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### Market Monitor

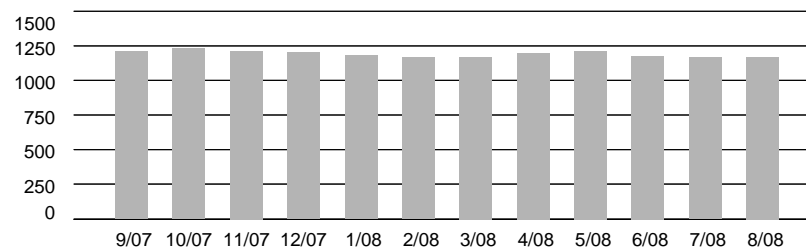
Rates	Yield
Sch Cash Reserves	2.09%
Treasury Bill - 6 Months	1.91%
Treasury Bond - 30 Year	4.41%

Indices	Year To Date Change
Dow Jones Industrial Average	-12.97%
Standard & Poor's 500 Index®	-12.64%
Schwab 1000 Index®	-11.87%
NASDAQ Composite Index	-10.74%



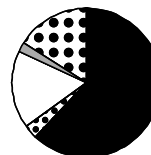
Change in Account Value	This Period	Year to Date
<b>Starting Value</b>	<b>\$ 1,167,706.53</b>	<b>\$ 1,206,312.65</b>
Cash Value of Purchases & Sales	(188,045.46)	(49,197.75)
Investments Purchased/Sold	188,045.46	49,197.75
Deposits & Withdrawals	(3,579.00)	(25,347.12)
Dividends & Interest	1,012.66	33,462.56
Fees & Charges	0.00	0.00
Transfers	0.00	0.00
Income Reinvested	(364.23)	(2,080.01)
Change in Value of Investments	7,901.22	(39,670.90)
<b>Ending Value on 08/31/2008</b>	<b>\$ 1,172,677.18</b>	<b>\$ 1,172,677.18</b>
Accrued Interest	3,112.08	
<b>Ending Value with Accrued Interest</b>	<b>\$ 1,175,789.26</b>	
<b>Total Change in Account Value:</b>		
Including Deposits and Withdrawals	\$ 4,970.65	\$ (33,635.47)
	<1%	(2.79)%
<i>Incl. Deposits, W/Ds, &amp; Accrued Int.</i>	<b>\$ 8,082.73</b>	

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



Asset Composition	Market Value	% of Account Assets
Money Market Funds [Sweep]	\$ 31,182.05	3%
Fixed Income	730,463.18	62%
Equities	202,017.92	17%
Mutual Funds	190,324.03	16%
Other Assets	18,690.00	2%
<b>Total Assets Long</b>	<b>\$ 1,172,677.18</b>	
<b>Total Account Value</b>	<b>\$ 1,172,677.18</b>	<b>100%</b>
Accrued Interest	3,112.08	
<b>Total Value with Accrued Interest</b>	<b>\$ 1,175,789.26</b>	

Overview



- 62% Fixed Income
- ▣ 3% MMFs [Sweep]
- 17% Equities
- 2% Other Assets
- ▣ 16% Mutual Funds

Gain or (Loss) Summary

Gain or (Loss) on Investments Sold

This Period \$(28.43)

Unrealized Gain or (Loss)

All Investments \$(39,041.82)<sup>i</sup>  
 Values may not reflect all of your gains/losses.

Account Notes

- Accrued Interest is \$3,112.08

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
Money Funds Dividends	364.23	1,603.45
Cash Dividends	0.00	921.12
Corporate Bond Interest	262.42	3,030.10
Certificate of Deposit Interest	386.01	27,314.14
Treasury Bond Interest	0.00	593.75
<b>Total Income</b>	<b>1,012.66</b>	<b>33,462.56</b>
Accrued Interest Paid	0.00	(22.84)

**Investment Detail - Money Market Funds [Sweep]**

Money Market Funds [Sweep]	Quantity	Market Price	Market Value	Current Yield	% of Account Assets
SCHWAB CASH RESERVES: SWSXX	31,182.0500	1.0000	31,182.05	2.09%	3%
<b>Total Money Market Funds [Sweep]</b>			<b>31,182.05</b>		<b>3%</b>
<b>Total Money Market Funds [Sweep]</b>			<b>31,182.05</b>		<b>3%</b>

**Investment Detail - Fixed Income**

Accounting Method  
 Fixed Income: First In First Out [FIFO]

U.S. Treasuries	Par	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Annual Income
	Units Purchased	Cost Per Unit	Cost Basis	Acquired		Yield to Maturity
<b>US TREAS NT 4.75%12/08</b>	<b>25,000.0000</b>	<b>100.9531</b>	<b>25,238.28</b>	<b>2%</b>	<b>(189.45)</b>	<b>1,187.50</b>
DUE 12/31/08	25,000.0000	101.7109	25,427.73	01/04/08	(189.45)	2.96%
CUSIP: 912828GB0					<b>Accrued Interest: 203.29</b>	
<b>Total U.S. Treasuries</b>			<b>25,238.28</b>	<b>2%</b>	<b>(189.45)</b>	<b>1,187.50</b>

