



0000055110105

charles SCHWAB

Schwab One® Trust Account of
J POSTIGO & V POSTIGO TTEE
JULIO C POSTIGO REVOC LIVING T
U/A DTD 11/29/1991 FBO J POSTI

Account Number
3258-8900

Statement Period
August 1-31, 2008

Explore the features and benefits of this statement.
Visit www.schwab.com/premiumstatement for more information.
Cut paper clutter. Switch to eStatements at schwab.com/paperless.

Your Schwab Consultant

Serre Murphy
VP - Financial Consultant

tel: 1(305)774-4861
email: Serre.Murphy@Schwab.com

Customer Service and Account Information

Customer Service and Trading:
Call your Schwab Representative
1 (800) 435-9050

Schwab by Phone™
Automated Services:
1 (800) 435-8804

TeleBroker®:
1 (800) 272-4922

Visit Our Web Site:
schwab.com

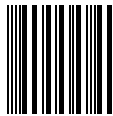
Cost Basis Updates:
To provide updates for incomplete cost basis information, please visit schwab.com/gainloss

Market Monitor

Rates	Yield
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%

005511

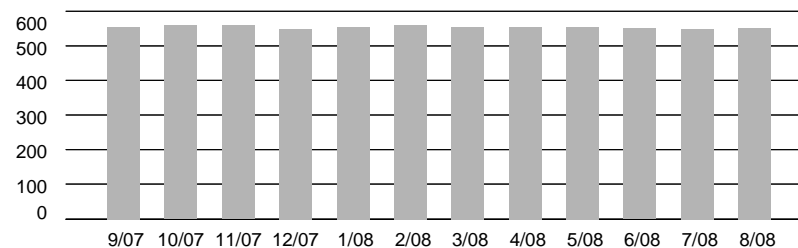


29/08-CT8G5805-005511-SML-33196382500 352337*
J POSTIGO & V POSTIGO TTEE
JULIO C POSTIGO REVOC LIVING T
U/A DTD 11/29/1991 FBO J POSTI
9811 SW 155TH AVE
MIAMI FL 33196-3825



Change in Account Value	This Period	Year to Date
Starting Value	\$ 548,592.25	\$ 549,440.04
Cash Value of Purchases & Sales	50,018.18	(29,356.12)
Investments Purchased/Sold	(50,018.18)	29,356.12
Deposits & Withdrawals	(1,000.00)	(3,600.00)
Dividends & Interest	4,420.38	19,468.14
Fees & Charges	0.00	0.00
Transfers	0.00	0.00
Income Reinvested	(91.08)	(3,089.72)
Change in Value of Investments	945.44	(9,351.47)
Ending Value on 08/31/2008	\$ 552,866.99	\$ 552,866.99
Accrued Interest	3,171.31	
Ending Value with Accrued Interest	\$ 556,038.30	
Total Change in Account Value:		
Including Deposits and Withdrawals	\$ 4,274.74	\$ 3,426.95
	<1%	<1%
<i>Incl. Deposits, W/Ds, & Accrued Int.</i>	\$ 7,446.05	

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



Asset Composition	Market Value	% of Account Assets
Money Market Funds [Sweep]	\$ 72,674.83	13%
Fixed Income	481,192.16	87%
Total Assets Long	\$ 553,866.99	
Cash (Debits)	(1,000.00)	
Total Assets Short	\$ (1,000.00)	
Total Account Value	\$ 552,866.99	100%
Accrued Interest	3,171.31	
Total Value with Accrued Interest	\$ 556,038.30	

Overview



- 13% MMFs [Sweep]
- ▣ 87% Fixed Income

Gain or (Loss) Summary

Realized Gain or (Loss) This Period

Short Term	\$0.00
Long Term	\$0.00

Unrealized Gain or (Loss)

All Investments	\$(694.35) ^{bi}
-----------------	--------------------------

Values may not reflect all of your gains/losses.

