

Online at: [www.mymerrill.com](http://www.mymerrill.com)

Account Number: 418-29538

24-Hour Assistance: (800) MERRILL

MLPF& S CUST FPO  
LESLIE OTTOLENGHI IRA  
FBO LESLIE OTTOLENGHI  
5740 S FOREST ST  
GREENWOOD VLG CO 80121-2138

**Net Portfolio Value:** **\$696,086.83**

Your Financial Advisor:  
TAYLOR GNEITING GROUP  
400 S RAMPART BLVD STE 300  
LAS VEGAS NV 89145  
1-800-937-0776

## LES IRA

This account is enrolled in the Merrill Lynch Investment Advisory Program

January 01, 2025 - January 31, 2025

	<i>This Statement</i>	<i>Year to Date</i>
<b>Opening Value</b> (01/01)	<b>\$682,102.29</b>	
Total Credits	25.04	25.04
Total Debits	(568.41)	(568.41)
Securities You Transferred In/Out	-	-
Market Gains/(Losses)	14,527.91	14,527.91
<b>Closing Value</b> (01/31)	<b>\$696,086.83</b>	

<b>ASSETS</b>	<i>January 31</i>	<i>December 31</i>
Cash/Money Accounts	10,696.73	11,240.10
Fixed Income	-	-
Equities	-	-
Mutual Funds	685,390.10	670,862.19
Options	-	-
Other/Annuities/Insurance	-	-
<i>Subtotal (Long Portfolio)</i>	<b>696,086.83</b>	<b>682,102.29</b>
<b>TOTAL ASSETS</b>	<b>\$696,086.83</b>	<b>\$682,102.29</b>
<b>LIABILITIES</b>		
Debit Balance	-	-
<b>TOTAL LIABILITIES</b>	-	-
<b>NET PORTFOLIO VALUE</b>	<b>\$696,086.83</b>	<b>\$682,102.29</b>

Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill") makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation (BoFA Corp). MLPF&S is a registered broker-dealer, Member SIPC and a wholly owned subsidiary of BoFA Corp.

Investment products: **Are Not FDIC Insured** **Are Not Bank Guaranteed** **May Lose Value**

# LES IRA

January 01, 2025 - January 31, 2025

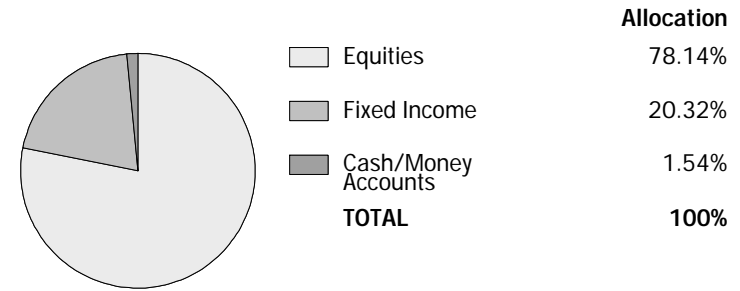
CASH FLOW	<i>This Statement</i>	<i>Year to Date</i>
<b>Opening Cash/Money Accounts</b>	<b>\$7,798.10</b>	
<b>CREDITS</b>		
Funds Received	-	-
Electronic Transfers	-	-
Other Credits	-	-
<i>Subtotal</i>	-	-
<b>DEBITS</b>		
Electronic Transfers	-	-
Other Debits	-	-
Advisory and other fees	(568.41)	(568.41)
<i>Subtotal</i>	<b>(568.41)</b>	<b>(568.41)</b>
<b>Net Cash Flow</b>	<b>(\$568.41)</b>	<b>(\$568.41)</b>

## OTHER TRANSACTIONS

Dividends/Interest Income	25.04	25.04
Security Purchases/Debits	-	-
Security Sales/Credits	-	-
<b>Closing Cash/Money Accounts</b>	<b>\$7,254.73</b>	

## ASSET ALLOCATION\*

\* Estimated Accrued Interest not included; may not reflect all holdings; does not include asset categories less than 1%; includes the categorical values for the underlying portfolio of individual mutual funds, closed end funds, and UITs.



## DOCUMENT PREFERENCES THIS PERIOD

	<i>Mail</i>	<i>Online Delivery</i>
Statements		X
Performance Reports		X
Trade Confirms		X
Shareholders Communication		X
Prospectus		X
Service Notices		X
Tax Statements		X

LES IRA

Account Number: 418-29538

## *ACCOUNT INVESTMENT OBJECTIVE*

January 01, 2025 - January 31, 2025

**TOTAL RETURN:** Objective is to strike a balance between current income and growth. Despite the relatively balanced nature of the portfolio, the investor should be willing to assume the risk of price volatility and principal loss.

If you have changes to your investment objective, please contact your Financial Advisor(s).

## *MERRILL LYNCH INVESTMENT ADVISORY PROGRAM*

**YOUR INVESTMENT STRATEGY - CIO MOD AGG ETF CORE 100.00% RATE: \***

This Account is enrolled in the Merrill Lynch Investment Advisory Program (Program) and your Financial Advisor(s) is acting in a fiduciary capacity in providing you services under the Program.

The Program Fee for this Account is calculated as described in the Client Agreement and the Program ADV 2A Brochure (Brochure). For this Account, the Program Fee is comprised of the Merrill Lynch Fee and the Style Manager Fee.

- The Merrill Lynch Fee is the fee charged by Merrill for the Program services based on the fee rate determined as provided in the Brochure and set forth in your Program Report sent to you upon enrollment or as revised in any updated Program Report. The dollar amount of the Merrill Lynch Fee for this month is reflected in this statement.
- The Style Manager Fee is the fee charged by the Style Manager for the Style Manager Strategy or Strategies selected for the Account based on the assets invested and the fee rate or rates set by the Style Manager (Style Manager Rate). The Style Manager Rate can be either a specified rate or a rate determined by reference to a rate schedule. The Style Manager Rate schedules are set forth in the Style Manager Rate List document which is available at [www.mymerrill.com/ADV/Materials](http://www.mymerrill.com/ADV/Materials).

The "RATE" listed above is the Style Manager Rate. If the Style Manager has implemented a Style Manager Rate schedule, the RATE listed above is the maximum rate that can be charged under such rate schedule and may not be the actual rate charged for this statement period.

There is no associated Style Manager Rate for a Style Manager Strategy noted with an asterisk (\*). If Your Investment Strategy noted above consists of more than one Style Manager Strategy, each applicable Style Manager Rate will be applied proportionately to the value of the assets in your Account with each Strategy in accordance with the Client Agreement. If your Account is a Retirement Account and you have selected a Style Manager Strategy that is managed by Merrill or an affiliate of Merrill for which a Style Manager Rate is applicable, you will not be charged the Style Manager Fee for the Style Manager Strategy, notwithstanding the rate listed above.

For participating Trust Management Accounts (TMA), please refer to your Investment Services or Agency Agreement, Fee Schedule and TMA Brochure in addition to the Brochure for expense and fee information.