**Total Accrued Interest for U.S. Treasuries: 203.29**

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

Accounting Method  
 Fixed Income: First In First Out [FIFO]

	Par	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Annual Income
Mortgage Pools	Units Purchased	Cost Per Unit	Cost Basis	Acquired		Yield to Maturity
<b>GNMA II 003953 5.5%37</b>	<b>25,000.0000</b>	<b>99.5000</b>	<b>21,988.29</b>	<b>2%</b>	<b>(110.50)</b>	<b>N/A</b>
DUE 02/20/37	25,000.0000	100.0000	22,098.79	02/15/07	(110.50)	N/A
CUSIP: 36202EMA4						
FACTOR= .883951470						
REMAIN PRIN=\$22,098.79						
<b>GNMA PL 392524 8%24</b>	<b>25,000.0000</b>	<b>108.5063</b>	<b>127.77</b>	<b>&lt;1%</b>	<b>N/A<sup>i</sup></b>	<b>N/A</b>
DUE 09/15/24	25,000.0000	N/A	please provide	04/20/95	N/A	N/A
CUSIP: 36205KAZ5						
MOODY'S: NR S&P: NR						
FACTOR= .004709960						
REMAIN PRIN=\$117.75						
<b>GNMA PL 407459 8%25</b>	<b>50,000.0000</b>	<b>108.5063</b>	<b>836.94</b>	<b>&lt;1%</b>	<b>N/A<sup>i</sup></b>	<b>N/A</b>
DUE 05/15/25	50,000.0000	N/A	please provide	05/23/95	N/A	N/A
CUSIP: 36206CTQ2						
MOODY'S: NR S&P: NR						
FACTOR= .015426650						
REMAIN PRIN=\$771.33						
<b>GNMA PL 407470 8%25</b>	<b>50,000.0000</b>	<b>108.5063</b>	<b>244.10</b>	<b>&lt;1%</b>	<b>N/A<sup>i</sup></b>	<b>N/A</b>
DUE 06/15/25	50,000.0000	N/A	please provide	06/21/95	N/A	N/A
CUSIP: 36206CT33						
MOODY'S: NR S&P: NR						
FACTOR= .004499310						
REMAIN PRIN=\$224.97						
<b>GNMA PL 407493 7.5%25</b>	<b>50,000.0000</b>	<b>106.9142</b>	<b>551.68</b>	<b>&lt;1%</b>	<b>N/A<sup>i</sup></b>	<b>N/A</b>
DUE 06/15/25	50,000.0000	N/A	please provide	06/05/95	N/A	N/A
CUSIP: 36206CUS6						
MOODY'S: NR S&P: NR						
FACTOR= .010320020						
REMAIN PRIN=\$516.00						

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

Accounting Method  
 Fixed Income: First In First Out [FIFO]

	Par	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Annual Income
Mortgage Pools (continued)	Units Purchased	Cost Per Unit	Cost Basis	Acquired		Yield to Maturity
<b>GNMA PL 422668 7%26</b>	<b>50,000.0000</b>	<b>106.5781</b>	<b>1,297.71</b>	<b>&lt;1%</b>	<b>N/A<sup>i</sup></b>	<b>N/A</b>
DUE 05/15/26	50,000.0000	N/A	please provide	05/15/96	N/A	N/A
CUSIP: 36206VQV2						
FACTOR= .024352190						
REMAIN PRIN=\$1,217.61						
<b>GNMA PL 422826 7.5%26</b>	<b>50,000.0000</b>	<b>107.4000</b>	<b>390.89</b>	<b>&lt;1%</b>	<b>N/A<sup>i</sup></b>	<b>N/A</b>
DUE 06/15/26	50,000.0000	N/A	please provide	05/31/96	N/A	N/A
CUSIP: 36206VVT1						
FACTOR= .007279120						
REMAIN PRIN=\$363.96						
<b>GNMA PL 426384 7%26</b>	<b>57,931.0000</b>	<b>106.4453</b>	<b>1,773.13</b>	<b>&lt;1%</b>	<b>N/A<sup>i</sup></b>	<b>N/A</b>
DUE 03/15/26	57,931.0000	N/A	please provide	07/01/97	N/A	N/A
CUSIP: 36207AUH3						
FACTOR= .028754260						
REMAIN PRIN=\$1,665.76						
<b>GNMA PL 431421 7%26</b>	<b>50,000.0000</b>	<b>106.4453</b>	<b>1,652.67</b>	<b>&lt;1%</b>	<b>N/A<sup>i</sup></b>	<b>N/A</b>
DUE 10/15/26	50,000.0000	N/A	please provide	09/30/96	N/A	N/A
CUSIP: 36207GG60						
FACTOR= .031052060						
REMAIN PRIN=\$1,552.60						
<b>GNMA PL 440227 7%27</b>	<b>70,000.0000</b>	<b>106.4453</b>	<b>1,213.68</b>	<b>&lt;1%</b>	<b>N/A<sup>i</sup></b>	<b>N/A</b>
DUE 03/15/27	70,000.0000	N/A	please provide	03/19/97	N/A	N/A
CUSIP: 36207SA45						
FACTOR= .016288430						
REMAIN PRIN=\$1,140.19						

