



# LEGISLATIVE ETHICS COMMISSION

## STATE OF NEW YORK

MAIL: LEGISLATIVE OFFICE BUILDING • BOX 75 • ALBANY, NY 12247  
LOCATION: ALFRED E. SMITH STATE OFFICE BUILDING • SUITE 1431 • ALBANY, NY 12210  
PHONE: (518) 432-7837/7838 FAX: (518) 426-6850  
SENATE EXT. 2142 • ASSEMBLY EXT. 5218

RECEIVED

### ANNUAL STATEMENT OF FINANCIAL DISCLOSURE

For Calendar Year 2019

APR 20 2020  
BY Vtd  
LEG. ETHICS COMM.

1. Name Peter B. Hackett
2. (a) Title of Position NY State Senator  
(b) Department, Agency or other Governmental Entity 40th S.D.  
(c) Address of Present Office Room 812, LOB, 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 2019, 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.

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

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.

04

(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)
--------	--------	-----------------------------	------------------------------------

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)
--------	-------------------------------	------------------------------------

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)

NA

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)
--------	------------------	-----------------------	---------------------------------

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)
-----------------------------	------------------	---------	-------------------	--

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
--------	-------------

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)
	See Attached 1099		

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)
---------------------------------	----------	------	-------------------	---------------------	-------------------------------	--

NA

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)
Regions Mortgage	\$ 223,021.98	
Chase Auto Loan	9,079.10	

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)

4/5/20  
\_\_\_\_\_  
Date (month/day/year)



Schwab One® Account of  
PETER B HARCKHAM

Account Number  
[REDACTED]

**TAX YEAR 2019  
FORM 1099 COMPOSITE  
& YEAR-END SUMMARY**

Date Prepared: February 7, 2020

**Recipient's Name and Address**

PETER B HARCKHAM

CROSS RIVER NY 10518

**Your Independent Investment Manager and/or Advisor**

[REDACTED]

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

**Items for Attention**

- Schwab provides your Form 1099 tax information as early and as accurately as possible. However, some issuers may provide new information about their securities after the IRS Form 1099 mailing deadline. If Schwab receives updated information from issuers of securities you hold, we are required by the IRS to send you a CORRECTED Form 1099 with changes clearly highlighted. Please plan your tax preparation accordingly.
- Please refer to the enclosed insert(s) for additional information.

**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](http://www.irs.gov).



Schwab One® Account of  
PETER B HARCKHAM

Account Number  
[REDACTED]

**TAX YEAR 2019  
FORM 1099 COMPOSITE  
& YEAR-END SUMMARY**

Date Prepared: February 7, 2020

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.

Table of Contents	Page
FORM 1099 COMPOSITE.....	3
Form 1099-DIV.....	3
Form 1099-INT.....	5
Form 1099-B.....	7
Notes for your Form 1099-B.....	12
YEAR-END SUMMARY.....	13
Interest & Dividends.....	13
Detail Information of Dividends and Distributions.....	13
Detail Information of Interest Income.....	15
Realized Gain or (Loss).....	16
Long-Term Realized Gain or (Loss).....	16
Realized Gain or (Loss) Summary.....	19
Notes for Your Realized Gain or (Loss).....	20
Summary of Fees & Expenses.....	21
Fees.....	21
Supplemental Information.....	22
Foreign Tax Paid and Income Summary.....	22
Cost Basis Disclosure.....	23
Terms and Conditions.....	25

[REDACTED]

[REDACTED]





Schwab One® Account of  
PETER B HARCKHAM

Account Number  
[REDACTED]

**TAX YEAR 2019**  
**FORM 1099 COMPOSITE**

Date Prepared: February 7, 2020

**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:

**Dividends and Distributions — 2019**

**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)	\$	5,178.22
1b	Qualified Dividends	\$ 2,101.19	
2a	Total Capital Gain Distributions (Includes amounts shown in boxes 2b, 2c and 2d)	\$	143.96
2b	Unrecap. Sec. 1250 Gain	\$ 0.00	
2c	Section 1202 Gain	\$ 0.00	
2d	Collectibles (28%) Gain	\$ 0.00	
3	Nondividend Distributions	\$	0.00
4	Federal Income Tax Withheld	\$	0.00
5	Section 199A Dividends	\$	20.89
6	Investment Expenses	\$	0.00
7	Foreign Tax Paid	\$	93.19
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 (Form 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 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 in the Instructions for Schedule D (Form 1040).

**Box 3.** Shows a return of capital. To the extent of your cost (or other basis) in the stock, the distribution reduces your basis and is not taxable. Any amount received in excess of your basis is taxable to you as capital gain. 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 the portion of the amount in box 1a that may be 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.** Show 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 2019 General Instructions for Certain Information Returns.