Upon request, and at no charge, we will provide more detailed information regarding the calculation of the Program Fee, including the Style Manager Rate, for the billing period indicated. Please contact your Financial Advisor(s) if you would like to request this detailed Account fee information.

Your Investment Strategy may consist of or include mutual funds (including money market funds) and exchange traded funds (Funds). For Fund investments noted with an asterisk (\*) above, please see each Fund's prospectus or other disclosure documents for a description of the Fund's fees and expenses.

+

**MERRILL LYNCH INVESTMENT ADVISORY PROGRAM**

January 01, 2025 - January 31, 2025

**YOUR INVESTMENT STRATEGY** - CIO MOD AGG ETF CORE 100.00% RATE: \*

The percentage allocations listed above are based, as applicable, on target allocations for the Strategy selected or the allocations as of a particular point in time. Allocations for any particular account may be different from the allocations indicated above.

We encourage you to contact your Financial Advisor(s) if there have been any changes in your financial situation or investment objectives, or if you wish to impose any reasonable restrictions on the management of your Account or reasonably modify existing restrictions.

If you would like to receive a free copy of the Brochure, please ask your Financial Advisor(s). You may also access the Brochure at [www.mymerrill.com/ADV/Materials](http://www.mymerrill.com/ADV/Materials) or [www.ml.com/relationships](http://www.ml.com/relationships). You may also obtain a copy of the Brochure by accessing the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**YOUR RETIREMENT ACCOUNT ASSETS**

<b>CASH/MONEY ACCOUNTS</b>		<i>Total</i>	<i>Estimated</i>	<i>Estimated</i>	<i>Estimated</i>	<i>Est. Annual</i>
<i>Description</i>	<i>Quantity</i>	<i>Cost Basis</i>	<i>Market Price</i>	<i>Market Value</i>	<i>Annual Income</i>	<i>Yield%</i>
CASH	0.01	0.01		.01		
+BANK OF AMERICA, NA RASP +FDIC INSURED NOT SIPC COVERED	7,254.72	7,254.72	1.0000	<b>7,254.72</b>	<b>306</b>	4.22
<b>TOTAL</b>		<b>7,254.73</b>		<b>7,254.73</b>	<b>306</b>	4.22

<b>OTHER MONEY MARKET MUTUAL FUNDS</b>		<i>Total</i>	<i>Estimated</i>	<i>Estimated</i>	<i>Unrealized</i>	<i>Total Client</i>	<i>Cumulative</i>	<i>Estimated</i>
<i>Description</i>	<i>Quantity</i>	<i>Cost Basis</i>	<i>Market Price</i>	<i>Market Value</i>	<i>Gain/(Loss)</i>	<i>Investment</i>	<i>Investment</i>	<i>Annual</i>
							<i>Return (\$)</i>	<i>Income</i>
BLACKROCK LIQUIDITY FUND FEDFUND CL PREMIER CURRENT YIELD 4.521% SYMBOL: BUPXX Initial Purchase: 02/15/24	3,442.0000	3,442.00	1.0000	<b>3,442.00</b>		3,442		<b>156</b>
<b>TOTAL</b> YIELD 4.53%		<b>3,442.00</b>		<b>3,442.00</b>		<b>3,442</b>		<b>156</b>

Other Money Market Mutual Funds includes money market mutual funds with a floating net asset value or whose trade settlement occurs on the business day after the trade date. Money market mutual funds whose trade settlement typically occurs on the same business day as the trade date will appear in the "Cash/Money Accounts" section.

LES IRA

Account Number: 418-29538

## YOUR RETIREMENT ACCOUNT ASSETS

January 01, 2025 - January 31, 2025

MUTUAL FUNDS/CLOSED END FUNDS/UITs/ETPs Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Total Client Investment	Cumulative Investment Return (\$)	Estimated Annual Income
ISHARES BROAD USD INVST <i>GRADE CORP BND ETF CURRENT YIELD 4.480% SYMBOL: USIG Initial Purchase: 02/08/22 Fixed Income 100%</i>	931.0000	46,583.33	50.5800	<b>47,089.98</b>	506.65	46,583	<b>506</b>	<b>2,110</b>
ISHARES CORE S&P U.S. <i>GROWTH ETF CURRENT YIELD 0.570% SYMBOL: IUSG Initial Purchase: 07/21/20 Equity 100%</i>	1,137.0000	108,384.20	143.0000	<b>162,591.00</b>	54,206.80	108,384	<b>54,206</b>	<b>928</b>
ISHARES CORE S&P <i>US VALUE ETF CURRENT YIELD 2.085% SYMBOL: IUSV Initial Purchase: 07/15/20 Equity 100%</i>	2,021.0000	145,207.38	95.3500	<b>192,702.35</b>	47,494.97	145,207	<b>47,494</b>	<b>4,018</b>
ISHARES US TREASURY BOND <i>ETF CURRENT YIELD 3.197% SYMBOL: GOVT Initial Purchase: 10/12/22 Fixed Income 100%</i>	2,511.0000	56,596.15	22.5800	<b>56,698.38</b>	102.23	56,596	<b>102</b>	<b>1,813</b>
SPDR PORTFOLIO LONG TERM <i>TREASURY ETF CURRENT YIELD 4.010% SYMBOL: SPTL Initial Purchase: 07/21/23 Fixed Income 100%</i>	147.0000	4,120.40	26.3300	<b>3,870.51</b>	(249.89)	4,120	<b>(249)</b>	<b>156</b>
VANGUARD FTSE EMERGING <i>MARKETS ETF CURRENT YIELD 3.171% SYMBOL: VWO Initial Purchase: 07/21/20 Equity 100%</i>	1,009.0000	43,912.42	44.4000	<b>44,799.60</b>	887.18	43,912	<b>887</b>	<b>1,421</b>
VANGUARD FTSE DEVELOPED <i>MARKETS ETF CURRENT YIELD 3.211% SYMBOL: VEA Initial Purchase: 07/21/20 Equity 100%</i>	1,593.0000	72,290.28	49.9400	<b>79,554.42</b>	7,264.14	72,290	<b>7,264</b>	<b>2,556</b>
VANGUARD MORTGAGE-BACKED <i>SEC CURRENT YIELD 3.958% SYMBOL: VMBS Initial Purchase: 09/14/21 Fixed Income 100%</i>	592.0000	26,370.17	45.6000	<b>26,995.20</b>	625.03	26,370	<b>625</b>	<b>1,069</b>
VANGUARD RUSSELL 2000 <i>CURRENT YIELD 1.181% SYMBOL: VTWO Initial Purchase: 07/12/21 Equity 100%</i>	702.0000	56,584.06	91.6000	<b>64,303.20</b>	7,719.14	56,584	<b>7,719</b>	<b>760</b>
VANGUARD TOTAL INTERNATL <i>BOND ETF CURRENT YIELD 4.199% SYMBOL: BNDX Initial Purchase: 10/12/22 Fixed Income 100%</i>	138.0000	6,644.78	49.1700	<b>6,785.46</b>	140.68	6,644	<b>140</b>	<b>285</b>
<i>Subtotal (Fixed Income)</i>				<b>141,439.53</b>				
<i>Subtotal (Equities)</i>				<b>543,950.57</b>				
<b>TOTAL</b> YIELD 2.21%		566,693.17		<b>685,390.10</b>	118,696.93		<b>118,694</b>	<b>15,116</b>
<b>LONG PORTFOLIO</b>			<i>Adjusted/Total Cost Basis</i>	<i>Estimated Market/ Contract Value</i>	<i>Unrealized Gain/(Loss)</i>	<i>Estimated Accrued Interest</i>	<i>Estimated Annual Income</i>	
<b>TOTAL</b> YIELD 2.24%			577,389.90	<b>696,086.83</b>	118,696.93		<b>15,578</b>	

+

## YOUR RETIREMENT ACCOUNT ASSETS

January 01, 2025 - January 31, 2025

**Total Client Investment:** Cost of shares directly purchased and still held. Does not include shares purchased through reinvestment.