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

Accounting Method  
 Fixed Income: First In First Out [FIFO]

	Par	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Annual Income
	Units Purchased	Cost Per Unit	Cost Basis	Acquired		Yield to Maturity
<b>Mortgage Pools</b> (continued)						
<b>GNMA PL 440338 7%27</b>	<b>40,000.0000</b>	<b>106.9063</b>	<b>1,051.78</b>	<b>&lt;1%</b>	<b>N/A<sup>i</sup></b>	<b>N/A</b>
DUE 03/15/27	40,000.0000	N/A	please provide	07/10/97	N/A	N/A
CUSIP: 36207SEK5						
FACTOR= .024595860						
REMAIN PRIN=\$983.83						
<b>GNMA PL 461189 7%28</b>	<b>75,000.0000</b>	<b>106.4453</b>	<b>2,217.34</b>	<b>&lt;1%</b>	<b>N/A<sup>i</sup></b>	<b>N/A</b>
DUE 01/15/28	75,000.0000	N/A	please provide	01/09/98	N/A	N/A
CUSIP: 36208UKA4						
FACTOR= .027774370						
REMAIN PRIN=\$2,083.08						
<b>GNMA PL 625985 5%34</b>	<b>50,000.0000</b>	<b>98.1125</b>	<b>22,727.57</b>	<b>2%</b>	<b>(871.56)</b>	<b>N/A</b>
DUE 04/15/34	50,000.0000	101.8750	23,599.13	03/30/04	(871.56)	N/A
CUSIP: 36291ENA5						
FACTOR= .463296190						
REMAIN PRIN=\$23,164.81						
<b>Total Mortgage Pools</b>			<b>56,073.55</b>	<b>5%</b>	<b>(982.06)<sup>i</sup></b>	<b>N/A</b>

	Par	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Annual Income
	Units Purchased	Cost Per Unit	Cost Basis	Acquired		Yield to Maturity
<b>CDs &amp; BAs</b>						
<b>BOSTON PRIVATE 3.35%09</b>	<b>90,000.0000</b>	<b>99.7890</b>	<b>89,810.10</b>	<b>8%</b>	<b>(189.90)</b>	<b>N/A</b>
CD FDIC INS DUE 05/14/09	90,000.0000	100.0000	90,000.00	05/08/08	(189.90)	3.35%
PAYS INT @MATURITY						
CUSIP: 101120BP7						
					<b>Accrued Interest: 908.63</b>	

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

Accounting Method  
 Fixed Income: First In First Out [FIFO]

	Par	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Annual Income
CDs & BAs (continued)	Units Purchased	Cost Per Unit	Cost Basis	Acquired		Yield to Maturity
<b>CATHAY BANK N A 3.4%09</b>	<b>60,000.0000</b>	<b>99.7180</b>	<b>59,830.80</b>	<b>5%</b>	<b>(169.20)</b>	<b>N/A</b>
CD FDIC INS DUE 06/12/09	60,000.0000	100.0000	60,000.00	06/05/08	(169.20)	3.40%
PAYS INT @MATURITY						
CUSIP: 149159DV4						
					<b>Accrued Interest: 447.12</b>	
<b>CRESCENT B&amp;T N A 3.45%09</b>	<b>70,000.0000</b>	<b>100.0720</b>	<b>70,050.40</b>	<b>6%</b>	<b>50.40</b>	<b>2,415.00</b>
CD FDIC INS DUE 02/27/09	70,000.0000	100.0000	70,000.00	02/21/08	50.40	3.45%
NEW ORLEANS LA						
CUSIP: 225645BZ2						
					<b>Accrued Interest: 26.47</b>	
<b>DISCOVER BANK NA 3.95%09</b>	<b>95,000.0000</b>	<b>99.8000</b>	<b>94,810.00</b>	<b>8%</b>	<b>(190.00)</b>	<b>3,752.50</b>
CD FDIC INS DUE 11/30/09	95,000.0000	100.0000	95,000.00	08/20/08	(190.00)	3.94%
GREENWOOD DE						
CUSIP: 25469JSR1						
					<b>Accrued Interest: 30.84</b>	
<b>FIRST FED CA BK 3.15%09</b>	<b>50,000.0000</b>	<b>99.9620</b>	<b>49,981.00</b>	<b>4%</b>	<b>(19.00)</b>	<b>N/A</b>
CD FDIC INS DUE 01/21/09	50,000.0000	100.0000	50,000.00	07/18/08	(19.00)	3.15%
PAYS INT @MATURITY						
CUSIP: 320217LS9						
					<b>Accrued Interest: 172.60</b>	
<b>FIRSTBANK PR N A 3.55%09</b>	<b>60,000.0000</b>	<b>99.7380</b>	<b>59,842.80</b>	<b>5%</b>	<b>(157.20)</b>	<b>2,130.00</b>
CD FDIC INS DUE 07/17/09	60,000.0000	100.0000	60,000.00	04/08/08	(157.20)	3.54%
SAN JUAN PR						
CUSIP: 337629RU5						
					<b>Accrued Interest: 81.70</b>	
<b>NY COMMUNITY BK 3.85%09</b>	<b>80,000.0000</b>	<b>99.9410</b>	<b>79,952.80</b>	<b>7%</b>	<b>(47.20)</b>	<b>N/A</b>
CD FDIC INS DUE 07/31/09	80,000.0000	100.0000	80,000.00	07/29/08	(47.20)	3.85%
PAYS INT @MATURITY						
CUSIP: 649447NX3						
					<b>Accrued Interest: 270.03</b>	
<b>WACHOVIA MRTGE 3.75%09</b>	<b>95,000.0000</b>	<b>99.8310</b>	<b>94,839.45</b>	<b>8%</b>	<b>(160.55)</b>	<b>N/A</b>
CD FDIC INS DUE 08/14/09	95,000.0000	100.0000	95,000.00	08/05/08	(160.55)	3.75%
PAYS INT @MATURITY						
CUSIP: 929781FT4						
					<b>Accrued Interest: 165.92</b>	