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



Schwab One® Account of  
PETER B HARCKHAM

Account Number  
[REDACTED]

**TAX YEAR 2019**  
**FORM 1099 COMPOSITE**

Date Prepared: February 7, 2020

**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:

**Interest Income — 2019**

**Form 1099-INT**

Department of the Treasury-Internal Revenue Service

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

Box	Description	Total
1	Interest Income	\$ 21.45
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 HARCKHAM

Account Number  
[REDACTED]

TAX YEAR 2019  
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 2019 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 the payer 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 above. 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 1278(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](http://www.irs.gov/Form1099INT).



Schwab One® Account of  
PETER B HARCKHAM

Account Number  
[REDACTED]

**TAX YEAR 2019**  
**FORM 1099 COMPOSITE**

Date Prepared: February 7, 2020

**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:

**Proceeds from Broker Transactions — 2019**

**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.)			1b-Date acquired	1d-Proceeds		1f-Accrued Market Discount		Realized Gain or (Loss)	4-Federal Income tax withheld
CUSIP Number / Symbol	..	1c-Date sold or disposed	6-Reported to IRS: Gross Proceeds (except where indicated)	1e-Cost or other basis	1g-Wash Sale Loss Disallowed				
56 ISHARES CORE US AGGREGATE B	S	04/17/14	6,006.58	\$ 6,068.93	--	\$	(62.35) \$	0.00	
464287226 / AGG		01/31/19			--				
155 ISHARES CORE US AGGREGATE	S	04/17/14	16,749.08	\$ 16,797.92	--	\$	(48.84) \$	0.00	
464287226 / AGG		03/20/19			--				
Security Subtotal			\$ 22,755.66	\$ 22,866.85	--	\$	(111.19) \$	0.00	
					--				
47 ISHARES INTERNATIONAL DEV RL EST	S	04/08/13	1,386.51	\$ 1,670.59	--	\$	(284.08) \$	0.00	
464288489 / IFGL		01/31/19			--				
177 ISHARES INTERNATIONAL DEV RL ES	S	VARIOUS	5,384.23	\$ 5,933.09	--	\$	(548.86) \$	0.00	
464288489 / IFGL		10/29/19			--				
Security Subtotal			\$ 6,770.74	\$ 7,603.68	--	\$	(832.94) \$	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.



Schwab One® Account of  
PETER B HARCKHAM

Account Number  
[REDACTED]

TAX YEAR 2019  
FORM 1099 COMPOSITE

## 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 also is 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 checkbox on Form 8949.** Indicates where to report this transaction on Form 8949 and Schedule D, and which checkbox 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, securities futures contracts, non-Section 1256 or Section 1256 securities futures contracts. May show the proceeds from the disposition of your interest(s) in a widely held fixed investment trust. Also may 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. 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, proceeds are from a transaction involving collectibles or from a Qualified Opportunity Fund(QOF).

**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, a checked "net proceeds" box 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.

**Box 12.** 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 12 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.

**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](http://www.irs.gov/Form1099B).





Schwab One® Account of  
PETER B HARCKHAM

Account Number  
[REDACTED]

TAX YEAR 2019  
FORM 1099 COMPOSITE

Taxpayer ID Number: [REDACTED]

Date Prepared: February 7, 2020

Proceeds from Broker Transactions — 2019 (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
54 ISHARES MSCJ EMERGING MARKETS E S 464287234 / EEM	12/17/14 S 01/31/19	2,310.00 S	2,050.74 S	-- S	259.26 S	0.00
Security Subtotal		S 2,310.00	S 2,050.74	-- S	259.26 S	0.00
116 ISHARES TIPS BOND ETF S 464287176 / TIP	VARIOUS S 03/21/19	13,070.71 S	13,119.16 S	-- S	(48.45) S	0.00
Security Subtotal		S 13,070.71	S 13,119.16	-- S	(48.45) S	0.00
30 PIMCO INVEST GRADE CORP BND IDX E S 72201R817 / CORP	04/16/14 S 12/04/19	3,293.37 S	3,074.52 S	-- S	218.85 S	0.00
Security Subtotal		S 3,293.37	S 3,074.52	-- S	218.85 S	0.00
186 PIMCO REAL RETURN FUND INSTL CL S 693391104 / PRRX	01/22/14 S 01/31/19	1,980.00 S	2,062.83 S	-- S	(82.83) S	0.00
364 PIMCO REAL RETURN FUND INSTL CL S 693391104 / PRRX	01/22/14 S 10/29/19	4,030.00 S	4,029.39 S	-- S	0.61 S	0.00
224 PIMCO REAL RETURN FUND INSTL CL S 693391104 / PRRX	01/22/14 S 12/04/19	2,500.00 S	2,480.06 S	-- S	19.94 S	0.00
Security Subtotal		S 8,510.00	S 8,572.28	-- S	(62.28) S	0.00
17 VANGUARD REAL ESTATE ETF S 922908553 / VNQ	09/09/13 S 01/31/19	1,388.49 S	1,026.42 S	-- S	362.07 S	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.



