

NEBRASKA ACCOUNTABILITY AND DISCLOSURE COMMISSION 1225 L St., Suite 400 P.O. Box 95086 Lincoln, NE 68509 (402) 471-2522 www.nadc.nebraska.gov	STATEMENT OF FINANCIAL INTERESTS NADC FORM C-1	POSTMARK DATE	
		MICROFILM NUMBER	
		OFFICE USE ONLY	
		JAN 20 2023 5	
BEFORE COMPLETING READ FILING REQUIREMENTS			

- Candidates for designated offices and holders of designated offices and positions must file this statement with the Commission. See Sections 1A and 1B of the instructions.
- Candidates (including incumbents) subject to this filing requirement must file this statement in order to have their names appear on the ballot. (See Instructions).
- Designated officeholders and holders of designated positions must file this statement with the Commission annually.
- Dollar values need not be report for any item, except Item 11.
- Persons who fail to file as required are subject to a civil penalty of up to \$2,000.

ITEM 1	YOUR NAME, ADDRESS AND PHONE NUMBER			
Name	<u>Riepe</u>	<u>Merwin</u>	<u>Tele</u>	Telephone No. <u>402/315.8224</u>
	LAST	FIRST	MIDDLE	
Address	<u>6232 South 7th Circle</u>		<u>Ralston</u>	<u>NE 68127</u>
	STREET ADDRESS OR RURAL ROUTE		CITY	STATE ZIP CODE

ITEM 2	OCCASION FOR FILING (Check Appropriate Box)
	☐ A candidate for elective office ☐ Left office or position ☒ Annual officeholder's or state employee's report ☐ Newly appointed to office or position

ITEM 3	OFFICE HELD & TERM OF OFFICE (Incumbent elected/appointed officials and state employees. See 1B of instructions)
List the office or position you currently hold which requires this filing. If you have left office, list the office you held.	
Office or Position:	<u>Elected Representative, Neb. Legislature</u> Term: <u>2023-2026</u>
	BEGINS ENDS
Name of City, County, District, or State Agency:	<u>State of Nebraska Legislature, Dist 12</u>

ITEM 4	OFFICE SOUGHT (Candidates only. See 1A of instructions)
List the office sought which requires this filing.	
Office:	<u>N.A. Elected in 2022, Nebraska Legislature, Dist 12.</u>
Name of City, County, District, or State Office:	<u>N.A. Omaha/Ralston, Douglas/Dist 12, Senator</u>

ITEM 5	PERIOD COVERED BY THIS STATEMENT
This statement must cover all financial interests for the entire "preceding calendar year" and not just as of year-end. If you have left office, this statement must cover all financial interests from the end of the calendar year for which you previously filed up to and including the date you left office.	
☒	This statement covers the preceding calendar year January 1 through December 31, <u>2022</u>
☐	Left office, this statement covers the period January 1, _____ to _____ (DATE YOU LEFT OFFICE OR POSITION)

ITEM 6 SOURCES OF INCOME OF OVER \$1,000

Income includes money or any other form of recompense constituting income under the Internal Revenue Code. (See definitions)

Name and address of any source* (including an individual, business, body of government, political subdivision or body corporate) from which income of over \$1,000 was received.

List the nature of the source's business and the nature of the services you rendered or the circumstances under which income was received. NOTE: Do not list the amount of the income.

List your Government position if you were paid more than \$1,000.

- 1.) Social Security
- 2.) Investment income - See Item 9B.
- 3.) Iowa Farm
Montgomery County, Iowa
- 4.)

- 1a.) None
- 2a.)
- 3a.)
- 4a.)

*NOTE: IF INCOME RESULTED FROM EMPLOYMENT BY, OPERATION OF OR PARTICIPATION IN A PROPRIETORSHIP, PARTNERSHIP, CORPORATION OR OTHER PERSON, LIST THE SAME AS THE SOURCE OF INCOME, BUT NOT THE PATRONS, CUSTOMERS, PATIENTS, OR CLIENTS THEREOF.

ITEM 7 BUSINESSES WITH WHICH YOU ARE ASSOCIATED Including Non Profits (See definitions)Name and address of all businesses, organizations, or associations (profit and non-profit) with which you held a position of officer, director, limited liability company member, partner, or stockholder and any entity in which you held a position of trustee. Such reporting is required based on the position held, not on whether income was received. You need **not** report business associations which are otherwise listed under Item 6.

Name and Address of Business or Organization.

Nature of Association

If you have nothing to report, write NONE

- 1.) None
- 2.)
- 3.)
- 4.)
- 5.)
- 6.)
- 7.)

- 1a.) None
- 2a.)
- 3a.)
- 4a.)
- 5a.)
- 6a.)
- 7a.)

ITEM 8**REAL PROPERTY OF THE FILER IN NEBRASKA (Real property valued at less than \$1,000 and your personal residence need *not* be reported.)**

List all real property in Nebraska in your name or in which you have a direct ownership interest. The description required must be sufficient to identify the location of the property. Exceptions: You need **not** report real property owned by a business listed in Item 6 or 7, your personal residence or real property valued at less than \$1,000. Personal residence refers to your principal dwelling-house and adjacent land used for house-hold purposes, such as lawns and gardens.

Location of Property (Description or Address)	Nature of Property (such as: agricultural, commercial, industrial, residential-rental)
If you have nothing to report, write NONE	
None	

ITEM 9 OTHER FINANCIAL INTERESTS AND PROPERTY HELD DURING THE PERIOD OF THIS STATEMENT WHICH EXCEEDED A FAIR MARKET VALUE OF \$1,000 AT ANY TIME DURING THE REPORTING PERIOD

(a) List the names and addresses of the institutions in which you had checking and savings accounts and certificates of deposit.

Financial Institution	Address
If you have nothing to report, write NONE	
- Principal Life Insurance Co. - NEST Advisory 529 Plan - Land - 179 acres	711 High Street, Des Moines, IA 50392 P.O. Box 84529 Montgomery County, Iowa

(b) List the names of the issuers of all stocks, bonds, and government securities, not otherwise listed under Items 6 or 7.

If you have nothing to report, write NONE	
Please see attached exhibit RBC Wealth Management 12910 Prairie Street, Suite 300, Omaha, NE 68144	- Allianz Annuity - Vanguard Funds - Fidelity funds

(c) Describe other property owned or held for the production of income not otherwise disclosed in Items 6, 7, 8 or 9(a)(b). Include leaseholds and other interests in real estate, promissory notes and other obligations owed to you, beneficial interests in trusts and estates, cash value life insurance, IRAs, deferred income and retirement plans. Exception: Do **not** include accounts receivable, inventory, fixtures and equipment owned or used by a business listed in Items 6 & 7 or household goods, personal automobiles and other tangible personal property unless such property was held **primarily** for sale or exchange.

If you have nothing to report, write NONE	

ITEM 10	CREDITORS TO WHOM \$1,000 OR MORE WAS OWED OR GUARANTEED BY YOU OR A MEMBER OF YOUR IMMEDIATE FAMILY.
----------------	--

Exception: Loans from a relative and land contracts which have been recorded with the County Clerk or Register of Deeds need **not** be reported. Accounts payable, debts arising out of retail installment transactions or loans made by a financial institution in the ordinary course of business need **not** be reported.

Name	Address
If you have nothing to report, write NONE	
First National Bank of Omaha	Omaha, Nebraska

ITEM 11	SOURCES OF GIFTS OF A VALUE OF MORE THAN \$100 RECEIVED EXCEPT GIFTS FROM RELATIVES. (See definitions) If you have nothing to report, write NONE
----------------	---

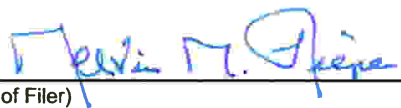
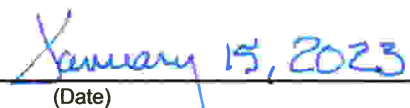
Name and address of Donor	Occupation or nature of business of Donor	Value of Gift (See Key Below)	Description of Gift and Circumstances or Occasion for Gift
If you have nothing to report, write NONE			
None		Choose Value:	
		Choose Value:	
		Choose Value:	
		Choose Value:	
		Choose Value:	
		Choose Value:	
		Choose Value:	
		Choose Value:	

The monetary value of each gift shall be categorized based on the good faith estimate of the filer. For each reported gift insert in the Value column the letter which corresponds to the value category of the gift. The value categories are:

A) \$100.01 to \$200; B) \$200.01 to \$500; C) \$500.01 to \$1,000; D) \$1,000.01 or more.

ITEM 12	SIGNATURE OF FILER AND DATE.
----------------	-------------------------------------

I hereby state that I have used all reasonable diligence in the preparation of this Statement and that to the best of my knowledge it is true and complete.

 (Signature of Filer)	 (Date)
---	--

Criminal Penalties: Any person who files a statement knowing that information is false shall be guilty of a Class IV Felony, See §49-14,134, Nebraska Revised Statutes.

General Information - Filing Requirements

I. Who Should File:

- A. Candidates for the offices of Governor, Lt. Governor, Attorney General, Auditor of Public Accounts, Secretary of State, State Treasurer, State Board of Education, Public Service Commission, Board of Regents of the University of Nebraska, State Legislature, Board of Directors of a Public Power District, Mayor and City Council of the cities of Omaha and Lincoln, and any elective county office.

B. Officeholders

1. Any person holding an office listed in 1A above.
2. A member of a land use planning commission or zoning commission of any county with a population of more than 100,000 residents.
3. State officeholders, state officials and state employees specified in §49-1493 of the Nebraska Statutes or Title 4, Chapter 2 of the Commission's rules and regulations.

II. When and Where to File:

- A. Candidates for the elective offices listed in 1A, above, should file with the Commission by **March 1st** of the year of the election. The filing must cover the calendar year prior to the election. **Failure to file a Statement of Financial Interests as required may result in the candidate's name not appearing on the ballot.**
- B. Special Note: A candidate who files during the calendar year before the election to appear on the ballot must file two Statements with the Commission. The first must cover the calendar year prior to the date of filing to appear on the ballot. The second must be filed by March 1st of the year of the election and must cover the calendar year prior to the year of the election. **Failure to file a Statement of Financial Interests as required may result in the candidate's name not appearing on the ballot.**
- C. Officeholders, officials and employees referred to in 1B, above, must file with the Commission on or before **March 1st** of each year in which they hold the position.

- D. Officeholders, officials and employees referred to in 1B, above, who are appointed to the position must file with the Commission prior to assuming the duties of the office or position. If confirmation is required, the filing should be made prior to assuming the duties of office or position or prior to confirmation, whichever comes first. This filing need not be made with the election official.

- E. Within 30 days after leaving an office or a position listed in 1B, above, a statement should be filed with the Commission. The filing should cover a period beginning with the closing date of the prior statement through the date that the person left the office or position. This filing need not be made with the election official.

III. Potential Conflict of Interest Filings:

The individuals listed under 1B above are required to file a Potential Conflict of Interest Statement (NADC Form C-2) whenever a potential conflict of interest arises. A public official or public employee has a potential conflict of interest if he or she is faced with taking an official action or making an official decision which could result in a financial benefit or financial detriment to: a) the public official; b) a member of his or her immediate family; or c) a business with which he or she is associated. The financial benefit must be distinguishable from that experienced by the general public or a broad segment of it.

IV. FORMS:

- A. Hard copies of forms may be obtained by contacting the Commission office. Forms may also be obtained from the Commission's website at www.nadc.nebraska.gov.
- B. Forms may be downloaded onto a computer hard drive, completed, printed, and mailed or otherwise sent to the Commission. A copy of the filing may be preserved on the hard drive of a computer for future reference.

Definitions

Business - means any corporation, partnership, limited liability company, sole proprietorship, firm, enterprise, franchise, association, organization, self-employed individual, holding company, joint stock company, receivership, trust, activity or entity.

Business with which the individual is associated - means a business (1) in which the individual is a partner, Limited Liability Company Member, director, or officer, or (2) in which the individual or a member of the individual's immediate family is a stockholder of closed corporation stock worth one thousand dollars or more at fair market value or which represents more than a five percent equity interest, or is a stockholder of publicly traded stock worth ten thousand dollars or more at fair market value or which represents more than ten per cent equity interest. An individual who occupies a confidential professional relationship protected by law shall be exempt from this section. This section shall not apply to publicly traded stock under a trading account if the filer reports the name and address of the stockbroker.

Elective office - means a public office filled by an election, except for federal offices. A person who is appointed to fill a vacancy in a public office which is ordinarily elective holds an elective office.

Financial Institution - As used in section 49-1496, financial institution means a bank, savings bank, building and loan association, savings and loan association, or credit union, whether chartered by the United States, the department, or a foreign state agency; any other similar organization which is covered by federal deposit insurance; or a trust company. See section 8-801.03(11) of the state statutes.

Gift - means a payment, subscription, advance, forbearance, rendering or deposit of money, services, or anything of value, unless consideration of equal or greater value is given therefor. Gift shall not include a campaign contribution otherwise reported as required by law, a commercially reasonable loan made in the ordinary course of business, a gift received from a relative, a breakfast, luncheon, dinner or other

refreshments consisting of food or beverage for immediate consumption, or the occasional provision of transportation within the State of Nebraska.

Relative - means any person related to another by blood or marriage to the third degree of consanguinity, including a foster parent, foster child, step-parent, stepchild, and adopted children and their adoptive parents.

Income - means any money or anything of value received, or to be received as a claim on future services, whether in the form of a fee, salary, expense, allowance, forbearance, forgiveness, interest, dividend, royalty, rent, capital gain, or any other form of recompense then constituting income under the Internal Revenue Code. You need not report a distribution of principal or the income of an irrevocable trust of a member of your immediate family.