**Cumulative Investment Return:** Estimated Market Value minus Total Client Investment. Cumulative Investment Return is the dollar value of the capital appreciation (depreciation) of all shares purchased and still held, including shares acquired through reinvestment of dividends and distributions, which may be greater or less than the actual income distributed.

**Unrealized Gain or (Loss):** Estimated Market Value minus Total Cost Basis (total cost of shares directly purchased and still held, as well as cost of shares acquired through reinvestment). Provided for Tax Planning purposes only and is not applicable to retirement accounts.

**Initial Purchase:** Date of your initial investment in this fund.

**Market Timing:** Merrill's policies prohibit mutual fund market timing, which involves the purchase and sale of mutual fund shares within short periods of time with the intention of capturing short-term profits resulting from market volatility. Market timing may result in lower returns for long-term fund shareholders because market timers capture short-term gains that would otherwise pass to all shareholders and due to increased transaction costs and fewer assets for investment due to the need to retain cash to satisfy redemptions.

**Sales Charge Discounts or Waivers:** Many funds offer various sales charge discounts or waivers depending on the terms of the prospectus and/or statement of additional information. You should consult a fund's prospectus and/or statement of additional information to determine whether you may qualify for a discount or waiver. Notify your Financial Advisor, Financial Solutions Advisor or Investment Center representative if you believe you qualify for any of these or any other discounts or waivers. Please contact your Financial Advisor, Financial Solutions Advisor or Investment Center representative for further information on available sales charge discounts and waivers.

Bank of America Merrill Lynch Global Research publishes research reports and ratings ("Research Ratings") regarding a select universe of ETFs and ETNs (collectively, "ETPs"). Research Ratings on ETPs are intended to assess the potential for outperformance of ETP peers in the same coverage category. Bank of America Merrill Lynch Global Research and other business areas, including CIO, apply different methodologies in their review of ETPs, and may arrive at different or inconsistent conclusions with respect to one or more ETPs. Neither the CIO review process nor the internal business review performed by product teams will rely on or otherwise use the Research Ratings on ETPs as an input or factor; and the CIO review process and product team's internal business review will determine an ETP's inclusion, status, and availability for solicitation through the Global Wealth & Investment Management area of MLPF&S and its affiliates.

## YOUR RETIREMENT ACCOUNT TRANSACTIONS

### DIVIDENDS/INTEREST INCOME TRANSACTIONS

<i>Date</i>	<i>Description</i>	<i>Transaction Type</i>	<i>Quantity</i>	<i>Income</i>	<i>Income Year To Date</i>
<b>Tax-Exempt Interest</b>					
01/31	BANK OF AMERICA, NA RASP	Interest	25.0400		
	0.04000 DIV/INT REINVEST PAY DATE 01/30/2025 FROM 01-02 THRU 01-30 CUSIP NUM: 55499U915				
	BANK OF AMERICA, NA RASP	Income Total		25.04	
	<b>Subtotal (Tax-Exempt Interest)</b>			<b>25.04</b>	<b>25.04</b>
	<b>NET TOTAL</b>			<b>25.04</b>	<b>25.04</b>

LES IRA

Account Number: 418-29538

## YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2025 - January 31, 2025

### ADVISORY AND OTHER FEES

<i>Date</i>	<i>Description</i>	<i>Fee Type</i>	<i>Quantity</i>	<i>Debit</i>	<i>Credit</i>
01/03	INV. ADVISORY FEE JAN	Advisory Program Fee		568.42	
01/06	MUTUAL FUND REBATE	Advisory Program Fee			.01
<b>NET TOTAL</b>				<b>568.41</b>	

### SWEEP PROGRAM TRANSACTIONS

<i>Date</i>	<i>Transaction Type</i>	<i>Quantity</i>	<i>Description</i>	<i>Debit</i>	<i>Credit</i>
01/02	Deposit	12.9700	BANK OF AMERICA, NA RASP FRAC BUY .97 @ 1.00	12.97	
01/06	Withdrawal	-568.4200	BANK OF AMERICA, NA RASP FRAC SELL .42 @ 1.00		568.42
<b>NET TOTAL</b>					<b>555.45</b>

## YOUR RETIREMENT ACCOUNT CONTRIBUTIONS AND DISTRIBUTIONS

Year-End Plan Value as of December 31, 2024: \$682,102.29

Contributions after December 31, 2024 for 2024: \$.00

<i>Contributions</i>	<i>Tax Year 2025</i>	<i>Tax Year 2024</i>
Total Rollover Deposits	\$ .00	\$190,351.10

This page intentionally left blank

Online at: [www.mymerrill.com](http://www.mymerrill.com)

Account Number: 418-29538

24-Hour Assistance: (800) MERRILL

MLPF& S CUST FPO  
LESLIE OTTOLENGHI IRA  
FBO LESLIE OTTOLENGHI  
5740 S FOREST ST  
GREENWOOD VLG CO 80121-2138

**Net Portfolio Value:** **\$682,102.29**

Your Financial Advisor:  
TAYLOR GNEITING GROUP  
400 S RAMPART BLVD STE 300  
LAS VEGAS NV 89145  
1-800-937-0776

## LES IRA

This account is enrolled in the Merrill Lynch Investment Advisory Program

November 30, 2024 - December 31, 2024

	<i>This Statement</i>	<i>Year to Date</i>
<b>Opening Value</b> <small>(11/30)</small>	<b>\$706,128.20</b>	
Total Credits	4,922.51	204,701.69
Total Debits	(588.43)	(5,818.00)
Securities You Transferred In/Out	-	-
Market Gains/(Losses)	(28,359.99)	57,177.82
<b>Closing Value</b> <small>(12/31)</small>	<b>\$682,102.29</b>	

<b>ASSETS</b>	<i>December 31</i>	<i>November 29</i>
Cash/Money Accounts	11,240.10	6,906.02
Fixed Income	-	-
Equities	-	-
Mutual Funds	670,862.19	699,222.18
Options	-	-
Other/Annuities/Insurance	-	-
<i>Subtotal (Long Portfolio)</i>	<b>682,102.29</b>	<b>706,128.20</b>
<b>TOTAL ASSETS</b>	<b>\$682,102.29</b>	<b>\$706,128.20</b>
<b>LIABILITIES</b>		
Debit Balance	-	-
<b>TOTAL LIABILITIES</b>	-	-
<b>NET PORTFOLIO VALUE</b>	<b>\$682,102.29</b>	<b>\$706,128.20</b>

Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill") makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation (BoFA Corp). MLPF&S is a registered broker-dealer, Member SIPC and a wholly owned subsidiary of BoFA Corp.

