
Total Investments Short	\$ 0.00
Total Account Value	\$ 24,801.40

Change in Account Value

Starting Account Value	\$ 25,547.53
Transactions & Income	\$ 201.82
Income Reinvested	\$ 0.00
Change in Value of Investments	\$ (947.95)
Ending Account Value	\$ 24,801.40

Rate Summary

Bank Sweep: Interest rate as of 12/31 ²	0.33%
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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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Income Summary

<i>Description</i>	<i>This Period</i>	<i>Year to Date</i>
Bank Sweep Interest	0.12	2.30
Cash Dividends	201.70	705.44
Total Income	201.82	707.74

Investment Detail

<i>Description</i>	<i>Starting Balance</i>	<i>Ending Balance</i>
Cash and Bank Sweep		
CASH	0.00	29.43
BANK SWEEP ^{XZ}	489.03	661.42

<i>Description</i>	<i>Symbol</i>	<i>Quantity</i>	<i>Price</i>	<i>Market Value</i>
Investments				
INVESCO FTSE RAFI US 1000 ETF	PRF	45.0000	101.57000	4,570.65
ISHARES CORE US AGGREGATE BOND ETF	AGG	14.0000	106.49000	1,490.86
ISHARES JP MORGAN USD EMERGING MARKE	EMB	33.0000	103.91000	3,429.03
ISHARES MSCI EAFE ETF	EFA	67.0000	58.78000	3,938.26
VANGUARD GROWTH ETF	VUG	12.0000	134.33000	1,611.96
VANGUARD SHORT INFLATION PROT ETF IV	VTIP	145.0000	47.92000	6,948.40
VANGUARD SHORT-TERM BOND ETF	BSV	27.0000	78.57000	2,121.39
Total Account Value				24,801.40

Transaction Detail

<i>Settle Date</i>	<i>Trade Date</i>	<i>Transaction</i>	<i>Description</i>	<i>Quantity</i>	<i>Price</i>	<i>Total</i>
Cash, Bank Sweep, and Money Market Funds Activity						
12/06	12/06	Cash Dividend	VANGUARD SHORT-TERM BOND ETF: BSV			3.79
12/07	12/07	Cash Dividend	ISHARES CORE US AGGREGATE BOND ETF: AGG			3.52
12/07	12/07	Cash Dividend	ISHARES JP MORGAN USD EMERGING MARKE: EMB			15.00
12/17	12/15	Bank Interest ^{XZ}	BANK INT 111618-121518 SCHWAB BANK			0.12
12/18	12/18	Cash Dividend	VANGUARD SHORT INFLATION PROT ETF IV: VTIP			51.52
12/24	12/24	Cash Dividend	ISHARES CORE US AGGREGATE BOND ETF: AGG			2.93
12/24	12/24	Cash Dividend	ISHARES JP MORGAN USD EMERGING MARKE: EMB			42.56
12/24	12/24	Cash Dividend	ISHARES MSCI EAFE ETF: EFA			42.75
12/28	12/28	Cash Dividend	VANGUARD GROWTH ETF: VUG			6.33
12/28	12/28	Cash Dividend	VANGUARD SHORT-TERM BOND ETF: BSV			3.87

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

Transaction Detail (continued)

<i>Settle</i> <i>Date</i>	<i>Trade</i> <i>Date</i>	<i>Transaction</i>	<i>Description</i>	<i>Quantity</i>	<i>Price</i>	<i>Total</i>
Cash, Bank Sweep, and Money Market Funds Activity (continued)						
12/31	12/31	Cash Dividend	INVESCO FTSE RAFI US 1000 ETF: PRF			29.43

Bank Sweep Activity

					Opening Balance^{X,Z}: 489.03	
<i>Trans</i> <i>Date</i>	<i>Transaction</i>	<i>Description</i>	<i>Withdrawal</i>	<i>Deposit</i>		
12/07	Auto Transfer	BANK CREDIT FROM BROKERAGE ^X		3.79		
12/10	Auto Transfer	BANK CREDIT FROM BROKERAGE ^X		18.52		
12/15	Interest Paid ^{X,Z}	BANK INTEREST		0.12		
12/19	Auto Transfer	BANK CREDIT FROM BROKERAGE ^X		51.52		
12/26	Auto Transfer	BANK CREDIT FROM BROKERAGE ^X		88.24		
12/31	Auto Transfer	BANK CREDIT FROM BROKERAGE ^X		10.20		
Total Activity			0.00	172.39		

Ending Balance^{X,Z}: 661.42

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
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.
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.

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



Schwab One® Account of
PETER B HARCKHAM

Account Number
[REDACTED]

**TAX YEAR 2018
FORM 1099 COMPOSITE
& YEAR-END SUMMARY**

Date Prepared: February 22, 2019

Recipient's Name and Address

PETER B HARCKHAM

CROSS RIVER NY 10518

Your Independent Investment Manager and/or Advisor

GREYSTONE WEALTH ADVISORS LLC
800 WESTCHESTER AVE STE N-641
RYE BROOK NY 10573
(914) 232-3773

The custodian of your brokerage account is Charles Schwab & Co., Inc.

Items for Attention

- This is a **CORRECTED** Form(s) 1099. One or more of the issuers of the securities in your account reallocated certain income (e.g., dividends, capital gains) after we mailed your original Form(s) 1099. If we receive updated information after we've mailed your Form 1099, we're required by the IRS to send a corrected form with the revisions clearly highlighted.

All corrections to your original Form 1099 will be marked with the word "**CORRECTED**"; corrections that are new for this document will be additionally notated with an "N" at the end of the row corrected. Data that was corrected in a previous version will not have an "N". Data that has not changed since the original 1099 will not have any correction or "N" indicated.

If you've already filed your tax return, you may want to consider filing an amended return based on the changes in your taxable income as reported on your corrected Form 1099. We suggest that you consult with a tax advisor, or an independent investment advisor, before you proceed.

Important Official IRS Form(s) 1099 Enclosed

The report in this package contains your income tax return documents and year-end summary. Please retain this package for tax preparation purposes.

For tax advice, please consult with a qualified tax advisor, CPA, financial planner, or investment manager. Except as noted in the Terms and Conditions, your Investment Advisors are not affiliated with, or supervised by Schwab.

To contact Schwab:

If you have any questions or need additional information about your Form(s) 1099 or your year-end summary, please call your advisor directly, or call Schwab Alliance™ at 1-800-515-2157.

To contact the IRS:

Tax questions for individuals: 1-800-829-1040
Tax questions for businesses: 1-800-829-4933
To order tax forms or publications: 1-800-829-3676
To pay taxes by credit card: 1-888-272-9829
For additional information and to print forms and publications, visit www.irs.gov.



Schwab One® Account of
PETER B HARCKHAM

Account Number
[REDACTED]

**TAX YEAR 2018
FORM 1099 COMPOSITE
& YEAR-END SUMMARY**

Date Prepared: February 22, 2019

Your Form 1099 Composite may include the following Internal Revenue Service (IRS) forms: 1099-DIV, 1099-INT, 1099-MISC, 1099-B and 1099-OID. You'll only receive the form(s) that apply to your particular financial situation and please keep for your records. Please note that information in the Year-End Summary is not provided to the IRS. It is provided to you as additional tax reporting information you may need to complete your tax return.

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Schwab One® Account of
PETER B HARCKHAM

Account Number

**TAX YEAR 2018
FORM 1099 COMPOSITE**

Date Prepared: February 22, 2019

Recipient's Name and Address

PETER B HARCKHAM

CROSS RIVER NY 10518

Taxpayer ID Number: [REDACTED]

Account Number: [REDACTED]

Payer's Name and Address

CHARLES SCHWAB & CO., INC.

211 MAIN STREET

SAN FRANCISCO, CA 94105

Telephone Number: (800) 515-2157

Federal ID Number: 94-1737782

Dividends and Distributions — 2018

CORRECTED

Form 1099-DIV

Department of the Treasury-Internal Revenue Service

Copy B for Recipient (OMB No. 1545-0110)

Box	Description	Amount	Total
1a	Total Ordinary Dividends (Includes amount shown in box 1b)	CORRECTED \$	6,127.29 ^N
1b	Qualified Dividends	CORRECTED \$ 2,449.25	^N
2a	Total Capital Gain Distributions (Includes amounts shown in boxes 2b, 2c and 2d)	\$	0.00
2b	Unrecap. Sec. 1250 Gain	\$	0.00
2c	Section 1202 Gain	\$	0.00
2d	Collectibles (28%) Gain	\$	0.00
3	Nondividend Distributions	CORRECTED \$	162.48 ^N
4	Federal Income Tax Withheld	\$	0.00
5	Section 199A Dividends	CORRECTED \$	440.32 ^N
6	Investment Expenses	\$	0.00
7	Foreign Tax Paid	\$	112.72
8	Foreign Country or U.S. Possession		
9	Cash Liquidation Distributions	\$	0.00
10	Noncash Liquidation Distributions	\$	0.00
11	Exempt-interest Dividends	\$	0.00
12	Specified Private Activity Bond Interest Dividends	\$	0.00
13	State		
14	State Identification No.		
15	State Tax Withheld	\$	0.00
FATCA Filing Requirement <input type="checkbox"/>			

This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.

INSTRUCTIONS FOR RECIPIENTS OF FORM 1099

1099-DIV: Dividends and Distributions

Recipient's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN)). However, the issuer has reported your complete TIN to the IRS.

FATCA filing requirement. If the FATCA filing requirement box is checked, the payer is reporting on this Form 1099 to satisfy its chapter 4 account reporting requirement. You also may have a filing requirement. See the Instructions for Form 8938.

Account number. May show an account or other unique number the payer assigned to distinguish your account.

Box 1a. Shows total ordinary dividends that are taxable. Include this amount on the "Ordinary dividends" line of Form 1040. Also, report it on Schedule B (1040), if required.

