



Schwab One® International Account of
T TINWELL & A MICHELON TTEE
MICHELON TINWELL SUPER FUND
U/A DTD 10/30/1997

Account Number
8669-7546

Statement Period
March 1-31, 2023

Manage Your Account

Questions about this statement

+1-415-667-8400 - Customer service

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international.schwab.com Statements are archived up to 10 years online

T TINWELL & A MICHELON TTEE
MICHELON TINWELL SUPER FUND
65 SIXTH AVENUE
ST PETERS, SA
5069
AUSTRALIA

Commitment to Transparency

Client Relationship Summaries and Best Interest disclosures at schwab.com/transparency



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Terms and Conditions

GENERAL INFORMATION AND KEY TERMS:

This Account statement is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your Account at Schwab ("Account"). Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab (including balances held at a Depository Institution), you should verify its content with this statement.

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

Average Daily Balance: Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest. **Bank Sweep and Bank Sweep for Benefit Plans Features:** Schwab acts as your agent and custodian in establishing and maintaining your Deposit Account(s) as a feature of your brokerage account(s). Deposit accounts held through bank sweep features constitute direct obligations of one or more FDIC insured banks ("Affiliated Banks") that are affiliated with Schwab and are not obligations of Schwab. Funds swept to Affiliated Banks are eligible for deposit insurance from the FDIC up to the applicable limits for each bank for funds held in the same insurable capacity. The balance in the Deposit Account(s) can be withdrawn on your order and the proceeds returned to your brokerage account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the bank sweep feature(s) in your account, please refer to the Cash Features Disclosure Statement available online or from a Schwab representative. **Cash:** Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business.

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

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

If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage account is less than \$,005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than \$,005.

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

Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully understand the risks involved in trading securities on margin. These risks include:

- You can lose more funds than you deposit in the margin account. Schwab can force the sale of securities or other assets in any of your account(s) to maintain the required account equity without contacting you.
- You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call.
- Schwab can increase both its "house" maintenance margin requirements and the maintenance margin requirements for your Account at any time without advance written notice to you.

Market Price: The most recent price evaluation available to Schwab on the last business day of the report period, normally the last trade price or bid as of market close. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Assets Not Held at Schwab: Are not held in your Account or covered by the Account's SIPC account protection and are not otherwise in Schwab's custody and are being provided as a courtesy to you. Information on Assets Not Held at Schwab, including but not limited to valuations, is reported solely based on information you provide to Schwab. Schwab can neither validate nor certify the existence of Assets Not Held at Schwab or the accuracy, completeness or timeliness of the information about Assets Not Held at Schwab, whether provided by you or otherwise. Descriptions of Assets Not Held at Schwab may be abbreviated or truncated. Some securities, especially thinly traded equities in the OTC market (foreign markets, may not report the most current price and are indicated as State Priced. Certain Limited Partnership (direct participation programs) and unlisted Real Estate Investment Trust (REIT) securities, for which you may see a value on your monthly Account statement that reflects the issuer's appraised value, are not listed on a national securities exchange, and are generally illiquid. Even if you are able to sell such securities, the price received may be less than the per share appraised estimated value provided in the account statement.

Market Value: The Market Value is computed by multiplying the Market Price by the Quantity of Shares. This is the dollar value of your present holdings in your specified Schwab Account or a summary of the Market Value summed over multiple accounts.

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

Schwab Sweep Money Funds: Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Adviser, Transfer Agent, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary.

If on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than 1/8 of 1 cent (30/1000), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$0.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Funds expenses. Without these reductions, yields would have been lower.

Securities Products and Services: Securities products and services

are offered by Charles Schwab & Co., Inc., Member SIPC. Securities products and services, including unswept intraday funds and net credit balances held in brokerage accounts are not deposits or other obligations of, or guaranteed by, any bank, are not FDIC insured, and are subject to investment risk and may lose value. SIPC does not cover balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features. Please see your Cash Feature Disclosure Statement for more information on insurance coverage. **Yield to Maturity:** This is the actual average annual return on a note if held to maturity.

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

Accrued Income: Accrued income is the sum of the total accrued interest and/or accrued dividends on positions held in your Account, but the interest and/or dividends have not been received into your account. Schwab makes no representation that the amounts shown (or any other amount) will be received. Accrued amounts are not covered by SIPC account protection until actually received and held in the Account. **IN CASE OF ERRORS OR DISCREPANCIES:** If you find an error or discrepancy relating to your brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately. You may call us at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) If you're a client of an independent investment advisor, call us at 800-515-2157. Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions.