Schwab One® Account of  
PETER B HARCKHAM

Account Number  
[REDACTED]

TAX YEAR 2019  
FORM 1099 COMPOSITE

Taxpayer ID Number: [REDACTED]

Date Prepared: February 7, 2020

Proceeds from Broker Transactions — 2019 (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
11 VANGUARD REAL ESTATE ETF 922908553 / VNQ	S 09/09/13 12/04/19	\$ 1,019.85	\$ 664.15	-- S	355.70 S	0.00
Security Subtotal		\$ 2,408.34	\$ 1,690.57	-- S	717.77 S	0.00
235 VANGUARD S/T FEDERAL FD INVESTO 922031604 / VSGBX	S 04/08/13 12/04/19	\$ 2,500.00	\$ 2,541.13	-- S	(41.13) S	0.00
Security Subtotal		\$ 2,500.00	\$ 2,541.13	-- S	(41.13) S	0.00
244 VANGUARD S/T INVESTMENT GRADE F 922031406 / VFSTX	S 04/08/13 01/31/19	\$ 2,540.00	\$ 2,644.65	-- S	(104.65) S	0.00
Security Subtotal		\$ 2,540.00	\$ 2,644.65	-- S	(104.65) S	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.





Schwab One® Account of  
PETER B HARCKHAM

Account Number  
[REDACTED]

TAX YEAR 2019  
FORM 1099 COMPOSITE

Taxpayer ID Number [REDACTED]

Date Prepared: February 7, 2020

Proceeds from Broker Transactions — 2019 (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
21 VANGUARD VALUE ETF 922908744 / VTV	S 04/08/13 01/31/19	\$ 2,173.98	\$ 1,369.17	-- \$	804.81 \$	0.00
Security Subtotal		\$ 2,173.98	\$ 1,369.17	-- \$	804.81 \$	0.00
Total Long-Term (Cost basis is reported to the IRS)		\$ 66,332.80	\$ 65,532.75	-- \$	800.05 \$	0.00
Total Long-Term Sales Price of Stocks, Bonds, etc.		\$ 66,332.80	\$ 65,532.75	-- \$	800.05 \$	0.00
Total Sales Price of Stocks, Bonds, etc.		\$ 66,332.80				
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.

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 HARCKHAM

Account Number  
[REDACTED]

TAX YEAR 2019  
FORM 1099 COMPOSITE

Date Prepared: February 7, 2020

## 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 12-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  
CV = Conversion

E = Exchange  
M = Cash Merger

P = Principal  
MT = Maturity

S = Sale  
R = Redemption

T = Tender  
SS = Short Sale

BC = Buy to Close  
SC = Sell to Close

X = Expiration

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.

Need help reading this statement?  
Visit [www.schwab.com/CompactStatement](http://www.schwab.com/CompactStatement) for more information.

# GREYSTONE WEALTH ADVISORS

## Your Independent\* Investment Advisor

[REDACTED]

(914)232-3773

While this report is provided by Schwab, except as noted, your Investment Manager and/or advisor is independently owned and operated and is not an affiliate of Schwab. For questions about this document or to update your financial situation, please contact your Investment Manager and/or Advisor.

## Account Of

PETER B HARCKHAM  
CROSS RIVER NY 10518-0234

## Mail To

PETER B HARCKHAM  
CROSS RIVER NY 10518-0234

## Account Value Summary

Cash, Bank Sweep, and Money Market	\$ 3,564.44
Total Investments Long	\$ 195,512.84
Total Investments Short	\$ 0.00
<b>Total Account Value</b>	<b>\$ 199,077.28</b>

## Change in Account Value

Starting Account Value	\$ 205,429.65
Transactions & Income	\$ (8,525.46)
Income Reinvested	\$ (224.50)
Change in Value of Investments	\$ 2,397.59
<b>Ending Account Value</b>	<b>\$ 199,077.28</b>

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.

© 2016 Charles Schwab & Co., Inc. ("Schwab"). All rights reserved. Member SIPC. This statement is furnished solely for your account at Schwab. \*Except as noted in this statement's Terms and Conditions, investment advisors or retirement plan providers whose names appear in this statement are not affiliated with Schwab. Please see Terms and Conditions. (0616-1204)  
1231-00000-CSCB0901-063450 \*1-3

## Terms and Conditions

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

### GENERAL INFORMATION AND KEY TERMS:

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

#### AIP (Automatic Investment Plan) Customers:

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

#### Bank Sweep Feature and Bank Sweep for Benefit Plans Features:

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

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

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

**Fees and Charges:** It is your responsibility, and not Schwab's, to verify the accuracy of the fees. Margin interest charged to your Account during the

statement period is included in this section of the statement.

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

If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage account is less than \$0.05, 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 \$0.05.

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

**Non-Publicly Traded Securities:** All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party and Schwab.

Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests.