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

Accounting Method  
 Fixed Income: First In First Out [FIFO]

	Par	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Annual Income
CDs & BAs (continued)	Units Purchased	Cost Per Unit	Cost Basis	Acquired		Yield to Maturity
<b>WESTERNBANK PR NA 3.5%09</b>	<b>50,000.0000</b>	<b>100.0680</b>	<b>50,034.00</b>	<b>4%</b>	<b>34.00</b>	<b>1,750.00</b>
CD FDIC INS DUE 03/17/09	50,000.0000	100.0000	50,000.00	03/09/04	34.00	3.50%
MAYAGUEZ PR						
CUSIP: 95989PBE8						
					<i>Accrued Interest: 805.48</i>	
<b>Total CDs &amp; BAs</b>			<b>649,151.35</b>	<b>55%</b>	<b>(848.65)</b>	<b>10,047.50</b>
					<i>Total Accrued Interest for CDs &amp; BAs: 2,908.79</i>	
<b>Total Fixed Income</b>			<b>730,463.18</b>	<b>62%</b>	<b>(2,020.16)<sup>i</sup></b>	<b>11,235.00</b>

*Accrued Interest represents the interest that would be received if the fixed income investment was sold prior to the coupon payment.  
 Estimated Annual Income and yield calculations are for informational purposes only and are not a projection or guarantee of future dividends.*

**Investment Detail - Equities**

Accounting Method  
 Equities: First In First Out [FIFO]

	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
Equities	Units Purchased	Cost Per Share	Cost Basis	Acquired			
<b>APPLE INC</b>	<b>400.0000</b>	<b>169.5300</b>	<b>67,812.00</b>	<b>6%</b>	<b>474.68</b>	<b>0.00%</b>	<b>0.00</b>
SYMBOL: AAPL	50.0000	178.6495	8,932.47	05/21/08	(455.97)		
	50.0000	176.9290	8,846.45	06/12/08	(369.95)		
	50.0000	169.0990	8,454.95	06/26/08	21.55		
	50.0000	168.3990	8,419.95	07/15/08	56.55		
	50.0000	168.9490	8,447.45	07/17/08	29.05		
	20.0000	150.1890	3,003.78	07/21/08	386.82		
	30.0000	150.2290	4,506.87	07/21/08	579.03		
	50.0000	162.2990	8,114.95	07/21/08	361.55		
	50.0000	172.2090	8,610.45	08/25/08	(133.95)		
<i>Cost Basis</i>			<b>67,337.32</b>				

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**Investment Detail - Equities** (continued)

Accounting Method  
 Equities: First In First Out [FIFO]