Person - means a business, individual, proprietorship, firm, partnership, limited liability company, joint venture, syndicate, business trust, labor organization, company, corporation, association, committee, or any other organization or group of persons acting jointly.

Statutory Definitions: Sections 49-1407, 49-1408, 49-1417, 49-1423, 49-1425, 49-1426, 49-1438, 49-1497, Revised Nebraska Statutes.

Statutory Authority: Sections 49-1493 to 49-1497, Revised Nebraska Statutes.



Wealth Management

A division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC.

ACCOUNT SUMMARY STATEMENT DECEMBER 2022

0006598 07 AV 1.992 07 TR 00137 01CDFB02 111100
MERVIN M RIEPE
-TOD- 0100M
6232 S 79 CIRCLE
RALSTON NE 68127-4270



YOUR PREMIER MESSAGE BOARD

Thank you for choosing us to help you with your investment and financial needs. We appreciate your business and continued trust.

SUMMARY OF ACCOUNTS

ACCOUNT NUMBER	YOUR INFORMATION	CURRENT VALUE	VALUE LAST MONTH	CHANGE IN VALUE
316-25905	Individual Account - Transfer On Death	\$75,216.74	\$79,900.70	-\$4,683.96
316-25906	Individual Retirement Account	418,382.39	450,922.95	-32,540.56
316-25915	Individual Retirement Account <i>Spouse - Lady Riepe Dec't.</i>	36,828.97	38,517.12	-1,688.15
319-01644	Individual Retirement Account	0.00	1,536.98	-1,536.98
Total Value of Accounts		\$530,428.10	\$570,877.75	-\$40,449.65
Value of Other Investments		657,811.83	659,680.99	-1,869.16
Total Portfolio Value		\$1,188,239.93	\$1,230,558.74	-\$42,318.81



Wealth Management

A Division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC.

MERVIN M RIEPE
INDIVIDUAL RETIREMENT ACCOUNT
RBC CAPITAL MARKETS LLC CUST
ANNUITY ONLY
6232 S 79 CIRCLE
RALSTON NE 68127-4270

0100M
OUL

Individual Retirement Account

Your Financial Advisor

Gary Noordam
RBC Wealth Management
Suite 300

12910 Pierce Street
Omaha NE 68144

Telephone: (402) 392-6100 or (800) 950-3246

E-mail: gary.noordam@rbc.com

Web: www.rbcwm.com

Branch Director: John "Buzz" Garlock
Telephone: (402) 392-6138

Complex Director

Mark Borcharding

4001 West 114TH Street

Suite 200

Leawood, KS 66211-2604

Telephone: (913) 451-3500



INDIVIDUAL RETIREMENT ACCOUNT STATEMENT

NOVEMBER 1, 2022 - DECEMBER 31, 2022



Account number:
319-01644
Page 1 of 8

ACCOUNT VALUE SUMMARY

	THIS PERIOD	THIS YEAR
Beginning account value	\$1,536.20	\$72.30
Deposits	0.00	58,983.60
Withdrawals	-1,537.73	-59,057.73
Income	1.53	1.83
Ending account value	\$0.00	\$0.00

TOTAL PORTFOLIO VALUE

Ending account value	\$0.00
Other investments	
Annuitites and life insurance	657,811.83
Total other investments	657,811.83
Total portfolio value	\$657,811.83

Please see "About Your Statement" on page 2 for further information.

YOUR PREMIER CLIENT MESSAGE BOARD

Important cost basis regulations remain effective as part of the overall Form 1099 reporting changes that began in 2011. For more information about these regulation changes, please visit www.rbcwm.com and click the "Legal/ Disclosures" link at the bottom of the home page followed by "Cost Basis Updates." Check back regularly for updates.

Whether you want to build, preserve, enjoy, or share your hard-earned wealth, we're here to help. For questions about your account, please contact your financial advisor, who will be happy to assist you.

Non-deposit investment and insurance products offered through RBC Wealth Management are not insured by the FDIC or any other federal government agency, are not deposits or other obligations of, or guaranteed by, a bank or any bank affiliate, and are subject to investment risks, including possible loss of the principal amount invested.

006598 01 CDFB02 068289

Go paperless! Get this statement and other account documents online. Learn more on page two.

MERVIN M RIEPE INDIVIDUAL RETIREMENT ACCOUNT

GO PAPERLESS - Certain client documents are available for electronic delivery by accessing your account online at www.dtcwm.com. Upon signing up for this service, you will choose which documents you do not want to receive in the mail. You will then be notified by email when they are available for viewing and printing via the Internet. You may change your paperless elections at any time by going to the Suppress Mailings link on the website.

ABOUT YOUR ACCOUNT - Securities in your account are protected up to \$500,000 (cash up to \$250,000) by the Securities Investor Protection Corporation (SIPC). RBC Capital Markets, LLC (RBC) has purchased an additional policy covering up to \$99.5 million per SIPC qualified account, subject to a total maximum aggregate for RBC of \$400 million. This protection applies to the physical loss or destruction of your securities; it does not apply to any decline in the market value of your securities. Other investments shown on your statement but not held at RBC may not be protected by the SIPC or private insurance policies purchased by RBC. Certain investments and transactions are ineligible under SIPC such as commodity futures contracts and currency, as well as investment contracts (such as limited partnerships). Fixed annuity contracts that are not registered with the U.S. Securities and Exchange Commission under the Securities Act of 1933 and foreign currency transactions. For more details, please talk to your Financial Advisor, contact SIPC for a brochure by calling 202-371-8300 or visit www.sipc.org.

All securities that we hold for you that are not registered in your name ("street name" securities) are commingled with identical securities being held for other clients. In the event that any such securities are "called" by the issuer, we will determine which clients' securities are redeemed using an impartial selection system, as required by Financial Industry Regulatory Authority (FINRA) rules. RBC's lottery procedures for callable securities may be found on our website at dcm.com/disclosures under "Partial Redemption of Callable Securities". A printed copy of these procedures may be requested from your Financial Advisor.

To report a lost or stolen VISA Platinum® card, call 800-933-9946 or 877-486-3696. Questions regarding check activity, money funds balances and VISA Platinum® card activity should be directed to Client Account Services at 800-933-9946. A financial statement of this organization is available for your personal inspection at its offices, or a copy of it will be mailed upon your written request.

If you have an option account, each of the transaction confirmations that we sent you itemizes the commissions that you have paid. Upon request, we will also furnish to you a statement of the total option commissions paid by you for this calendar year.

ABOUT YOUR INVESTMENT OBJECTIVE / PROFILE AND RISK TOLERANCE - The Investment Objective and Risk Tolerance, where applicable, on page 3 of this statement are specific to this account and should reflect your investment goals and the level of overall risk you are willing to assume in seeking returns for this account.

Investment Objective	Preservation of Principal	Balance Growth	Aggressive Growth/Aggressive	Speculation
	Low	Low	Low	Low
Lower Return Potential	Lower Risk	Low Risk	Moderate Risk	High Risk
Lower Risk	Lower Risk	Low Risk	Moderate Risk	High Risk
Risk Tolerance	Lower Risk	Low Risk	Moderate Risk	High Risk

The Advisory Risk Profile, also noted on page 3, if applicable, is applied broadly across specified advisory accounts held at RBC and should reflect the basis for the recommendation of an appropriate investment strategy designed to meet your objectives and financial needs as identified in your Risk Profile questionnaire.

Advisory Risk Profile	Profile 1	Profile 2	Profile 3	Profile 4	Profile 5
Lower Risk and Return Potential	Lower Risk	Low Risk	Moderate Risk	High Risk	High Risk
Shorter Time Horizon	Lower Risk	Low Risk	Moderate Risk	High Risk	High Risk

Please consult with your Financial Advisor promptly if the information shown below does not accurately reflect your objective or risk tolerance, or if you wish to impose or modify any restrictions on your account.

ABOUT YOUR STATEMENT - Statements are mailed monthly to clients who have transactions during the month that affect money balances and/or security positions. Statements are mailed quarterly to all other clients provided that their account contains a money or security balance. Please review these statements carefully, and keep them for your records. If you note any discrepancies in your money balance, security positions, tax lots chosen for disposition, or unauthorized activity in your account, please report this to the Complex Director immediately via telephone at the phone number, or in writing at the address that appear on the front of your statement. In addition, you should reconfirm any oral communications with us in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA).

Your statement is intended to provide only a summary of activity in your account(s) for the statement period. The information provided on the statement includes, among other things, a snapshot of the value of your account(s), a summary of the income you received for the statement and year-to-date periods, contributions to traditional, Roth or other individual Retirement Account(s), and transactions in mutual funds shares. The presentation of the value of your account(s) value, as well as changes in value, includes all deposits, withdrawals, and other changes in market value. It may also reflect a reduction in value as the result of the return of principal on certain fixed income securities. However, changes in the value of unpriced securities, special products, or accrued interest are not reflected. If you have questions about your individual tax situation, please consult your tax advisor.



The prices for most securities and certain securities transactions reported on this statement are obtained from independent quotation services whose appraisal(s) are based on closing prices, bid-ask quotations or other factors. However, in some cases, RBC calculates prices for certain securities using information from independent and internal sources. If you hold municipal revenue bonds, please be aware that the price you may receive on their sale may vary significantly from the price shown on your statement. Moreover, certain securities may have unique valuation requirements. Certain securities prices may not be current as of the statement date, and certain adjustments to your holdings may not yet have been included. If you purchase and/or hold securities traded in a market outside of the United States, and/or denominated in a currency other than United States dollars, the price of those securities may be converted into United States dollars for inclusion on your statement. The risks of adverse changes in the value of non-United States currencies relative to the United States dollar are borne by you. RBC does not hedge or otherwise mitigate such risks. While we obtain pricing and currency conversion information from sources that we believe are reliable, RBC cannot guarantee the accuracy of the prices and currency conversion information that appear on your statement. You should always request a current valuation of your securities prior to making an investment decision or placing an order to buy or sell securities. Note that securities that are not actively traded have not been priced and, therefore, are excluded from the total shown in your summary.

RBC's Dividend Reinvestment Program (DRIP) is available to holders of eligible securities. For more information on the program, please refer to the terms and conditions of your agreement with us in the Client Account Agreement and the "Dividend Reinvestment Program Disclosure" which can be found at dcm.com/disclosures. If you have additional questions, please contact your Financial Advisor.

Non-priced Securities - Securities that are not actively traded and for which no independent quotation-service pricing is readily available are excluded from the (i) Market Price, (ii) Market Value and (iii) Account Summary Total sections of your statement. In these instances, the Market Value and Total Account Summary sections of the statement will reflect a \$0.00 value for these securities until such time that they begin active trading and/or have a readily available independent quotation-service price. Accrued interest for non-priced (N/P) securities will be reflected on your statement where applicable. Examples of N/P securities may include, but are not limited to, auction rate securities, auction rate preferred securities and certain structured products and over-the-counter equity securities.

Your statement also includes a summary of the short- or long-term gain or loss from the sale of selected securities in non-retirement accounts. "Short-term" refers to securities held for one year or less. "Long-term" refers to securities held more than one year. RBC provides gain/loss information as a service to its clients; the information may not be accurate for tax reporting or other purposes and may rely on information, such as the original cost basis for a security, which you or another source at your direction provided to RBC. Gain/loss information may also reflect a change in the value of certain fixed income and other securities that return or amortize principal over time.

If you have elected to receive interest on free credit balances maintained in your account, please be advised that under federal securities laws and the rules of FINRA, we are permitted to pay such interest only on balances arising as an incidence of securities trading activities. We may use a free credit balance in our account in the course of our business, subject to limitations of 17CFR Section 240.15c3-3 under the Securities Exchange Act of 1934. You may demand and receive from us during normal business hours the delivery of any free credit balances or fully paid securities in your account, and/or any securities purchased in your loan account upon full payment of any indebtedness to us. Any balance in the RBC Insured Deposits, RBC Cash Plus, or shares in a money market fund in your account may be liquidated on your order and the proceeds returned to your account or remitted to you upon the full payment of any indebtedness to us. If this is an RBC Express Credit (margin) account and we maintain a special memorandum account for you, this is a combined statement of both your general account and the special memorandum account maintained for you under Regulation T of the Federal Reserve system. The permanent record of the special memorandum account as required by Regulation T is available for your inspection at your request. RBC reserves the right to limit RBC Express Credit (margin) purchases and short sales and to alter its margin requirements and due dates for house or other margin calls in accordance with the firm's guidelines, market conditions and regulatory requirements.

The prices reported on your RBC statement for securities issued through or by a Direct Participation Program, Real Estate Investment Trust, or private securities, including hedge funds are estimates. RBC does not calculate the prices of these securities, and has not confirmed these prices or verified that they are determined correctly. Instead, RBC relies on independent quotation services or the management, trustee or general partner of the issuer of the securities to provide such prices. The prices may be based on independent appraisals, the book value of the entity's assets, the prices paid or offered for the securities, or another method or basis (or a combination of any of these). These securities are illiquid, and do not trade in a public market. Consequently, the estimated value of the securities (which is shown on your statement) may not equal the amount(s) that you receive if you attempt to sell your investment. In some cases, accurate valuation information relating to these securities may not be available. For current or estimated price information on the estimated value of the securities, the source of the actual or estimated value of the securities, or the method by which the value was determined or estimated, please contact your Financial Advisor.

FINRA Broker-Check Hotline - FINRA has made available to investors a pamphlet describing FINRA Broker-Check for your information. To obtain a copy of the brochure, please contact FINRA at 800-289-9999 or visit their website at www.finra.org.

Same Day Cash Sweep Redemptions - If your transaction has the description "Same Day", the transaction you requested required same day pay ment - RBC retained the last day's dividend to offset the cost of advancing a same day pay ment on your behalf. For more information see the "Cash Sweep Program Overview" on our public website at dcm.com/disclosures, as well as "Program Banks" under RBC Insured Deposits.