Box 1b. Shows the portion of the amount in box 1a that may be eligible for reduced capital gains rates. See the Form 1040 instructions for how to determine this amount and where to report.

The amount shown may be dividends a corporation paid directly to you as a participant (or beneficiary of a participant) in an employee stock ownership plan (ESOP). Report it as a dividend on your Form 1040 but treat it as a plan distribution, not as investment income, for any other purpose.

Box 2a. Shows total capital gain distributions from a regulated investment company (RIC) or real estate investment trust (REIT). See How To Report in the Instructions for Schedule D (Form 1040). But, if no amount is shown in boxes 2c-2d and your only capital gains and losses are capital gain distributions, you may be able to report the amounts shown in box 2a on your Form 1040 rather than Schedule D. See the Form 1040 instructions.

Box 2b. Shows the portion of the amount in box 2a that is unrecaptured section 1250 gain from certain depreciable real property. See the Unrecaptured Section 1250 Gain Worksheet-Line 19 in the Instructions for Schedule D (Form 1040).

Box 2c. Shows the portion of the amount in box 2a that is section 1202 gain from certain small business stock that may be subject to an exclusion. See the Schedule D (Form 1040) instructions.

Box 2d. Shows 28% rate gain from sales or exchanges of collectibles. If required, use this amount when completing the 28% Rate Gain Worksheet-Line 18 in the Instructions for Schedule D (Form 1040).

Box 3. Shows the part of the distribution that is nontaxable because it is a return of your cost (or other basis). You must reduce your cost (or other basis) by this amount for figuring gain or loss when you sell your stock. But if you get back all your cost (or other basis), report future distributions as capital gains. See Pub. 550.

Box 4. Shows backup withholding. A payer must backup withhold on certain payments if you did not give your TIN to the payer. See Form W-9, Request for Taxpayer Identification Number and Certification, for information on backup withholding. Include this amount on your income tax return as tax withheld.

Box 5. Shows dividends eligible for the 20% qualified business income deduction under section 199A. See the Instructions for Form 1040.

Box 6. Shows your share of expenses of a nonpublicly offered RIC, generally a nonpublicly offered mutual fund. This amount is included in box 1a.

Box 7. Shows the foreign tax that you may be able to claim as a deduction or a credit on Form 1040. See the Form 1040 instructions.

Box 8. This box should be left blank if a RIC reported the foreign tax shown in box 7.

Boxes 9 and 10. Shows cash and noncash liquidation distributions.

Box 11. Shows exempt-interest dividends from a mutual fund or other RIC paid to you during the calendar year. See the Instructions for Form 1040 for where to report. This amount may be subject to backup withholding. See Box 4 above.

Box 12. Shows exempt-interest dividends subject to the alternative minimum tax. This amount is included in box 11. See the Instructions for Form 6251.

Boxes 13-15. State income tax withheld reporting boxes.

Nominees. If this form includes amounts belonging to another person, you are considered a nominee recipient. You must file Form 1099-DIV (with a Form 1096) with the IRS for each of the other owners to show their share of the income, and you must furnish a Form 1099-DIV to each. A spouse is not required to file a nominee return to show amounts owned by the other spouse. See the 2018 General Instructions for Certain Information Returns.

Future developments. For the latest information about the developments related to Form 1099-DIV and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1099DIV.



Schwab One® Account of
PETER B HARCKHAM

Account Number
[REDACTED]

**TAX YEAR 2018
FORM 1099 COMPOSITE**

Date Prepared: February 22, 2019

Recipient's Name and Address

PETER B HARCKHAM

CROSS RIVER NY 10518

Taxpayer ID Number: ***-**-****

Account Number: [REDACTED]

Payer's Name and Address

CHARLES SCHWAB & CO., INC.

211 MAIN STREET

SAN FRANCISCO, CA 94105

Telephone Number: (800) 515-2157

Federal ID Number: 94-1737782

Interest Income — 2018

Form 1099-INT

Department of the Treasury-Internal Revenue Service

Copy B for Recipient (OMB No. 1545-0112)

Box	Description	Total
1	Interest Income	\$ 14.48
3	Interest on U.S. Savings Bonds and Treasury Obligations	\$ 0.00
4	Federal Income Tax Withheld	\$ 0.00
5	Investment Expenses	\$ 0.00
6	Foreign Tax Paid	\$ 0.00
7	Foreign Country or U.S. Possession	
8	Tax-Exempt Interest	\$ 0.00
9	Specified Private Activity Bond Interest	\$ 0.00
10	Market Discount	\$ 0.00
11	Bond Premium	\$ 0.00
12	Bond Premium on Treasury Obligations	\$ 0.00
13	Bond Premium on Tax-Exempt Bond	\$ 0.00
14	Tax-Exempt and Tax Credit Bond CUSIP No.	
15	State	
16	State Identification No.	
17	State Tax Withheld	\$ 0.00
FATCA Filing Requirement <input type="checkbox"/>		

Amount in Box 9 Specified Private Activity Bond Interest subject to Alternative Minimum Tax is already included in Box 8 Tax-Exempt Interest. Both market discount and bond premium reported for covered taxable and tax-exempt bonds. Market discount is only reported if you submitted a written election to include in income currently.

This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.



Schwab One® Account of
PETER B HARCHHAM

Account Number
[REDACTED]

TAX YEAR 2018
FORM 1099 COMPOSITE

INSTRUCTIONS FOR RECIPIENTS OF FORM 1099

1099-INT: Interest Income

The information provided may be different for covered and noncovered securities. For a description of covered securities, see the Instructions for Form 8949. For a taxable covered security acquired at a premium, unless you notified the payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize the premium under section 171, or for a tax-exempt covered security acquired at a premium, your payer generally must report either (1) a net amount of interest that reflects the offset of the amount of interest paid to you by the amount of premium amortization allocable to the payment(s), or (2) a gross amount for both the interest paid to you and the premium amortization allocable to the payment(s). If you did notify your payer that you did not want to amortize the premium on a taxable covered security, then your payer will only report the gross amount of interest paid to you. For a noncovered security acquired at a premium, your payer is only required to report the gross amount of interest paid to you.

Recipient's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN)). However, the issuer has reported your complete TIN to the IRS.

FATCA filing requirement. If the FATCA filing requirement box is checked, the payer is reporting on this Form 1099 to satisfy its chapter 4 account reporting requirement. You also may have a filing requirement. See the Instructions for Form 8938.

Account number. May show an account or other unique number the payer assigned to distinguish your account.

Box 1. Shows taxable interest paid to you during the calendar year by the payer. This does not include interest shown in box 3. May also show the total amount of the credits from clean renewable energy bonds, new clean renewable energy bonds, qualified energy conservation bonds, qualified zone academy bonds, qualified school construction bonds, and build America bonds that must be included in your interest income. These amounts were treated as paid to you during 2018 on the credit allowance dates (March 15, June 15, September 15, and December 15). For more information, see Form 8912. See the instructions above for a taxable covered security acquired at a premium.

Box 3. Shows interest on U.S. Savings Bonds, Treasury bills, Treasury bonds, and Treasury notes. This may or may not all be taxable. See Pub. 550. This interest is exempt from state and local income taxes. This interest is not included in box 1. See the instructions above for a taxable covered security acquired at a premium.

Box 4. Shows backup withholding. Generally, a payer must backup withhold if you did not furnish your taxpayer identification number (TIN) or you did not furnish the correct TIN to the payer. See Form W-9. Include this amount on your income tax return as tax withheld.

Box 5. Any amount shown is your share of investment expenses of a single-class REMIC. This amount is included in box 1.

Box 6. Shows foreign tax paid. You may be able to claim this tax as a deduction or a credit on your Form 1040. See your Form 1040 instructions.

Box 7. Shows the country or U.S. possession to which the foreign tax was paid.

Box 8. Shows tax-exempt interest paid to you during the calendar year by the payer. See how to report this amount in the Instructions for Form 1040. This amount may be subject to backup withholding. See box 4. See the instructions above for a tax-exempt covered security acquired at a premium.

Box 9. Shows tax-exempt interest subject to the alternative minimum tax. This amount is included in box 8. See the Instructions for Form 6251. See the instructions above for a tax-exempt covered security acquired at a premium.

Box 10. For a taxable or tax-exempt covered security, if you made an election under section 1278(b) to include market discount in income as it accrues and you notified your payer of the election in writing in accordance with Regulations section 1.6045-1(n)(5), shows the market discount that accrued on the debt instrument during the year while held by you, unless it was reported on Form 1099-OID. For a taxable or tax-exempt covered security acquired on or after January 1, 2015, accrued market discount will be calculated on a constant yield basis unless you notified your payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to make a constant yield election for market discount under section 1276(b). Report the accrued market discount on your income tax return as directed in the Instructions for Form 1040. Market discount on a tax-exempt security is includible in taxable income as interest income.

Box 11. For a taxable covered security (other than a U.S. Treasury obligation), shows the amount of premium amortization allocable to the interest payment(s), unless you notified the payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize bond premium under section 171. If an amount is reported in this box, see the Instructions for Form 1040 (Schedule B) to determine the net amount of interest includible in income on Form 1040 with respect to the security. If an amount is not reported in this box for a taxable covered security acquired at a premium and the payer is reporting premium amortization, the payer has reported a net amount of interest in box 1. If the amount in box 11 is greater than the amount of interest paid on the covered security, see Regulations section 1.171-2(a)(4).

Box 12. For a U.S. Treasury obligation that is a covered security, shows the amount of premium amortization allocable to the interest payment(s), unless you notified the payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize bond premium under section 171. If an amount is reported in this box, see the Instructions for Form 1040 (Schedule B) to determine the net amount of interest includible in income on Form 1040 with respect to the U.S. Treasury obligation. If an amount is not reported in this box for a U.S. Treasury obligation that is a covered security acquired at a premium and the payer is reporting premium amortization, the payer has reported a net amount of interest in box 3. If the amount in box 12 is greater than the amount of interest paid on the U.S. Treasury obligation, see Regulations section 1.171-2(a)(4).