Equities (continued)	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
	Units Purchased	Cost Per Share	Cost Basis	Acquired			
<b>ASA LIMITED F</b>	<b>300.0000</b>	<b>64.6500</b>	<b>19,395.00</b>	<b>2%</b>	<b>(2,834.75)</b>	<b>0.92%</b>	<b>180.00</b>
TENDER OFFER	50.0000	77.4090	3,870.45	06/10/08	(637.95)		
SYMBOL: ASA	50.0000	75.1490	3,757.45	06/12/08	(524.95)		
	100.0000	76.0395	7,603.95	07/25/08	(1,138.95)		
	50.0000	71.7790	3,588.95	07/30/08	(356.45)		
	50.0000	68.1790	3,408.95	08/05/08	(176.45)		
<i>Cost Basis</i>			22,229.75				
<b>CISCO SYSTEMS INC</b>	<b>200.0000</b>	<b>24.0500</b>	<b>4,810.00</b>	<b>&lt;1%</b>	<b>(1,361.35)</b>	<b>0.00%</b>	<b>0.00</b>
SYMBOL: CSCO	200.0000	30.8567	6,171.35	11/08/07	(1,361.35)		
<b>GOOGLE INC CLASS A</b>	<b>100.0000</b>	<b>463.2900</b>	<b>46,329.00</b>	<b>4%</b>	<b>(10,011.38)</b>	<b>0.00%</b>	<b>0.00</b>
SYMBOL: GOOG	10.0000	688.2740	6,882.74	11/08/07	(2,249.84)		
	10.0000	632.6640	6,326.64	11/15/07	(1,693.74)		
	10.0000	654.2050	6,542.05	01/07/08	(1,909.15)		
	10.0000	628.9850	6,289.85	01/09/08	(1,656.95)		
	10.0000	572.7650	5,727.65	01/22/08	(1,094.75)		
	10.0000	524.2500	5,242.50	01/31/08	(609.60)		
	20.0000	503.0000	10,060.00	02/21/08	(794.20)		
	10.0000	455.0000	4,550.00	03/03/08	82.90		
	10.0000	471.8950	4,718.95	07/17/08	(86.05)		
<i>Cost Basis</i>			56,340.38				
<b>JOHNSON &amp; JOHNSON</b>	<b>100.0000</b>	<b>70.4300</b>	<b>7,043.00</b>	<b>&lt;1%</b>	<b>255.05</b>	<b>2.61%</b>	<b>184.00</b>
SYMBOL: JNJ	43.0000	67.8795	2,918.82	11/19/07	109.67		
	57.0000	67.8794	3,869.13	11/19/07	145.38		
<i>Cost Basis</i>			6,787.95				



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.

**Investment Detail - Equities** (continued)

Accounting Method  
 Equities: First In First Out [FIFO]

Equities (continued)	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
	Units Purchased	Cost Per Share	Cost Basis	Acquired			
<b>MICROSOFT CORP</b>	<b>1,172.1113</b>	<b>27.2900</b>	<b>31,986.92</b>	<b>3%</b>	<b>(1,195.22)</b>	<b>1.61%</b>	<b>515.73</b>
SYMBOL: MSFT	52.1113	26.6483	1,388.68		33.44		
	420.0000	26.2799	11,037.56	06/11/02	424.24		
	300.0000	30.6331	9,189.95	10/11/07	(1,002.95)		
	100.0000	29.7800	2,978.00	02/05/08	(249.00)		
	200.0000	28.0200	5,604.00	02/11/08	(146.00)		
	100.0000	29.8395	2,983.95	04/25/08	(254.95)		
<i>Cost Basis</i>			<i>33,182.14</i>				
<b>SUN MICROSYSTEMS INC NEW</b>	<b>800.0000</b>	<b>9.0000</b>	<b>7,200.00</b>	<b>&lt;1%</b>	<b>(6,585.95)</b>	<b>0.00%</b>	<b>0.00</b>
SYMBOL: JAVA	500.0000	18.2900	9,145.00	12/27/07	(4,645.00)		
	300.0000	15.4698	4,640.95	04/08/08	(1,940.95)		
<i>Cost Basis</i>			<i>13,785.95</i>				
<b>YAHOO INC</b>	<b>900.0000</b>	<b>19.3800</b>	<b>17,442.00</b>	<b>1%</b>	<b>(6,443.39)</b>	<b>0.00%</b>	<b>0.00</b>
SYMBOL: YHOO	50.0000	24.4697	1,223.49	07/26/07	(254.49)		
	200.0000	30.2997	6,059.95	10/30/07	(2,183.95)		
	100.0000	28.2997	2,829.97	11/07/07	(891.97)		
	100.0000	28.2998	2,829.98	11/07/07	(891.98)		
	100.0000	26.3495	2,634.95	11/08/07	(696.95)		
	200.0000	24.7857	4,957.15	12/12/07	(1,081.15)		
	100.0000	22.6195	2,261.95	06/12/08	(323.95)		
	50.0000	21.7590	1,087.95	06/26/08	(118.95)		
<i>Cost Basis</i>			<i>23,885.39</i>				
<b>Total Equities</b>			<b>202,017.92</b>	<b>17%</b>	<b>(27,702.31)</b>		<b>879.73</b>

Estimated Annual Income and yield calculations are for informational purposes only and are not a projection or guarantee of future dividends.