Wealth Management

A division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC.



INDIVIDUAL RETIREMENT ACCOUNT STATEMENT

NOVEMBER 1, 2022 - DECEMBER 31, 2022



Account number:
319-01644
Page 3 of 8

ASSET ALLOCATION SUMMARY

INVESTMENT OBJECTIVE / RISK TOLERANCE

The investment objective for this account is: **Balanced Growth**
The risk tolerance for this account is: **Moderate Risk**
Please see "About Your Investment Objective / Profile and Risk Tolerance" on page 2 for further information.

GAIN/LOSS SUMMARY

	THIS PERIOD	THIS YEAR
Total realized gain or loss	\$0.00	\$0.00
Short-term gain or loss	0.00	0.00
Long-term gain or loss	0.00	0.00
Unrealized gain or loss		\$0.00

Please see "About Your Statement" on page 2 for further information.

ACTIVITY SUMMARY

Total account value last statement	\$1,536.20
Cash activity	
Beginning balance	1,536.20
Money coming into your account	
Interest	1.53
Total	1.53
Money going out of your account	
Cash withdrawals	-1,537.73
Total	-1,537.73
Ending balance	0.00
Net change cash activity	
Change in security value	
Beginning value of priced securities	0.00
Ending value of priced securities	0.00
Net change in securities value	\$0.00
Total account value as of December 31, 2022	\$0.00

MERVIN M RIEPE
INDIVIDUAL RETIREMENT ACCOUNT

INDIVIDUAL RETIREMENT
ACCOUNT STATEMENT

NOVEMBER 1, 2022 - DECEMBER 31, 2022

Account number:
319-01644
Page 4 of 8

ASSET DETAIL

* The Unrealized Gain/Loss may not reflect your investments' total return. Specifically, the net cost may include dividend and capital gains distributions which have been reinvested. Additionally, the information that appears in these columns may be based on information provided by you or at your direction. RBC has not verified such data. Please see "About Your Statement" on page 2 for further information.

Your Financial Advisor has elected to display Asset Detail with the following options: asset purchases (tax lots) consolidated.

ACTIVITY DETAIL

Realized gain/loss column includes fees and commissions. It does not include accrued interest.

Purchases, sales and other activity all represent an exchange of cash and/or money market funds for securities and, as such, do not represent deposits to or withdrawals from your account. Account value changes due to commissions, mark ups, mark downs and accrued interest are shown in the "Change in value of priced securities" line of the Account Value Summary.

* Information that appears in these columns may be based on information provided by you or at your direction. RBC has not verified such data. Please see "About Your Statement" on page 2 for further information.

WITHDRAWALS

Cash withdrawals

DATE	DESCRIPTION	TRANSFER ASSETS OUT	AMOUNT	COMMENTS
12/19/22	TRF TO 316-25906		-\$1,537.73	
	TOTAL WITHDRAWALS		-\$1,537.73	

INCOME

Interest

DATE	DESCRIPTION	SYMBOL/CUSIP	AMOUNT	COMMENTS
11/28/22	RBC INSURED DEPOSITS APYE#: 00.60 % # APYE = Annual Percentage Yield Earned	2015912	\$0.78	
12/19/22	RBC INSURED DEPOSITS APYE#: 00.77 % # APYE = Annual Percentage Yield Earned	2015912	\$0.75	

Total interest	\$1.53
TOTAL INCOME	\$1.53



Wealth Management

A Division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC.



INDIVIDUAL RETIREMENT ACCOUNT STATEMENT

NOVEMBER 1, 2022 - DECEMBER 31, 2022



Account number:
319-01644
Page 5 of 8

RETIREMENT ACCOUNT INFORMATION

CONTRIBUTIONS

DESCRIPTION	IRA	ROLLOVER	DIRECT ROLLOVER	RECHARACTERIZATION
DEPOSITED IN 2021 FOR 2021	\$0.00	\$0.00	\$0.00	\$0.00
DEPOSITED IN 2022 FOR 2021	\$0.00	\$0.00	\$0.00	\$0.00
DEPOSITED IN 2022 FOR 2022	\$0.00	\$0.00	\$0.00	\$0.00

TRANSFERS

DESCRIPTION	AMOUNT
TRANSFERRED IN 2021	\$0.00
TRANSFERRED IN 2022	\$0.00

DISTRIBUTIONS

DESCRIPTION	DISTRIBUTION	FEDERAL WITHHOLDING	STATE WITHHOLDING
DISTRIBUTED IN 2022	\$57,520.00	\$0.00	\$0.00

PRIMARY BENEFICIARY INFORMATION

BENEFICIARY	PERCENTAGE
See File	100.00%

REQUIRED MINIMUM DISTRIBUTIONS

FAIR MARKET VALUE	FACTOR	RMD	REMAINING RMD
\$864,053.35	20.2	\$42,774.92	\$0.00

Our records indicate you attained age 70-1/2 in or prior to 2019, or attained age 72 after 2019. Your next scheduled distribution date is 01/23/2023.

The Fair Market Value is based on the reportable portfolio value as of 12/31/2021. This value includes direct rollovers, and/or rollovers that were withdrawn the previous year and deposited during the current year, or any contributions that were deposited the previous year and recharacterized during the current year. RBC has calculated your Required Minimum Distribution (RMD) based on RMD regulations issued by the United States Treasury. The RMD reflected above is for this account only. You will need to separately calculate the RMD for any additional retirement plans you may have. Please consult your tax advisor. The Fair Market Value amount may be adjusted based upon information you have provided to your Financial Advisor or other adjustments made after the previous December statement for purposes of determining your current year RMD.

MERVIN M RIEPE
INDIVIDUAL RETIREMENT ACCOUNT

INDIVIDUAL RETIREMENT
ACCOUNT STATEMENT

NOVEMBER 1, 2022 - DECEMBER 31, 2022

OTHER INVESTMENTS

All information in this section has been included on your statement at your request and is for informational purposes only. Investments identified in this section are not held by RBC Capital Markets, LLC ("RBC CM") and therefore are not eligible for SIPC or excess SIPC coverage through RBC CM. Prices are provided by independent services or the issuer of the investment. RBC CM has not attempted to validate this information and disclaims all warranties of any kind related to this information, either express or implied, including, without limitation, any implied warranties of quality, accuracy, completeness, and fitness for a particular purpose.

Additionally, RBC CM is not always able to display all information that pertains to the specific investments identified in this section; when applicable, relevant investment features will only display when they are provided to RBC CM by independent services or the issuer of the investment.

ANNUITIES AND LIFE INSURANCE

Annuity investments without RBC CM as owner and Life Insurance policies are displayed for informational purposes only and are subject to tax reporting by the insurance carrier. Please refer to your contract or the statement provided by the insurance carrier to identify the contract owner and all benefits.

DESCRIPTION	ISSUE DATE	TOTAL PREMIUM	CURRENT VALUE	VALUE LAST MONTH
ALLIANZ LIFE INS. CO. NA ALLIANZ LIFE INS CO NORTH AMER INS PRODS ALLIANZ VISION VARIABLE SWC CONTRACT OWNER NAME: RBC CAPITAL MARKETS, LLC POLICY NUMBER DAX57023 VALUATION DATE 12/29/22 AZL MVP GROWTH INDEX STRATEGY AZL MVP TRP CAP APP PLUS SURRENDER VALUE ELECTED BENEFIT RIDERS PROTECTED PAYMENT AMOUNT TOTAL CONTRACT WITHDRAWAL AMOUNT REMAINING WITHDRAWAL AMOUNT DEATH BENEFIT	11/08/10	\$827,214.50	\$657,811.83	\$659,680.99
TOTAL ANNUITIES AND LIFE INSURANCE			\$657,811.83	
TOTAL OTHER INVESTMENTS			\$657,811.83	



Wealth
Management

A division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC.



INDIVIDUAL RETIREMENT
ACCOUNT STATEMENT
NOVEMBER 1, 2022 - DECEMBER 31, 2022

Account number:
319-01644
Page 7 of 8

CASH SWEEP PROGRAM DETAIL

* Transaction details are only provided for cash sweep programs that sweep funds into bank deposit accounts. Please refer to the Asset Detail section of this statement for more information.

RBC INSURED DEPOSITS
NOT SIPC COVERED

DATE	DESCRIPTION	AMOUNT	DATE	DESCRIPTION	AMOUNT
11/01/22	BALANCE FORWARD	\$1,536.20	11/28/22	INTEREST REINVEST	0.78
12/19/22	WITHDRAWAL	-1,536.98	12/31/22	ENDING BALANCE	\$0.00

INCOME FROM NOVEMBER 1, 2022 - DECEMBER 31, 2022: \$1.53



Wealth
Management

A division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC.



INDIVIDUAL RETIREMENT
ACCOUNT STATEMENT

NOVEMBER 1, 2022 - DECEMBER 31, 2022

Account number:
319-01644
Page 8 of 8

ACCOUNT INFORMATION VERIFICATION

RBC Wealth Management periodically reviews its client accounts to confirm that the information on file is current and complete. Please take a few moments to verify that the information below is correct. If any information is incorrect or missing, please contact your Financial Advisor as soon as possible with the appropriate updates. As with all information regarding our clients, what you tell us about your financial situation is held in strict confidence. Please be assured this information is only listed on the account owner's statement. Any duplicate statements you may have requested do not include this information. If your account was opened recently, it is possible that your most recent account updates are not reflected below.

For a full description of your Investment Objective and Risk Tolerance, please see the "About Your Investment Objective / Profile and Risk Tolerance" section on page two of your statement. Thank you.

The trusted contact person is intended to be a resource for RBC Wealth Management in protecting assets and responding to possible financial exploitation. RBC Wealth Management may contact your trusted contact person and disclose pertinent account information, as necessary, to address possible financial exploitation and/or to confirm your current contact information, health status or the identity of your authorized representatives (e.g. POA, trustee, etc.) or beneficiaries. A trusted contact is not an authorized party on your account and RBC Wealth Management will not accept instructions from him/her to effect transactions and/or change information related to your account.

Account		Primary Client		Trusted Contact	CLIENT DECLINED TO PROVIDE
Account:	319-01644	Name:	MERVIN M RIEPE	Name:	
Account Registration:	MERVIN M RIEPE	TIN:	ON FILE	Phone:	
	INDIVIDUAL RETIREMENT ACCOUNT	Date of Birth:	ON FILE	Address:	
	RBC CAPITAL MARKETS LLC CUST	Phone:	402-339-4383		
	ANNUITY ONLY	Annual Income:	\$100,000 - \$199,999		
	6232 S 79th CIRCLE	Net Worth:	\$1,000,000 - \$2,999,999		
	RALSTON NE 68127-4270	Liabilities:	\$50,000 - \$99,999		
Investment Objective:	BALANCED GROWTH	Occupation:	PLEASE PROVIDE		
Risk Tolerance:	MODERATE RISK	Address of Residence:	6232 S 79TH CIR		
Investment Time Horizon:	LESS THAN 1 YEAR				
Annual Liquidity Needs:	\$10,000 TO \$49,999		RALSTON NE 68127 4270		



Wealth Management

A Division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC.

MERVIN M RIEPE
INDIVIDUAL RETIREMENT ACCOUNT
RBC CAPITAL MARKETS LLC CUST
6232 S 79 CIRCLE
RALSTON NE 68127-4270

0100M
OUL

INDIVIDUAL RETIREMENT ACCOUNT STATEMENT WITH PORTFOLIO FOCUS DECEMBER 1, 2022 - DECEMBER 31, 2022



Account number:
316-25906
Page 1 of 15

ACCOUNT VALUE SUMMARY

	THIS PERIOD	THIS YEAR
Beginning account value	\$450,922.95	\$540,737.64
Deposits	1,546.58	1,700.52
Withdrawals	2.07	-5,813.12
Income	12,901.31	16,396.94
Taxes withheld	-12,100.00	-12,100.00
Change in asset value	-34,890.52	-122,539.59
Ending account value	\$418,382.39	\$418,382.39

Estimated annualized income

\$4,679.70

Please see "About Your Statement" on page 2 for further information.

YOUR PREMIER CLIENT MESSAGE BOARD

Important cost basis regulations remain effective as part of the overall Form 1099 reporting changes that began in 2011. For more information about these regulation changes, please visit www.rbcwm.com and click the "Legal/Disclosures" link at the bottom of the home page followed by "Cost Basis Updates." Check back regularly for updates.

Whether you want to build, preserve, enjoy, or share your hard-earned wealth, we're here to help. For questions about your account, please contact your financial advisor, who will be happy to assist you.

Your Financial Advisor

Gary Noordam
RBC Wealth Management

Suite 300

12910 Pierce Street

Omaha NE 68144

Telephone: (402) 392-6100 or (800) 950-3246

E-mail: gary.noordam@rbc.com

Web: www.rbcwm.com

Branch Director: John "Buzz" Garlock

Telephone: (402) 392-6138

Complex Director

Mark Borcherting

4001 West 114TH Street

Suite 200

Leawood, KS 66211-2604

Telephone: (913) 451-3500

Non-deposit investment and insurance products offered through RBC Wealth Management are not insured by the FDIC or any other federal government agency, are not deposits or other obligations of, or guaranteed by, a bank or any bank affiliate, and are subject to investment risks, including possible loss of the principal amount invested.

006598 01CDFB02 068275

Go paperless! Get this statement and other account documents online. Learn more on page two.

MERVIN M RIEPE INDIVIDUAL RETIREMENT ACCOUNT

GO PAPERLESS - Certain client documents are available for electronic delivery by accessing your account online at www.rbcwm.com. Upon signing up for this service, you will choose which documents you do not want to receive in the mail. You will then be notified by email when they are available for viewing and printing via the Internet. You may change your paperless elections at any time by going to the Suppress Mailings link on the website.