Box 13. For a tax-exempt covered security, shows the amount of premium amortization allocable to the interest payment(s). If an amount is reported in this box, see Pub. 550 to determine the net amount of tax-exempt interest reportable on Form 1040. If an amount is not reported in this box for a tax-exempt covered security acquired at a premium, the payer has reported a net amount of interest in box 8 or 9, whichever is applicable. If the amount in box 13 is greater than the amount of interest paid on the tax-exempt covered security, the excess is a nondeductible loss. See Regulations section 1.171-2(a)(4)(ii).

Box 14. Shows CUSIP number(s) for tax-exempt bond(s) on which tax-exempt interest was paid, or tax credit bond(s) on which taxable interest was paid or tax credit was allowed, to you during the calendar year. If blank, no CUSIP number was issued for the bond(s).

Boxes 15-17. State tax withheld reporting boxes.

Nominees. If this form includes amounts belonging to another person(s), you are considered a nominee recipient. Complete a Form 1099-INT for each of the other owners showing the income allocable to each. File Copy A of the form with the IRS. Furnish Copy B to each owner. List yourself as the "payer" and the other owner(s) as the "recipient." File Form(s) 1099-INT with Form 1096 with the Internal Revenue Service Center for your area. On Form 1096 list yourself as the "filer." A spouse is not required to file a nominee return to show amounts owned by the other spouse.

Future developments. For the latest information about developments related to Form 1099-INT and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1099INT.



Schwab One® Account of
PETER B HARCKHAM

Account Number
[REDACTED]

TAX YEAR 2018
FORM 1099 COMPOSITE

Date Prepared: February 22, 2019

Recipient's Name and Address

PETER B HARCKHAM

CROSS RIVER NY 10518

Taxpayer ID Number: [REDACTED]

Account Number: [REDACTED]

Payer's Name and Address

CHARLES SCHWAB & CO., INC.

211 MAIN STREET

SAN FRANCISCO, CA 94105

Telephone Number: (800) 515-2157

Federal ID Number: 94-1737782

Proceeds from Broker Transactions — 2018

CORRECTED

Form 1099-B

Department of the Treasury-Internal Revenue Service

Copy B for Recipient (OMB No. 1545-0715)

LONG-TERM TRANSACTIONS FOR WHICH BASIS IS REPORTED TO THE IRS - Report on Form 8949, Part II, with Box D checked.

1a-Description of property (Example 100 sh. XYZ Co.) CUSIP Number / Symbol	1b-Date acquired	1c-Date sold or disposed	1d-Proceeds 6-Reported to IRS Gross Proceeds (except where indicated)	1e-Cost or other basis	1f-Accrued Market Discount	1g-Wash Sale Loss Disallowed	Realized Gain or (Loss)	4-Federal Income tax withheld
44 INVESCO FTSE RAFI US 1000 ETF 46137V613 / PRF	S	09/08/17 09/28/18	\$ 5,216.46	\$ 4,586.76	--	\$	629.70 \$	0.00
Security Subtotal			\$ 5,216.46	\$ 4,586.76	--	\$	629.70 \$	0.00
22 ISHARES CORE US AGGREGATE B 464287226 / AGG	S	02/04/16 05/31/18	\$ 2,337.88	\$ 2,411.76	--	\$	(73.88) \$	0.00
17 ISHARES CORE US AGGREGATE B 464287226 / AGG	S	VARIOUS 07/31/18	\$ 1,798.96	\$ 1,854.88	--	\$	(55.92) \$	0.00
14 ISHARES CORE US AGGREGATE B 464287226 / AGG	S	04/17/14 09/28/18	\$ 1,472.74	\$ 1,517.23	--	\$	(44.49) \$	0.00
23 ISHARES CORE US AGGREGATE B 464287226 / AGG	S	04/17/14 10/26/18	\$ 2,407.74	\$ 2,492.59	--	\$	(84.85) \$	0.00
Security Subtotal			\$ 8,017.32	\$ 8,276.46	--	\$	(259.14) \$	0.00

FATCA Filing Requirement ☐

Please see the "Notes for Your Form 1099-B" section for additional explanation of this Form 1099-B report.

This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.

INSTRUCTIONS FOR RECIPIENTS OF FORM 1099 1099-B: Proceeds from Broker Transactions

Brokers and barter exchanges must report proceeds from (and in some cases, basis for) transactions to you and the IRS on Form 1099-B. Reporting is also required when your broker knows or has reason to know that a corporation in which you own stock has had a reportable change in control or capital structure. You may be required to recognize gain from the receipt of cash, stock, or other property that was exchanged for the corporation's stock. If your broker reported this type of transaction to you, the corporation is identified in box 1a.

Recipient's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN)). However, the issuer has reported your complete TIN to the IRS.

Account number. May show an account or other unique number the payer assigned to distinguish your account.

CUSIP number. Shows the CUSIP (Committee on Uniform Security Identification Procedures) number or other applicable identifying number.

FATCA filing requirement. If the FATCA filing requirement box is checked, the payer is reporting on this Form 1099 to satisfy its chapter 4 account reporting requirement. You also may have a filing requirement. See the Instructions for Form 8938.

Applicable check box on Form 8949. Indicates where to report this transaction on Form 8949 and Schedule D, and which check box is applicable. See the instructions for your Schedule D and/or Form 8949.

Box 1a. Shows a brief description of the item or service for which amounts are being reported. For a corporation that had a reportable change in control or capital structure, this box may show the class of stock as C (common), P (preferred), or O (other).

Box 1b. This box may be blank if box 5 is checked or if the securities sold were acquired on a variety of dates. For short sales, the date shown is the date you acquired the security delivered to close the short sale.

Box 1c. Shows the trade date of the sale or exchange. For short sales, the date shown is the date the security was delivered to close the short sale. For aggregate reporting in boxes 8 through 11, no entry will be present.

Box 1d. Shows the cash proceeds, reduced by any commissions or transfer taxes related to the sale, for transactions involving stocks, debt, commodities, forward contracts, non-Section 1256 option contracts, or securities futures contracts. May show the proceeds from the disposition of your interest(s) in a widely held fixed investment trust. May also show the aggregate amount of cash and the fair market value of any stock or other property received in a reportable change in control or capital structure arising from the corporate transfer of property to a foreign corporation. Losses on forward contracts or non-Section 1256 option contracts are shown in parentheses. This box does not include proceeds from regulated futures contracts or Section 1256 option contracts. Report this amount on Form 8949 or on Schedule D (whichever is applicable) as explained in the Instructions for Schedule D.

Box 1e. Shows the cost or other basis of securities sold. If the securities were acquired through the exercise of a noncompensatory option granted or acquired on or after January 1, 2014, the basis has been adjusted to reflect your option premium. If the securities were acquired through the exercise of a noncompensatory option granted or acquired before January 1, 2014, your broker is permitted, but not required, to adjust the basis to

reflect your option premium. If the securities were acquired through the exercise of a compensatory option, the basis has not been adjusted to include any amount related to the option that was reported to you on a Form W-2. If box 5 is checked, box 1e may be blank. See the Instructions for Form 8949, Instructions for Schedule D, or Pub. 550 for details.

Box 1f. Shows the amount of accrued market discount. For details on market discount, see Schedule D (Form 1040) instructions, Instructions for Form 8949, and Pub. 550. If box 5 is checked, box 1f may be blank.

Box 1g. Shows the amount of nondeductible loss in a wash sale transaction. For details on wash sales, see Schedule D (Form 1040) instructions, Instructions for Form 8949, and Pub. 550. If box 5 is checked, box 1g may be blank.

Box 2. The short-term and long-term boxes pertain to short-term gain or loss and long-term gain or loss. If the Ordinary box is checked, your security may be subject to special rules. For example, gain on a contingent payment debt instrument subject to the noncontingent bond method generally is treated as ordinary interest income rather than as capital gain. Please see the Instructions for Form 8949, Pub. 550, or Pub. 1212 for more details on whether there are any special rules or adjustments that might apply to your security. If box 5 is checked, box 2 may be blank.

Box 3. If checked, the basis in box 1e has been reported to the IRS and either the short-term or the long-term gain or loss box in box 2 will be checked. If box 3 is checked on Form(s) 1099-B and NO adjustment is required, see the instructions for your Schedule D as you may be able to report your transaction directly on Schedule D. If the Ordinary box in box 2 is checked, an adjustment may be required.

Box 4. Shows backup withholding. Generally, a payer must backup withhold if you did not furnish your taxpayer identification number to the payer. See Form W-9 for information on backup withholding. Include this amount on your income tax return as tax withheld.

Box 5. If checked, the securities sold were noncovered securities and boxes 1b, 1e, 1f, 1g, and 2 may be blank. Generally, a noncovered security means: stock purchased before 2011, stock in most mutual funds purchased before 2012, stock purchased in or transferred to a dividend reinvestment plan before 2012, debt acquired before 2014, options granted or acquired before 2014, and securities futures contracts entered into before 2014.

Box 6. If the exercise of a noncompensatory option resulted in a sale of a security, indicates whether the amount in box 1d was adjusted for option premium.

Box 7. If checked, you cannot take a loss on your tax return based on gross proceeds from a reportable change in control or capital structure reported in box 1d. See the Form 8949 and Schedule D instructions. The broker should advise you of any losses on a separate statement.

Boxes 14-16. Shows state(s)/local income tax information.

Future developments. For the latest information about any developments related to Form 1099-B and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1099B.



Schwab One® Account of
PETER B HARCKHAM

Account Number
[REDACTED]

TAX YEAR 2018
FORM 1099 COMPOSITE

Taxpayer ID Number: [REDACTED]

Date Prepared: February 22, 2019

Proceeds from Broker Transactions — 2018 (continued)

Form 1099-B

Department of the Treasury-Internal Revenue Service

Copy B for Recipient (OMB No. 1545-0715)

LONG-TERM TRANSACTIONS FOR WHICH BASIS IS REPORTED TO THE IRS - Report on Form 8949, Part II, with Box D checked.

