

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 or the Insured Bank Network feature. Please see your Cash Feature Disclosure Statement for more information on insurance coverage.
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Your Consultant

Anamika Madan
 VP - Financial Consultant
 tel: [REDACTED]
 email: [REDACTED]

Customer Service and Account Information

Customer Service and Trading:
 Call your Schwab Representative
 [REDACTED]

Bank Inquiries:
 [REDACTED]

Schwab by Phone™ Automated Services:
 [REDACTED]

TeleBroker®:
 [REDACTED]

Visit Our Web Site:
schwab.com

Cost Basis Updates:
 To provide updates for incomplete cost basis information, please visit schwab.com/gainloss

Market Monitor

Rates	Yield
Value Adv Money Fd SWVXX	0.01%
Sch Investor Money Fund	0.01%
Deposit Accounts: Interest Rate as of 03/31 ^z	0.01%

Indices	Year To Date Change
Dow Jones Industrial Average	-0.72%
Standard & Poor's 500 Index®	1.30%
Schwab 1000 Index®	1.48%
NASDAQ Composite Index	0.54%

LESLEY KATHERINE GROFF
 CHARLES SCHWAB & CO INC CUST
 IRA CONTRIBUTORY

Terms and Conditions

GENERAL INFORMATION AND KEY TERMS:

All references to "Schwab" in this document refer to the broker-dealer Charles Schwab & Co., Inc. Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab (including balances held at a Depository Institution) you should verify its content with this statement. Securities, products, and services are not available in all countries and are subject to country specific restrictions.

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

Average Daily Balance: Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest.

Bank Sweep Feature: Schwab acts as your agent and custodian in establishing and maintaining your Bank Sweep feature as a Schwab Cash Feature for your brokerage account. Deposit accounts held through the Bank Sweep feature constitute direct obligations of Charles Schwab Bank 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 feature, please refer to the Cash Features Disclosure Statement available online or from a Schwab representative.

Insured Bank Network ("Bank Network") Feature: Schwab acts as your agent and custodian in establishing and maintaining your Insured Bank Network feature as a Schwab Cash Feature for your brokerage account. Deposit accounts held through the Insured Bank Network feature constitute direct obligations of a participating Depository Institution and are not obligations of Schwab. Insured Bank Network 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 Insured Bank Network feature, please refer to the Cash Features Disclosure Statement available online or from a Schwab representative.

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

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

Estimated Annual Income: Derived from information provided by outside parties. Schwab cannot guarantee the accuracy of such information. Since the interest and dividends are subject to change at any time, they should not be relied upon exclusively for making investment decisions.

Fees and Charges: For those fees described in the statement as "Fee to Advisor," as authorized by you, Schwab debited your Account to pay the fees as instructed by your Advisor. 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 feature, the Bank Sweep feature, and the Insured Bank Network feature, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab, Charles Schwab Bank, or a Depository Institution participating in the Insured Bank Network. 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. For the Insured Bank Network feature, interest accrues daily from the 16th of the prior month and is generally credited/posted on the 15th of the current month. If the 15th of the month falls on a non-business day, the interest amount payable through the 15th of the month is generally paid on the last business day prior to the 15th. However, there may be certain events that trigger the posting of interest earlier in the interest period. Events that could trigger an earlier interest posting include the closure of your deposit accounts at a Depository Institution or the rebalancing of funds between your MMDA and transaction account at a Depository Institution. These events are referred to as "Mid-Cycle Interest" on your account statement. The interest period for Mid-Cycle Interest payments will be from the 16th of the prior month, or the date the account(s) were established if after the 16th of the prior month, until the date posted on your account statement. For more information, about Mid-Cycle Interest payments please refer to your Cash Features Disclosure Statement.

If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage account is less than \$.005, you will not accrue any interest on that day. For balances held at Charles Schwab Bank in the Bank Sweep feature or at a Depository Institution participating in the Insured Bank Network, interest will accrue even if the amount is less than \$.005.