Account Notes

- Accrued Interest is \$3,171.31



Income Summary	This Period		Year to Date	
	Federally Tax-Exempt ¹	Federally Taxable	Federally Tax-Exempt ¹	Federally Taxable
Money Funds Dividends	0.00	91.08	0.00	2,209.50
Cash Dividends	0.00	0.00	0.00	1,080.63
Corporate Bond Interest	0.00	34.40	0.00	278.21
Certificate of Deposit Interest	0.00	4,294.90	0.00	15,231.04
Treasury Bond Interest	0.00	0.00	0.00	421.88
Municipal Bond Interest	0.00	0.00	246.88	0.00
Total Income	0.00	4,420.38	246.88	19,221.26
Accrued Interest Paid ⁴	0.00	0.00	0.00	(53.02)

¹Certain income in this category may qualify for state tax exemption; consult your tax advisor.

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

Investment Detail - Cash and Money Market Funds [Sweep]

Cash	Market Value	% of Account Assets
Cash	(1,000.00)	
Total Cash	(1,000.00)	

Money Market Funds [Sweep]	Quantity	Market Price	Market Value	Current Yield	% of Account Assets
Schwab Cash Reserves: SWSXX	72,674.8300	1.0000	72,674.83	2.09%	13%
Total Money Market Funds [Sweep]			72,674.83		13%
Total Cash and Money Market Funds [Sweep]			71,674.83		13%

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.

CT8G5805-005511 352339

Investment Detail - Fixed Income

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

	Par	Market Price	Market Value	Adjusted Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Annual Income
Units Purchased	Cost Per Unit	Cost Basis	Cost Basis	Acquired	Yield to Maturity		
U.S. Treasuries							
US TREAS NT 3.375%12/08	25,000.0000	100.4219	25,105.48	25,030.18	5%	75.30^b	843.75
DUE 12/15/08	25,000.0000	100.3906	25,097.66	25,030.18	01/04/08	75.30 ^b	2.94%
CUSIP: 912828BT6						Accrued Interest: 179.82	
Total U.S. Treasuries			25,105.48	25,030.18	5%	75.30^b	843.75

Total Accrued Interest for U.S. Treasuries: 179.82

	Par	Market Price	Market Value	Adjusted Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Annual Income
Units Purchased	Cost Per Unit	Cost Basis	Cost Basis	Acquired	Yield to Maturity		
Municipal Bonds							
HILLSBOROUGH CN 9.875%11	5,000.0000	111.7550	5,587.75	N/Aⁱ	1%	N/Aⁱ	493.75
REV DUE 12/01/11	5,000.0000	N/A	please provide	N/A	10/29/97	N/A	N/A
FLA UTIL REF REV MBIA							
CUSIP: 432347DZ2							
MOODY'S: A2 S&P: AA+						Accrued Interest: 123.44	
Total Municipal Bonds			5,587.75	N/Aⁱ	1%	N/Aⁱ	493.75

Total Accrued Interest for Municipal Bonds: 123.44

	Par	Market Price	Market Value	Adjusted Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Annual Income
Units Purchased	Cost Per Unit	Cost Basis	Cost Basis	Acquired	Yield to Maturity		
Mortgage Pools							
GNMA PL 422668 7%26	90,000.0000	106.5781	2,335.87	N/A	<1%	N/Aⁱ	N/A
DUE 05/15/26	90,000.0000	N/A	please provide	N/A	11/03/97	N/A	N/A
CUSIP: 36206VQV2							
FACTOR= .024352190							
REMAIN PRIN=\$2,191.70							

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.



charles SCHWAB

Schwab One® Trust Account of
J POSTIGO & V POSTIGO TTEE
JULIO C POSTIGO REVOC LIVING T
U/A DTD 11/29/1991 FBO J POSTIAccount Number
3258-8900Statement Period
August 1-31, 2008

Investment Detail - Fixed Income (continued)