ABOUT YOUR ACCOUNT - Securities in your account are protected up to \$500,000 (cash up to \$250,000) by the Securities Investor Protection Corporation (SIPC). RBC Capital Markets, LLC (RBC) has purchased an additional policy covering up to \$99.5 million per SIPC qualified account, subject to a total maximum aggregate for RBC of \$400 million. This protection applies to the physical loss or destruction of your securities; it does not apply to any decline in the market value of your securities. Other investments shown on your statement but not held at RBC may not be protected by the SIPC or private insurance policies purchased by RBC. Certain investments and transactions are ineligible under SIPC such as commodity futures contracts and currency, as well as investment contracts (such as limited partnerships), fixed annuity contracts that are not registered with the U.S. Securities and Exchange Commission under the Securities Act of 1933 and foreign currency transactions. For more details, please talk to your Financial Advisor, contact SIPC for a brochure by calling 202-371-8300 or visit www.sipc.org.

All securities that we hold for you that are not registered in your name ("street name" securities) are commingled with identical securities being held for other clients. In the event that any such securities are "called" by the issuer, we will determine which clients' securities are redeemed using an impartial selection system, as required by Financial Industry Regulatory Authority (FINRA) rules. RBC's lottery procedures for callable securities may be found on our website at rbcwm.com/disclosures under "Partial Redemption of Callable Securities". A printed copy of these procedures may be requested from your Financial Advisor.

To report a lost or stolen VISA Platinum® card, call 800-933-9946 or 877-486-3696. Questions regarding check activity, money funds balances and VISA Platinum® card activity should be directed to Client Account Services at 800-933-9946. A financial statement of this organization is available for your personal inspection at its offices, or a copy of it will be mailed upon your written request.

If you have an option account, each of the transaction confirmations that we sent you itemizes the commissions that you have paid. Upon request, we will also furnish to you a statement of the total option commissions paid by you for this calendar year.

ABOUT YOUR INVESTMENT OBJECTIVE / PROFILE AND RISK TOLERANCE - The Investment Objective and Risk Tolerance, where applicable, on page 3 of this statement are specific to this account and should reflect your investment goals and the level of overall risk you are willing to assume in seeking returns for this account.

The Advisory Risk Profile also noted on page 3, if applicable, is applied broadly across specified advisory accounts held at RBC and should reflect the basis for the recommendation of an appropriate investment strategy designed to meet your objectives and financial needs as identified in your Risk Profile questionnaire.

Investment Objective	Preservation of Principal Income	Balanced Growth Income	Growth Income	Aggressive Growth/Aggressive Income	Speculation
Lower Return Potential Lower Risk	←				→
	Minimal Risk	Low Risk	Moderate Risk	High Risk	Maximum Risk
Risk Tolerance					
Advisory Risk Profile	Profile 1	Profile 2	Profile 3	Profile 4	Profile 5
Lower Risk and Return Potential Shorter Time Horizon	←			→	
				Higher Risk and Return Potential Longer Time Horizon	

Please consult with your Financial Advisor promptly if the information shown below does not accurately reflect your objective or risk tolerance, or if you wish to impose or modify any restrictions on your account.

ABOUT YOUR STATEMENT - Statements are mailed monthly to clients who have transactions during the month that affect money balances and/or security positions. Statements are mailed quarterly to all other clients provided that their account contains a money or security balance. Please review these statements carefully, and keep them for your records. If you note any discrepancies in your money balance, security positions, tax lots chosen for disposition, or unauthorized activity in your account, please report this to the Complex Director immediately via telephone at the phone number, or in writing at the address that appear on the front of your statement. In addition, you should reconfirm any oral communications with us in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA).

Your statement is intended to provide only a summary of activity in your account(s) for the statement period. The information provided on the statement includes, among other things, a snapshot of the value of your account(s), a summary of the income you received for the statement and year-to-date periods, contributions to traditional, Roth or other Individual Retirement Account(s), and transactions in mutual funds shares. The presentation of the value of your account(s) value, as well as changes in value, includes all deposits, withdrawals, and other changes in market value. It may also reflect a reduction in value as the result of the return of principal on certain fixed income securities. However, changes in the value of unpriced securities, special products, or accrued interest are not reflected. If you have questions about your individual tax situation, please consult your tax advisor.

The prices for most securities and certain securities transactions reported on this statement are obtained from independent quotation services whose appraisal(s) are based on closing prices, bid-ask quotations or other factors; however, in some cases, RBC calculates prices for certain securities using information from independent and internal sources. If you hold municipal revenue bonds, please be aware that the price you may receive on their sale may vary significantly from the price shown on your statement. Moreover, certain securities may have unique valuation requirements. Certain securities prices may not be current as of the statement date, and certain adjustments to your holdings may not yet have been included. If you purchase and/or hold securities traded in a market outside of the United States, and/or denominated in a currency other than United States dollars, the price of those securities may be converted into United States dollars for inclusion on your statement. The risks of adverse changes in the value of non-United States currencies relative to the United States dollar are borne by you. RBC does not hedge or otherwise mitigate such risks. While we obtain pricing and currency conversion information from sources that we believe are reliable, RBC cannot guarantee the accuracy of the prices and currency conversion information that appear on your statement. You should always request a current valuation of your securities prior to making an investment decision or placing an order to buy or sell securities. Note that securities that are not actively traded have not been priced and, therefore, are excluded from the total shown in your summary.

RBC's Dividend Reinvestment Program (DRIP) is available to holders of eligible securities. For more information on the program, please refer to the terms and conditions of your agreement with us in the Client Account Agreement and the "Dividend Reinvestment Program Disclosure" which can be found at rbcwm.com/disclosures. If you have additional questions, please contact your Financial Advisor.

Non-priced Securities - Securities that are not actively traded and for which no independent quotation-service pricing is readily available are excluded from the (i) Market Price, (ii) Market Value and (iii) Account Summary. Total sections of your statement. In these instances, the Market Value and Total Account Summary sections of the statement will reflect a \$0.00 value for these securities until such time that they begin active trading and/or have a readily available independent quotation-service price. Accrued interest for non-priced (N/P) securities will be reflected on your statement where applicable. Examples of N/P securities may include, but are not limited to, auction rate securities, auction rate preferred securities and certain structured products and over-the-counter equity securities.

Your statement also includes a summary of the short- or long-term gain or loss from the sale of selected securities in non-retirement accounts. "Short-term" refers to securities held for one year or less; "long-term" refers to securities held more than one year. RBC provides gain/loss information as a service to its clients; the information may not be accurate for tax reporting or other purposes and may rely on information, such as the original cost basis for a security, which you or another source at your direction provided to RBC. Gain/loss information may also reflect a change in the value of certain fixed income and other securities that return or amortize principal over time.

If you have elected to receive interest on free credit balances maintained in your account, please be advised that under federal securities laws and the rules of FINRA, we are permitted to pay such interest only on balances arising as an incidence of securities trading activities. We may use a free credit balance in the course of our business, subject to limitations of 17CFR Section 240.15c-3 under the Securities Exchange Act of 1934. You may demand and receive from us during normal business hours the delivery of any free credit balances or fully paid securities in your account, and/or any securities purchased in your loan account upon full payment of any indebtedness to us. Any balance in the RBC Insured Deposits, RBC Cash Plus, or shares in a money market fund in your account may be liquidated on your order and the proceeds returned to your account or remitted to you upon the full payment of any indebtedness to us. If this is an RBC Express Credit™ (margin) account and we maintain a special memorandum account for you, this is a combined statement of both your general account and the special memorandum account maintained for you under Regulation T of the Federal Reserve system. The permanent record of the special memorandum account as required by Regulation T is available for your inspection at your request. RBC reserves the right to limit RBC Express Credit (margin) purchases and short sales and to alter its margin requirements and due dates for house or other margin calls in accordance with the firm's guidelines, market conditions and regulatory requirements.

The prices reported on your RBC statement for securities issued through or by a Direct Participation Program, Real Estate Investment Trust, or private securities, including hedge funds are estimates. RBC does not calculate the prices of these securities, and has not confirmed these prices or verified that they are determined correctly. Instead, RBC relies on independent quotation services or the management, trustee or general partner of the issuer of the securities to provide such prices. The prices may be based on independent appraisals, the book value of the entity's assets, the prices paid or offered for the securities, or another method or basis (or a combination of any of these). These securities are illiquid, and do not trade in a public market. Consequently, the estimated value of the securities (which is shown on your statement) may not equal the amount(s) that you receive if you attempt to sell your investment. In some cases, accurate valuation information relating to these securities may not be available. For current or estimated price information on the estimated value of the securities, the source of the actual or estimated value of the securities, or the method by which the value was determined or estimated, please contact your Financial Advisor.

FINRA BrokerCheck Hotline - FINRA has made available to investors a pamphlet describing FINRA BrokerCheck for your information. To obtain a copy of the brochure, please contact FINRA at 800-289-9999 or visit their website at www.finra.org.

Same Day Cash Sweep Redemptions - If your transaction has the description "Same Day", the transaction you requested required same day payment - RBC retained the last day's dividend to offset the cost of advancing a same day payment on your behalf. For more information see the "Cash Sweep Program Overview" on our public website at rbcwm.com/disclosures, as well as "Program Banks" under RBC Insured Deposits.



Wealth Management

A division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC.

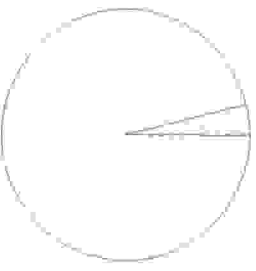


INDIVIDUAL RETIREMENT ACCOUNT STATEMENT WITH PORTFOLIO FOCUS DECEMBER 1, 2022 - DECEMBER 31, 2022

Account number:
316-25906
Page 3 of 15



ASSET ALLOCATION SUMMARY



	CURRENT VALUE	PERCENT
☐ Cash & Cash Alternatives	\$1,659.37	0%
☐ Equity	399,135.16	96%
☐ Fixed Income	17,587.86	4%
Current account value	\$418,382.39	100%

Mutual funds are included in the above categories. Funds that invest in more than one category are reported as "Mixed Assets."
The Cash & Cash Alternatives figure is net of debits including any RBC Express Credit (negative) debit, if applicable.

INVESTMENT OBJECTIVE / PROFILE AND RISK TOLERANCE

The investment objective for this account is: Balanced Growth
The risk tolerance for this account is: Moderate Risk
The advisory risk profile for this account is: Profile 4
Please see "About Your Investment Objective / Profile and Risk Tolerance" on page 2 for further information.

GAIN/LOSS SUMMARY

	THIS PERIOD	THIS YEAR
Total realized gain or loss	-\$263.99	-\$334.43
Short-term gain or loss	0.00	-38.97
Long-term gain or loss	-263.99	-295.46
Unrealized gain or loss		AS OF DECEMBER 31, 2022 \$61,579.94

Please see "About Your Statement" on page 2 for further information.

ACTIVITY SUMMARY

Total account value last statement	\$450,922.95
Cash activity	
Beginning balance	109.25
Money coming into your account	
Sales proceeds/redemptions	12,100.00
Deposits	1,546.58
Interest	1.47
Dividends	2,127.04
Capital gains	10,772.80
Total	26,547.89
Money going out of your account	
Funds to purchase securities	-12,899.84
Fees	2.07
Taxes withheld	-12,100.00
Total	-24,997.77
Ending balance	1,659.37
Net change cash activity	\$1,550.12
Change in security value	
Beginning value of priced securities	450,813.70
Securities purchased	12,899.84
Securities sold/redeemed	-12,100.00
Change in value of priced securities	-34,890.52
Ending value of priced securities	416,723.02
Net change in securities value	-\$34,090.68
Total account value as of December 31, 2022	\$418,382.39

MERVIN M RIEPE
INDIVIDUAL RETIREMENT ACCOUNT

Account number:
316-25906
Page 4 of 15

INDIVIDUAL RETIREMENT
ACCOUNT STATEMENT
WITH PORTFOLIO FOCUS
DECEMBER 1, 2022 - DECEMBER 31, 2022

ASSET DETAIL

The Estimated Annualized Income ("EAI") for certain securities could include a return of principal or capital gains, in which case EAI depicted on this account statement would be overstated. EAI is only an estimate of income generated by the investment and the actual income may be higher or lower. In the event the investment matures, is sold or called, the full EAI may not be realized.

* The Unrealized Gain/Loss may not reflect your investments' total return. Specifically, the net cost may include dividend and capital gains distributions which have been reinvested. Additionally, the information that appears in these columns may be based on information provided by you or at your direction. RBC has not verified such data. Please see "About Your Statement" on page 2 for further information.

Your Financial Advisor has elected to display Asset Detail with the following options: asset purchases (tax lots) consolidated

CASH & CASH ALTERNATIVES

RBC INSURED DEPOSITS

Deposits in the RBC Insured Deposits, with the exception of amounts classified as "Pending Deposits," are held by the Program Banks, not RBC Capital Markets. They are not covered by SIPC. Balances classified as "Pending Deposits" are scheduled to be deposited in the Program Banks on the business day following the statement date, and thus, these deposits are covered by SIPC until such time as they are deposited in the Program Banks. Deposits are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 per depositor at each bank subject to certain limitations. **This means that your funds in excess of \$250,000 in the same insurable capacity at any single Program Bank are not insured.** FDIC insurance coverage amounts are subject to the combined total of all deposits at a specific Program Bank including deposits held by the Program Bank outside of this account. Please refer to the RBC Insured Deposits Disclosure Statement and our website at www.rbcunconnected.com for more details, including the current aggregate FDIC deposit insurance amount available through the Program. For questions concerning bank balances, please contact your Financial Advisor.