Investment products: **Are Not FDIC Insured** **Are Not Bank Guaranteed** **May Lose Value**

# LES IRA

November 30, 2024 - December 31, 2024

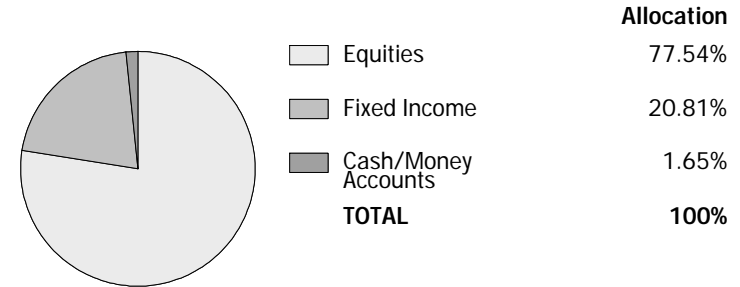
CASH FLOW	<i>This Statement</i>	<i>Year to Date</i>
<b>Opening Cash/Money Accounts</b>	<b>\$3,464.02</b>	
<b>CREDITS</b>		
Funds Received	-	-
Electronic Transfers	-	190,351.10
Other Credits	-	-
<i>Subtotal</i>	-	190,351.10
<b>DEBITS</b>		
Electronic Transfers	-	-
Other Debits	-	-
Advisory and other fees	(588.43)	(5,818.00)
<i>Subtotal</i>	<b>(588.43)</b>	<b>(5,818.00)</b>
<b>Net Cash Flow</b>	<b>(\$588.43)</b>	<b>\$184,533.10</b>

## OTHER TRANSACTIONS

Dividends/Interest Income	4,922.51	14,350.59
Security Purchases/Debits	-	(219,140.67)
Security Sales/Credits	-	21,686.44
<b>Closing Cash/Money Accounts</b>	<b>\$7,798.10</b>	
<b>Fees Included in Transactions Above</b>		
Commissions/Trading Fees	-	(0.34)

## ASSET ALLOCATION\*

\* Estimated Accrued Interest not included; may not reflect all holdings; does not include asset categories less than 1%; includes the categorical values for the underlying portfolio of individual mutual funds, closed end funds, and UITs.



## DOCUMENT PREFERENCES THIS PERIOD

	<i>Mail</i>	<i>Online Delivery</i>
Statements		X
Performance Reports		X
Trade Confirms		X
Shareholders Communication		X
Prospectus		X
Service Notices		X
Tax Statements		X

LES IRA

Account Number: 418-29538

## *ACCOUNT INVESTMENT OBJECTIVE*

November 30, 2024 - December 31, 2024

**TOTAL RETURN:** Objective is to strike a balance between current income and growth. Despite the relatively balanced nature of the portfolio, the investor should be willing to assume the risk of price volatility and principal loss.

If you have changes to your investment objective, please contact your Financial Advisor(s).

## *MERRILL LYNCH INVESTMENT ADVISORY PROGRAM*

**YOUR INVESTMENT STRATEGY - CIO MOD AGG ETF CORE 100.00% RATE: \***

This Account is enrolled in the Merrill Lynch Investment Advisory Program (Program) and your Financial Advisor(s) is acting in a fiduciary capacity in providing you services under the Program.

The Program Fee for this Account is calculated as described in the Client Agreement and the Program ADV 2A Brochure (Brochure). For this Account, the Program Fee is comprised of the Merrill Lynch Fee and the Style Manager Fee.

- The Merrill Lynch Fee is the fee charged by Merrill for the Program services based on the fee rate determined as provided in the Brochure and set forth in your Program Report sent to you upon enrollment or as revised in any updated Program Report. The dollar amount of the Merrill Lynch Fee for this month is reflected in this statement.
- The Style Manager Fee is the fee charged by the Style Manager for the Style Manager Strategy or Strategies selected for the Account based on the assets invested and the fee rate or rates set by the Style Manager (Style Manager Rate). The Style Manager Rate can be either a specified rate or a rate determined by reference to a rate schedule. The Style Manager Rate schedules are set forth in the Style Manager Rate List document which is available at [www.mymerrill.com/ADV/Materials](http://www.mymerrill.com/ADV/Materials).

The "RATE" listed above is the Style Manager Rate. If the Style Manager has implemented a Style Manager Rate schedule, the RATE listed above is the maximum rate that can be charged under such rate schedule and may not be the actual rate charged for this statement period.

There is no associated Style Manager Rate for a Style Manager Strategy noted with an asterisk (\*). If Your Investment Strategy noted above consists of more than one Style Manager Strategy, each applicable Style Manager Rate will be applied proportionately to the value of the assets in your Account with each Strategy in accordance with the Client Agreement. If your Account is a Retirement Account and you have selected a Style Manager Strategy that is managed by Merrill or an affiliate of Merrill for which a Style Manager Rate is applicable, you will not be charged the Style Manager Fee for the Style Manager Strategy, notwithstanding the rate listed above.

For participating Trust Management Accounts (TMA), please refer to your Investment Services or Agency Agreement, Fee Schedule and TMA Brochure in addition to the Brochure for expense and fee information.

Upon request, and at no charge, we will provide more detailed information regarding the calculation of the Program Fee, including the Style Manager Rate, for the billing period indicated. Please contact your Financial Advisor(s) if you would like to request this detailed Account fee information.

Your Investment Strategy may consist of or include mutual funds (including money market funds) and exchange traded funds (Funds). For Fund investments noted with an asterisk (\*) above, please see each Fund's prospectus or other disclosure documents for a description of the Fund's fees and expenses.

+

**MERRILL LYNCH INVESTMENT ADVISORY PROGRAM**

November 30, 2024 - December 31, 2024

**YOUR INVESTMENT STRATEGY - CIO MOD AGG ETF CORE 100.00% RATE: \***

The percentage allocations listed above are based, as applicable, on target allocations for the Strategy selected or the allocations as of a particular point in time. Allocations for any particular account may be different from the allocations indicated above.

We encourage you to contact your Financial Advisor(s) if there have been any changes in your financial situation or investment objectives, or if you wish to impose any reasonable restrictions on the management of your Account or reasonably modify existing restrictions.