1a-Description of property (Example 100 sh. XYZ Co.) CUSIP Number / Symbol	1b-Date acquired	1c-Date sold or disposed	1d-Proceeds 6-Reported to IRS Gross Proceeds (except where indicated)	1e-Cost or other basis	1f-Accrued Market Discount 1g-Wash Sale Loss Disallowed	Realized Gain or (Loss)	4-Federal income tax withheld
45 ISHARES INTERNATIONAL DEV RLES 464288489 / IFGL	04/08/13	05/14/18	\$ 1,377.96	\$ 1,599.50	--	\$(221.54)	0.00
Security Subtotal			\$ 1,377.96	\$ 1,599.50	--	\$(221.54)	0.00
5 ISHARES RUSSELL 2000 GROWTH ETF 464287648 / IWO	04/08/13	04/12/18	\$ 966.25	\$ 522.97	--	\$ 443.28	0.00
6 ISHARES RUSSELL 2000 GROWTH ETF 464287648 / IWO	04/08/13	05/31/18	\$ 1,217.76	\$ 627.57	--	\$ 590.19	0.00
7 ISHARES RUSSELL 2000 GROWTH ETF 464287648 / IWO	04/08/13	09/28/18	\$ 1,498.71	\$ 732.16	--	\$ 766.55	0.00
Security Subtotal			\$ 3,682.72	\$ 1,882.70	--	\$ 1,800.02	0.00
11 PIMCO INVEST GRADE CORP BND ETF 72201R817 / CORP	04/16/14	10/26/18	\$ 1,092.02	\$ 1,127.33	--	\$(35.31)	0.00
Security Subtotal			\$ 1,092.02	\$ 1,127.33	--	\$(35.31)	0.00
195 PIMCO REAL RETURN FUND INSTL CL 693391104 / PRRIX	01/22/14	05/31/18	\$ 2,090.00	\$ 2,157.92	--	\$(67.92)	0.00
173 PIMCO REAL RETURN FUND INSTL CL 693391104 / PRRIX	01/22/14	07/31/18	\$ 1,850.00	\$ 1,921.92	--	\$(71.92)	0.00
130 PIMCO REAL RETURN FUND INSTL CL 693391104 / PRRIX	01/22/14	09/28/18	\$ 1,370.00	\$ 1,440.61	--	\$(70.61)	0.00

FATCA Filing Requirement ☐

Please see the "Notes for Your Form 1099-B" section for additional explanation of this Form 1099-B report.

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Taxpayer ID Number: [REDACTED]

Date Prepared: February 22, 2019

Proceeds from Broker Transactions — 2018 (continued)

Form 1099-B

Department of the Treasury-Internal Revenue Service

Copy B for Recipient (OMB No. 1545-0715)

LONG-TERM TRANSACTIONS FOR WHICH BASIS IS REPORTED TO THE IRS - Report on Form 8949, Part II, with Box D checked.

1a-Description of property (Example 100 sh. XYZ Co.) CUSIP Number / Symbol	1b-Date acquired	1c-Date sold or disposed	1d-Proceeds 6-Reported to IRS Gross Proceeds (except where indicated)	1e-Cost or other basis	1f-Accrued Market Discount 1g-Wash Sale Loss Disallowed	Realized Gain or (Loss)	4-Federal Income tax withheld
213 PIMCO REAL RETURN FUND INSTL CL 693391104 / PRRIX	S	01/22/14 10/26/18	\$ 2,240.00	\$ 2,363.34	-- \$	(123.34) \$	0.00
Security Subtotal			\$ 7,550.00	\$ 7,883.79	-- \$	(333.79) \$	0.00
20 VANGUARD GROWTH ETF 922908736 / VUG	S	05/28/13 04/12/18	\$ 2,848.90	\$ 1,632.13	-- \$	1,216.77 \$	0.00
13 VANGUARD GROWTH ETF 922908736 / VUG	S	05/28/13 05/31/18	\$ 1,933.20	\$ 1,060.89	-- \$	872.31 \$	0.00
66 VANGUARD GROWTH ETF 922908736 / VUG	S	05/28/13 07/31/18	\$ 10,134.50	\$ 5,386.05	-- \$	4,748.45 \$	0.00
Security Subtotal			\$ 14,916.60	\$ 8,079.07	-- \$	6,837.53 \$	0.00
133 VANGUARD HIGH YIELD CORP FUND 922031760 / VWEAX	S	12/15/15 04/12/18	\$ 750.00	\$ 747.73	-- \$	2.27 \$	0.00
187 VANGUARD HIGH YIELD CORP FUND 922031760 / VWEAX	S	12/15/15 10/01/18	\$ 1,060.00	\$ 1,052.97	-- \$	7.03 \$	0.00
Security Subtotal			\$ 1,810.00	\$ 1,800.70	-- \$	9.30 \$	0.00
30 VANGUARD MATERIALS ETF 92204A801 / VAW	S	12/16/15 05/14/18	\$ 4,018.97	\$ 2,819.13	-- \$	1,199.84 \$	0.00

FATCA Filing Requirement ☐

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Schwab One® Account of
PETER B HARCHAM

Account Number
[REDACTED]

TAX YEAR 2018
FORM 1099 COMPOSITE

Taxpayer ID Number [REDACTED]

Date Prepared: February 22, 2019

Proceeds from Broker Transactions — 2018 (continued)

Form 1099-B

Department of the Treasury-Internal Revenue Service

Copy B for Recipient (OMB No. 1545-0715)

LONG-TERM TRANSACTIONS FOR WHICH BASIS IS REPORTED TO THE IRS - Report on Form 8949, Part II, with Box D checked.

1a-Description of property (Example 100 sh. XYZ Co.) CUSIP Number / Symbol	1b-Date acquired	1c-Date sold or disposed	1d-Proceeds 6-Reported to IRS Gross Proceeds (except where indicated)	1e-Cost or other basis	1f-Accrued Market Discount 1g-Wash Sale Loss Disallowed	Realized Gain or (Loss)	4-Federal income tax withheld
9 VANGUARD MATERIALS ETF 92204A801 / VAW	S	12/18/15 05/31/18	\$ 1,194.71	\$ 845.74	-- \$	348.97 \$	0.00
Security Subtotal			\$ 5,213.68	\$ 3,664.87	-- \$	1,548.81 \$	0.00
22 VANGUARD REAL ESTATE ETF 922908553 / VNQ	S	VARIOUS 07/31/18	\$ 1,776.67	\$ 1,587.16	-- \$	189.51 \$	0.00 ^N
							CORRECTED
24 VANGUARD REAL ESTATE ETF 922908553 / VNQ	S	09/09/13 10/26/18	\$ 1,862.35	\$ 1,454.54	-- \$	407.81 \$	0.00 ^N
							CORRECTED
Security Subtotal			\$ 3,639.02	\$ 3,041.70	-- \$	597.32 \$	0.00
281 VANGUARD S/T INVESTMENT GRADE 922031406 / VFSTX	S	04/08/13 05/31/18	\$ 2,920.00	\$ 3,042.24	-- \$	(122.24) \$	0.00
258 VANGUARD S/T INVESTMENT GRADE 922031406 / VFSTX	S	04/08/13 07/31/18	\$ 2,680.00	\$ 2,802.35	-- \$	(122.35) \$	0.00
205 VANGUARD S/T INVESTMENT GRADE 922031406 / VFSTX	S	04/08/13 10/01/18	\$ 2,120.00	\$ 2,222.19	-- \$	(102.19) \$	0.00
348 VANGUARD S/T INVESTMENT GRADE 922031406 / VFSTX	S	04/08/13 10/26/18	\$ 3,610.00	\$ 3,773.03	-- \$	(163.03) \$	0.00
Security Subtotal			\$ 11,330.00	\$ 11,839.81	-- \$	(509.81) \$	0.00
17 VANGUARD VALUE ETF 922908744 / VTV	S	04/08/13 05/14/18	\$ 1,795.94	\$ 1,108.37	-- \$	687.57 \$	0.00

FATCA Filing Requirement ☐

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Taxpayer ID Number: [REDACTED]

Date Prepared: February 22, 2019

Proceeds from Broker Transactions — 2018 (continued)

Form 1099-B

Department of the Treasury-Internal Revenue Service

Copy B for Recipient (OMB No. 1545-0715)

LONG-TERM TRANSACTIONS FOR WHICH BASIS IS REPORTED TO THE IRS - Report on Form 8949, Part II, with Box D checked.