DESCRIPTION	BANK BALANCE	CURRENT BALANCE	PREVIOUS STATEMENT BALANCE	YTD INCOME
RBC INSURED DEPOSITS		\$1,659.37	\$109.25	\$1.54
NOT SIPC COVERED				

DEPOSITS ARE HELD AT:

City National Bank	Los Angeles, CA	\$1.12
RBC Bank (Georgia) NA	Raleigh, NC	\$1,658.25

TOTAL CASH & CASH ALTERNATIVES \$1,659.37

EQUITY

Alternative and Other Equity

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	MARKET PRICE	MARKET VALUE	NET COST *	UNREALIZED GAIN/LOSS *	ESTIMATED ANNUALIZED INCOME
AMERICAN FDS PORTFOLIO SER	PCWFX	4,537.065	\$16.740	\$75,950.47	\$75,092.23	\$858.24	\$816.67
GLOBAL GROWTH FD CL F2					Purchase \$55,806.23	\$1,736.78	
					Reinvest \$19,286.00	-\$878.54	
TOTAL Alternative and Other Equity				\$75,950.47	\$75,092.23	\$858.24	\$816.67



Wealth Management

A Division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC.



INDIVIDUAL RETIREMENT ACCOUNT STATEMENT WITH PORTFOLIO FOCUS DECEMBER 1, 2022 - DECEMBER 31, 2022



Account number:
316-25906
Page 5 of 15

EQUITY (continued)

US Large Cap Equity

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	MARKET PRICE	MARKET VALUE	NET COST *	UNREALIZED GAIN/LOSS *	ESTIMATED ANNUALIZED INCOME
FIDELITY ADVISOR HEALTH CARE FUND CL I	FHCIX	351.115	\$64.130	\$22,517.00	Purchase \$20,200.60 \$17,570.00 Reinvest \$2,630.60	\$2,316.40 \$2,558.86 -\$242.46	
FIDELITY ADVISOR TECHNOLOGY FUND CL I	FATIX	364.850	\$69.780	\$25,459.23	Purchase \$24,201.15 \$17,193.00 Reinvest \$7,008.15	\$1,258.08 \$3,381.98 -\$2,123.89	
MFS SER TR I TECHNOLOGY FD CL I	MTCIX	262.929	\$41.880	\$11,011.47	Purchase \$14,160.25 \$8,327.40 Reinvest \$5,832.85	-\$3,148.78 -\$1,123.28 -\$2,025.49	
VANGUARD INDEX TR ADMIRAL SHS	VTSAX	1,899.173	\$93.100	\$176,813.01	Purchase \$125,361.73 \$112,851.19 Reinvest \$12,510.54	\$51,451.28 \$49,751.49 \$1,699.77	\$2,924.73
VANGUARD SPECIALIZED PORT HEALTH CARE FD ADMIRAL SHS	VGHAX	280.385	\$89.840	\$25,189.79	Purchase \$22,178.75 \$17,193.00 Reinvest \$4,985.75	\$3,011.04 \$3,013.99 -\$2.95	\$190.94
TOTAL US Large Cap Equity				\$260,990.50	\$206,102.48	\$54,888.02	\$3,115.67

US Mid Cap Equity

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	MARKET PRICE	MARKET VALUE	NET COST *	UNREALIZED GAIN/LOSS *	ESTIMATED ANNUALIZED INCOME
VANGUARD INDEX TR MID-CAP INDEX FD ADMIRAL SHS	VIMAX	114.313	\$252.470	\$28,860.60	Purchase \$19,578.03 \$17,287.00 Reinvest \$2,291.03	\$9,282.57 \$8,928.97 \$353.59	\$459.31
TOTAL US Mid Cap Equity				\$28,860.60	\$19,578.03	\$9,282.57	\$459.31

US Small Cap Equity

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	MARKET PRICE	MARKET VALUE	NET COST *	UNREALIZED GAIN/LOSS *	ESTIMATED ANNUALIZED INCOME
JPMORGAN TR I SMALL CAP EQUITY FD CL I	VSEIX	663.355	\$50.250	\$33,333.59	Purchase \$36,407.61 \$20,958.00 Reinvest \$15,449.61	-\$3,074.02 -\$924.93 -\$2,149.08	\$44.44
TOTAL US Small Cap Equity				\$33,333.59	\$36,407.61	-\$3,074.02	\$44.44
TOTAL EQUITY				\$399,135.16	\$337,180.35	\$61,954.81	\$4,436.09

MERVIN M RIEPE
INDIVIDUAL RETIREMENT ACCOUNT

INDIVIDUAL RETIREMENT
ACCOUNT STATEMENT
WITH PORTFOLIO FOCUS
DECEMBER 1, 2022 - DECEMBER 31, 2022

Account number:
316-25906
Page 6 of 15

FIXED INCOME

US Corporate Investment Grade Fixed Income

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	MARKET PRICE	MARKET VALUE/ ACCRUED INTEREST	NET COST *	UNREALIZED GAIN/LOSS *	ESTIMATED ANNUALIZED INCOME
VANGUARD FIXED INCOME SECS FD ULTRA SHRT TRM BD FD ADMTRL	VUSFX	892.332	\$19.710	\$17,587.86	\$17,962.73 Purchase \$17,465.57 Reinvest \$497.16	-\$374.87 -\$372.90 -\$1.96	\$243.61
TOTAL FIXED INCOME		892.332		\$17,587.86	\$17,962.73	-\$374.87	\$243.61
TOTAL ASSETS					\$418,382.39		\$4,679.70

ACTIVITY DETAIL

Realized gain/loss column includes fees and commissions. It does not include accrued interest.

Purchases, sales and other activity all represent an exchange of cash and/or money market funds for securities and, as such, do not represent deposits to or withdrawals from your account. Account value changes due to commissions, mark ups, mark downs and accrued interest are shown in the "Change in value of priced securities" line of the Account Value Summary.

* Information that appears in these columns may be based on information provided by you or at your direction. RBC has not verified such data. Please see "About Your Statement" on page 2 for further information.

PURCHASES

Regular Purchases

DATE	DESCRIPTION	QUANTITY	PRICE	NET COST/ ACCRUED INTEREST	COMMENTS
12/01/22	VANGUARD FIXED INCOME SECS FD ULTRA SHRT TRM BD FD ADMTRL REINVEST	3.055	\$19.680	-\$60.13	REINVEST
12/05/22	FIDELITY ADVISOR TECHNOLOGY FUND CL I REINVEST	10.757	\$76.170	-\$819.37	REINVEST
12/07/22	MFS SER TR I TECHNOLOGY FD CL I REINVEST	24.066	\$43.040	-\$1,035.79	REINVEST
12/14/22	JPMORGAN TR I SMALL CAP EQUITY FD CL I REINVEST	70.349	\$51.930	-\$3,653.23	REINVEST
12/21/22	JPMORGAN TR I SMALL CAP EQUITY FD CL I REINVEST	0.905	\$49.560	-\$44.84	REINVEST



Wealth Management

A division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC.



INDIVIDUAL RETIREMENT ACCOUNT STATEMENT WITH PORTFOLIO FOCUS DECEMBER 1, 2022 - DECEMBER 31, 2022



Account number:
316-25906
Page 7 of 15

ACTIVITY DETAIL

PURCHASES (continued)

Regular Purchases

DATE	DESCRIPTION	QUANTITY	PRICE	NET COST/ ACCRUED INTEREST	COMMENTS
12/22/22	VANGUARD INDEX TR MID-CAP INDEX FD ADMIRAL SHS REINVEST	0.618	\$254.360	-\$157.13	REINVEST
12/22/22	VANGUARD INDEX TR VANGUARD TOTAL STK MKT ADMIRAL ADMIRAL SHS REINVEST	9.062	\$94.000	-\$851.87	REINVEST
12/23/22	VANGUARD FIXED INCOME SECS FD ULTRA SHRT TRM BD FD ADMTRL REINVEST	3.682	\$19.710	-\$72.57	REINVEST
12/29/22	AMERICAN FDS PORTFOLIO SER GLOBAL GROWTH FD CL F2 REINVEST	45.620	\$16.510	-\$753.19	REINVEST
12/29/22	AMERICAN FDS PORTFOLIO SER GLOBAL GROWTH FD CL F2 REINVEST	302.417	\$16.510	-\$4,992.90	REINVEST
12/29/22	VANGUARD SPECIALIZED PORT HEALTH CARE FD ADMIRAL SHS REINVEST	2.111	\$88.710	-\$187.31	REINVEST
12/29/22	VANGUARD SPECIALIZED PORT HEALTH CARE FD ADMIRAL SHS REINVEST	3.061	\$88.710	-\$271.51	REINVEST
Total regular purchases				-\$12,899.84	
TOTAL PURCHASES				-\$12,899.84	
SALES					
DATE	DESCRIPTION	QUANTITY	PRICE	NET PROCEEDS/ ACCRUED INTEREST	NET COST* REALIZED GAIN/LOSS* COMMENTS
12/22/22	VANGUARD FIXED INCOME SECS FD ULTRA SHRT TRM BD FD ADMTRL SOLICITED DISCRETIONARY ORDER	-613.902	\$19.710	\$12,100.00	\$12,363.99 -\$263.99

MERVIN M RIEPE
INDIVIDUAL RETIREMENT ACCOUNT

INDIVIDUAL RETIREMENT
ACCOUNT STATEMENT
WITH PORTFOLIO FOCUS
DECEMBER 1, 2022 - DECEMBER 31, 2022

Account number:
316-25906
Page 8 of 15

ACTIVITY DETAIL

DEPOSITS

Cash deposits

DATE	DESCRIPTION	AMOUNT	COMMENTS
12/07/22	AMERICAN FDS PORTFOLIO SER SERVICE FEE REBATE FOR	\$7.52	GLOBAL GROWTH FD CL F2 ADVISORY ACCOUNT
12/07/22	JPMORGAN TR I SERVICE FEE REBATE FOR	\$1.33	SMALL CAP EQUITY FD CL I ADVISORY ACCOUNT
12/19/22	TRF FM 319-01644	\$1,537.73	TRANSFER ASSETS IN
Total cash deposits		\$1,546.58	
TOTAL DEPOSITS		\$1,546.58	

WITHDRAWALS

Fees

DATE	DESCRIPTION	AMOUNT	COMMENTS
12/29/22	ADVISORY ACCT PROGRAM FEE FOR ACCOUNT 316 25906	\$2.07	FROM 12/27/2022 TO 12/31/2022
TOTAL WITHDRAWALS		\$2.07	

INCOME

Interest

DATE	DESCRIPTION	SYMBOL/CUSIP	AMOUNT	COMMENTS
12/27/22	RBC INSURED DEPOSITS APYE: 01.07 % # APYE = Annual Percentage Yield Earned	2015912	\$1.47	MONTHLY INTEREST 11/28-12/26 INTEREST

Dividends

DATE	DESCRIPTION	SYMBOL/CUSIP	AMOUNT	COMMENTS
12/01/22	VANGUARD FIXED INCOME SECS RECORD 11/29/22 PAY 12/01/22 DIVIDEND	VUSFX	\$60.13	FD ULTRA SHRT TRM BD FD ADMTRL DIVIDEND RATE 0.040100000



Wealth Management

A division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC.



INDIVIDUAL RETIREMENT ACCOUNT STATEMENT WITH PORTFOLIO FOCUS DECEMBER 1, 2022 - DECEMBER 31, 2022



Account number:
316-25906
Page 9 of 15

INCOME (continued)

Dividends

DATE	DESCRIPTION	SYMBOL/CUSIP	AMOUNT	COMMENTS
12/21/22	JPMORGAN TR I RECORD 12/19/22 PAY 12/21/22 DIVIDEND	VSEIX	\$44.84	SMALL CAP EQUITY FD CL I DIVIDEND RATE 0.067690000
12/22/22	VANGUARD INDEX TR RECORD 12/20/22 PAY 12/22/22 DIVIDEND	VIMAX	\$157.13	MID-CAP INDEX FD ADMIRAL SHS DIVIDEND RATE 1.382000000
12/22/22	VANGUARD INDEX TR ADMIRAL SHS DIVIDEND RATE 0.450700000	VTSAX	\$851.87	VANGUARD TOTAL STK MKT ADMIRAL RECORD 12/20/22 PAY 12/22/22 DIVIDEND
12/23/22	VANGUARD FIXED INCOME SECS RECORD 12/21/22 PAY 12/23/22 DIVIDEND	VUSFX	\$72.57	FD ULTRA SHRT TRM BD FD ADMIRAL DIVIDEND RATE 0.048300000
12/29/22	AMERICAN FDS PORTFOLIO SER RECORD 12/27/22 PAY 12/29/22 DIVIDEND	PCWFX	\$753.19	GLOBAL GROWTH FD CL F2 DIVIDEND RATE 0.179800000
12/29/22	VANGUARD SPECIALIZED PORT RECORD 12/27/22 PAY 12/29/22 DIVIDEND	VGHAX	\$187.31	HEALTH CARE FD ADMIRAL SHS DIVIDEND RATE 0.680600000

Total dividends

\$2,127.04

Capital gains distributions

DATE	DESCRIPTION	SYMBOL/CUSIP	AMOUNT	COMMENTS
12/05/22	FIDELITY ADVISOR TECHNOLOGY L/T CAPITAL GAIN L/T CAP RATE 2.314000000	FATIX	\$819.37	LONG-TERM CAPITAL GAIN
12/07/22	MFS SER TR I L/T CAPITAL GAIN L/T CAP RATE 4.336320000	MTGIX	\$1,035.79	LONG-TERM CAPITAL GAIN
12/14/22	JPMORGAN TR I L/T CAPITAL GAIN L/T CAP RATE 6.169940000	VSEIX	\$3,653.23	LONG-TERM CAPITAL GAIN
12/29/22	AMERICAN FDS PORTFOLIO SER L/T CAPITAL GAIN L/T CAP RATE 1.191900000	PCWFX	\$4,992.90	LONG-TERM CAPITAL GAIN

MERVIN M RIEPE
INDIVIDUAL RETIREMENT ACCOUNT

INDIVIDUAL RETIREMENT
ACCOUNT STATEMENT
WITH PORTFOLIO FOCUS
DECEMBER 1, 2022 - DECEMBER 31, 2022

Account number:
316-25906
Page 10 of 15

INCOME
(continued)

Capital gains distributions

DATE	DESCRIPTION	SYMBOL/CUSIP	AMOUNT	COMMENTS
12/29/22	VANGUARD SPECIALIZED PORT			
	L/T CAPITAL GAIN	VGHAX	\$271.51	LONG-TERM CAPITAL GAIN
	L/T CAP RATE			
	0.986547000			
	LONG TERM CAP GAIN			
Total capital gains distributions			\$10,772.80	
TOTAL INCOME			\$12,901.31	

ACTIVITY DETAIL

TAXES WITHHELD

DATE	DESCRIPTION	FEDERAL TAX W/H	STATE TAX W/H	AMOUNT	COMMENTS
12/27/22	FEDERAL WITHHOLDING			-\$10,000.00	
12/27/22	NE TAX WITHHOLDING			-\$2,100.00	
TOTAL TAXES WITHHELD				-\$12,100.00	

RETIREMENT ACCOUNT INFORMATION

CONTRIBUTIONS

DESCRIPTION	IRA	ROLLOVER	DIRECT ROLLOVER	RECHARACTERIZATION
DEPOSITED IN 2021 FOR 2021	\$0.00	\$0.00	\$0.00	\$0.00
DEPOSITED IN 2022 FOR 2021	\$0.00	\$0.00	\$0.00	\$0.00
DEPOSITED IN 2022 FOR 2022	\$0.00	\$0.00	\$0.00	\$0.00

TRANSFERS

DESCRIPTION	AMOUNT
TRANSFERRED IN 2021	\$0.00
TRANSFERRED IN 2022	\$0.00



Wealth Management

A division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC.