If you would like to receive a free copy of the Brochure, please ask your Financial Advisor(s). You may also access the Brochure at [www.mymerrill.com/ADV/Materials](http://www.mymerrill.com/ADV/Materials) or [www.ml.com/relationships](http://www.ml.com/relationships). You may also obtain a copy of the Brochure by accessing the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**YOUR RETIREMENT ACCOUNT ASSETS**

<b>CASH/MONEY ACCOUNTS</b>		<i>Total</i>	<i>Estimated</i>	<i>Estimated</i>	<i>Estimated</i>	<i>Est. Annual</i>
<i>Description</i>	<i>Quantity</i>	<i>Cost Basis</i>	<i>Market Price</i>	<i>Market Value</i>	<i>Annual Income</i>	<i>Yield%</i>
CASH	12.97	12.97		<b>12.97</b>		
+BANK OF AMERICA, NA RASP +FDIC INSURED NOT SIPC COVERED	7,785.13	7,785.13	1.0000	<b>7,785.13</b>	<b>344</b>	4.42
<b>TOTAL</b>		<b>7,798.10</b>		<b>7,798.10</b>	<b>344</b>	4.42

<b>OTHER MONEY MARKET MUTUAL FUNDS</b>		<i>Total</i>	<i>Estimated</i>	<i>Estimated</i>	<i>Unrealized</i>	<i>Total Client</i>	<i>Cumulative</i>	<i>Estimated</i>
<i>Description</i>	<i>Quantity</i>	<i>Cost Basis</i>	<i>Market Price</i>	<i>Market Value</i>	<i>Gain/(Loss)</i>	<i>Investment</i>	<i>Investment</i>	<i>Annual</i>
							<i>Return (\$)</i>	<i>Income</i>
BLACKROCK LIQUIDITY FUND FEDFUND CL PREMIER CURRENT YIELD 4.536% SYMBOL: BUPXX Initial Purchase: 02/15/24	3,442.0000	3,442.00	1.0000	<b>3,442.00</b>		3,442		<b>157</b>
<b>TOTAL</b> YIELD 4.56%		<b>3,442.00</b>		<b>3,442.00</b>		<b>3,442</b>		<b>157</b>

Other Money Market Mutual Funds includes money market mutual funds with a floating net asset value or whose trade settlement occurs on the business day after the trade date. Money market mutual funds whose trade settlement typically occurs on the same business day as the trade date will appear in the "Cash/Money Accounts" section.

LES IRA

Account Number: 418-29538

## YOUR RETIREMENT ACCOUNT ASSETS

November 30, 2024 - December 31, 2024

MUTUAL FUNDS/CLOSED END FUNDS/UITs/ETPs Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Total Client Investment	Cumulative Investment Return (\$)	Estimated Annual Income
ISHARES BROAD USD INVST <i>GRADE CORP BND ETF CURRENT YIELD 4.506% SYMBOL: USIG Initial Purchase: 02/08/22 Fixed Income 100%</i>	931.0000	46,583.33	50.2800	<b>46,810.68</b>	227.35	46,583	227	2,110
ISHARES CORE S&P U.S. <i>GROWTH ETF CURRENT YIELD 0.585% SYMBOL: IUSG Initial Purchase: 07/21/20 Equity 100%</i>	1,137.0000	108,384.20	139.3500	<b>158,440.95</b>	50,056.75	108,384	50,056	928
ISHARES CORE S&P <i>US VALUE ETF CURRENT YIELD 2.147% SYMBOL: IUSV Initial Purchase: 07/15/20 Equity 100%</i>	2,021.0000	145,207.38	92.5900	<b>187,124.39</b>	41,917.01	145,207	41,917	4,018
ISHARES US TREASURY BOND <i>ETF CURRENT YIELD 3.124% SYMBOL: GOVT Initial Purchase: 10/12/22 Fixed Income 100%</i>	2,511.0000	56,596.15	22.9800	<b>57,702.78</b>	1,106.63	56,596	1,106	1,803
SPDR PORTFOLIO LONG TERM <i>TREASURY ETF CURRENT YIELD 4.032% SYMBOL: SPTL Initial Purchase: 07/21/23 Fixed Income 100%</i>	147.0000	4,120.40	26.1900	<b>3,849.93</b>	(270.47)	4,120	(270)	156
VANGUARD FTSE EMERGING <i>MARKETS ETF CURRENT YIELD 3.197% SYMBOL: VWO Initial Purchase: 07/21/20 Equity 100%</i>	1,009.0000	43,912.42	44.0400	<b>44,436.36</b>	523.94	43,912	523	1,421
VANGUARD FTSE DEVELOPED <i>MARKETS ETF CURRENT YIELD 3.354% SYMBOL: VEA Initial Purchase: 07/21/20 Equity 100%</i>	1,593.0000	72,290.28	47.8200	<b>76,177.26</b>	3,886.98	72,290	3,886	2,556
VANGUARD MORTGAGE-BACKED <i>SEC CURRENT YIELD 3.943% SYMBOL: VMBS Initial Purchase: 09/14/21 Fixed Income 100%</i>	592.0000	26,370.17	45.3400	<b>26,841.28</b>	471.11	26,370	471	1,059
VANGUARD RUSSELL 2000 <i>CURRENT YIELD 1.211% SYMBOL: VTWO Initial Purchase: 07/12/21 Equity 100%</i>	702.0000	56,584.06	89.3300	<b>62,709.66</b>	6,125.60	56,584	6,125	760
VANGUARD TOTAL INTERNATL <i>BOND ETF CURRENT YIELD 4.175% SYMBOL: BNDX Initial Purchase: 10/12/22 Fixed Income 100%</i>	138.0000	6,644.78	49.0500	<b>6,768.90</b>	124.12	6,644	124	283
<i>Subtotal (Fixed Income)</i>				141,973.57				
<i>Subtotal (Equities)</i>				528,888.62				
<b>TOTAL</b> YIELD 2.25%		566,693.17		<b>670,862.19</b>	104,169.02		104,165	15,094
<b>LONG PORTFOLIO</b>			<i>Adjusted/Total Cost Basis</i>	<i>Estimated Market/ Contract Value</i>	<i>Unrealized Gain/(Loss)</i>	<i>Estimated Accrued Interest</i>	<i>Estimated Annual Income</i>	
<b>TOTAL</b> YIELD 2.29%			577,933.27	<b>682,102.29</b>	104,169.02		15,595	

+

## YOUR RETIREMENT ACCOUNT ASSETS

November 30, 2024 - December 31, 2024

**Total Client Investment:** Cost of shares directly purchased and still held. Does not include shares purchased through reinvestment.

**Cumulative Investment Return:** Estimated Market Value minus Total Client Investment. Cumulative Investment Return is the dollar value of the capital appreciation (depreciation) of all shares purchased and still held, including shares acquired through reinvestment of dividends and distributions, which may be greater or less than the actual income distributed.

**Unrealized Gain or (Loss):** Estimated Market Value minus Total Cost Basis (total cost of shares directly purchased and still held, as well as cost of shares acquired through reinvestment). Provided for Tax Planning purposes only and is not applicable to retirement accounts.