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

**Price (Investment Detail Section Only):** The most recent price evaluation available on the last business day of the statement period, normally the last trade price or bid. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Pricing of assets not held at Schwab is for informational purposes only. Schwab Sweep Money Funds: Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Transfer Agent, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary.

If, on any given day, the accrued daily dividend

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

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

### IN CASE OF ERRORS OR DISCREPANCIES:

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

**COMPLAINT Contact Information:** Complaints about Schwab statements, products or services may be directed to 1-800-435-4000. For clients residing outside of the U.S., call collect +1-415-667-8400.

Please send any written complaints to the client advocacy team, 211 Main St. San Francisco, CA 94105, USA.

**Address Changes:** It is your obligation to keep Schwab informed of any changes in your address, telephone number or other contact information. If you fail to notify Schwab of these changes you may not receive important notifications about your account and trading or other restrictions might be placed on your account. For assistance, you may contact Schwab at 1-800-435-4000. Clients residing outside of the U.S., may call Schwab collect at +1-415-667-8400.

**Additional Information:** A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request. Any third party trademarks appearing herein are the property of their respective owners. Schwab and Charles Schwab Bank are affiliates of each other and are subsidiaries of the Charles Schwab Corporation. (10/7-7MAX)

## Income Summary

Description	This Period	Year to Date
<b>Federally Taxable</b>		
Bank Sweep Interest	0.16	21.45
Cash Dividends	1,330.42	5,085.03
Total Capital Gains Distributions	143.96	143.96
<b>Total Income</b>	<b>1,474.54</b>	<b>5,250.44</b>

## Investment Detail

Description	Starting Balance	Ending Balance
<b>Cash and Bank Sweep</b>		
CASH	82.90	68.27
BANK SWEEP X.Z	2,918.28	3,496.17
CHARLES SCHWAB BANK	2,918.28	3,496.17

Description	Symbol	Quantity	Price	Market Value
<b>Investments</b>				
DFA INFLATION PROTECTED SEC PORT INSTL	DIPSX	1,137.1200	12.05000	13,702.30
DFA INVESTMENT GRADE PORT INSTL	DFAPX	1,587.8440	11.25000	17,863.25
DFA SHORT TERM EXTENDED QUALITY PORT INSTL	DFAQX	693.7840	10.81000	7,499.81
PIMCO REAL RETURN FUND INSTL CL	PRRIX	460.4810	11.24000	5,175.81
VANGUARD HIGH YIELD CORP FUND ADMIRAL SHARE	VWEAX	845.2440	5.96000	5,037.65
VANGUARD S/T FEDERAL FD INVESTOR SHR	VSGBX	1,084.9640	10.73000	11,641.66
VANGUARD S/T INVESTMENT GRADE FUND INV CL	VFSTX	1,155.3290	10.73000	12,396.68
INVECO FTSE RAFI US 1000 ETF	PRF	9.0000	126.71000	1,140.39
ISHARES MSCI EAFE ETF	EFA	325.0000	69.44000	22,568.00
ISHARES MSCI EMERGING MARKETS ETF	EEM	245.0000	44.87000	10,993.15
ISHARES RUSSELL 2000 GROWTH ETF	IWO	39.0000	214.22000	8,354.58
VANGUARD GROWTH ETF	VUG	122.0000	182.17000	22,224.74
VANGUARD REAL ESTATE ETF	VNQ	137.0000	92.79000	12,712.23
VANGUARD SHORT-TERM BOND ETF	BSV	33.0000	80.61000	2,660.13
VANGUARD VALUE ETF	VTV	207.0000	119.85000	24,808.95
WISDOMTREE US MIDCAP DIVIDEND ETF	DON	273.0000	38.04000	10,384.92

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

Investment Detail (continued)

Description	Symbol	Quantity	Price	Market Value
Investments (continued)				
DFA US LARGE CAP VALUE PORT INSTL	DFLVX	164.1310	38.68000	6,348.59
Total Account Value				199,077.28