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

	Par	Market Price	Market Value	Adjusted Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Annual Income
Mortgage Pools (continued)	Units Purchased	Cost Per Unit	Cost Basis		Acquired		Yield to Maturity
GNMA PL 431044 7%26	55,000.0000	106.4453	2,223.57	N/A	<1%	N/Aⁱ	N/A
DUE 08/15/26	55,000.0000	N/A	please provide	N/A	10/29/97	N/A	N/A
CUSIP: 36207FZH7 FACTOR= .037980570 REMAIN PRIN=\$2,088.93							
GNMA PL 440338 7%27	65,000.0000	106.9063	1,709.14	N/A	<1%	N/Aⁱ	N/A
DUE 03/15/27	65,000.0000	N/A	please provide	N/A	10/29/97	N/A	N/A
CUSIP: 36207SEK5 FACTOR= .024595860 REMAIN PRIN=\$1,598.73							
Total Mortgage Pools			6,268.58	N/A	1%	N/Aⁱ	N/A

	Par	Market Price	Market Value	Adjusted Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Annual Income
CDs & BAs	Units Purchased	Cost Per Unit	Cost Basis		Acquired		Yield to Maturity
BOSTON PRIVATE 3.35%09	95,000.0000	99.7890	94,799.55	95,000.00	17%	(200.45)	N/A
CD FDIC INS DUE 05/14/09	95,000.0000	100.0000	95,000.00	95,000.00	05/08/08	(200.45)	3.35%
PAYS INT @MATURITY CUSIP: 101120BP7						Accrued Interest: 959.11	
CAPMARK BANK N A 3.5%09	95,000.0000	99.9380	94,941.10	95,000.00	17%	(58.90)	N/A
CD FDIC INS DUE 04/30/09	95,000.0000	100.0000	95,000.00	95,000.00	04/23/08	(58.90)	3.50%
PAYS INT @MATURITY CUSIP: 140653TE6						Accrued Interest: 1,129.59	

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.

CT8G5805-005511 352341

Investment Detail - Fixed Income (continued)

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

	Par	Market Price	Market Value	Adjusted Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Annual Income
CDs & BAs (continued)	Units Purchased	Cost Per Unit	Cost Basis		Acquired		Yield to Maturity
CATHAY BANK N A 3.4%09	50,000.0000	99.7180	49,859.00	50,000.00	9%	(141.00)	N/A
CD FDIC INS DUE 06/12/09 PAYS INT @MATURITY CUSIP: 149159DV4	50,000.0000	100.0000	50,000.00	50,000.00	06/05/08	(141.00)	3.40%
Accrued Interest: 372.60							
FIRST FED CA BK 3.15%09	50,000.0000	99.9620	49,981.00	50,000.00	9%	(19.00)	N/A
CD FDIC INS DUE 01/21/09 PAYS INT @MATURITY CUSIP: 320217LS9	50,000.0000	100.0000	50,000.00	50,000.00	07/18/08	(19.00)	3.15%
Accrued Interest: 172.60							
FIRSTBANK PR N A 3.55%09	95,000.0000	99.7380	94,751.10	95,000.00	17%	(248.90)	3,372.50
CD FDIC INS DUE 07/17/09 SAN JUAN PR CUSIP: 337629RU5	95,000.0000	100.0000	95,000.00	95,000.00	04/08/08	(248.90)	3.54%
Accrued Interest: 129.36							
WACHOVIA MRTGE 3.75%09	60,000.0000	99.8310	59,898.60	60,000.00	11%	(101.40)	N/A
CD FDIC INS DUE 08/14/09 PAYS INT @MATURITY CUSIP: 929781FT4	60,000.0000	100.0000	60,000.00	60,000.00	08/05/08	(101.40)	3.75%
Accrued Interest: 104.79							
Total CDs & BAs			444,230.35	445,000.00	80%	(769.65)	3,372.50
Total Accrued Interest for CDs & BAs: 2,868.05							
Total Fixed Income			481,192.16	470,030.18ⁱ	87%	(694.35)^{bi}	4,710.00