**Initial Purchase:** Date of your initial investment in this fund.

**Market Timing:** Merrill's policies prohibit mutual fund market timing, which involves the purchase and sale of mutual fund shares within short periods of time with the intention of capturing short-term profits resulting from market volatility. Market timing may result in lower returns for long-term fund shareholders because market timers capture short-term gains that would otherwise pass to all shareholders and due to increased transaction costs and fewer assets for investment due to the need to retain cash to satisfy redemptions.

**Sales Charge Discounts or Waivers:** Many funds offer various sales charge discounts or waivers depending on the terms of the prospectus and/or statement of additional information. You should consult a fund's prospectus and/or statement of additional information to determine whether you may qualify for a discount or waiver. Notify your Financial Advisor, Financial Solutions Advisor or Investment Center representative if you believe you qualify for any of these or any other discounts or waivers. Please contact your Financial Advisor, Financial Solutions Advisor or Investment Center representative for further information on available sales charge discounts and waivers.

Bank of America Merrill Lynch Global Research publishes research reports and ratings ("Research Ratings") regarding a select universe of ETFs and ETNs (collectively, "ETPs"). Research Ratings on ETPs are intended to assess the potential for outperformance of ETP peers in the same coverage category. Bank of America Merrill Lynch Global Research and other business areas, including CIO, apply different methodologies in their review of ETPs, and may arrive at different or inconsistent conclusions with respect to one or more ETPs. Neither the CIO review process nor the internal business review performed by product teams will rely on or otherwise use the Research Ratings on ETPs as an input or factor; and the CIO review process and product team's internal business review will determine an ETP's inclusion, status, and availability for solicitation through the Global Wealth & Investment Management area of MLPF&S and its affiliates.

## YOUR RETIREMENT ACCOUNT TRANSACTIONS

### DIVIDENDS/INTEREST INCOME TRANSACTIONS

Date	Description	Transaction Type	Quantity	Income	Income Year To Date
<b>Tax-Exempt Interest</b>					
12/31	BANK OF AMERICA, NA RASP	Interest	16.5000		
	0.50000 DIV/INT REINVEST PAY DATE 12/31/2024 FROM 11-29 THRU 12-31 CUSIP NUM: 55499U915				
	BANK OF AMERICA, NA RASP	Income Total		16.50	
	<b>Subtotal (Tax-Exempt Interest)</b>			<b>16.50</b>	<b>239.95</b>
<b>Tax-Exempt Dividends</b>					
12/02	BLACKROCK LIQUIDITY FUND	* Dividend		13.01	
	FEDFUND CL PREMIER PAY DATE 11/29/2024				
12/04	VANGUARD MORTGAGE-BACKED	* Dividend		89.04	
	SEC HOLDING 592.0000 PAY DATE 12/04/2024				

+

LES IRA

Account Number: 418-29538

## YOUR RETIREMENT ACCOUNT TRANSACTIONS

November 30, 2024 - December 31, 2024

DIVIDENDS/INTEREST INCOME TRANSACTIONS (continued)					
Date	Description	Transaction Type	Quantity	Income	Income Year To Date
<b>Tax-Exempt Dividends</b>					
12/04	VANGUARD TOTAL INTERNATL BOND ETF HOLDING 138.0000 PAY DATE 12/04/2024	* Dividend		13.55	
12/05	ISHARES BROAD USD INVST GRADE CORP BND ETF HOLDING 931.0000 PAY DATE 12/05/2024	* Dividend		180.88	
12/05	SPDR PORTFOLIO LONG TERM TREASURY ETF HOLDING 147.0000 PAY DATE 12/05/2024	* Dividend		12.84	
12/05	ISHARES US TREASURY BOND ETF HOLDING 2511.0000 PAY DATE 12/05/2024	* Dividend		157.54	
12/20	ISHARES CORE S&P U.S. GROWTH ETF HOLDING 1137.0000 PAY DATE 12/20/2024	* Dividend		288.82	
12/20	ISHARES CORE S&P US VALUE ETF HOLDING 2021.0000 PAY DATE 12/20/2024	* Dividend		1,102.70	
12/23	ISHARES BROAD USD INVST GRADE CORP BND ETF HOLDING 931.0000 PAY DATE 12/23/2024	* Dividend		185.65	
12/23	ISHARES US TREASURY BOND ETF HOLDING 2511.0000 PAY DATE 12/23/2024	* Dividend		162.77	
12/24	VANGUARD FTSE EMERGING MARKETS ETF HOLDING 1009.0000 PAY DATE 12/24/2024	* Dividend		1,075.19	
12/24	VANGUARD FTSE DEVELOPED MARKETS ETF HOLDING 1593.0000 PAY DATE 12/24/2024	* Dividend		1,135.17	
12/24	SPDR PORTFOLIO LONG TERM TREASURY ETF HOLDING 147.0000 PAY DATE 12/24/2024	* Dividend		13.22	
12/26	VANGUARD RUSSELL 2000 HOLDING 702.0000 PAY DATE 12/26/2024	* Dividend		232.64	
12/27	VANGUARD MORTGAGE-BACKED SEC HOLDING 592.0000 PAY DATE 12/27/2024	* Dividend		90.10	
12/27	VANGUARD TOTAL INTERNATL BOND ETF HOLDING 138.0000 PAY DATE 12/27/2024	* Dividend		139.92	

+

## YOUR RETIREMENT ACCOUNT TRANSACTIONS

November 30, 2024 - December 31, 2024

### DIVIDENDS/INTEREST INCOME TRANSACTIONS (continued)

Date	Description	Transaction Type	Quantity	Income	Income Year To Date
<b>Tax-Exempt Dividends</b>					
12/31	BLACKROCK LIQUIDITY FUND	* Dividend		12.97	
	FEDFUND CL PREMIER PAY DATE 12/31/2024				
<b>Subtotal (Tax-Exempt Dividends)</b>				<b>4,906.01</b>	<b>14,110.64</b>
<b>NET TOTAL</b>				<b>4,922.51</b>	<b>14,350.59</b>

### REALIZED GAINS/(LOSSES)

Description	Quantity	Acquired Date	Liquidation Date	Sale Amount	Cost Basis	Gains/(Losses) This Statement	Gains/(Losses) Year to Date
<b>Subtotal (Long-Term)</b>							<b>3,911.47</b>
<b>TOTAL</b>							<b>3,911.47</b>

⊕ - Excludes transactions for which we have insufficient data

The capital gains and losses shown above may not reflect all transactions which must be reported on your 2024 tax return. These reportable transactions will appear on your January statement.