**Investment Detail - Mutual Funds**

Accounting Method  
 Mutual Funds: Average

Mutual Funds	Quantity	Market Price	Market Value	% of Account Assets	Average Cost Basis	Cost Basis	Unrealized Gain or (Loss)
<b>JPMORGAN GROWTH ADVANTAG</b> ◊ E CL A SYMBOL: VHIAX	5,071.8910	7.9500	40,321.53	3%	N/A	please provide	N/A
<b>SCHWAB SMALL CAP INDEX</b> ◊ FUND SYMBOL: SWSMX	4,671.1580	19.0000	88,752.00	8%	19.70	92,040.32	(3,288.32)
<b>SCHWAB 1000 INDEX FUND -</b> ◊ INVESTOR SHARES SYMBOL: SNXFX	1,601.7390	38.2400	61,250.50	5%	38.07	60,971.53	278.97
<b>Total Mutual Funds</b>			<b>190,324.03</b>	<b>16%</b>			<b>(3,009.35)</b> <sup>i</sup>

**Investment Detail - Other Assets**

Accounting Method  
 Other Assets: First In First Out [FIFO]

Other Assets	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)
	Units Purchased	Cost Per Share	Cost Basis	Acquired	
<b>CITIGROUP CAP 6.35%67</b> DUE 03/15/67 SUBJ TO XTRO REDEMPTION SYMBOL: C+E	<b>1,000.0000</b>	<b>18.6900</b>	<b>18,690.00</b>	<b>2%</b>	<b>(6,310.00)</b>
	1,000.0000	25.0000	25,000.00	03/06/07	(6,310.00)
<b>Total Other Assets</b>			<b>18,690.00</b>	<b>2%</b>	<b>(6,310.00)</b>

<b>Total Investment Detail</b>	<b>1,172,677.18</b>
<b>Total Account Value</b>	<b>1,172,677.18</b>

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.



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**Gain or (Loss) on Investments Sold**

Accounting Method  
 Mutual Funds: Average  
 All Other Securities: First In First Out [FIFO]

Investments	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Gain or (Loss)
APPLE INC: AAPL	50.0000	04/21/08	08/08/08	8,397.50	8,384.95	12.55
APPLE INC: AAPL	50.0000	05/21/08	08/12/08	8,891.50	8,932.48	(40.98)
<b>Total Gain or (Loss) on Investments Sold</b>				<b>17,289.00</b>	<b>17,317.43</b>	<b>(28.43)</b>

Schwab has provided accurate realized gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. If all data for a given investment is not available, the investment will not be listed here.

Option Customers: Gain/loss on investments sold is adjusted to reflect the premiums of assigned or exercised options. Please consult IRS publication 550, Investment Income and Expenses, for additional information on Options.

**Transaction Detail - Purchases & Sales**

**Fixed Income Activity**

Settle Date	Trade Date	Transaction	Description	Par	Unit Price	Total Amount
08/15/08	08/05/08	Bought	WACHOVIA MRTGE 3.75%09 CD FDIC INS DUE 08/14/09: 929781FT4 With accrued interest of \$0.00	95,000.0000	100.0000	(95,000.00)
08/15/08	08/15/08	Principal Payment	GNMA PL 392524 8%24 DUE 09/15/24 : 36205KAZ5			0.29
08/15/08	08/15/08	Principal Payment	GNMA PL 407459 8%25 DUE 05/15/25 : 36206CTQ2			1.73
08/15/08	08/15/08	Principal Payment	GNMA PL 407470 8%25 DUE 06/15/25 : 36206CT33			0.51
08/15/08	08/15/08	Principal Payment	GNMA PL 407493 7.5%25 DUE 06/15/25 : 36206CUS6			2.12
08/15/08	08/15/08	Principal Payment	GNMA PL 422668 7%26 DUE 05/15/26 : 36206VQV2			3.61

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.

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

**Fixed Income Activity** (continued)

Settle Date	Trade Date	Transaction	Description	Par	Unit Price	Total Amount
08/15/08	08/15/08	Principal Payment	GNMA PL 422826 7.5%26 DUE 06/15/26 : 36206VVT1			1.09
08/15/08	08/15/08	Principal Payment	GNMA PL 426384 7%26 DUE 03/15/26 : 36207AUH3			3.96
08/15/08	08/15/08	Principal Payment	GNMA PL 431421 7%26 DUE 10/15/26 : 36207GG60			4.43
08/15/08	08/15/08	Principal Payment	GNMA PL 440227 7%27 DUE 03/15/27 : 36207SA45			2.69
08/15/08	08/15/08	Principal Payment	GNMA PL 440338 7%27 DUE 03/15/27 : 36207SEK5			4.31
08/15/08	08/15/08	Principal Payment	GNMA PL 461189 7%28 DUE 01/15/28 : 36208UKA4			6.48
08/15/08	08/15/08	Principal Payment	GNMA PL 625985 5%34 DUE 04/15/34 : 36291ENA5			40.27
08/20/08	08/20/08	Principal Payment	GNMA II 003953 5.5%37 DUE 02/20/37 : 36202EMA4			202.40
08/29/08	08/20/08	Bought	DISCOVER BANK NA 3.95%09 CD FDIC INS DUE 11/30/09 With accrued interest of \$0.00	95,000.0000	100.0000	(95,000.00)
<b>Total Fixed Income Activity</b>						<b>(189,726.11)</b>

**Equities Activity**

Settle Date	Trade Date	Transaction	Description	Quantity	Unit Price	Total Amount
08/04/08	07/30/08	Bought	ASA LIMITED F TENDER OFFER: ASA	50.0000	71.6000	(3,588.95)

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.