IN CASE OF COMPLAINTS: If you have a complaint regarding your Schwab statement, products or services, please write to the Client Advocacy Team at Charles Schwab & Co., Inc., Attention: Client Advocacy Team, 211 Main St., San Francisco, CA 94105, USA, or call Schwab Signature Alliance at 800-515-2157. **Address Changes:** If you fail to notify Schwab in writing of any change of address or phone number, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account.

Additional Information:

We are required by law to report to the Internal Revenue Service adjusted cost basis information (if applicable), certain payments to you and credits to your Account during the calendar year. Return this statement for income tax purposes. A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request. Any third party trademarks appearing herein are the property of their respective owners. Schwab and Charles Schwab Bank are affiliates of each other and subsidiaries of the Charles Schwab Corporation.

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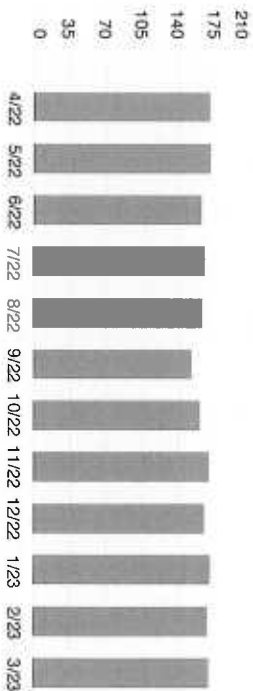
Account Number
8669-7546

Statement Period
March 1-31, 2023

Account Value as of 03/31/2023: \$ 169,404.00

Change in Account Value

	This Period	Year to Date
Starting Value	\$ 167,974.89	\$ 164,583.58
Credits	550.40	766.52
Debits	(156.80)	(221.64)
Transfer of Securities (In/Out)	0.00	0.00
Income Reinvested	(195.19)	(195.19)
Change in Value of Investments	1,230.70	4,470.73
Ending Value on 03/31/2023	\$ 169,404.00	\$ 169,404.00
Accrued Income ^d	29.61	
Ending Value with Accrued Income ^d	\$ 169,433.61	
Total Change in Account Value	\$ 1,429.11	\$ 4,820.42
Total Change with Accrued Income ^d	<1%	2.93%
Total Change with Accrued Income ^d	\$ 1,458.72	



Asset Composition

	Market Value	% of Account Assets
Cash	\$ 50,109.10	30%
Equities	24,548.87	14%
Bond Funds	13,504.93	8%
Equity Funds	81,241.10	48%
Total Assets Long	\$ 169,404.00	
Total Account Value	\$ 169,404.00	100%



48% Equity Funds
30% Cash
14% Equities
8% Bond Funds



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Gain or (Loss) Summary

All Investments	Realized Gain or (Loss) This Period		Unrealized Gain or (Loss)	
	Short Term	Long Term		
	\$0.00	\$0.00	\$(11,537.28) ¹	

Values may not reflect all of your gains/losses. Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Income Summary

	This Period		Year to Date	
	Federally Tax-Exempt	Federally Taxable	Federally Tax-Exempt	Federally Taxable
Schwab One® Interest	0.00	19.22	0.00	55.85
Cash Dividends	0.00	531.18	0.00	675.55
Total Income	0.00	550.40	0.00	731.40

Cash Transactions Summary

	This Period		Year to Date	
Starting Cash *	\$ 49,910.69		\$ 49,759.41	
Deposits and other Cash Credits	0.00	0.00	0.00	0.00
Investments Sold	0.00	0.00	0.00	0.00
Dividends and Interest		550.40		766.52
Withdrawals and other Debits		(156.48)		(221.32)
Investments Purchased		(195.19)		(195.19)
Fees and Charges		(0.32)		(0.32)
Total Cash Transaction Detail	198.41		349.69	
Ending Cash *	\$ 50,109.10		\$ 50,109.10	

* Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.