Transaction Detail

Settle Date	Trade Date	Transaction	Description	Quantity	Price	Total
Cash, Bank Sweep, and Money Market Funds Activity						
12/05	12/05	Cash Dividend	PIMCO INVEST GRADE CORP BND IDX ETF: CORP			8.70
12/05	12/05	Cash Dividend	VANGUARD SHORT-TERM BOND ETF: BSV			4.86
12/06	12/06	MoneyLink Txn	Tlr JPMORGAN CHASE BAN, PETER HARCHAM			(10,000.00)
12/16	12/15	Bank Interest <sup>x,z</sup>	BANK INT 111619-121519 SCHWAB BANK			0.16
12/16	12/16	Div For Reinvest	DFA INFLATION PROTECTED SEC PORT INSTL: DIP SX			43.54
12/16	12/16	LT Cap Gain Reinvest	DFA INFLATION PROTECTED SEC PORT INSTL: DIP SX			10.30
12/16	12/16	Cash Dividend	DFA SHORT TERM EXTENDED QUALITY PORT INSTL: DFEQX			82.59
12/17	12/17	Div For Reinvest	DFA INVESTMENT GRADE PORT INSTL: DFAPX			148.46
12/17	12/17	LT Cap Gain	DFA US LARGE CAP VALUE PORT INSTL: DFLVX			133.66
12/17	12/17	Cash Dividend	DFA US LARGE CAP VALUE PORT INSTL: DFLVX			24.62
12/20	12/20	Cash Dividend	ISHARES MSCI EAFE ETF: EFA			252.14
12/20	12/20	Cash Dividend	ISHARES MSCI EMERGING MARKETS ETF: EEM			227.61
12/20	12/20	Cash Dividend	ISHARES RUSSELL 2000 GROWTH ETF: IWO			19.22
12/23	12/23	Cash Dividend	VANGUARD REAL ESTATE ETF: VNQ			131.10
12/27	12/27	Cash Dividend	VANGUARD SHORT-TERM BOND ETF: BSV			4.95
12/27	12/27	Cash Dividend	WISDOMTREE US MIDCAP DIVIDEND ETF: DON			41.99
12/30	12/30	Cash Dividend	VANGUARD GROWTH ETF: VUG			61.94
12/30	12/30	Cash Dividend	VANGUARD VALUE ETF: VTV			188.23
12/31	12/31	Cash Dividend	INVESCO FTSE RAFI US 1000 ETF: PRF			6.86
12/31	12/31	Cash Dividend	PIMCO REAL RETURN FUND INSTL CL: PRRX			11.62
12/31	12/31	Div For Reinvest	VANGUARD HIGH YIELD CORP FUND ADMIRAL SHARE: VWEAX			22.20

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

Transaction Detail (continued)

Settle Date	Trade Date	Transaction	Description	Quantity	Price	Total
<b>Cash, Bank Sweep, and Money Market Funds Activity (continued)</b>						
12/31	12/31	Cash Dividend	VANGUARD S/T FEDERAL FD INVESTOR SHR: VSGBX			20.34
12/31	12/31	Cash Dividend	VANGUARD S/T INVESTMENT GRADE FUND INV CL: VFSTX			29.45
<b>Investments Activity</b>						
12/05	12/04	Sold	PIMCO REAL RETURN FUND INSTL CL: PRRIX	(224.4440)	11.2500	2,500.00
12/05	12/04	Sold	VANGUARD S/T FEDERAL FD INVESTOR SHR: VSGBX	(235.1020)	10.7400	2,500.00
12/06	12/04	Sold	PIMCO INVEST GRADE CORP BND IDX ETF: CORP	(30.0000)	109.7812	3,293.37
12/06	12/04	Sold	VANGUARD REAL ESTATE ETF: VNQ	(11.0000)	92.7150	1,019.85
12/16	12/16	Reinvested Shares	DFA INFLATION PROTECTED SEC PORT INSTL: DIPSX	3.6220	12.0200	(43.54)
12/16	12/16	Reinvested Shares	DFA INFLATION PROTECTED SEC PORT INSTL: DIPSX	0.8570	12.0200	(10.30)
12/17	12/17	Reinvested Shares	DFA INVESTMENT GRADE PORT INSTL: DFAPX	13.2080	11.2400	(148.46)
12/31	12/31	Reinvested Shares	VANGUARD HIGH YIELD CORP FUND ADMIRAL SHARE: VWEAX	3.7250	5.9600	(22.20)

Bank Sweep Activity

				Opening Balance <sup>x,z</sup> : 2,918.28	
Trans Date	Transaction	Description	Withdrawal	Deposit	
12/02	Auto Transfer	BANK CREDIT FROM BROKERAGE <sup>x</sup>		82.90	
12/06	Auto Transfer	BANK CREDIT FROM BROKERAGE <sup>x</sup>		5,013.56	
12/09	Auto Transfer	BANK TRANSFER TO BROKERAGE	5,686.78		
12/15	Interest Paid <sup>x,z</sup>	BANK INTEREST - CHARLES SCHWAB BANK		0.16	
12/15	Auto Transfer	BANK TRANSFER TO BROKERAGE	0.16		
12/17	Auto Transfer	BANK CREDIT FROM BROKERAGE <sup>x</sup>		82.75	
12/18	Auto Transfer	BANK CREDIT FROM BROKERAGE <sup>x</sup>		158.28	
12/23	Auto Transfer	BANK CREDIT FROM BROKERAGE <sup>x</sup>		498.97	
12/24	Auto Transfer	BANK CREDIT FROM BROKERAGE <sup>x</sup>		131.10	
12/30	Auto Transfer	BANK CREDIT FROM BROKERAGE <sup>x</sup>		46.94	
12/31	Auto Transfer	BANK CREDIT FROM BROKERAGE <sup>x</sup>		250.17	
<b>Total Activity</b>			<b>5,686.94</b>	<b>6,264.83</b>	

Ending Balance<sup>x,z</sup>: 3,496.17

Bank Sweep: Interest rate as of 12/31/19 was 0.06%. <sup>z</sup>

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

## Endnotes For Your Account

### Symbol Endnote Legend

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

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



Need help reading this statement?