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

**Equities Activity** (continued)

Settle Date	Trade Date	Transaction	Description	Quantity	Unit Price	Total Amount
08/08/08	08/05/08	Bought	ASA LIMITED F TENDER OFFER: ASA	50.0000	68.0000	(3,408.95)
08/13/08	08/08/08	Sold	APPLE INC: AAPL	(50.0000)	168.1300	8,397.50
08/15/08	08/12/08	Sold	APPLE INC: AAPL	(50.0000)	178.0100	8,891.50
08/28/08	08/25/08	Bought	APPLE INC: AAPL	50.0000	172.0300	(8,610.45)
<b>Total Equities Activity</b>						<b>1,680.65</b>
<b>Total Purchases &amp; Sales</b>						<b>(188,045.46)</b>

**Transaction Detail - Deposits & Withdrawals**

Transaction Process Date	Date	Activity	Description	Location	Credit/(Debit)
08/01/08	08/01/08	MoneyLink Txn	Tfr BANK OF AMERICA, N, JULIO C POSTIGO		(2,791.62)
08/01/08	08/01/08	Tax Withholding	FED INC TAX WHLD IRA7		(787.38)
<b>Total Deposits &amp; Withdrawals</b>					<b>(3,579.00)</b>

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

Transaction Process Date	Date	Activity	Description	Credit/(Debit)
08/15/08	08/15/08	Bond Interest	GNMA PL 392524 8%24: 36205KAZ5	0.79
08/15/08	08/15/08	Bond Interest	GNMA PL 407459 8%25: 36206CTQ2	5.15
08/15/08	08/15/08	Bond Interest	GNMA PL 407470 8%25: 36206CT33	1.50
08/15/08	08/15/08	Bond Interest	GNMA PL 407493 7.5%25: 36206CUS6	3.24
08/15/08	08/15/08	Bond Interest	GNMA PL 422668 7%26: 36206VQV2	7.12
08/15/08	08/15/08	Bond Interest	GNMA PL 422826 7.5%26: 36206VVT1	2.28

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.

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

Transaction Process					
Date	Date	Activity	Description		Credit/(Debit)
08/15/08	08/15/08	Bond Interest	GNMA PL 426384 7%26: 36207AUH3		9.74
08/15/08	08/15/08	Bond Interest	GNMA PL 431421 7%26: 36207GG60		9.08
08/15/08	08/15/08	Bond Interest	GNMA PL 440227 7%27: 36207SA45		6.67
08/15/08	08/15/08	Bond Interest	GNMA PL 440338 7%27: 36207SEK5		5.76
08/15/08	08/15/08	Bond Interest	GNMA PL 461189 7%28: 36208UKA4		12.19
08/15/08	08/15/08	Bond Interest	GNMA PL 625985 5%34: 36291ENA5		96.69
08/15/08	08/15/08	Dividend	SCHWAB CASH RESERVES: SWSXX		364.23
08/18/08	08/18/08	CD Interest	FIRSTBANK PR N A 3.55%09: 337629RU5		180.90
08/20/08	08/20/08	Bond Interest	GNMA II 003953 5.5%37: 36202EMA4		102.21
08/28/08	08/28/08	CD Interest	CRESCENT B&T N A 3.45%09: 225645BZ2		205.11
<b>Total Dividends &amp; Interest</b>					<b>1,012.66</b>

**Total Transaction Detail** (190,611.80)

**Money Funds Detail**

**SCHWAB CASH RESERVES Activity**

Settle Date	Transaction	Quantity	Unit Price	Purchase/Debit	Sale/Credit
<b>Opening # of Shares: 221,788.3100</b>					
08/04/08	Redeemed	7,162.4100	1.0000		7,162.41
08/08/08	Redeemed	3,408.9500	1.0000		3,408.95
08/15/08	Redeemed	77,711.0000	1.0000		77,711.00
08/15/08	Dividend	364.2300	1.0000	364.23	
08/18/08	Purchased	231.7000	1.0000	231.70	
08/19/08	Purchased	180.9000	1.0000	180.90	
08/21/08	Purchased	304.6100	1.0000	304.61	
08/28/08	Redeemed	8,610.4500	1.0000		8,610.45

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.