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Investment Detail - Cash

Cash	Starting Balance	Ending Balance	% of Account Assets
Cash	49,910.69	50,109.10	30%
Total Cash	49,910.69	50,109.10	30%
Total Cash		50,109.10	30%

Investment Detail - Equities

Equities	Quantity	Market Price	Market Value <i>Cost Basis</i>	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
CITIGROUP INC SYMBOL: C	57.0000	46.89000	2,672.73 2,456.70	2%	216.03	4.35%	116.28
EATON VNCE MGD GLBL BUY SYMBOL: ETW	100.0000	8.08000	808.00 1,825.00 ^e	<1%	(1,017.00)	8.64%	69.84
IBM CORP SYMBOL: IBM	20.0000	131.09000	2,621.80 2,637.00	2%	(15.20)	5.03%	132.00
JPMORGAN CHASE & CO SYMBOL: JPM	43.0000	130.31000	5,603.33 5,046.88	3%	556.45	3.06%	172.00
KOHL'S CORP SYMBOL: KSS	104.0000	23.54000	2,448.16 5,049.20	1%	(2,601.04)	8.49%	208.00
MADISON COVERD CALL EGY S SYMBOL: MCN	300.0000	7.95000	2,385.00 4,050.00 ^e	1%	(1,665.00)	9.05%	216.00

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



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Investment Detail - Equities (continued)

Equities (continued)							
	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
			Cost Basis				
NUVEEN GLOBAL HIGH INCOM	147.0000	11.09000	1,630.23	<1%	(1,015.77)	11.19%	182.57
SYMBOL: JGH			2,646.00 ^e				
			Accrued Dividend: 15.21				
PIMCO HIGH INCOME CF	300.0000	4.77000	1,431.00	<1%	(2,769.00)	12.07%	172.80
SYMBOL: PHK			4,200.00 ^e				
			Accrued Dividend: 14.40				
UNILEVER PLC F	63.0000	51.93000	3,271.59	2%	405.72	3.51%	115.14
SPONSORED ADR			2,865.87				
1 ADR REPS 1 ORD SHS							
SYMBOL: UL							
VIRTUS TOTAL RETURN FD	259.0000	6.47500	1,677.03	<1%	(3,632.47)	14.82%	248.64
SYMBOL: ZTR			5,309.50 ^e				
Total Equities	1,393.0000		24,548.87	14%	(11,537.28)		1,633.27
			Total Cost Basis:		36,086.15		

Investment Detail - Mutual Funds

Bond Funds	Quantity	Market Price	Market Value	Cost Basis	Unrealized Gain or (Loss)	% of Account Assets
PIMCO REAL RETURN A	1,317.5540	10.25000	13,504.93	please provide	N/A	8%
SYMBOL: PRTNX						
Total Bond Funds	1,317.5540		13,504.93	please provide	N/A	8%

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Investment Detail - Mutual Funds (continued)

Equity Funds	Quantity	Market Price	Market Value	Cost Basis	Unrealized Gain or (Loss)	% of Account Assets
AMERICAN FUNDS CAPITAL I ⁰ NCOME BLDR A SYMBOL: CAIBX	145.0020	63.83000	9,255.48	please provide	N/A	5%
AMERICAN FUNDS CAPITAL W ⁰ ORLD GR&INC A SYMBOL: CWGIX	284.9010	54.59000	15,552.75	please provide	N/A	9%
AMERICAN FUNDS INVMT CO ⁰ OF AMER A SYMBOL: AIVSX	1,030.0670	43.72000	45,034.53	please provide	N/A	27%
AMERICAN FUNDS NEW WORLD A SYMBOL: NEWFX	160.9480	70.82000	11,398.34	please provide	N/A	7%
Total Equity Funds	1,620.9180		81,241.10	please provide ¹	N/A ¹	48%
Total Mutual Funds	2,938.4720		94,746.03	please provide ¹	N/A ¹	56%

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only and are derived from information provided by outside parties. Schwab cannot guarantee the accuracy of such information. Since the interest and dividends are subject to change at any time, they should not be relied upon exclusively for making investment decisions. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.

Total Investment Detail	169,404.00
Total Account Value	169,404.00
Total Cost Basis	36,086.15 ¹



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Transaction Detail - Purchases & Sales

Equity Funds Activity

Settle Date	Trade Dat	Transaction	Description	Quantity	Unit Price	Charges and Interest	Total Amount
03/13/23	03/13/23	Reinvested Shares	AMERICAN FUNDS CAPITAL I NCOME BLDR A: CAIBX	0.7080	62.0400	0.00	(43.94)
03/13/23	03/13/23	Reinvested Shares	AMERICAN FUNDS CAPITAL W ORLD GR&INC A: CWGIX	0.7660	51.9200	0.00	(39.78)
03/15/23	03/15/23	Reinvested Shares	AMERICAN FUNDS INVMT CO OF AMER A: AVSX	2.6800	41.5900	0.00	(111.47)

Total Equity Funds Activity

(195.19)

Total Purchases & Sales

(195.19)