Latest Price/Price (Investment Detail Section Only): The most recent price evaluation available on the last business day of the statement period, normally the last trade price or bid. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Pricing of assets not held at Schwab is for informational purposes only. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as Stale Priced. For Limited Partnerships and Real Estate Investment Trust (REIT) securities, you may see that the value reflected on your periodic statement for this security is unpriced. NASD rules require that certain Limited Partnerships (direct participation programs) and REIT securities, that have not been priced within 18 months, must show as unpriced on customer statements. Note that these securities are generally illiquid, the value of the securities will be different than its

purchase price; if applicable, that accurate valuation information may not be available.

Margin Account Customers: This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection. Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully understand the risks involved in trading securities on margin. These risks include: 1) You can lose more funds than you deposit in the margin account, 2) Schwab can force the sale of securities or other assets in any of your account(s) to maintain the required account equity without contacting you, 3) You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call, 4) Schwab can increase its "house" maintenance margin requirements at any time without advance written notice to you.

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

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 the option contracts are allocated among customer short positions by 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. 4) Realized gain/loss of underlying securities is adjusted to reflect the premiums of assigned or exercised options. Please consult your tax advisor or IRS publication 550, Investment Income and Expenses, for additional information on Options.

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. 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. The shares of the money market mutual fund can be liquidated on your order and the proceeds returned to your securities account or remitted to you as provided in your Account Agreement and the applicable prospectus.

Securities Products and Services: Securities products and services are offered by Charles Schwab & Co., Inc., Member SIPC. Securities products and services, including unswep intraday funds and net credit balances held in brokerage accounts are not guaranteed deposits or obligations of Charles Schwab Bank or a Depository Institution(s) participating in the Insured Bank Network, and are subject to investment risk, are not

Terms and Conditions (continued)

FDIC insured, may lose value, and are not bank guaranteed. SIPC does not cover balances held at Charles Schwab Bank in the Bank Sweep feature or at a Depository Institution(s) participating in the Insured Bank Network feature.

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

Depository Institution: A Member FDIC depository institution participating in the Insured Bank Network that has entered into a deposit agreement with Schwab, at which interest-bearing deposit accounts are maintained on your behalf.

Gain (or Loss): Unrealized Gain or (Loss) and Realized Gain or (Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information has been provided on this statement at the request of your Advisor. This information is not a solicitation or a recommendation to buy or sell. It may, however, be helpful for investment and tax planning strategies. **Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS.**

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

IN CASE OF ERRORS OR DISCREPANCIES: If you find an error or discrepancy relating to your brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately. You may call us at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions.

IN CASE OF COMPLAINTS: If you have a complaint regarding your Schwab statement, products or services, please write to the Client Advocacy Team at Charles Schwab & Co., Inc., Attention: Client Advocacy Team, 211 Main St., San Francisco, CA 94105, USA, or call 800-435-4000. For Clients residing outside of the U.S., call collect +1-415-667-8400.

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

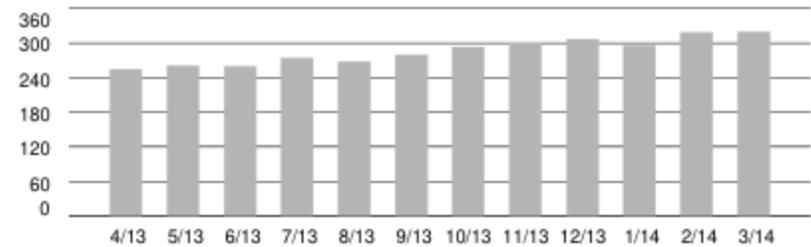
Additional Information: We are required by law to report to the Internal Revenue Service adjusted cost basis information (if applicable), certain payments to you and credits to your Account during the calendar year. Retain this statement for income tax purposes. Schwab or an affiliate acts as the Investment Advisor, Transfer Agent, Shareholder Service Agent and Distributor for the Sweep Funds and as Transaction

Services Agent for the Government Money Fund. Schwab or an affiliate is compensated by the Sweep Funds for acting in each of these capacities other than as Distributor. The amount of such compensation is disclosed in the prospectus. Additional information will be provided upon written request. 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.