Visit [www.schwab.com/CompactStatement](http://www.schwab.com/CompactStatement) for more information.GREYSTONE  
WEALTH ADVISORS

## Your Independent\* Investment Advisor

[REDACTED]

[REDACTED]

While this report is provided by Schwab, except as noted, your Investment Manager and/or advisor is independently owned and operated and is not an affiliate of Schwab. For questions about this document or to update your financial situation, please contact your Investment Manager and/or Advisor.

## 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	\$ 1,193.46
Total Investments Long	\$ 27,344.87
Total Investments Short	\$ 0.00
<b>Total Account Value</b>	<b>\$ 28,538.33</b>

## Change in Account Value

Starting Account Value	\$ 28,131.62
Transactions & Income	\$ 262.99
Income Reinvested	\$ 0.00
Change in Value of Investments	\$ 143.72
<b>Ending Account Value</b>	<b>\$ 28,538.33</b>

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.

© 2016 Charles Schwab & Co., Inc. ("Schwab"). All rights reserved. Member SIPC. This statement is furnished solely for your account at Schwab. \*Except as noted in this statement's Terms and Conditions, investment advisors or retirement plan providers whose names appear in this statement are not affiliated with Schwab. Please see Terms and Conditions. (0616-1204)

12/31-00000-CSCB0901-063450 \*1-3

## Terms and Conditions

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

**GENERAL INFORMATION AND KEY TERMS:**

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

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

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

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

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

**Fees and Charges:** It is your responsibility, and not Schwab's, to verify the accuracy of the fees. Margin interest charged to your Account during the

statement period is included in this section of the statement.

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

If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage account is less than \$0.005, 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 \$0.005.

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

**Non-Publicly Traded Securities:** All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party and Schwab.

Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests.

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

**Price (Investment Detail Section Only):** The most recent price evaluation available on the last business day of the statement period, normally the last trade price or bid. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Pricing of assets not held at Schwab is for informational purposes only. **Schwab Sweep Money Funds:** Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Transfer Agent, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary.

If, on any given day, the accrued daily dividend

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

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

**IN CASE OF ERRORS OR DISCREPANCIES:**

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

**COMPLAINT Contact Information:** Complaints about Schwab statements, products or services may be directed to 1-800-435-4000. For clients residing outside of the U.S., call collect +1-415-667-8400. Please send any written complaints to the client advocacy team, 211 Main St. San Francisco, CA 94105, USA.

**Address Changes:** It is your obligation to keep Schwab informed of any changes in your address, telephone number or other contact information. If you fail to notify Schwab of these changes you may not receive important notifications about your account and trading or other restrictions might be placed on your account. For assistance, you may contact Schwab at 1-800-435-4000. Clients residing outside of the U.S., may call Schwab collect at +1-415-667-8400.

**Additional Information:** A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request. Any third party trademarks appearing herein are the property of their respective owners. Schwab and Charles Schwab Bank are affiliates of each other and are subsidiaries of the Charles Schwab Corporation (10/17-7MAX)

**Income Summary**

Description	This Period	Year to Date
Bank Sweep Interest	0.05	2.37
Cash Dividends	262.94	736.24
<b>Total Income</b>	<b>262.99</b>	<b>738.61</b>

**Investment Detail**

Description	Starting Balance	Ending Balance
<b>Cash and Bank Sweep</b>		
CASH	0.00	34.28
BANK SWEEP <sup>XZ</sup>	930.47	1,159.18

Description	Symbol	Quantity	Price	Market Value
<b>Investments</b>				
DFA INVESTMENT GRADE PORT INSTL	DFAPX	385.8410	11.25000	4,340.71
INVESTCO FTSE RAFI US 1000 ETF	PRF	45.0000	126.71000	5,701.95
ISHARES CORE US AGGREGATE BOND ETF	AGG	14.0000	112.37000	1,573.18
ISHARES JPMORGAN USD MTS BOND ETF	EMB	33.0000	114.56000	3,780.48
ISHARES MSCI EAFE ETF	EFA	38.0000	69.44000	2,638.72
VANGUARD GROWTH ETF	VUG	14.0000	182.17000	2,550.38
VANGUARD SHORT-TERM BOND ETF	BSV	27.0000	80.61000	2,176.47
VANGUARD TOTAL INTERNATL BND ETF IV	BNDX	81.0000	56.58000	4,582.98
<b>Total Account Value</b>				<b>28,538.33</b>