INDIVIDUAL RETIREMENT ACCOUNT STATEMENT WITH PORTFOLIO FOCUS DECEMBER 1, 2022 – DECEMBER 31, 2022



Account number:
316-25906
Page 11 of 15

DISTRIBUTIONS

DESCRIPTION	DISTRIBUTION	FEDERAL WITHHOLDING	STATE WITHHOLDING
DISTRIBUTED IN 2022	\$12,100.00	\$10,000.00	\$2,100.00

PRIMARY BENEFICIARY INFORMATION

BENEFICIARY	PERCENTAGE
S Merle Riepe	100.00%

REQUIRED MINIMUM DISTRIBUTIONS

FAIR MARKET VALUE	FACTOR	RMD	REMAINING RMD
\$540,737.64	20.2	\$26,769.19	\$14,669.19

Our records indicate you attained age 70-1/2 in or prior to 2019, or attained age 72 after 2019. Your next scheduled distribution date is N/A.

The Fair Market Value is based on the reportable portfolio value as of 12/31/2021. This value includes direct rollovers, and/or rollovers that were withdrawn the previous year and deposited during the current year, or any contributions that were deposited the previous year and recharacterized during the current year. RBC has calculated your Required Minimum Distribution (RMD) based on RMD regulations issued by the United States Treasury. The RMD reflected above is for this account only. You will need to separately calculate the RMD for any additional retirement plans you may have. Please consult your tax advisor. The Fair Market Value amount may be adjusted based upon information you have provided to your Financial Advisor or other adjustments made after the previous December statement for purposes of determining your current year RMD.

MONTHLY TRANSACTION CONFIRMATION SUMMARY

As you requested, we are providing a summary of transaction confirmations rather than printing and mailing transaction confirmations separately. If you would like to receive separate transaction confirmations, please contact your Financial Advisor

DATE	DESCRIPTION	QUANTITY	PRICE	GROSS AMOUNT
Transaction 12/22/22	Action SOLD			
Processing 12/22/22	Account type CASH			
Settlement 12/23/22	Transaction type 41			
	Symbol VUSFX			
	CUSIP 922031711			
	VANGUARD FIXED INCOME SECS	613.902	\$19.710	\$12,100.00
	FD ULTRA SHRT TRM BD FD ADMTRL			\$0.00
	SOLICITED			\$0.00
	DISCRETIONARY ORDER			\$0.00
	Mark up/down per share			\$0.00
	Sales charge rate			\$0.00
				\$12,100.00

MERVIN M RIEPE INDIVIDUAL RETIREMENT ACCOUNT

Account number:
316-25906
Page 12 of 15

Conditions

- RBC Wealth Management, a division of RBC Capital Markets, LLC (RBC), Member NYSE/FINRA/SIPC, is an indirect wholly owned subsidiary of Royal Bank of Canada
- This transaction is subject to the rules, regulations, practices and customs of the exchange and its clearinghouse, if any, where the transaction was executed, or of the Financial Industry Regulatory Authority if not executed on an exchange. This transaction may have incurred other fees which may include handling fees or transaction fees paid to an exchange. A complete breakdown of fees associated with this transaction will be furnished upon your written request.
- We will also provide upon written request the date and time when this transaction took place and the name of the other party to the transaction.
- Any order for your account(s) may be aggregated with orders for the account(s) of other clients and executed as one order. As a result, you may receive a price or average price that is different than the price or average price that you would have received had your order not been aggregated. In addition, aggregation of your order with orders of other clients may result in your order being only partially completed.
- RBC has established electronic connectivity with broker-dealers and/or other market centers (collectively, "market centers") for the purpose of routing orders in equity securities and options for executions. These connections have been entered into based upon the execution quality provided by these market centers, evaluated on the basis of price improvement performance, liquidity enhancement, and speed of execution. For options orders, RBC receives payment in the form of rebates and credits including credits that exceed the amount we are charged in return for routing client orders. Any remuneration that RBC receives for directing orders to any market center will not accrue to your account. RBC contracts with a third-party vendor, S3 Matching Technologies, LP, to receive execution metrics to meet its best execution requirements under FINRA rules. RBC has arranged for its equity market centers to remit payment for a portion of this service based on previous years' volumes routed to each destination. RBC may execute the order itself or with other market centers. The source and nature of the compensation received in connection with the transaction described on this confirmation will be provided upon your written request. For information with respect to RBC's handling of customer orders, see "SEC Order Handling Disclosures" at [rdcm.com/disclosures](#). Should you desire a written copy of this information, you may contact your RBC Financial Advisor.
- If this transaction involves when-issued securities, payment therefor and delivery thereof shall be made in accordance with the terms of a subsequent confirmation to be delivered on the date the securities are issued.
- Complete information about call features will be provided upon request. In the case of debt securities, call features may exist which could affect yield. The actual yield of an asset-backed security (securities which represent an interest in or are secured by a pool or receivables or other financial assets that are subject to continuous payment) may vary according to the rate at which the underlying assets are prepaid. Additional information concerning the factors that affect yield will be provided upon written request.
- If this is an averaged price transaction, details regarding the actual prices are available upon request.
- Payment for securities purchased and delivery of securities sold are due promptly on the settlement date. Until payment is made by you, securities purchased by you or held by us for your account are or may be hypothecated and commingled with securities carried for other clients. If payment or delivery is not made by the settlement date, we reserve the right without further notice to change interest on the amount due shown on the face hereof, at our current rate on client general accounts, or to sell securities purchased and hold you liable for any loss thereby incurred, or to cancel this transaction.
- This confirmation shall be deemed to be correct unless written notice of correction is immediately delivered to us.
- You may be eligible for breakpoint discounts based on the size of your purchase, current holdings or future purchases. The sales charge you paid may differ slightly from the prospectus-disclosed rate due to rounding calculations. Please refer to the Prospectus, or Statement of Additional Information, or contact your Financial Advisor for further information.
- Auction Rate Securities: See "Auction Rate Procedures" on our public website at [rdcm.com/disclosures](#) for a written description of our material auction practices and procedures. Please contact your Financial Advisor to request that a copy be mailed to you.
- Variable Rate Demand Bonds/Notes/Obligations: See "Variable Rate Demand Notice" on our public website at [rdcm.com/disclosures](#) for a notice regarding the risk considerations relating to the Remarketing Agent's role and duties. Please contact your Financial Advisor to request that a copy be mailed to you.
- This transaction may be subject to the "U.S. Treasury Securities Falls Change Trading Practice" and the "Agency Debt and Agency Mortgage-Backed Securities Falls Change Trading Practice," published by the Treasury Market Practices Group and the Securities Industry and Financial Markets Association and available at: [www.sifma.org/resources/general/falls-change-trading-practices/](#)
- For a buy any mark-up is calculated as the price you paid for the security in this transaction minus the prevailing market price of the security at the time you bought it. For a sell, any mark-down is calculated as the prevailing market price of the security at the time you sold it minus the amount you received in this transaction.

PLEASE RETAIN THIS CONFIRMATION FOR INCOME TAX PURPOSES.

INDIVIDUAL RETIREMENT ACCOUNT STATEMENT WITH PORTFOLIO FOCUS DECEMBER 1, 2022 - DECEMBER 31, 2022

Transaction Type (first digit defines Market and second digit defines Capacity)

- Market
- 1 New York Stock Exchange
 - 2 NYSE Alternex/NYSE AMEX Options
 - 3 Market/Exchange of execution available upon request
 - 4 Mutual Funds
 - 5 CBOE Options or Canadian Stock Exchange
 - 6 Over the Counter
 - 7 Syndicate
 - 8 Foreign Stock Exchanges
 - 9 NASDAQ/NASDAQ Options Market
 - A Chicago Stock Exchange
 - B National Stock Exchange
 - C NASDAQ OMX BX/Boston Options Exchange
 - D International Securities Exchange
 - E ARCA/Pacific Stock Exchange
 - F NASDAQ OMX PHLX Stock Exchange
 - O Other Exchange

Capacity in which we are acting

- 1-5 As agent
- 6 We have acted as agent for both buyer and seller, source and amount of our commissions or other remunerations in this trade will be provided on written request
- 7 We, as principal, have sold to you or bought from you and may have received a profit from the transaction.
- 8 Special: No commission is being charged to you. We are being paid a commission by the other party to this transaction. Details available on written request
- 9 As specialist, we are a specialist in this security and we are acting for our own account in this transaction.

If the letter "P" appears in the transaction type box, postage and handling fees have been charged and are included in the Commission/Handling amount.

Credit Ratings - by Moody's/Standard & Poor's (Ratings are either short-term or long-term, depending on the duration of the note)

Non-Rated

Not being rated by the rating agencies does not necessarily reflect credit-worthiness

Withdrawn Rating

Formerly rated by Moody's but withdrawn for either business or credit concerns.

Issue Rating

The optimal rating available on a note, including all insurance and enhancement programs.

Underlying Rating

The rating on the note solely based on the issuer's payment ability exclusive of insurance and enhancement programs

Investment Grade

Aaa/AAA

Highest possible rating; optimal ability to pay principal and interest until maturity

Aa3 to Aa1/Aa+ to Aa+

High quality; excellent ability to pay principal and interest until maturity.

A3 to A1/A- to A+

Good ability to pay principal and interest until maturity

Baa3 to Baa1/BBB- to BBB+

Adequate ability to pay principal and interest until maturity.

Non-Investment Grade

Ba3 to Ba1/BB- to BB+

Speculative; marginal ability to pay principal and interest until maturity

Ba to B3/B- to B+

Highly speculative; very questionable ability to pay principal and interest until maturity.

C to Caa1/DD to CCC+

Either high risk of default or currently in default

Additional information regarding the risks associated with "Below Investment Grade" bonds is available upon request.
- Issue secured by escrowed funds held in trust which are reinvested in direct, non-callable U.S. Government obligations or non-callable obligations unconditionally guaranteed by the U.S. Government or Resolution Funding Corporation.



Wealth Management

A Division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC.



INDIVIDUAL RETIREMENT ACCOUNT STATEMENT WITH PORTFOLIO FOCUS DECEMBER 1, 2022 - DECEMBER 31, 2022



Account number:
316-25906
Page 13 of 15

SCHEDULE OF REALIZED GAINS AND LOSSES

	PRIOR PERIOD	THIS PERIOD	ADJUSTMENTS	THIS YEAR
Total Realized Gain or Loss	-70.44	-263.99	0.00	-334.43
Short-term	-38.97	0.00	0.00	-38.97
Long-term	-31.47	-263.99	0.00	-295.46

QUANTITY	DESCRIPTION	SYMBOL	OPEN DATE	NET COST	CLOSE DATE	NET PROCEEDS	REALIZED GAIN/LOSS
----------	-------------	--------	-----------	----------	------------	--------------	--------------------

Short Term	131.834	VANGUARD FIXED INCOME SECS FD ULTRA SHRT TRM BD FD ADMTRL	VUSFX	08/09/21	2,655.14	01/26/22	2,638.00	-17.14
	60.667	VANGUARD FIXED INCOME SECS FD ULTRA SHRT TRM BD FD ADMTRL	VUSFX	08/09/21	1,221.83	07/22/22	1,200.00	-21.83
Short Term Subtotal								-38.97

Long Term	64.224	VANGUARD FIXED INCOME SECS FD ULTRA SHRT TRM BD FD ADMTRL	VUSFX	08/09/21	1,293.47	10/25/22	1,262.00	-31.47
	613.902	VANGUARD FIXED INCOME SECS FD ULTRA SHRT TRM BD FD ADMTRL	VUSFX	08/09/21	12,363.99	12/22/22	12,100.00	-263.99
Long Term Subtotal								-295.46
TOTAL REALIZED GAIN OR LOSS								-334.43

CASH SWEEP PROGRAM DETAIL

* Transaction details are only provided for cash sweep programs that sweep funds into bank deposit accounts. Please refer to the Asset Detail section of this statement for more information.