Transaction Detail - Deposits & Withdrawals

Transaction Process			Description	Location	Credit/(Debit)
Date	Date	Activity			
03/01/23	03/01/23	NRA Tax	PIMCO HIGH INCOME CF		(4.32)
03/01/23	03/01/23	NRA Tax	NUVEEN GLOBAL HIGH INCOM		(4.56)
03/10/23	03/10/23	NRA Tax	IBM CORP		(9.90)
03/13/23	03/14/23	NRA Tax	AMERICAN FUNDS CAPITAL W ORLD GR&INC A		(17.05)
03/13/23	03/14/23	NRA Tax	AMERICAN FUNDS CAPITAL I INCOME BLDR A		(18.83)
03/15/23	03/16/23	NRA Tax	AMERICAN FUNDS INVMT CO OF AMER A		(47.77)
03/23/23	03/23/23	NRA Tax	VIRTUS TOTAL RETURN FD		(6.22)

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Transaction Detail - Deposits & Withdrawals (continued)

Transaction Process		Description	Location	Credit/Debit
Date	Activity			
03/29/23	NRA Tax	KOHL'S CORP		(15.60)
03/30/23	NRA Tax	SCHWAB1 INT 02/27-03/29		(5.76)
03/31/23	NRA Tax	MADISON COVRD CALL EQY S		(16.20)
03/31/23	NRA Tax	EATON VNCE MGD GLBL BUY		(1.75)
03/31/23	NRA Tax	PIMCO REAL RETURN A		(8.52)
Total Deposits & Withdrawals				(156.48)

The total deposits activity for the statement period was \$0.00. The total withdrawals activity for the statement period was \$156.48.

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

Transaction Process		Description	Credit/Debit
Date	Activity		
03/01/23	Cash Dividend	NUVEEN GLOBAL HIGH INCOM: JGH	15.21
03/01/23	Cash Dividend	PIMCO HIGH INCOME CF: PHK	14.40
03/10/23	Qualified Dividend	IBM CORP: IBM	33.00
03/13/23	Div For Reinvest	AMERICAN FUNDS CAPITAL I: CALBX	62.77
03/13/23	Div For Reinvest	AMERICAN FUNDS CAPITAL W: CWGIX	56.83
03/15/23	Div For Reinvest	AMERICAN FUNDS INVMT CO: AIVSX	159.24
03/21/23	Qualified Dividend	UNILEVER PLC F: UL	28.78
03/23/23	Cash Dividend	VIRTUS TOTAL RETURN FD: ZTR	20.72
03/29/23	Qualified Dividend	KOHL'S CORP: KSS	52.00
03/30/23	Credit Interest	SCHWAB1 INT 02/27-03/29	19.22
03/31/23	Cash Dividend	EATON VNCE MGD GLBL BUY: ETW	5.82
03/31/23	Cash Dividend	MADISON COVRD CALL EQY S: MCN	54.00
03/31/23	Cash Dividend	PIMCO REAL RETURN A: PRTNX	28.41
Total Dividends & Interest			550.40

02/27 through 03/29: \$19.22 based on .450% average Schwab One® interest rate paid on 31 days in which your account had an average daily balance of \$49,966.51.



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Transaction Detail - Fees & Charges

Transaction Date	Process Date	Activity	Description	Credit/(Debit)
03/21/23	03/21/23	ADR Pass Thru Fee	UNILEVER PLC FSPONSORED ADR 1 ADR REPS	(0.32)
Total Fees & Charges				(0.32)

Margin interest charged to your Account during the statement period is included in this section of the statement.

Total Transaction Detail

198.41

Pending Corporate Actions

Transaction	Quantity	Payable Date	Rate per Share	Share Distribution	Cash Distribution
NUVEEN GLOBAL HIGH INCOM	147.0000	04/03/23	0.1035		15.21
PIMCO HIGH INCOME CF	300.0000	04/03/23	0.0480		14.40
Total Pending Corporate Actions					29.61

Pending transactions are not included in account value.

Endnotes For Your Account

Symbol Endnote Legend

- ◇ Dividends paid on this security will be automatically reinvested.
- d Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your brokerage account, but the income and/or dividends have not been received into your account and Schwab makes no representation that they will. Accrued amounts are not covered by SIPC account protection until actually received and held in the account.
- e Data for this holding has been edited or provided by the account holder.
- i Value includes incomplete cost basis. If cost basis is not available for an investment, you may be able to provide updates. Please refer to the first page of this statement for instructions or contact information.

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For information on how Schwab pays its representatives, go to <http://www.schwab.com/transparency>.

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