**Transaction Detail**

Settle Date	Trade Date	Transaction	Description	Quantity	Price	Total
<b>Cash, Bank Sweep, and Money Market Funds Activity</b>						
12/05	12/05	Cash Dividend	VANGUARD SHORT-TERM BOND ETF: BSV			3.98
12/05	12/05	Cash Dividend	VANGUARD TOTAL INTERNATIONAL BND ETF: BNDX			4.04
12/06	12/06	Cash Dividend	ISHARES CORE US AGGREGATE BOND ETF: AGG			3.44
12/06	12/06	Cash Dividend	ISHARES JPMORGAN USD MTS BOND ETF: EMB			13.45
12/16	12/15	Bank Interest <sup>XZ</sup>	BANK INT 111619-121519 SCHWAB BANK			0.05
12/17	12/17	Cash Dividend	DFA INVESTMENT GRADE PORT INSTL: DFAPX			36.38
12/20	12/20	Cash Dividend	ISHARES MSCI EAFE ETF: EFA			29.48
12/26	12/26	Cash Dividend	ISHARES CORE US AGGREGATE BOND ETF: AGG			2.67
12/26	12/26	Cash Dividend	ISHARES JP MORGAN USD EMERGING MARKE: EMB			14.56

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

Transaction Detail (continued)

Settle Date	Trade Date	Transaction	Description	Quantity	Price	Total
<b>Cash, Bank Sweep, and Money Market Funds Activity (continued)</b>						
12/27	12/27	Cash Dividend	VANGUARD SHORT-TERM BOND ETF: BSV			4.05
12/27	12/27	Cash Dividend	VANGUARD TOTAL INTERNATL BND ETF IV: BNDX			109.50
12/30	12/30	Cash Dividend	VANGUARD GROWTH ETF: VUG			7.11
12/31	12/31	Cash Dividend	INVESCO FTSE RAFI US 1000 ETF: PRF			34.28

Bank Sweep Activity

					Opening Balance <sup>x,2</sup> : 930.47	
Trans Date	Transaction	Description	Withdrawal	Deposit		
12/06	Auto Transfer	BANK CREDIT FROM BROKERAGE <sup>x</sup>		8.02		
12/09	Auto Transfer	BANK CREDIT FROM BROKERAGE <sup>x</sup>		16.89		
12/15	Interest Paid <sup>x,2</sup>	BANK INTEREST		0.05		
12/18	Auto Transfer	BANK CREDIT FROM BROKERAGE <sup>x</sup>		36.38		
12/23	Auto Transfer	BANK CREDIT FROM BROKERAGE <sup>x</sup>		29.48		
12/27	Auto Transfer	BANK CREDIT FROM BROKERAGE <sup>x</sup>		17.23		
12/30	Auto Transfer	BANK CREDIT FROM BROKERAGE <sup>x</sup>		113.55		
12/31	Auto Transfer	BANK CREDIT FROM BROKERAGE <sup>x</sup>		7.11		
Total Activity			0.00	228.71		
					Ending Balance <sup>x,2</sup> : 1,159.18	

Bank Sweep: Interest rate as of 12/31/19 was 0.06%. Your interest period was 11/16/19 - 12/15/19. <sup>2</sup>

Contribution Summary

	2018	2019
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.

Need help reading this statement?  
Visit [www.schwab.com/CompactStatement](http://www.schwab.com/CompactStatement) for more information.

**GREYSTONE**  
WEALTH ADVISORS

**Your Independent\* Investment Advisor**

[REDACTED]

While this report is provided by Schwab, except as noted, your Investment Manager and/or advisor is independently owned and operated and is not an affiliate of Schwab. For questions about this document or to update your financial situation, please contact your Investment Manager and/or Advisor.

**Mail To**

PETER B HARCKHAM  
CHARLES SCHWAB & CO INC CUST  
ROTH CONTRIBUTORY IRA  
| | |  
CROSS RIVER NY 10518-0234

**Account Of**

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	\$ 1,101.55
Total Investments Long	\$ 13,404.20
Total Investments Short	\$ 0.00
<b>Total Account Value</b>	<b>\$ 14,505.75</b>

**Change in Account Value**

Starting Account Value	\$ 14,208.94
Transactions & Income	\$ 74.22
Income Reinvested	\$ 0.00
<b>Change in Value of Investments</b>	<b>\$ 222.59</b>
<b>Ending Account Value</b>	<b>\$ 14,505.75</b>

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.  
© 2016 Charles Schwab & Co., Inc. ("Schwab"). All rights reserved. Member SIPC. This statement is furnished solely for your account at Schwab. \*Except as noted in this statement's Terms and Conditions, investment advisors or retirement plan providers whose names appear in this statement are not affiliated with Schwab. Please see Terms and Conditions. (0616-1204)  
12/31-00000-CSCB0901-063450 \*1-3

## Terms and Conditions

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

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

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

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

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

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

**Fees and Charges:** It is your responsibility, and not Schwab's, to verify the accuracy of the fees. Margin interest charged to your Account during the

statement period is included in this section of the statement.

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

If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage account is less than \$0.05, 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 \$0.05.

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

**Non-Publicly Traded Securities:** All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party and Schwab.

Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover any limited partnership interests.