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 - Total

Total Investment Detail	552,866.99
Total Account Value	552,866.99

Transaction Detail - Purchases & Sales

Fixed Income Activity

Settle Date	Trade Date	Transaction	Description	Par	Unit Price	Total Amount
08/01/08	08/01/08	CD Maturity	WORLD SAVINGS BK 5.15XXX **MATURED** DUE 08/01/08 : 98154MFR5	(60,000.0000)		
08/01/08	08/01/08	CD Maturity	WORLD SAVINGS BK 5.15XXX **MATURED** DUE 08/01/08 : 98154MFR5			60,000.00
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	60,000.0000	100.0000	(60,000.00)
08/15/08	08/15/08	Principal Payment	GNMA PL 422668 7%26 DUE 05/15/26 : 36206VQV2			6.50
08/15/08	08/15/08	Principal Payment	GNMA PL 431044 7%26 DUE 08/15/26 : 36207FZH7			4.68
08/15/08	08/15/08	Principal Payment	GNMA PL 440338 7%27 DUE 03/15/27 : 36207SEK5			7.00
08/25/08	08/25/08	CD Maturity	FLAGSTAR BANK NA 3.65XXX **MATURED** DUE 08/25/08 : 33847EVB0	(50,000.0000)		

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.

Transaction Detail - Purchases & Sales (continued)

Fixed Income Activity (continued)

Settle Date	Trade Date	Transaction	Description	Par	Unit Price	Total Amount
08/25/08	08/25/08	CD Maturity	FLAGSTAR BANK NA 3.65XXX **MATURED** DUE 08/25/08: 33847EVBO			50,000.00
Total Fixed Income Activity						50,018.18
Total Purchases & Sales						50,018.18

Transaction Detail - Deposits & Withdrawals

Transaction Process Date	Date	Activity	Description	Location	Credit/(Debit)
	08/29/08	MoneyLink Txn	Tfr BANK OF AMERICA, N, JULIO C POSTIGO		(1,000.00)
Total Deposits & Withdrawals					(1,000.00)

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

Transaction Process Date	Date	Activity	Description	Credit/(Debit)
	08/01/08	CD Interest	WORLD SAVINGS BK 5.15XXX: 98154MFR5	3,098.47
	08/15/08	Bond Interest	GNMA PL 422668 7%26: 36206VQV2	12.82
	08/15/08	Bond Interest	GNMA PL 431044 7%26: 36207FZH7	12.21
	08/15/08	Bond Interest	GNMA PL 440338 7%27: 36207SEK5	9.37
	08/15/08	Dividend	SCHWAB CASH RESERVES: SWSXX	91.08
	08/18/08	CD Interest	FIRSTBANK PR N A 3.55%09: 337629RU5	286.43
	08/25/08	CD Interest	FLAGSTAR BANK NA 3.65XXX: 33847EVBO	910.00
Total Dividends & Interest				4,420.38

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.



Transaction Detail - Total

Total Transaction Detail

53,438.56

Money Funds Detail

SCHWAB CASH RESERVES Activity

Settle Date	Transaction	Quantity	Unit Price	Purchase/Debit	Sale/Credit
Opening # of Shares: 19,236.2700					
08/01/08	Redeemed	1,000.0000	1.0000		1,000.00
08/04/08	Purchased	63,098.4700	1.0000	63,098.47	
08/15/08	Dividend	91.0800	1.0000	91.08	
08/15/08	Redeemed	60,000.0000	1.0000		60,000.00
08/18/08	Purchased	52.5800	1.0000	52.58	
08/19/08	Purchased	286.4300	1.0000	286.43	
08/26/08	Purchased	50,910.0000	1.0000	50,910.00	
Closing # of Shares: 72,674.8300					
Total SCHWAB CASH RESERVES Activity				114,438.56	61,000.00

Total Money Funds Detail

114,438.56

61,000.00

Endnotes For Your Account

Symbol Endnote Legend

- b** When available, Adjusted Cost Basis values are used in Gain or (Loss) calculations.
- 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.

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

CT8G5805-005511 352346

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.