1a-Description of property (Example 100 sh. XYZ Co.) CUSIP Number / Symbol	1b-Date acquired 1c-Date sold or disposed	1d-Proceeds 6-Reported to IRS Gross Proceeds (except where indicated)	1e-Cost or other basis	1f-Accrued Market Discount 1g-Wash Sale Loss Disallowed	Realized Gain or (Loss)	4-Federal Income tax withheld
42 VANGUARD VALUE ETF 922908744 / VTV	S 04/08/13 05/31/18	\$ 4,386.97	\$ 2,738.33	-- \$	1,648.64 \$	0.00
29 VANGUARD VALUE ETF 922908744 / VTV	S 04/08/13 09/28/18	\$ 3,201.94	\$ 1,890.75	-- \$	1,311.19 \$	0.00
Security Subtotal		\$ 9,384.85	\$ 5,737.45	-- \$	3,647.40 \$	0.00
36 WISDOMTREE US MIDCAP DIVIDEND 97717W505 / DON	S 04/08/13 05/31/18	\$ 1,270.84	\$ 777.60	-- \$	493.24 \$	0.00
26 WISDOMTREE US MIDCAP DIVIDEND 97717W505 / DON	S 04/08/13 07/31/18	\$ 939.36	\$ 561.60	-- \$	377.76 \$	0.00
28 WISDOMTREE US MIDCAP DIVIDEND 97717W505 / DON	S 04/08/13 10/26/18	\$ 943.13	\$ 604.80	-- \$	338.33 \$	0.00
Security Subtotal		\$ 3,153.33	\$ 1,944.00	-- \$	1,209.33 \$	0.00
16 WSDMTREE EMRG MKTS SMALLCAP 97717W281 / DGS	S 05/28/13 04/12/18	\$ 856.89	\$ 836.69	-- \$	20.20 \$	0.00

FATCA Filing Requirement ☐

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Schwab One® Account of
PETER B HARCKHAM

Account Number
[REDACTED]

**TAX YEAR 2018
FORM 1099 COMPOSITE**

Taxpayer ID Number: [REDACTED]

Date Prepared: February 22, 2019

Proceeds from Broker Transactions — 2018 (continued)

Form 1099-B

Department of the Treasury-Internal Revenue Service

Copy B for Recipient (OMB No. 1545-0715)

LONG-TERM TRANSACTIONS FOR WHICH BASIS IS REPORTED TO THE IRS - Report on Form 8949, Part II, with Box D checked.

1a-Description of property (Example 100 sh. XYZ Co.) CUSIP Number / Symbol	1b-Date acquired	1c-Date sold or disposed	1d-Proceeds 6-Reported to IRS Gross Proceeds (except where indicated)	1e-Cost or other basis	1f-Accrued Market Discount	1g-Wash Sale Loss Disallowed	Realized Gain or (Loss)	4-Federal Income tax withheld
19 WSDMTREE EMRG MKTS SMALLCAP S 97717W281 / DGS	05/28/13	07/31/18	\$ 916.39	\$ 993.57	--	\$ --	(77.18) \$	0.00
Security Subtotal			\$ 1,773.28	\$ 1,830.26	--	\$ --	(56.98) \$	0.00
Total Long-Term (Cost basis is reported to the IRS)			\$ 78,157.24	\$ 63,294.40	--	\$ --	14,862.84 \$	0.00
Total Long-Term Sales Price of Stocks, Bonds, etc.			\$ 78,157.24	\$ 63,294.40	--	\$ --	14,862.84 \$	0.00
Total Sales Price of Stocks, Bonds, etc.			\$ 78,157.24					
Total Federal Income Tax Withheld			\$ 0.00					

FATCA Filing Requirement ☐

Please see the "Notes for Your Form 1099-B" section for additional explanation of this Form 1099-B report.

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Date Prepared: February 22, 2019

Notes for Your Form 1099-B

Box 1b-Date acquired: If there are more than one lot in a sell transaction, the acquisition date for the individual lot in the transaction can be found in the Realized Gain or (Loss) section of the Year-End Summary.

- (1) If **Box 1b-Date acquired** displays as **VARIOUS**, your sell transaction included multiple tax lots purchased on different acquisition dates within the same holding period and covered/non-covered status. The lots in the transaction are rolled up into a single sell transaction.
- (2) If the cost basis is missing or not provided, a short-term holding period may have been applied for a position that may have been held long term.

Box 1d-Proceeds/Box 6-Reported to IRS: Gross proceeds (except where indicated):

- (1) Gross proceeds from each of your security transactions are reported individually to the IRS.
- (2) Gross proceeds in aggregate are not reported to the IRS and should not be reported on your tax return.
- (3) Net proceeds will only be displayed if the proceeds on a trade have been adjusted for an option premium.

Box 1e-Cost or other basis: Schwab has provided cost basis information whenever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. When value for the report is unavailable, it is noted as follows.

Not Provided Schwab is not providing Cost Basis on this security type.

Missing (1) Cost Basis data may not be available for a number of reasons (for example, the security was purchased outside of Schwab and we did not receive cost basis from the transferring firm).
(2) The security was purchased more than 10 years ago.

Realized Gain or (Loss): Realized Gain or (Loss) is not reported to the IRS.

Box 2-Short-term gain or loss, Long-term gain or loss, or Ordinary: Only if you have both long-term and short-term transactions will your received both long-term and short-term sections of the 1099-B.

Long-term gain or loss has a holding period greater than one year.

Short-term gain or loss has a holding period of one year or less.

Other Cost Basis Notes:

- (1) The cost basis and basis adjustments for covered securities are reported to the IRS.
- (2) If "BASIS IS REPORTED TO THE IRS" appears in the section heading, this indicates **Box 3-If checked, basis reported to IRS** is checked. If "BASIS IS AVAILABLE BUT NOT REPORTED" or "BASIS IS MISSING AND NOT REPORTED" appears, this indicates **Box 5-If checked, noncovered security** is checked. These boxes are not displayed on the 1099-B but the boxes are reported to the IRS and included in the download for TurboTax and H&R Block.
- (3) For non-covered securities appearing in sections of the 1099-B which include the headings "BASIS IS AVAILABLE BUT NOT REPORTED TO THE IRS" or "BASIS IS MISSING AND NOT REPORTED TO THE IRS", **Box 1b-Date acquired**, **1e-Cost or other basis**, **1f-Accrued Market Discount** and **1g-Wash Sale Loss Disallowed** are not reported to the IRS.

****Activity Codes (Not reported to the IRS)**

C = Cash in Lieu	E = Exchange	P = Principal	S = Sale	T = Tender	BC = Buy to Close	X = Expiration
CV = Conversion	M = Cash Merger	MT = Maturity	R = Redemption	SS = Short Sale	SC = Sell to Close	

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Schwab One® Account of
PETER B HARCKHAM

Account Number
[REDACTED]

TAX YEAR 2018 YEAR-END SUMMARY

YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS.

Date Prepared: February 22, 2019

The information in this and all subsequent sections is not provided to the IRS by Charles Schwab. It is provided to you as additional tax reporting information you may need to complete your tax return.

INTEREST & DIVIDENDS

The information in the following sections may be helpful for, but not limited to, Schedule B. Please consult with your tax advisor or financial advisor regarding specific questions.

Detail Information of Dividends and Distributions

Description	Symbol	CUSIP Number	Paid in 2018	Paid/Adjusted in 2019 for 2018	Amount
Ordinary Dividends					
Non-Qualified Dividends					
INVESCO FTSE RAFI US	PRF	46137V613	\$ 72.54	\$ (72.54)	\$ 0.00
ISHARES CORE US	AGG	464287226	\$ 732.59	\$ 0.00	\$ 732.59
ISHARES INTERNATIONAL	IFGL	464288489	\$ 257.16	\$ (88.75)	\$ 168.41
ISHARES MSCI EAFE ETF	EFA	464287465	\$ 647.25	\$ (647.25)	\$ 0.00
ISHARES MSCI EMERGING	EEM	464287234	\$ 261.22	\$ (216.26)	\$ 44.96
ISHARES RUSSELL 2000	IWO	464287648	\$ 59.26	\$ (52.44)	\$ 6.82
ISHARES TIPS BOND ETF	TIP	464287176	\$ 343.99	\$ 0.00	\$ 343.99
PIMCO INVEST GRADE CORP	CORP	72201R817	\$ 122.22	\$ 9.30	\$ 131.52
PIMCO REAL RETURN FUND	PRRIX	693391104	\$ 499.85	\$ 0.00	\$ 499.85
POWERSHARE FTSE RAFI US		73935X583	\$ 19.84	\$ (19.84)	\$ 0.00
SCHWAB ADV CASH RESERVE	SWQXX	808515720	\$ 4.86	\$ 0.00	\$ 4.86
VANGUARD GROWTH ETF	VUG	922908736	\$ 279.64	\$ (260.00)	\$ 19.64
VANGUARD HIGH YIELD CORP	VWEAX	922031760	\$ 309.25	\$ 0.00	\$ 309.25
VANGUARD MATERIALS ETF	VAW	92204A801	\$ 14.30	\$ (14.30)	\$ 0.00
VANGUARD REAL ESTATE	VNQ	922908553	\$ 676.23	\$ (192.08) CORRECTED	\$ 484.15^N
VANGUARD S/T FEDERAL FD	VSGBX	922031604	\$ 266.30	\$ 0.00	\$ 266.30
VANGUARD S/T INVESTMENT	VFSTX	922031406	\$ 581.52	\$ 0.00	\$ 581.52
VANGUARD SHORT-TERM BOND	BSV	921937827	\$ 51.65	\$ 0.00	\$ 51.65
VANGUARD VALUE ETF	VTV	922908744	\$ 701.30	\$ (701.30)	\$ 0.00



Schwab One® Account of
PETER B HARCKHAM

Account Number
[REDACTED]

**TAX YEAR 2018
YEAR-END SUMMARY**

Date Prepared: February 22, 2019

YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS.

The information in this and all subsequent sections is not provided to the IRS by Charles Schwab. It is provided to you as additional tax reporting information you may need to complete your tax return.