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**Money Funds Detail** (continued)

**SCHWAB CASH RESERVES Activity** (continued)

Settle Date	Transaction	Quantity	Unit Price	Purchase/Debit	Sale/Credit
08/29/08	Redeemed	94,794.8900	1.0000		94,794.89
<b>Closing # of Shares: 31,182.0500</b>					

<b>Total SCHWAB CASH RESERVES Activity</b>				<b>1,081.44</b>	<b>191,687.70</b>
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<b>Total Money Funds Detail</b>				<b>1,081.44</b>	<b>191,687.70</b>
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**Trades Pending Settlement**

	Transaction	Quantity	Trade Date	Settle Date	Unit Price	Purchase/Debit	Sale/Credit
APPLE INC: AAPL	Bought	50.0000	08/29/08	09/04/08	169.7700	8,497.45	

<b>Total Trades Pending Settlement</b>						<b>8,497.45</b>	
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*Pending transactions are not included in account value.*

**Pending Corporate Actions**

	Transaction	Quantity	Payable Date	Rate per Share	Share Distribution	Cash Distribution
JOHNSON & JOHNSON	Qualified Dividend	100.0000	09/09/08	0.4600		46.00
MICROSOFT CORP	Qualified Dividend	1,172.1113	09/11/08	0.1100		128.93

<b>Total Pending Corporate Actions</b>						<b>174.93</b>
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*Pending transactions are not included in account value.*



**Contribution Summary**

	2007	2008
Traditional IRA	0.00	0.00
<b>Year To Date Total</b>	<b>0.00</b>	<b>0.00</b>

**Distribution Summary**

	Gross Amount	Federal Tax Withheld	State Tax Withheld	Earnings	Net Amount
Normal	30,329.12	6,537.23	0.00 FL	0.00	23,791.89
<b>Year To Date Total</b>	<b>30,329.12</b>	<b>6,537.23</b>	<b>0.00</b>	<b>0.00</b>	<b>23,791.89</b>

**Endnotes For Your Account**

Symbol Endnote Legend

- ◊ Dividends paid on this security will be automatically reinvested.
- 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.
- r Reinvested dividends are summarized and the cost per share is averaged.

For information on how Schwab pays its representatives, go to <http://www.aboutschwab.com/schwabcorp/compensation.html>.



## 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 Sweep Bank) 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 Deposit Feature:** Schwab acts as your agent and custodian in establishing and maintaining your Bank Deposit Feature as a Schwab Cash Feature in your brokerage account. The Bank Deposit Feature constitutes a direct obligation of the Sweep Bank and is not an obligation of Schwab. For information on FDIC insurance and its limits, as well as other important disclosures about the Bank Deposit Feature, please refer to the Disclosure Statement for Schwab Cash Features 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 Bank Deposit Feature, interest is paid for a period that differs from the Statement Period. Bank Deposit Feature balances include interest the Sweep Bank paid as indicated on your statement. Bank Deposit Feature 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.

Interest accrues 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. 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 earn any interest on that day. For Bank Deposit Feature balances held at a Sweep Bank, the 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

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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-Standard Assets:** 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-standard assets may be furnished by a third party as provided in Schwab's Non-Standard Asset Custody Agreement. Schwab shall have no responsibility for the accuracy or timeliness of such valuations. Assets held by a third party are not covered by SIPC.

**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.

**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.

**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 the brokerage accounts are not guaranteed deposits or obligations of the Sweep Bank, and are subject to investment risk, are not FDIC insured, may lose value, and are not bank guaranteed.

**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.

**Sweep Bank:** An FDIC-insured depository institution affiliated with The Charles Schwab Corporation, at which interest-bearing Deposit Accounts

are maintained on your behalf.

**General Rules for Investors:** 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 is not a solicitation or a recommendation to buy or sell. It may, however, be helpful for investment and tax planning strategies. It should not be relied on for filing your tax return as it may not include all taxable transactions. The Gain/Loss Section(s) will not be provided to the IRS or to any other tax authorities. For U.S. taxpayers, the information reported to you on Form 1099 is given to the IRS. Foreign Investors should note that the information given on this report is from a U.S. tax perspective. The information provided may or may not have relevance in other jurisdictions. We recommend that all customers (foreign and U.S.) consult their investment and tax advisors prior to using this information. Schwab has provided cost basis data wherever possible for most securities. Data may be incomplete or subject to change. Although efforts have been made to assure the quality of the information, some prices and/or dates may be inaccurate. Unique tax issues may alter the reported information. Consequently, all data, including but not limited to information provided by vendors and other third parties including Investment Advisors, should be confirmed with your records and your tax advisor as Schwab accepts no responsibility for its accuracy.

**Accounting Methods:** The default accounting methods used in this statement are compliant with IRS accounting methods for individual investors; however, they may require special action by you and may not be appropriate for your particular filing situation.

**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 +1-415-667-5009.) 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, 101 Montgomery St., San Francisco, CA 94104, USA, or call 800-435-4000. For Clients residing outside of the U.S., call collect +1-415-667-5009.

**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 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.