### ADVISORY AND OTHER FEES

Date	Description	Fee Type	Quantity	Debit	Credit
12/03	INV. ADVISORY FEE DEC	Advisory Program Fee		588.44	
12/09	MUTUAL FUND REBATE	Advisory Program Fee			.01
<b>NET TOTAL</b>				<b>588.43</b>	

### SWEEP PROGRAM TRANSACTIONS

Date	Transaction Type	Quantity	Description	Debit	Credit
12/03	Deposit	13.0100	BANK OF AMERICA, NA RASP FRAC BUY .01 @ 1.00	13.01	
12/04	Withdrawal	-588.4400	BANK OF AMERICA, NA RASP FRAC SELL .44 @ 1.00		588.44
12/05	Deposit	102.5900	BANK OF AMERICA, NA RASP	102.59	

+

LES IRA

Account Number: 418-29538

## YOUR RETIREMENT ACCOUNT TRANSACTIONS

November 30, 2024 - December 31, 2024

### SWEEP PROGRAM TRANSACTIONS (continued)

<i>Date</i>	<i>Transaction Type</i>	<i>Quantity</i>	<i>Description</i>	<i>Debit</i>	<i>Credit</i>
12/06	Deposit	351.2600	FRAC BUY .59 @ 1.00 BANK OF AMERICA, NA RASP	351.26	
12/23	Deposit	1,391.5300	FRAC BUY .26 @ 1.00 BANK OF AMERICA, NA RASP	1,391.53	
12/24	Deposit	348.4200	FRAC BUY .53 @ 1.00 BANK OF AMERICA, NA RASP	348.42	
12/26	Deposit	2,223.5800	FRAC BUY .42 @ 1.00 BANK OF AMERICA, NA RASP	2,223.58	
12/27	Deposit	232.6400	FRAC BUY .58 @ 1.00 BANK OF AMERICA, NA RASP	232.64	
12/30	Deposit	230.0200	FRAC BUY .64 @ 1.00 BANK OF AMERICA, NA RASP	230.02	
			FRAC BUY .02 @ 1.00		
<b>NET TOTAL</b>				<b>4,304.61</b>	

## YOUR RETIREMENT ACCOUNT CONTRIBUTIONS AND DISTRIBUTIONS

Year-End Plan Value as of December 31, 2024: \$682,102.29

Contributions after December 31, 2023 for 2023: \$0.00

<i>Contributions</i>	<i>Tax Year 2024</i>	<i>Tax Year 2023</i>
Total Rollover Deposits	\$190,351.10	\$152,303.05

For IRA, IRRA, SEP/IRA, SIMPLE/IRA ROTH IRA and ESA accounts, the Year-End Plan Value represents the valuation we must furnish to you and the Internal Revenue Service as part of the IRS Form 5498 reporting requirements.

This page intentionally left blank

Online at: [www.mymerrill.com](http://www.mymerrill.com)

Account Number: 418-29538

24-Hour Assistance: (800) MERRILL

MLPF& S CUST FPO  
LESLIE OTTOLENGHI IRA  
FBO LESLIE OTTOLENGHI  
5740 S FOREST ST  
GREENWOOD VLG CO 80121-2138

**Net Portfolio Value:** **\$706,128.20**

Your Financial Advisor:  
TAYLOR GNEITING GROUP  
400 S RAMPART BLVD STE 300  
LAS VEGAS NV 89145  
1-800-937-0776

## LES IRA

This account is enrolled in the Merrill Lynch Investment Advisory Program

November 01, 2024 - November 29, 2024

	<i>This Statement</i>	<i>Year to Date</i>
<b>Opening Value</b> (11/01)	<b>\$677,884.39</b>	
Total Credits	479.08	199,779.18
Total Debits	(564.89)	(5,229.57)
Securities You Transferred In/Out	-	-
Market Gains/(Losses)	28,329.62	85,537.81
<b>Closing Value</b> (11/29)	<b>\$706,128.20</b>	

<b>ASSETS</b>	<i>November 29</i>	<i>October 31</i>
Cash/Money Accounts	6,906.02	6,991.83
Fixed Income	-	-
Equities	-	-
Mutual Funds	699,222.18	670,892.56
Options	-	-
Other/Annuities/Insurance	-	-
<i>Subtotal (Long Portfolio)</i>	<b>706,128.20</b>	<b>677,884.39</b>
<b>TOTAL ASSETS</b>	<b>\$706,128.20</b>	<b>\$677,884.39</b>
<b>LIABILITIES</b>		
Debit Balance	-	-
<b>TOTAL LIABILITIES</b>	-	-
<b>NET PORTFOLIO VALUE</b>	<b>\$706,128.20</b>	<b>\$677,884.39</b>

Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill") makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation (BoFA Corp). MLPF&S is a registered broker-dealer, Member SIPC and a wholly owned subsidiary of BoFA Corp.

Investment products: **Are Not FDIC Insured** **Are Not Bank Guaranteed** **May Lose Value**

# LES IRA

November 01, 2024 - November 29, 2024

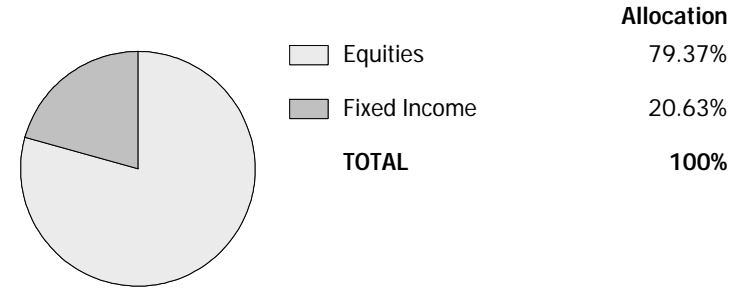
CASH FLOW	<i>This Statement</i>	<i>Year to Date</i>
<b>Opening Cash/Money Accounts</b>	<b>\$3,549.83</b>	
<b>CREDITS</b>		
Funds Received	-	-
Electronic Transfers	-	190,351.10
Other Credits	-	-
<i>Subtotal</i>	-	190,351.10
<b>DEBITS</b>		
Electronic Transfers	-	-
Other Debits	-	-
Advisory and other fees	(564.89)	(5,229.57)
<i>Subtotal</i>	<b>(564.89)</b>	<b>(5,229.57)</b>
<b>Net Cash Flow</b>	<b>(\$564.89)</b>	<b>\$185,121.53</b>

## OTHER TRANSACTIONS

Dividends/Interest Income	479.08	9,428.08
Security Purchases/Debits	-	(219,140.67)
Security Sales/Credits	-	21,686.44
<b>Closing Cash/Money Accounts</b>	<b>\$3,464.02</b>	
<b>Fees Included in Transactions Above</b>		
Commissions/Trading Fees	-	(0.34)

## ASSET ALLOCATION\*

\* Estimated Accrued Interest not included; may not reflect all holdings; does not include asset categories less than 1%; includes the categorical values for the underlying portfolio of individual mutual funds, closed end funds, and UITs.



## DOCUMENT PREFERENCES THIS PERIOD

	<i>Mail</i>	<i>Online Delivery</i>
Statements		X
Performance Reports		X
Trade Confirms		X
Shareholders Communication		X
Prospectus		X
Service Notices		X
Tax Statements		X

LES IRA

Account Number: 418-29538

## *ACCOUNT INVESTMENT OBJECTIVE*

November 01, 2024 - November 29, 2024

**TOTAL RETURN:** Objective is to strike a balance between current income and growth. Despite the relatively balanced nature of the portfolio, the investor should be willing to assume the risk of price volatility and principal loss.

If you have changes to your investment objective, please contact your Financial Advisor(s).