Detail Information of Dividends and Distributions (continued)

Details Information of Dividends and Distributions (Continued)							
Description	Symbol	CUSIP Number	Paid in 2018		Paid/Adjusted in 2019 for 2018		Amount
Ordinary Dividends							
Non-Qualified Dividends (continued)							
WISDOMTREE US MIDCAP	DON	97717W505	\$	254.65	\$	(228.75)	\$ 25.90
WSDMTREE EMRG MKTS	DGS	97717W281	\$	12.13	\$	(5.50)	\$ 6.63
Total Non-Qualified Dividends (Included in Box 1a)			\$	6,167.75	\$	(2,489.71)	\$ 3,678.04
 Qualified Dividends							
INVESCO FTSE RAFI US	PRF	46137V613	\$	0.00	\$	72.54	\$ 72.54
ISHARES INTERNATL DEV RL	IFGL	464288489	\$	0.00	\$	107.24	\$ 107.24
ISHARES MSCI EAFE ETF	EFA	464287465	\$	0.00	\$	702.27	\$ 702.27
ISHARES MSCI EMERGING	EEM	464287234	\$	0.00	\$	253.96	\$ 253.96
ISHARES RUSSELL 2000	IWO	464287648	\$	0.00	\$	52.44	\$ 52.44
POWERSHARE FTSE RAFI US		73935X583	\$	0.00	\$	19.84	\$ 19.84
VANGUARD GROWTH ETF	VUG	922908736	\$	0.00	\$	260.00	\$ 260.00
VANGUARD MATERIALS ETF	VAW	92204A801	\$	0.00	\$	14.30	\$ 14.30
VANGUARD REAL ESTATE	VNQ	922908553	\$	0.00	\$	29.60	\$ 29.60 ^N
VANGUARD VALUE ETF	VTV	922908744	\$	0.00	\$	701.30	\$ 701.30
WISDOMTREE US MIDCAP	DON	97717W505	\$	0.00	\$	228.75	\$ 228.75
WSDMTREE EMRG MKTS	DGS	97717W281	\$	0.00	\$	7.01	\$ 7.01
Total Qualified Dividends (Box 1b and Included in Box 1a)			\$	0.00	\$	2,449.25	\$ 2,449.25
Total Ordinary Dividends (Box 1a)			\$	6,167.75	\$	(40.46)	\$ 6,127.29
(Total Non-Qualified Dividends, Short-Term Capital Gains and Qualified Dividends)							
 Nondividend Distributions (Return of Capital)							
VANGUARD REAL ESTATE	VNQ	922908553	\$	0.00	\$	162.48	\$ 162.48 ^N
Total Nondividend Distributions (Box 3)			\$	0.00	\$	162.48	\$ 162.48



Schwab One® Account of
PETER B HARCKHAM

Account Number
[REDACTED]

**TAX YEAR 2018
YEAR-END SUMMARY**

YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS.

Date Prepared: February 22, 2019

The information in this and all subsequent sections is not provided to the IRS by Charles Schwab. It is provided to you as additional tax reporting information you may need to complete your tax return.

Detail Information of Dividends and Distributions (continued)

Description	Symbol	CUSIP Number	Paid In 2018		Paid/Adjusted In 2019 for 2018		Amount
Section 199A Dividends							
VANGUARD REAL ESTATE	VNQ	922908553	\$	0.00	\$	440.32 CORRECTED	\$ 440.32 ^N
Total Section 199A Dividends (Box 5)			\$	0.00	\$	440.32	\$ 440.32
Foreign Tax Paid							
ISHARES INTERNATIONAL	RIC	464288489	\$	0.00	\$	(18.49)	\$ (18.49)
ISHARES MSCI EAFE ETF	RIC	464287465	\$	0.00	\$	(55.02)	\$ (55.02)
ISHARES MSCI EMERGING	RIC	464287234	\$	0.00	\$	(37.70)	\$ (37.70)
WSDMTREE EMRG MKTS	RIC	97717W281	\$	0.00	\$	(1.51)	\$ (1.51)
Total Foreign Tax Paid (Box 7)			\$	0.00	\$	(112.72)	\$ (112.72)

Detail Information of Interest Income

Description	CUSIP Number	Paid in 2018		Paid/Adjusted in 2019 for 2018		Amount
Interest Income						
DEPOSIT INTEREST		\$	14.48	\$	0.00	\$ 14.48
Total Interest Income (Included in Box 1)		\$	14.48	\$	0.00	\$ 14.48
Total Interest Income (Box 1)		\$	14.48	\$ /	0.00	\$ 14.48

YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS.

The information in this and all subsequent sections is not provided to the IRS by Charles Schwab. It is provided to you as additional tax reporting information you may need to complete your tax return.

Date Prepared: February 22, 2019

REALIZED GAIN OR (LOSS)

The information in the following sections include all your realized gain or (loss) transactions during the tax year. They may be helpful for, but not limited to, Schedule D. Please consult with your tax advisor or financial advisor regarding specific questions.

Long-Term Realized Gain or (Loss)

This section is for covered securities and corresponds to transactions reported on your 1099B as "cost basis is reported to the IRS." Report on Form 8949, Part II, with Box D checked.

Description OR Option Symbol	CUSIP Number	Quantity/Par	Date Acquired	Date Sold	Total Proceeds	(-)Cost Basis	(+)Wash Sale Loss Disallowed	(=)Realized Gain or (Loss)
INVESCO FTSE RAFI US 1000 ETF	46137V613	44.00	09/08/17	09/28/18	\$ 5,216.46	\$ 4,586.76	-- \$	629.70
Security Subtotal					\$ 5,216.46	\$ 4,586.76	-- \$	629.70
ISHARES CORE US BOND ETF	AGGREGATE 464287226	22.00	02/04/16	05/31/18	\$ 2,337.88	\$ 2,411.76	-- \$	(73.88)
ISHARES CORE US BOND ETF	AGGREGATE 464287226	7.00	04/17/14	07/31/18	\$ 740.75	\$ 758.62	-- \$	(17.87)
ISHARES CORE US BOND ETF	AGGREGATE 464287226	10.00	02/04/16	07/31/18	\$ 1,058.21	\$ 1,096.26	-- \$	(38.05)
ISHARES CORE US BOND ETF	AGGREGATE 464287226	14.00	04/17/14	09/28/18	\$ 1,472.74	\$ 1,517.23	-- \$	(44.49)
ISHARES CORE US BOND ETF	AGGREGATE 464287226	23.00	04/17/14	10/26/18	\$ 2,407.74	\$ 2,492.59	-- \$	(84.85)
Security Subtotal					\$ 8,017.32	\$ 8,276.46	-- \$	(259.14)
ISHARES INTERNATIONAL EST ETF	DEV RL 464288489	45.00	04/08/13	05/14/18	\$ 1,377.96	\$ 1,599.50	-- \$	(221.54)
Security Subtotal					\$ 1,377.96	\$ 1,599.50	-- \$	(221.54)
ISHARES RUSSELL 2000 ETF	GROWTH 464287648	5.00	04/08/13	04/12/18	\$ 966.25	\$ 522.97	-- \$	443.28
ISHARES RUSSELL 2000 ETF	GROWTH 464287648	6.00	04/08/13	05/31/18	\$ 1,217.76	\$ 627.57	-- \$	590.19



Schwab One® Account of
PETER B HARCKHAM

Account Number
[REDACTED]

TAX YEAR 2018 YEAR-END SUMMARY

YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS.

Date Prepared: February 22, 2019

The information in this and all subsequent sections is not provided to the IRS by Charles Schwab. It is provided to you as additional tax reporting information you may need to complete your tax return.

Long-Term Realized Gain or (Loss) (continued)

This section is for covered securities and corresponds to transactions reported on your 1099B as "cost basis is reported to the IRS." Report on Form 8949, Part II, with Box D checked.

Description OR Option Symbol	CUSIP Number	Quantity/Par	Date Acquired	Date Sold	Total Proceeds	(-)Cost Basis	(+)Wash Sale Loss Disallowed	(=)Realized Gain or (Loss)
ISHARES RUSSELL 2000 ETF	GROWTH 464287648	7.00	04/08/13	09/28/18	\$ 1,498.71	\$ 732.16	-- \$	766.55
Security Subtotal					\$ 3,682.72	\$ 1,882.70	-- \$	1,800.02
PIMCO INVEST GRADE CORP BND ETF IV	72201R817	11.00	04/16/14	10/26/18	\$ 1,092.02	\$ 1,127.33	-- \$	(35.31)
Security Subtotal					\$ 1,092.02	\$ 1,127.33	-- \$	(35.31)
PIMCO REAL RETURN FUND INSTL CL	693391104	195.29	01/22/14	05/31/18	\$ 2,090.00	\$ 2,157.92	-- \$	(67.92)
PIMCO REAL RETURN FUND INSTL CL	693391104	173.93	01/22/14	07/31/18	\$ 1,850.00	\$ 1,921.92	-- \$	(71.92)
PIMCO REAL RETURN FUND INSTL CL	693391104	130.37	01/22/14	09/28/18	\$ 1,370.00	\$ 1,440.61	-- \$	(70.61)
PIMCO REAL RETURN FUND INSTL CL	693391104	213.88	01/22/14	10/26/18	\$ 2,240.00	\$ 2,363.34	-- \$	(123.34)
Security Subtotal					\$ 7,550.00	\$ 7,883.79	-- \$	(333.79)
VANGUARD GROWTH ETF	922908736	20.00	05/28/13	04/12/18	\$ 2,848.90	\$ 1,632.13	-- \$	1,216.77
VANGUARD GROWTH ETF	922908736	13.00	05/28/13	05/31/18	\$ 1,933.20	\$ 1,060.89	-- \$	872.31
VANGUARD GROWTH ETF	922908736	66.00	05/28/13	07/31/18	\$ 10,134.50	\$ 5,386.05	-- \$	4,748.45
Security Subtotal					\$ 14,916.60	\$ 8,079.07	-- \$	6,837.53
VANGUARD HIGH YIELD CORP FUND ADMIRAL SHARE	922031760	133.39	12/15/15	04/12/18	\$ 750.00	\$ 747.73	-- \$	2.27

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Long-Term Realized Gain or (Loss) (continued)

This section is for covered securities and corresponds to transactions reported on your 1099B as "cost basis is reported to the IRS." Report on Form 8949, Part II, with Box D checked.