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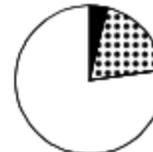
Change in Account Value	This Period	Year to Date
Starting Value	\$ 318,727.36	\$ 306,866.73
Cash Value of Purchases & Sales	(72.16)	(408.66)
Investments Purchased/Sold	72.16	408.66
Deposits & Withdrawals	0.00	11,000.00
Dividends & Interest ^z	72.22	448.32
Fees & Charges	0.00	0.00
Transfers	0.00	0.00
Income Reinvested	(72.16)	(408.66)
Change in Value of Investments	1,211.01	2,032.04
Ending Value on 03/31/2014	\$ 319,938.43	\$ 319,938.43
Accrued Income ^d	39.60	
Ending Value with Accrued Income ^d	\$ 319,978.03	
Total Change in Account Value:		
Including Deposits and Withdrawals	\$ 1,211.07	\$ 13,071.70
	<1%	4.26%
<i>Including Deposits, Withdrawals, and Accrued Income ^d</i>	\$ 1,250.67	

Account Value (\$) Over Last 12 Months [in Thousands]



Asset Composition	Market Value	% of Account Assets
Deposit Accounts ^{x,z}	\$ 11,234.68	4%
Equities	60,311.32	19%
Equity Funds	248,392.43	78%
Total Assets Long	\$ 319,938.43	
Total Account Value	\$ 319,938.43	100%
Accrued Income ^d	39.60	
Total Value with Accrued Income ^d	\$ 319,978.03	

Overview



- 4% Deposit Accounts [X,Z]
- ▣ 19% Equities
- 78% Equity Funds

Gain or (Loss) Summary

Gain or (Loss) on Investments Sold	
This Period	\$0.00
Unrealized Gain or (Loss)	
All Investments	\$60,621.72 ⁱ
<i>Values may not reflect all of your gains/losses.</i>	

Account Notes

- Accrued Dividend is \$39.60

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

Income Summary	This Period	Year To Date
Deposit Accounts Interest	0.06	0.06
Cash Dividends	72.16	166.71
Total Capital Gains	0.00	281.55
Total Income	72.22	448.32

Investment Detail - Deposit Accounts

Deposit Accounts	Market Value	% of Account Assets
Deposit Accounts ^{X,Z}	11,234.68	4%
Total Deposit Accounts	11,234.68	4%
Total Deposit Accounts	11,234.68	4%

Investment Detail - Equities

Equities	Quantity	Market Price	Market Value <i>Cost Basis</i>	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
AMERICAN INTL GROUP NEW ⁰ SYMBOL: AIG	578.7422	50.0100	28,942.90 <i>23,410.70</i>	9%	5,532.20	0.99%	289.37
GENERAL ELECTRIC COMPANY SYMBOL: GE	180.0000	25.8900	4,660.20 <i>4,964.57</i>	1%	(304.37)	3.39%	158.40
<i>Accrued Dividend: 39.60</i>							
GOOGLE INC CLASS A TRADES WITH DUE BILLS SYMBOL: GOOG	10.0000	1,114.5100	11,145.10 <i>3,838.45</i>	3%	7,306.65	0.00%	0.00

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Investment Detail - Equities (continued)

Equities (continued)	Quantity	Market Price	Market Value <i>Cost Basis</i>	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
STARBUCKS CORP ◊ SYMBOL: SBUX	212.0894	73.3800	15,563.12 6,964.82	5%	8,598.30	1.41%	220.57
Total Equities	980.8316		60,311.32	19%	21,132.78		668.34
		Total Cost Basis:	39,178.54				

Total Accrued Dividend for Equities: 39.60

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.