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

**Price (Investment Detail Section Only):** The most recent price evaluation available on the last business day of the statement period, normally the last trade price or bid. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Pricing of assets not held at Schwab is for informational purposes only. Schwab Sweep Money Funds: Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Transfer Agent, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary.

If, on any given day, the accrued daily dividend

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

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

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

**COMPLAINT Contact Information:** Complaints about Schwab statements, products or services may be directed to 1-800-435-4000. For clients residing outside of the U.S., call collect +1-415-667-8400. Please send any written complaints to the client advocacy team, 211 Main St. San Francisco, CA 94105, USA.

**Address Changes:** It is your obligation to keep Schwab informed of any changes in your address, telephone number or other contact information. If you fail to notify Schwab of these changes you may not receive important notifications about your account and trading or other restrictions might be placed on your account. For assistance, you may contact Schwab at 1-800-435-4000. Clients residing outside of the U.S., may call Schwab collect at +1-415-667-8400.

**Additional Information:** A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request. Any third party trademarks appearing herein are the property of their respective owners. Schwab and Charles Schwab Bank are affiliates of each other and are subsidiaries of the Charles Schwab Corporation. (10/7-7MAX)



**Income Summary**

<i>Description</i>	<i>This Period</i>	<i>Year to Date</i>
Bank Sweep Interest	0.05	2.14
Cash Dividends	74.17	293.07
<b>Total Income</b>	<b>74.22</b>	<b>295.21</b>

**Investment Detail**

<i>Description</i>	<i>Starting Balance</i>	<i>Ending Balance</i>
Cash and Bank Sweep		
CASH	0.00	9.14
BANK SWEEP X.Z	1,027.33	1,092.41

<i>Description</i>	<i>Symbol</i>	<i>Quantity</i>	<i>Price</i>	<i>Market Value</i>
<b>Investments</b>				
INVESCO FTSE RAFI US 1000 ETF	PRF	12.0000	126.71000	1,520.52
ISHARES CORE US AGGREGATE BOND ETF	AGG	11.0000	112.37000	1,236.07
ISHARES MSCI EAFE ETF	EFA	20.0000	69.44000	1,388.80
VANGUARD MATERIALS ETF	VAW	54.0000	134.14000	7,243.56
VANGUARD SHORT-TERM BOND ETF	BSV	25.0000	80.61000	2,015.25
<b>Total Account Value</b>				<b>14,505.75</b>

**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>
<b>Cash, Bank Sweep, and Money Market Funds Activity</b>						
12/05	12/05	Cash Dividend	VANGUARD SHORT-TERM BOND ETF: BSV			3.68
12/06	12/06	Cash Dividend	ISHARES CORE US AGGREGATE BOND ETF: AGG			2.70
12/16	12/15	Bank Interest X.Z	BANK INT 111619-121519 SCHWAB BANK			0.05
12/19	12/19	Cash Dividend	VANGUARD MATERIALS ETF: VAW			37.28
12/20	12/20	Cash Dividend	ISHARES MSCI EAFE ETF: EFA			15.52
12/26	12/26	Cash Dividend	ISHARES CORE US AGGREGATE BOND ETF: AGG			2.10
12/27	12/27	Cash Dividend	VANGUARD SHORT-TERM BOND ETF: BSV			3.75
12/31	12/31	Cash Dividend	INVESCO FTSE RAFI US 1000 ETF: PRF			9.14

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

**Bank Sweep Activity**

Opening Balance <sup>X,Z</sup> : 1,027.33				
<i>Trans Date</i>	<i>Transaction</i>	<i>Description</i>	<i>Withdrawal</i>	<i>Deposit</i>
12/06	Auto Transfer	BANK CREDIT FROM BROKERAGE <sup>X</sup>		3.68
12/09	Auto Transfer	BANK CREDIT FROM BROKERAGE <sup>X</sup>		2.70
12/15	Interest Paid <sup>X,Z</sup>	BANK INTEREST		0.05
12/20	Auto Transfer	BANK CREDIT FROM BROKERAGE <sup>X</sup>		37.28
12/23	Auto Transfer	BANK CREDIT FROM BROKERAGE <sup>X</sup>		15.52
12/27	Auto Transfer	BANK CREDIT FROM BROKERAGE <sup>X</sup>		2.10
12/30	Auto Transfer	BANK CREDIT FROM BROKERAGE <sup>X</sup>		3.75
<b>Total Activity</b>			<b>0.00</b>	<b>65.08</b>
Ending Balance <sup>X,Z</sup> : 1,092.41				

Bank Sweep: Interest rate as of 12/31/19 was 0.06%. Your interest period was 11/16/19 - 12/15/19. <sup>Z</sup>

**Contribution Summary**

	<b>2018</b>	<b>2019</b>
Roth IRA	0.00	0.00
<b>Year to Date Total</b>	<b>0.00</b>	<b>0.00</b>

**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.