Description OR Option Symbol	CUSIP Number	Quantity/Par	Date Acquired	Date Sold	Total Proceeds	(-)Cost Basis	(+)Wash Sale Loss Disallowed	(-)Realized Gain or (Loss)
VANGUARD HIGH YIELD CORP FUND ADMIRAL SHARE	922031760	187.71	12/15/15	10/01/18	\$ 1,060.00	\$ 1,052.97	-- \$	7.03
Security Subtotal					\$ 1,810.00	\$ 1,800.70	-- \$	9.30
VANGUARD MATERIALS ETF	92204A801	30.00	12/16/15	05/14/18	\$ 4,018.97	\$ 2,819.13	-- \$	1,199.84
VANGUARD MATERIALS ETF	92204A801	9.00	12/16/15	05/31/18	\$ 1,194.71	\$ 845.74	-- \$	348.97
Security Subtotal					\$ 5,213.68	\$ 3,664.87	-- \$	1,548.81
VANGUARD REAL ESTATE ETF	922908553	11.00	09/09/13	07/31/18	\$ 888.33	\$ 669.69	-- \$	218.64
VANGUARD REAL ESTATE ETF	922908553	11.00	04/27/17	07/31/18	\$ 888.34	\$ 917.47	-- \$	(29.13)
VANGUARD REAL ESTATE ETF	922908553	24.00	09/09/13	10/26/18	\$ 1,862.35	\$ 1,454.54	-- \$	407.81
Security Subtotal					\$ 3,639.02	\$ 3,041.70	-- \$	597.32
VANGUARD S/T INVESTMENT GRADE FUND INV CL	922031406	281.01	04/08/13	05/31/18	\$ 2,920.00	\$ 3,042.24	-- \$	(122.24)
VANGUARD S/T INVESTMENT GRADE FUND INV CL	922031406	258.85	04/08/13	07/31/18	\$ 2,680.00	\$ 2,802.35	-- \$	(122.35)
VANGUARD S/T INVESTMENT GRADE FUND INV CL	922031406	205.26	04/08/13	10/01/18	\$ 2,120.00	\$ 2,222.19	-- \$	(102.19)
VANGUARD S/T INVESTMENT GRADE FUND INV CL	922031406	348.51	04/08/13	10/26/18	\$ 3,610.00	\$ 3,773.03	-- \$	(163.03)
Security Subtotal					\$ 11,330.00	\$ 11,839.81	-- \$	(509.81)
VANGUARD VALUE ETF	922908744	17.00	04/08/13	05/14/18	\$ 1,795.94	\$ 1,108.37	-- \$	687.57
VANGUARD VALUE ETF	922908744	42.00	04/08/13	05/31/18	\$ 4,386.97	\$ 2,738.33	-- \$	1,648.64



Schwab One® Account of
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Long-Term Realized Gain or (Loss) (continued)

This section is for covered securities and corresponds to transactions reported on your 1099B as "cost basis is reported to the IRS." Report on Form 8949, Part II, with Box D checked.

Description OR Option Symbol	CUSIP Number	Quantity/Par	Date Acquired	Date Sold	Total Proceeds	(-)Cost Basis	(+)Wash Sale Loss Disallowed	(=)Realized Gain or (Loss)
VANGUARD VALUE ETF	922908744	29.00	04/08/13	09/28/18	\$ 3,201.94	\$ 1,890.75	-- \$	1,311.19
Security Subtotal					\$ 9,384.85	\$ 5,737.45	-- \$	3,647.40
WISDOMTREE US MIDCAP DIVIDEND ETF	97717W505	36.00	04/08/13	05/31/18	\$ 1,270.84	\$ 777.60	-- \$	493.24
WISDOMTREE US MIDCAP DIVIDEND ETF	97717W505	26.00	04/08/13	07/31/18	\$ 939.36	\$ 561.60	-- \$	377.76
WISDOMTREE US MIDCAP DIVIDEND ETF	97717W505	28.00	04/08/13	10/26/18	\$ 943.13	\$ 604.80	-- \$	338.33
Security Subtotal					\$ 3,153.33	\$ 1,944.00	-- \$	1,209.33
WSDMTREE EMRG MKTS SMALLCAP DVD ETF	97717W281	16.00	05/28/13	04/12/18	\$ 856.89	\$ 836.69	-- \$	20.20
WSDMTREE EMRG MKTS SMALLCAP DVD ETF	97717W281	19.00	05/28/13	07/31/18	\$ 916.39	\$ 993.57	-- \$	(77.18)
Security Subtotal					\$ 1,773.28	\$ 1,830.26	-- \$	(56.98)
Total Long-Term (Cost basis is reported to the IRS)					\$ 78,157.24	\$ 63,294.40	-- \$	14,862.84
Total Long-Term					\$ 78,157.24	\$ 63,294.40	-- \$	14,862.84



Schwab One® Account of
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TAX YEAR 2018 YEAR-END SUMMARY

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Realized Gain or (Loss) Summary

Total Realized Gain or (Loss)

Description	Total Proceeds	(-)Cost Basis	(+)Wash Sale Loss Disallowed	(=)Realized Gain or (Loss)
Total Long-Term Realized Gain or (Loss) (Cost basis is reported to the IRS. Report on Form 8949, Part II, with Box D checked.)	\$ 78,157.24	\$ 63,294.40	— \$	14,862.84
Total Long-Term Realized Gain or (Loss)	\$ 78,157.24	\$ 63,294.40	— \$	14,862.84
TOTAL REALIZED GAIN OR (LOSS)	\$ 78,157.24	\$ 63,294.40	— \$	14,862.84



Schwab One® Account of
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Notes for Your Realized Gain or (Loss)

Schwab has provided realized gain and loss information whenever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. See Terms and Conditions.

When value for the report is unavailable, it is noted as follows: "Missing" or "Not Provided"

Not Provided	Schwab is not providing Cost Basis on this security type.
Missing	Cost Basis may be missing due to one of the following reasons: <ul style="list-style-type: none">• Cost basis data may not be available for a number of reasons (for example, the security was purchased outside of Schwab and we did not receive cost basis from the transferring firm).• The security was purchased more than 10 years ago.
Date Acquired	If the cost basis is missing or not provided, a short-term holding period may have been applied for a position that may have been held long term.
Total Proceeds	The amount displayed in this column has been adjusted for option premiums, if applicable.
Cost Basis	The amount displayed in this column may differ from your original cost basis as adjustments may have been made to reflect applicable option premiums, corporate actions and/or wash sales.
Wash Sale Loss Disallowed	The disallowed amount displayed in this column has been added to the cost basis of other share lots with the same CUSIP owned in the same account at the time the loss was disallowed.
Realized Gain or (Loss)	The calculation for gain or (loss) displayed in this column is $\text{Total Proceeds} - \text{Cost Basis} + \text{Wash Sale Loss Disallowed} - \text{Market Discount} = \text{Realized Gain or (Loss)}$

For sales of short-term debt issued after January 1, 2014, talk to your tax advisor as to how to report the income.



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TAX YEAR 2018 YEAR-END SUMMARY

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SUMMARY OF FEES & EXPENSES

The information in the following sections may be helpful for, but not limited to, calculating your itemized deductions for Schedule A. The summary is limited to fees paid out of this account. Please consult with your tax advisor regarding specific questions.

Fees—2018

Description	Amount
ADVISOR FEES	\$ 2,137.00
Total of Fees—2018	\$ 2,137.00



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**TAX YEAR 2018
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SUPPLEMENTAL INFORMATION

Foreign Tax Paid and Income Summary

Please note: This section only includes securities that had foreign tax paid.

Description	CUSIP Number	Country		Foreign Tax Paid	Dividends Amount	Interest Amount
ISHARES INTERNATIONAL	464288489	RIC	\$	(18.49) \$	275.65 \$	0.00
ISHARES MSCI EAFE ETF	464287465	RIC	\$	(55.02) \$	702.27 \$	0.00
ISHARES MSCI EMERGING	464287234	RIC	\$	(37.70) \$	298.92 \$	0.00
WSDMTREE EMRG MKTS	97717W281	RIC	\$	(1.51) \$	13.64 \$	0.00
Total Foreign Tax Paid and Income			\$	(112.72) \$	1,290.48 \$	0.00



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**TAX YEAR 2018
FORM 1099 COMPOSITE
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COST BASIS DISCLOSURE

Changes to Cost Basis Reporting Requirements

Starting with the 2011 tax year, Charles Schwab & Co. will begin reporting adjusted cost basis to you and the IRS on your Form 1099-B for covered securities in your taxable brokerage accounts that you sell and that are covered by the new Emergency Stabilization Act regulations. In the event of transfers of securities, we are also required to report adjusted cost basis information to other custodians for covered securities transferred to them.

Schwab will treat securities as covered when they are acquired on or after the following effective dates:

- January 1, 2011 for stocks and other equities
- January 1, 2012 for mutual funds, ETFs, and Dividend Reinvestment Plan ("DRIP") shares
- January 1, 2014 for less complex fixed income and options, rights and warrants
- January 1, 2016 for more complex fixed income

Because these new reporting requirements could impact the cost basis used to compute your taxable gains and losses, it's important to understand when and how they will apply to you. The information in this document is intended as informational only and is not individualized tax advice. Schwab does not provide tax advice and encourages you to consult with your tax professional to understand how the new reporting requirements will affect you and your tax situation.

What Does This Mean for You

1. When you sell covered securities, as described above, Schwab will be required to report details about your cost basis to you and the IRS on Form 1099-B. You will continue to be responsible for reporting all cost basis information for both covered and uncovered securities to the IRS on your tax returns.
2. Unless you've indicated otherwise, Schwab will calculate your gains and losses using the IRS default cost basis method of Average Cost for mutual funds and FIFO (First In, First Out) for all other securities. It is your responsibility to choose the cost basis method appropriate to your tax situation. See "Cost Basis Methods" for the methods offered by Schwab.
3. When you sell a security, the cost basis method used to calculate your gain or loss cannot be changed after your trade settles. So it's important to consider the tax implications at the time of trade.

What Is Cost Basis?

Cost basis is the original purchase price you paid for a security plus commissions and any fees. Adjusted cost basis includes any other adjustments to the price. Adjusted cost basis also includes any adjustments due to wash sales, amortization, accretion and corporate actions.