RBC INSURED DEPOSITS NOT SIPC COVERED

DATE	DESCRIPTION	AMOUNT	DATE	DESCRIPTION	AMOUNT
12/01/22	BALANCE FORWARD	\$109.25	12/08/22	DEPOSIT	8.85
12/19/22	DEPOSIT	1,537.73	12/23/22	DEPOSIT	12,100.00
12/27/22	INTEREST REINVEST	1.47	12/27/22	WITHDRAWAL	-12,100.00
12/30/22	DEPOSIT	2.07	12/31/22	ENDING BALANCE	\$1,659.37

INCOME FROM DECEMBER 1, 2022 - DECEMBER 31, 2022: \$1.47



Wealth Management

A division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC.



INDIVIDUAL RETIREMENT ACCOUNT STATEMENT WITH PORTFOLIO FOCUS DECEMBER 1, 2022 – DECEMBER 31, 2022

Account number:
316-25906
Page 14 of 15

ACCOUNT INFORMATION VERIFICATION

RBC Wealth Management periodically reviews its client accounts to confirm that the information on file is current and complete. Please take a few moments to verify that the information below is correct. If any information is incorrect or missing, please contact your Financial Advisor as soon as possible with the appropriate updates. As with all information regarding our clients, what you tell us about your financial situation is held in strict confidence. Please be assured this information is only listed on the account owner's statement. Any duplicate statements you may have requested do not include this information. If your account was opened recently, it is possible that your most recent account updates are not reflected below.

For a full description of your Investment Objective and Risk Tolerance, please see the "About Your Investment Objective / Profile and Risk Tolerance" section on page two of your statement. Thank you.

The trusted contact person is intended to be a resource for RBC Wealth Management in protecting assets and responding to possible financial exploitation. RBC Wealth Management may contact your trusted contact person and disclose pertinent account information, as necessary, to address possible financial exploitation and/or to confirm your current contact information, health status or the identity of your authorized representatives (e.g. POA, trustee, etc.) or beneficiaries. A trusted contact is not an authorized party on your account and RBC Wealth Management will not accept instructions from him/her to effect transactions and/or change information related to your account.

Account		Primary Client		Trusted Contact		CLIENT DECLINED TO PROVIDE
Account:	316-25906	Name:	MERVIN M RIEPE	Name:		
Account Registration:	MERVIN M RIEPE	TIN:	ON FILE	Phone:		
	INDIVIDUAL RETIREMENT ACCOUNT	Date of Birth:	ON FILE	Address:		
	RBC CAPITAL MARKETS LLC CUST	Phone:	402-339-4383			
	6232 S 79 CIRCLE	Annual Income:	\$100,000 – \$199,999			
	RALSTON NE 68127-4270	Net Worth:	\$1,000,000 – \$2,999,999			
Investment Objective:	BALANCED GROWTH	Liabilities:	\$50,000 – \$99,999			
Risk Tolerance:	MODERATE RISK	Occupation:	PLEASE PROVIDE			
Investment Time Horizon:	LESS THAN 1 YEAR	Address of Residence:	6232 S 79TH CIR			
Annual Liquidity Needs:	\$10,000 TO \$49,999		RALSTON NE 68127 4270			



Wealth
Management

A Division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC.



INDIVIDUAL RETIREMENT
ACCOUNT STATEMENT
WITH PORTFOLIO FOCUS
DECEMBER 1, 2022 - DECEMBER 31, 2022



Account number:
316-25906
Page 15 of 15

ADVISORY FEE SUMMARY FOR 2022

The fee represented below is the total amount of advisory fees generated for the specified period for this account. This fee amount may actually have been deducted from another account in accordance with your payment method instructions and the client agreement. Third-party manager fees that may have been deducted from Managed Account Program (MAP) accounts are not reflected below. Please contact the third-party manager to obtain information about any fees that may have changed. If the amount reported in this section is negative, fees charged and reversed for the year are a net credit to your account.

BILLING PERIOD	BILL TYPE	FEE AMOUNT	FEE PAID DATE	ACCOUNT PROVIDING PAYMENT (if different)
01/01/2022 - 03/31/2022	ADVISORY PROGRAM FEE	\$1,666.66	01/18/2022	
04/01/2022 - 06/30/2022	ADVISORY PROGRAM FEE	\$1,559.10	04/18/2022	
07/01/2022 - 09/30/2022	ADVISORY PROGRAM FEE	\$1,323.80	07/18/2022	
10/01/2022 - 12/31/2022	ADVISORY PROGRAM FEE	\$1,265.63	10/17/2022	
12/27/2022 - 12/31/2022	ADVISORY PROGRAM FEE	(\$2.07)	12/29/2022	
Total Fees		\$5,813.12		



Wealth Management

A division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC.

MERVIN M RIEPE
-TOD-
6232 S 79 CIRCLE
RALSTON NE 68127-4270

0100M
OUL

PORTFOLIO FOCUS ACCOUNT STATEMENT NOVEMBER 1, 2022 - DECEMBER 31, 2022

Account number:
316-25905
Page 1 of 10



ACCOUNT VALUE SUMMARY

	THIS PERIOD	THIS YEAR
Beginning account value	\$75,584.37	\$98,541.76
Withdrawals	0.00	-1,042.71
Taxable income	1,796.74	2,359.59
Change in asset value	-2,164.37	-24,641.90
Ending account value	\$75,216.74	\$75,216.74
Estimated annualized income		\$979.30

Please see "About Your Statement" on page 2 for further information.

YOUR PREMIER CLIENT MESSAGE BOARD

Important cost basis regulations remain effective as part of the overall Form 1099 reporting changes that began in 2011. For more information about these regulation changes, please visit www.rbcwm.com and click the "Legal/Disclosures" link at the bottom of the home page followed by "Cost Basis Updates." Check back regularly for updates.

Whether you want to build, preserve, enjoy, or share your hard-earned wealth, we're here to help. For questions about your account, please contact your financial advisor, who will be happy to assist you.

Your Financial Advisor

Gary Noordam
RBC Wealth Management
Suite 300
12910 Pierce Street
Omaha NE 68144
Telephone: (402) 392-6100 or (800) 950-3246
E-mail: gary.noordam@rbc.com
Web: www.rbcwm.com
Branch Director: John "Buzz" Garlock
Telephone: (402) 392-6138
Complex Director
Mark Borchering
4001 West 114TH Street
Suite 200
Leawood, KS 66211-2604
Telephone: (913) 451-3500

Non-deposit investment and insurance products offered through RBC Wealth Management are not insured by the FDIC or any other federal government agency, are not deposits or other obligations of, or guaranteed by, a bank or any bank affiliate, and are subject to investment risks, including possible loss of the principal amount invested.

006598 01CDFB02 068270

Go paperless! Get this statement and other account documents online. Learn more on page two.

ABOUT YOUR ACCOUNT – Securities in your account are protected up to \$500,000 (cash up to \$250,000) by the Securities Investor Protection Corporation (SIPC). RBC Capital Markets, LLC (RBC) has purchased an additional policy covering up to \$99.5 million per SIPC-qualified account, subject to a total maximum aggregate for RBC of \$400 million. This protection applies to the physical loss or destruction of your securities; it does not apply to any decline in the market value of your securities. Other investments shown on your statement but not held at RBC may not be protected by the SIPC or private insurance policies purchased by RBC. Certain investments and transactions are ineligible under SIPC, such as commodity futures contracts and currency, as well as in-silverment contracts (such as limited partnerships), fixed annuity contracts that are not registered with the U.S. Securities and Exchange Commission under the Securities Act of 1933 and foreign currency transactions. For more details, please talk to your Financial Advisor, contact SIPC for a brochure by calling 202-571-8300 or visit www.sipc.org.

To report a lost or stolen VISA Platinum® card, call 800-933-9946 or 877-486-3696. Questions regarding check activity, money funds balances and VISA Platinum® card activity should be directed to Client Account Services at 800-933-9946. A financial statement of this organization is available for your personal inspection at its offices, or a copy of it will be mailed upon your written request.

Risk Tolerance, where applicable, on page 3 of this statement are specific to this account and should reflect your investment goals and the level of overall risk you are willing to assume in seeking returns for this account.

Advisory Risk Profile	Profile 1	Profile 2	Profile 3	Profile 4	Profile 5
Lower Risk and Return Potential Shorter Time Horizon					
Higher Risk and Return Potential Longer Time Horizon					

ABOUT YOUR STATEMENT – Statements are mailed monthly to clients who have transactions during the month that affect money, balances and/or security positions. Statements are mailed quarterly to all other clients provided that their account contains a money, or security balance. Please review these statements carefully, and keep them for your records. If you note any discrepancies in your money balance, security positions, tax lots chosen for disposition, or unauthorized activity in your account, please report this to the Complex Director immediately via telephone at the phone number, or in writing at the address that appear on the front of your statement. In addition, you should reconfirm any oral communications with us in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA).

Your statement is intended to provide only a summary of activity in your account(s) for the statement period. The information provided on the statement includes, among other things, a snapshot of the value of your account(s), a summary of the income you received for the statement and year-to-date periods, contributions to traditional, Roth or other Individual Retirement Account(s), and transactions in mutual funds shares. The presentation of the value of your account(s) value, as well as changes in value, includes all deposits, withdrawals, and other changes in market value. It may also reflect a reduction in value as the result of the return of principal on certain fixed income securities. However, changes in the value of unpledged securities, special products, or accrued interest are not reflected. If you have questions about your individual tax situation, please consult your tax advisor.

Dividend Reinvestment Program (DRIP) is available to holders of eligible securities. For more information on the program, please refer to the terms and conditions of your agreement with us in the Client Account Agreement and the Dividend Reinvestment Program Disclosure, which can be found at tdcwm.com/disclosures. If you have additional questions, please contact your Financial Advisor.

Your statement also includes a summary of the short- or long-term gain or loss from the sale of selected securities in non-retirement accounts. "Short-term" refers to securities held for one year or less. "Long-term" refers to securities held more than one year. RBC provides gain/loss information as a service to its clients; the information may not be accurate for tax reporting or other purposes and may rely on information, such as the original cost basis for a security, which you or another source at your direction provided to RBC. Gain/loss information may also reflect a change in the value of certain fixed-income and other securities that return or amortize principal over time.

The prices reported on your RBC statement for securities issued through or by a Direct Participation Program, Real Estate Investment Trust, or private securities, including hedge funds are estimates. RBC does not calculate the prices of these securities, and has not confirmed these prices or verified that they are determined correctly. Instead, RBC relies on independent quotation services or the management, trustee, general partner of the issuer of the securities to provide such prices. The prices may be based on independent appraisals, the book value of the entity's assets, the prices paid or offered for the securities, or another method or basis (or a combination of any of these). These securities are illiquid, and do not trade in a public market. Consequently, the estimated value of the securities (as shown on your statement) may not equal the amount(s) that you receive if you attempt to sell your investment. In some cases, accurate valuation information relating to these securities may not be available. For current or estimated price information on the estimated value of the securities, the source of the actual or estimated value of the securities, or the method by which the value was determined or estimated, please contact your Financial Advisor.

FINRA ProtectCheck Hotline – FINRA has made available to investors a pamphlet describing FINRA ProtectCheck for your information. To obtain a copy of the brochure, please contact FINRA at 800-283-9999 or visit their website at www.finra.org.

Same Day Cash Sweep Redemptions – If your transaction has the description “Same Day,” the transaction you requested required same-day payment – RBC retained the last day’s dividend to offset the cost of advancing a same day payment on your behalf. For more information see the “Cash Sweep Program Overview” on our public website at www.rbc.com/disclosures, as well as “Program Banks” under RBC Insured Deposits.



Wealth Management

A division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC.



PORTFOLIO FOCUS ACCOUNT STATEMENT

NOVEMBER 1, 2022 - DECEMBER 31, 2022

Account number:
316-25905
Page 3 of 10



ASSET ALLOCATION SUMMARY

	CURRENT VALUE	PERCENT
☐ Cash & Cash Alternatives	\$3.53	0%
☐ Equity	75,213.21	100%
Current account value	\$75,216.74	100%

Mutual funds are included in the above categories. Funds that invest in more than one category are reported as "Mixed Assets."
The Cash & Cash Alternatives figure is net of debits including any RBC Express Credit (margin) debit, if applicable.

INVESTMENT OBJECTIVE / PROFILE AND RISK TOLERANCE

The investment objective for this account is: Balanced Growth
The risk tolerance for this account is: Moderate Risk
The advisory risk profile for this account is: Profile 4
Please see "About Your Investment Objective / Profile and Risk Tolerance" on page 2 for further information.

GAIN/LOSS SUMMARY

	THIS PERIOD	THIS YEAR
Total realized gain or loss	\$0.00	\$179.24
Short-term gain or loss	0.00	0.00
Long-term gain or loss	0.00	179.24
Unrealized gain or loss		AS OF DECEMBER 31, 2022 \$14,827.97

Please see "About Your Statement" on page 2 for further information.

ACTIVITY SUMMARY

Total account value last statement	\$75,584.37
Cash activity	
Beginning balance	3.53
Money coming into your account	
Dividends	395.44
Capital gains	1,401.30
Total	1,796.74
Money going out of your account	
Funds to purchase securities	-1,796.74
Total	-1,796.74
Ending balance	3.53
Net change cash activity	\$0.00
Change in security value	
Beginning value of priced securities	75,580.84
Securities purchased	1,796.74
Change in value of priced securities	-2,164.37
Ending value of priced securities	75,213.21
Net change in securities value	-\$367.63
Total account value as of December 31, 2022	\$75,216.74

ASSET DETAIL

The Estimated Annualized Income ("EAI") for certain securities could include a return of principal or capital gains, in which case EAI depicted on this account statement would be overstated. EAI is only an estimate of income generated by the investment and the actual income may be higher or lower. In the event the investment matures, is sold or called, the full EAI may not be realized.