Investment Detail - Mutual Funds

Equity Funds	Quantity	Market Price	Market Value	% of Account Assets	Average Cost Basis	Cost Basis	Unrealized Gain or (Loss)
FIDELITY ADV DIV GROWTH ◊ FD CL T SYMBOL: FDGTX	1,836.1280	17.6700	32,444.38	10%	N/A	please provide	N/A
FIDELITY ADV EQTY VALUE ◊ FD CL T SYMBOL: FAVTX	2,215.3290	14.6300	32,410.26	10%	N/A	please provide	N/A
FIDELITY ADV SMALL CAP ◊ FD CL T SYMBOL: FSCTX	1,486.5380	26.6800	39,660.83	12%	N/A	please provide	N/A

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Investment Detail - Mutual Funds (continued)

Equity Funds (continued)	Quantity	Market Price	Market Value	% of Account Assets	Average Cost Basis	Cost Basis	Unrealized Gain or (Loss)
FIDELITY ADV STOCK ^o SELECTOR MID CAP T SYMBOL: FMCAX	1,141.7280	30.4500	34,765.62	11%	N/A	please provide	N/A
JANUS FUND CL T ^o SYMBOL: JANSX	823.8220	40.9600	33,743.75	11%	26.95	22,201.60	11,542.15
SCHWAB S&P 500 INDEX FD ^o SYMBOL: SWPPX	2,567.0160	29.3600	75,367.59	24%	18.47	47,420.80	27,946.79
Total Equity Funds	10,070.5610		248,392.43	78%		69,622.40 ⁱ	39,488.94 ⁱ
Total Mutual Funds	10,070.5610		248,392.43	78%		69,622.40 ⁱ	39,488.94 ⁱ

Total Investment Detail	319,938.43
Total Account Value	319,938.43
Total Cost Basis	108,800.94 ⁱ

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Transaction Detail - Purchases & Sales

Equities Activity

Settle Date	Trade Date	Transaction	Description	Quantity	Unit Price	Total Amount
03/26/14	03/26/14	Reinvested Shares	AMERICAN INTL GROUP NEW: AIG	1.4330	50.3541	(72.16)
Total Equities Activity						(72.16)
Total Purchases & Sales						(72.16)

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

Transaction Process Date	Date	Activity	Description	Credit/(Debit)
03/15/14	03/17/14	Bank Interest ^{X,Z}	BANK INT 021614-031514	0.06
03/25/14	03/25/14	Qual Div Reinvest	AMERICAN INTL GROUP NEW: AIG	72.16
Total Dividends & Interest				72.22

Total Transaction Detail	0.06
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Charles Schwab Bank Deposit Accounts Activity

Transaction Date	Transaction	Description	Withdrawal	Deposit	Balance ^{x,z}
Opening Balance^{x,z}					11,234.62
03/15/14	Interest Paid ^{x,z}	BANK INTEREST		0.06	11,234.68
Total Activity			0.00	0.06	
Ending Balance^{x,z}					11,234.68

Deposit Accounts: Interest Rate as of 03/31/14 was 0.01%. Your interest period was 02/16/14 - 03/15/14. ^z

Pending Corporate Actions

	Transaction	Quantity	Payable Date	Rate per Share	Share Distribution	Cash Distribution
GOOGLE INC CLASS A	Spin-Off	10.0000	04/02/14	1.0000		
Spin-Off Dist		0.0000	N/A	0.0000	10.0000	
GENERAL ELECTRIC COMPANY	Qualified Dividend	180.0000	04/25/14	0.2200		39.60
Total Pending Corporate Actions						39.60

Pending transactions are not included in account value.

Contribution Summary

	2013	2014
Traditional IRA	5,500.00	5,500.00
Year To Date Total	5,500.00	5,500.00

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. 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

- ◇ Dividends paid on this security will be automatically reinvested.
- d** Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your brokerage account, but the income and/or dividends have not been received into your account and Schwab makes no representation that they will. Accrued amounts are not covered by SIPC account protection until actually received and held in the account.
- i** Value includes incomplete cost basis. If cost basis is not available for an investment, you may be able to provide updates. Please refer to the first page of this statement for instructions or contact information.
- X** Balances held at Charles Schwab Bank, member FDIC.
- Z** Please note that the interest is paid for a period that differs from the Statement Period. Bank balances include any interest that Charles Schwab Bank paid as indicated on the Deposit Accounts Activity page. Bank balances do not include any 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 information on how Schwab pays its representatives, go to <http://abouthschwab.com/about/overview/compensation.html>.