Your realized gain/loss on a security is determined by subtracting the adjusted cost basis from the sale proceeds in an account less commissions and fees.

For covered securities that were not both purchased and sold at Schwab, Schwab calculates cost basis using data that you have provided to us or that we have obtained from third-party sources

such as your prior custodian or another third-party source. Because the accuracy of cost basis data depends upon these third-party inputs, we are not able to guarantee the availability, accuracy, or completeness of such cost basis data on transactions that did not occur at Schwab. If we are not provided with adequate information to report cost basis data for covered securities that were not both purchased and sold at Schwab, those securities will be considered uncovered and the cost basis will not be reported to the IRS even if acquired after the effective date.

Cost Basis Methods

It is your responsibility to choose the cost basis method appropriate to your tax situation. Failure to select the proper cost basis method may cause you to pay more tax than necessary. Schwab does not provide tax advice and encourages you to consult with your tax professional regarding this decision.

To view and change your default cost basis method on your brokerage account, go to the Service tab on schwab.com, then the Cost Basis Method page in Account Settings. You can also make a change by calling 800-435-4000. If your account is managed by an investment advisor, please call your advisor to make a change.

Default Cost Basis Methods

We apply the IRS default method of Average Cost for your mutual funds and the default method of FIFO (First In, First Out) to all other securities unless you inform us of a preferred method.

FIFO	Shares you acquired first or sold first
Average Cost	Cost is derived by dividing the total dollar amount invested in a particular fund position by the number of shares held prior to the trade date. Shares are removed in FIFO order.

Cost Basis Methods Offered by Schwab:

You may select a different cost basis method for your brokerage account other than the default methods described above. The following cost basis methods are offered by Schwab:

FIFO (First In, First Out)	Shares you acquired first are sold first
LIFO (Last In, First Out)	Shares you acquired last are sold first
HCOST (High Cost)	Shares with the highest cost are sold first
LCOST (Low Cost)	Shares with lowest cost are sold first
Average Cost (mutual funds only)	Cost is derived by dividing the total dollar amount invested in a particular fund position by the number of shares held prior to the trade date. Shares are removed in FIFO order.
Specific Identification	The IRS allows taxpayers to identify specific lots to be sold. Such identification must be made with the broker at the time of trade and no later than close of business on the day the trade settles.



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**TAX YEAR 2018
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COST BASIS DISCLOSURE (continued)

Tax Lot Optimizer™ Lots are selected and sold with the objective of taking losses first (short-term then long-term) and gains last (long-term then short-term). Lots are sold in this order:

Short Term Losses	Lots that reflect a short term loss are sold first, beginning with lots that generate the greatest short term loss down to the least short term loss
Long Term Losses	Lots that reflect a long term loss are sold, beginning with lots that generate the greatest long term loss down to the least long term loss
Short Terms No Gains or Losses	Short term lots that reflect no gain or loss
Long Term No Gains or Losses	Long term lots that reflect no gain or loss
Long Term Gains	Lots that reflect a long term gain, beginning with lots that generate the least long term gain up to the greatest long term gain
Short Term Gains	Lots that reflect a short term gain, beginning with lots that generate the least short term gain up to the greatest short term gain

The cost basis method used to determine the gain/loss of a trade cannot be changed after the trade settles. If Schwab does not receive a specific instruction by the end of settlement date, we will use the current cost basis method you have selected for your account or the default cost basis method if you have made no alternate selection to calculate the gain/loss that is reported to you and the IRS at the end of year.

The Internal Revenue Service does not recognize LIFO, HCost, LCost and Tax Lot Optimizer as accounting methods, but it does recognize standing instructions to sell lots as adequate identification for reporting gains/losses.

Cost Basis Adjustments

Cost basis is generally based on your purchase price plus commissions and any fees; however the original cost basis may be subject to adjustments that increase or decrease your basis.

Schwab will adjust the cost basis of securities in your brokerage account in the following circumstances.

Wash Sales: If you sell shares at a loss and buy additional shares in the same security 30 days before or after that date (61-day range), you may not claim the loss on your tax return until you sell the new shares. If a wash sale occurs, the loss is disallowed for federal income tax purposes but may be added to the cost basis of the purchased shares. Schwab will adjust the cost basis and holding period of shares when a wash sale occurs within an account as a result of a purchase of an identical security with the same CUSIP. Schwab will not take into account the impact of options purchases or sales in determining disallowed losses on sales of the underlying securities. It's important to note that the wash reporting requirements for you as a taxpayer are different and broader than the reporting requirements for Schwab. For more details on your wash sale reporting requirements, please see IRS publication 550 or speak with your tax professional.

Corporate Actions: In some instances corporate actions can affect cost basis of your securities. Regulations require issuers to provide statements describing the effects of a corporate action on the cost basis of a security. Schwab will adjust cost basis for corporate actions based on the information provided in the issuer statement.

Return of Capital Payments: Cost basis will be reduced for any return of capital (principal) distributions.

Option Adjustments: Schwab will adjust the cost basis or realized gain/loss (proceeds) of the underlying security for option assignments and exercises (by factoring the premium paid or received).

Inheritance: Schwab will adjust the cost basis of securities that have been inherited based on the fair market value on the date of death unless alternate instructions are received from an authorized representative of the estate.

Gifts: Shares will be gifted based on your default cost basis method unless otherwise specified with a given purchase date and cost prior to the gift transfer. Schwab will track the fair market value and gift date in addition to the donor's adjusted cost basis and will apply IRS gift rules at the time of sale to determine gain or loss.

You will still be required to track and make adjustments to your securities as it is possible that you could have other situations that require cost basis adjustments that Schwab is not required to report.

Restricted Stock Awards: If you filed an election pursuant to IRC Section 83(b) on a Restricted Stock Award issued by your employer, a different cost basis may apply to shares vested from that award than the cost basis reported on this statement. Please consult with your personal tax advisor to understand the tax implications.

Acquisition date: If cost basis is missing or not provided, a short-term holding period may have applied for position that may have been held long term.

Please Note: This information is not intended to be a substitute for specific individualized tax, legal or investment planning advice. Where specific advice is necessary or appropriate, Schwab recommends consulting with a qualified tax advisor, CPA, financial planner or investment manager. Except as noted in the Terms and Conditions, your Investment Advisors are not affiliated with, or supervised by Schwab.

Foreign Investors should note that the information provided is from a U.S. tax perspective. The information provided may or may not have relevance in other jurisdictions.

Contact Us

If you have any questions or need more information about the cost basis methods or terminology in this Disclosure Statement, please call us at 1-800-435-4000. If your account is managed by an investment advisor, please call Schwab Alliance at 1-800-515-2157.



Schwab One® Account of
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**TAX YEAR 2018
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TERMS AND CONDITIONS

GENERAL INFORMATION

Form 1099-Composite

For U.S. taxpayers, the information reported to you on Form 1099 is given to the Internal Revenue Service (IRS). Form 1099-Composite is comprised of the following substitute forms: 1099-DIV, 1099-INT, 1099-MISC, 1099-OID, and 1099-B. The form(s) you receive in Form 1099 Composite depends on the income reportable to the IRS.

Year-End Summary

The information in the Year-End Summary is provided to you as a courtesy, should you need additional information when completing your tax return. When relevant, IRS box numbers are referenced to indicate individual items that make up the totals appearing on your Form(s) 1099. With the exception of the totals reported in the IRS box numbers referenced, Charles Schwab does not provide the details of the Year-End Summary to the IRS.

We recommend that all customers consult their investment and tax advisors prior to using this information.

Corrected Form 1099 and Year-End Summary

We are required to send you a corrected form with the revisions clearly marked when we receive updates or revisions to information contained in the form. This generally occurs if one or more of the issuers of the securities in your account reallocated certain income distribution (e.g., dividends or capital gains) after we mailed your original Form 1099. As a result, the supplemental information in Year-End Summary may be updated.

Upon receiving a corrected form, you may want to consider filing an amended return based on the changes in your taxable income as reported on your corrected Form 1099. We suggest that you consult with a qualified tax advisor, CPA, financial planner, or investment manager before you proceed.

Duplicate Form 1099 and Year-End Summary

If you request a duplicate Form 1099, please be aware that Schwab uses the most up-to-date information available at the time of the production. Thus, your duplicate Form 1099 and Year-End Summary may have more up-to-date information than the original Form 1099.

Realized Gain or (Loss) in Year-End Summary

The Realized Gain or (Loss) section provides information for all your realized gain or (loss) transactions during the tax year. It contains all transactions included in the Form 1099-B as well as transactions that are not reported on Form 1099-B (for example, sales and expirations of noncovered option activities, cash in lieu under \$20, bankruptcy, and worthless securities). This supplemental information is believed to be accurate as of the date the data was compiled but they may not be updated for any corrections after the data was initially compiled.

IN CASE OF QUESTIONS: If you have questions about this report or about specific Schwab accounts or Schwab One transactions (other than wire transfers or check transactions), contact Schwab at 1-800-435-4000. If you have a complaint regarding your Schwab statement or our products and services, please write to the Client Advocacy Team at Charles Schwab & Co., Inc., Attention: Client Advocacy Team, 211 Main St., San Francisco, CA 94105. Outside of the U.S., call +1-415-667-5009.

For Clients of Investment Advisors

The Year-End Summary in this report is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your account at Schwab ("Account"). Schwab Advisor Services™ 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, except in the case of an affiliated company that may act as the investment advisor for the Sweep Funds, Windhaven Investment Management, Inc. ("Windhaven®"), ThomasPartners, Inc. ("ThomasPartner"), Charles Schwab Investment Advisory, Inc. is not affiliated with your Investment Advisor, whose name appears on this report ("Advisors"). Advisors are independently owned and operated. Schwab neither endorses nor recommends any particular Advisor or investment strategy and has no responsibility to monitor trading by any Advisor in your Account. Advisors provide investment advisory services for your Account. Schwab provides brokerage and custody 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 Advisors' 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.