* The Unrealized Gain/Loss may not reflect your investments' total return. Specifically, the net cost may include dividend and capital gains distributions which have been reinvested. Additionally, the information that appears in these columns may be based on information provided by you or at your direction. RBC has not verified such data. Please see "About Your Statement" on page 2 for further information.

Your Financial Advisor has elected to display Asset Detail with the following options: asset purchases (tax lots) consolidated.

CASH & CASH ALTERNATIVES

RBC INSURED DEPOSITS

Deposits in the RBC Insured Deposits, with the exception of amounts classified as "Pending Deposits," are held by the Program Banks, not RBC Capital Markets. They are not covered by SIPC. Balances classified as "Pending Deposits" are scheduled to be deposited in the Program Banks on the business day following the statement date, and thus, these deposits are covered by SIPC until such time as they are deposited in the Program Banks. Deposits are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 per depositor at each bank subject to certain limitations. **This means that your funds in excess of \$250,000 in the same insurable capacity at any single Program Bank are not insured.** FDIC insurance coverage amounts are subject to the combined total of all deposits at a specific Program Bank including deposits held by the Program Bank outside of this account. Please refer to the RBC Insured Deposits Disclosure Statement and our website at www.rbcuniconnect.com for more details, including the current aggregate FDIC deposit insurance amount available through the Program. For questions concerning bank balances, please contact your Financial Advisor.

DESCRIPTION	BANK BALANCE	CURRENT BALANCE	PREVIOUS STATEMENT BALANCE	YTD INCOME
RBC INSURED DEPOSITS		\$3.53	\$3.53	\$0.00
NOT SIPC COVERED				

DEPOSITS ARE HELD AT:

City National Bank Los Angeles, CA

\$3.53

TOTAL CASH & CASH ALTERNATIVES

\$3.53

EQUITY

Alternative and Other Equity

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	MARKET PRICE	MARKET VALUE	NET COST *	UNREALIZED GAIN/LOSS *	ESTIMATED ANNUALIZED INCOME
AMERICAN FDS PORTFOLIO SER	PCWFX	900.883	\$16.740	\$15,080.78	\$14,203.44	\$877.34	\$162.16
GLOBAL GROWTH FD CL F2					Purchase \$10,055.36	\$1,059.33	
					Reinvest \$4,148.08	-\$181.98	
TOTAL Alternative and Other Equity				\$15,080.78	\$14,203.44	\$877.34	\$162.16



Wealth Management

A Division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC.



PORTFOLIO FOCUS ACCOUNT STATEMENT

NOVEMBER 1, 2022 - DECEMBER 31, 2022



Account number:
316-25905
Page 5 of 10

EQUITY (continued)

US Large Cap Equity

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	MARKET PRICE	MARKET VALUE	NET COST *	UNREALIZED GAIN/LOSS *	ESTIMATED ANNUALIZED INCOME
FIDELITY ADVISOR HEALTH CARE FUND CL I	FHCIX	23.419	\$64.130	\$1,501.86	\$1,365.43 Purchase \$936.25 Reinvest \$429.18	\$136.43 \$173.58 -\$37.15	
FIDELITY ADVISOR TECHNOLOGY FUND CL I	FATIX	93.649	\$69.780	\$6,534.83	\$6,364.17 Purchase \$4,536.96 Reinvest \$1,827.21	\$170.66 \$723.75 -\$553.09	
MFS SER TR I TECHNOLOGY FD CL I	MTCIX	50.665	\$41.880	\$2,121.85	\$2,553.54 Purchase \$1,626.61 Reinvest \$926.93	-\$431.69 -\$127.76 -\$303.92	
VANGUARD INDEX TR VANGUARD TOTAL STK MKT ADMIRAL ADMIRAL SHS	VTSAX	467.588	\$93.100	\$43,532.44	\$31,136.80 Purchase \$27,986.69 Reinvest \$3,150.11	\$12,395.64 \$11,988.02 \$407.61	\$720.09
TOTAL US Large Cap Equity				\$53,690.98	\$41,419.94	\$12,271.04	\$720.09

US Small Cap Equity

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	MARKET PRICE	MARKET VALUE	NET COST *	UNREALIZED GAIN/LOSS *	ESTIMATED ANNUALIZED INCOME
VANGUARD TAX-MANAGED FD SMALL CAP FD ADMRL	VTMSX	83.590	\$77.060	\$6,441.45	\$4,761.86 Purchase \$4,325.63 Reinvest \$436.23	\$1,679.59 \$1,623.32 \$56.26	\$97.05
TOTAL US Small Cap Equity				\$6,441.45	\$4,761.86	\$1,679.59	\$97.05
TOTAL EQUITY				\$75,213.21	\$60,385.24	\$14,827.97	\$979.30
TOTAL ASSETS				\$75,216.74			\$979.30

MERVIN M RIEPE
-TOD-

PORTFOLIO FOCUS
ACCOUNT STATEMENT
NOVEMBER 1, 2022 - DECEMBER 31, 2022

Account number:
316-25905
Page 6 of 10

ACTIVITY DETAIL

Realized gain/loss column includes fees and commissions. It does not include accrued interest.

Purchases, sales and other activity all represent an exchange of cash and/or money market funds for securities and, as such, do not represent deposits to or withdrawals from your account. Account value changes due to commissions, mark ups, mark downs and accrued interest are shown in the "Change in value of priced securities" line of the Account Value Summary.

* Information that appears in these columns may be based on information provided by you or at your direction. RBC has not verified such data. Please see "About Your Statement" on page 2 for further information.

PURCHASES

Regular Purchases

DATE	DESCRIPTION	QUANTITY	PRICE	NET COST/ ACCRUED INTEREST	COMMENTS
12/05/22	FIDELITY ADVISOR TECHNOLOGY FUND CL I REINVEST	2.761	\$76.170	-\$210.31	REINVEST
12/07/22	MFS SER TR I TECHNOLOGY FD CL I REINVEST	4.637	\$43.040	-\$199.59	REINVEST
12/22/22	VANGUARD INDEX TR VANGUARD TOTAL STK MKT ADMIRAL ADMIRAL SHS REINVEST	2.231	\$94.000	-\$209.74	REINVEST
12/29/22	AMERICAN FDS PORTFOLIO SER GLOBAL GROWTH FD CL F2 REINVEST	9.058	\$16.510	-\$149.55	REINVEST
12/29/22	AMERICAN FDS PORTFOLIO SER GLOBAL GROWTH FD CL F2 REINVEST	60.048	\$16.510	-\$991.40	REINVEST
12/29/22	VANGUARD TAX-MANAGED FD SMALL CAP FD ADMRL REINVEST	0.478	\$75.690	-\$36.15	REINVEST
Total regular purchases				-\$1,796.74	
TOTAL PURCHASES				-\$1,796.74	



Wealth Management

A division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC.



PORTFOLIO FOCUS ACCOUNT STATEMENT

NOVEMBER 1, 2022 - DECEMBER 31, 2022



Account number:
316-25905
Page 7 of 10

ACTIVITY DETAIL

TAXABLE INCOME

Dividends

DATE	DESCRIPTION	SYMBOL/CUSIP	AMOUNT	COMMENTS
12/22/22	VANGUARD INDEX TR ADMIRAL SHS DIVIDEND RATE 0.450700000	VTSAX	\$209.74	VANGUARD TOTAL STK MKT ADMIRAL RECORD 12/20/22 PAY 12/22/22 DIVIDEND
12/29/22	AMERICAN FDS PORTFOLIO SER RECORD 12/27/22 PAY 12/29/22 DIVIDEND	PCWFX	\$149.55	GLOBAL GROWTH FD CL F2 DIVIDEND RATE 0.179800000
12/29/22	VANGUARD TAX-MANAGED FD RECORD 12/27/22 PAY 12/29/22 DIVIDEND	VTMSX	\$36.15	SMALL CAP FD ADMRL DIVIDEND RATE 0.435000000

Total dividends

\$395.44

Capital gains distributions

DATE	DESCRIPTION	SYMBOL/CUSIP	AMOUNT	COMMENTS
12/05/22	FIDELITY ADVISOR TECHNOLOGY L/T CAPITAL GAIN L/T CAP RATE 2.314000000	FATIX	\$210.31	FUND CL I RECORD 12/01/22 PAY 12/05/22 LONG TERM CAP GAIN
12/07/22	MFS SER TR I L/T CAPITAL GAIN L/T CAP RATE 4.336320000	MTPIX	\$199.59	TECHNOLOGY FD CL I RECORD 12/05/22 PAY 12/07/22 LONG TERM CAP GAIN
12/29/22	AMERICAN FDS PORTFOLIO SER L/T CAPITAL GAIN L/T CAP RATE 1.191900000	PCWFX	\$991.40	GLOBAL GROWTH FD CL F2 RECORD 12/27/22 PAY 12/29/22 LONG TERM CAP GAIN

Total capital gains distributions

\$1,401.30

TOTAL TAXABLE INCOME

\$1,796.74

NOVEMBER 1, 2022 – DECEMBER 31, 2022

SCHEDULE OF REALIZED GAINS AND LOSSES

	PRIOR PERIOD	THIS PERIOD	ADJUSTMENTS	THIS YEAR
Total Realized Gain or Loss	179.24	0.00	0.00	179.24
Short-term	0.00	0.00	0.00	0.00
Long-term	179.24	0.00	0.00	179.24

QUANTITY	DESCRIPTION	SYMBOL	OPEN DATE	NET COST	CLOSE DATE	NET PROCEEDS	REALIZED GAIN/LOSS
Long Term							

18.811	AMERICAN FDS PORTFOLIO SER GLOBAL GROWTH FD CL F2	PGWFX	03/02/17	279.72	01/26/22	405.00	125.28
13.646	AMERICAN FDS PORTFOLIO SER GLOBAL GROWTH FD CL F2	PGWFX	03/02/17	202.92	07/22/22	250.00	47.08
3.919	MFS SER TR I TECHNOLOGY FD CL I	MTCI	03/31/20	178.12	10/26/22	185.00	6.88
Long Term Subtotal							179.24

TOTAL REALIZED GAIN OR LOSS

179.24



Wealth Management

A Division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC.



PORTFOLIO FOCUS ACCOUNT STATEMENT

NOVEMBER 1, 2022 - DECEMBER 31, 2022

Account number:

316-25905

Page 9 of 10

ACCOUNT INFORMATION VERIFICATION

RBC Wealth Management periodically reviews its client accounts to confirm that the information on file is current and complete. Please take a few moments to verify that the information below is correct. If any information is incorrect or missing, please contact your Financial Advisor as soon as possible with the appropriate updates. As with all information regarding our clients, what you tell us about your financial situation is held in strict confidence. Please be assured this information is only listed on the account owner's statement. Any duplicate statements you may have requested do not include this information. If your account was opened recently, it is possible that your most recent account updates are not reflected below.

For a full description of your Investment Objective and Risk Tolerance, please see the "About Your Investment Objective / Profile and Risk Tolerance" section on page two of your statement. Thank you.

The trusted contact person is intended to be a resource for RBC Wealth Management in protecting assets and responding to possible financial exploitation. RBC Wealth Management may contact your trusted contact person and disclose pertinent account information, as necessary, to address possible financial exploitation and/or to confirm your current contact information, health status or the identity of your authorized representatives (e.g. POA, trustee, etc.) or beneficiaries. A trusted contact is not an authorized party on your account and RBC Wealth Management will not accept instructions from him/her to effect transactions and/or change information related to your account.

Account		Primary Client		Trusted Contact	
Account:	316-25905	Name:	MERVIN M RIEPE	Name:	PLEASE PROVIDE
Account Registration:	MERVIN M RIEPE	TIN:	ON FILE	Phone:	
	-TOD-	Date of Birth:	ON FILE	Address:	
	6232 S 79 CIRCLE	Phone:	402-339-4383		
	RALSTON NE 68127-4270	Annual Income:	\$100,000 - \$199,999		
Investment Objective:	BALANCED GROWTH	Net Worth:	\$1,000,000 - \$2,999,999		
Risk Tolerance:	MODERATE RISK	Liabilities:	\$50,000 - \$99,999		
Investment Time Horizon:	LESS THAN 1 YEAR	Occupation:	PLEASE PROVIDE		
Annual Liquidity Needs:	\$10,000 TO \$49,999	Address of Residence:	6232 S 79TH CIR RALSTON NE 68127 4270		



PORTFOLIO FOCUS
ACCOUNT STATEMENT

NOVEMBER 1, 2022 - DECEMBER 31, 2022

ADVISORY FEE SUMMARY FOR 2022

The fee represented below is the total amount of advisory fees generated for the specified period for this account. This fee amount may actually have been deducted from another account in accordance with your payment method instructions and the client agreement. Third-party manager fees that may have been deducted from Managed Account Program (MAP) accounts are not reflected below. Please contact the third-party manager to obtain information about any fees that may have charged. If the amount reported in this section is negative, fees charged and reversed for the year are a net credit to your account.

BILLING PERIOD	BILL TYPE	FEE AMOUNT	FEE PAID DATE	ACCOUNT PROVIDING PAYMENT (if different)
01/01/2022 - 03/31/2022	ADVISORY PROGRAM FEE	\$303.72	01/18/2022	
04/01/2022 - 06/30/2022	ADVISORY PROGRAM FEE	\$282.68	04/18/2022	
07/01/2022 - 09/30/2022	ADVISORY PROGRAM FEE	\$234.17	07/18/2022	
10/01/2022 - 12/31/2022	ADVISORY PROGRAM FEE	\$222.14	10/17/2022	
Total Fees		\$1,042.71		