## *MERRILL LYNCH INVESTMENT ADVISORY PROGRAM*

**YOUR INVESTMENT STRATEGY - CIO MOD AGG ETF CORE 100.00% RATE: \***

This Account is enrolled in the Merrill Lynch Investment Advisory Program (Program) and your Financial Advisor(s) is acting in a fiduciary capacity in providing you services under the Program.

The Program Fee for this Account is calculated as described in the Client Agreement and the Program ADV 2A Brochure (Brochure). For this Account, the Program Fee is comprised of the Merrill Lynch Fee and the Style Manager Fee.

- The Merrill Lynch Fee is the fee charged by Merrill for the Program services based on the fee rate determined as provided in the Brochure and set forth in your Program Report sent to you upon enrollment or as revised in any updated Program Report. The dollar amount of the Merrill Lynch Fee for this month is reflected in this statement.
- The Style Manager Fee is the fee charged by the Style Manager for the Style Manager Strategy or Strategies selected for the Account based on the assets invested and the fee rate or rates set by the Style Manager (Style Manager Rate). The Style Manager Rate can be either a specified rate or a rate determined by reference to a rate schedule. The Style Manager Rate schedules are set forth in the Style Manager Rate List document which is available at [www.mymerrill.com/ADV/Materials](http://www.mymerrill.com/ADV/Materials).

The "RATE" listed above is the Style Manager Rate. If the Style Manager has implemented a Style Manager Rate schedule, the RATE listed above is the maximum rate that can be charged under such rate schedule and may not be the actual rate charged for this statement period.

There is no associated Style Manager Rate for a Style Manager Strategy noted with an asterisk (\*). If Your Investment Strategy noted above consists of more than one Style Manager Strategy, each applicable Style Manager Rate will be applied proportionately to the value of the assets in your Account with each Strategy in accordance with the Client Agreement. If your Account is a Retirement Account and you have selected a Style Manager Strategy that is managed by Merrill or an affiliate of Merrill for which a Style Manager Rate is applicable, you will not be charged the Style Manager Fee for the Style Manager Strategy, notwithstanding the rate listed above.

For participating Trust Management Accounts (TMA), please refer to your Investment Services or Agency Agreement, Fee Schedule and TMA Brochure in addition to the Brochure for expense and fee information.

Upon request, and at no charge, we will provide more detailed information regarding the calculation of the Program Fee, including the Style Manager Rate, for the billing period indicated. Please contact your Financial Advisor(s) if you would like to request this detailed Account fee information.

Your Investment Strategy may consist of or include mutual funds (including money market funds) and exchange traded funds (Funds). For Fund investments noted with an asterisk (\*) above, please see each Fund's prospectus or other disclosure documents for a description of the Fund's fees and expenses.

+

**MERRILL LYNCH INVESTMENT ADVISORY PROGRAM**

November 01, 2024 - November 29, 2024

**YOUR INVESTMENT STRATEGY - CIO MOD AGG ETF CORE 100.00% RATE: \***

The percentage allocations listed above are based, as applicable, on target allocations for the Strategy selected or the allocations as of a particular point in time. Allocations for any particular account may be different from the allocations indicated above.

We encourage you to contact your Financial Advisor(s) if there have been any changes in your financial situation or investment objectives, or if you wish to impose any reasonable restrictions on the management of your Account or reasonably modify existing restrictions.

If you would like to receive a free copy of the Brochure, please ask your Financial Advisor(s). You may also access the Brochure at [www.mymerrill.com/ADV/Materials](http://www.mymerrill.com/ADV/Materials) or [www.ml.com/relationships](http://www.ml.com/relationships). You may also obtain a copy of the Brochure by accessing the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**YOUR RETIREMENT ACCOUNT ASSETS**

<b>CASH/MONEY ACCOUNTS</b>		<i>Total</i>	<i>Estimated</i>	<i>Estimated</i>	<i>Estimated</i>	<i>Est. Annual</i>		
<i>Description</i>	<i>Quantity</i>	<i>Cost Basis</i>	<i>Market Price</i>	<i>Market Value</i>	<i>Annual Income</i>	<i>Yield%</i>		
+BANK OF AMERICA, NA RASP +FDIC INSURED NOT SIPC COVERED	3,464.02	3,464.02	1.0000	<b>3,464.02</b>	<b>159</b>	4.58		
<b>OTHER MONEY MARKET MUTUAL FUNDS</b>		<i>Total</i>	<i>Estimated</i>	<i>Estimated</i>	<i>Unrealized</i>	<i>Total Client</i>	<i>Cumulative</i>	<i>Estimated</i>
<i>Description</i>	<i>Quantity</i>	<i>Cost Basis</i>	<i>Market Price</i>	<i>Market Value</i>	<i>Gain/(Loss)</i>	<i>Investment</i>	<i>Investment</i>	<i>Annual</i>
BLACKROCK LIQUIDITY FUND <i>FEDFUND CL PREMIER CURRENT YIELD 4.873% SYMBOL: BUPXX Initial Purchase: 02/15/24</i>	3,442.0000	3,442.00	1.0000	<b>3,442.00</b>		3,442		<b>168</b>
<b>TOTAL</b>	<b>YIELD 4.88%</b>	<b>3,442.00</b>		<b>3,442.00</b>		<b>3,442</b>		<b>168</b>

Other Money Market Mutual Funds includes money market mutual funds with a floating net asset value or whose trade settlement occurs on the business day after the trade date. Money market mutual funds whose trade settlement typically occurs on the same business day as the trade date will appear in the "Cash/Money Accounts" section.

<b>MUTUAL FUNDS/CLOSED END FUNDS/UITs/ETPs</b>		<i>Total</i>	<i>Estimated</i>	<i>Estimated</i>	<i>Unrealized</i>	<i>Total Client</i>	<i>Cumulative</i>	<i>Estimated</i>
<i>Description</i>	<i>Quantity</i>	<i>Cost Basis</i>	<i>Market Price</i>	<i>Market Value</i>	<i>Gain/(Loss)</i>	<i>Investment</i>	<i>Investment</i>	<i>Annual</i>
ISHARES BROAD USD INVST <i>GRADE CORP BND ETF CURRENT YIELD 4.001% SYMBOL: USIG Initial Purchase: 02/08/22 Fixed Income 100%</i>	931.0000	46,583.33	51.6500	<b>48,086.15</b>	1,502.82	46,583	<b>1,502</b>	<b>1,925</b>
ISHARES CORE S&P U.S.	1,137.0000	108,384.20	139.0000	<b>158,043.00</b>	49,658.80	108,384	<b>49,658</b>	<b>1,011</b>

+

LES IRA

Account Number: 418-29538

**YOUR RETIREMENT ACCOUNT ASSETS**

November 01, 2024 - November 29, 2024

MUTUAL FUNDS/CLOSED END FUNDS/UITs/ETPs (continued) Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Total Client Investment	Cumulative Investment Return (\$)	Estimated Annual Income
<i>GROWTH ETF CURRENT YIELD 0.639% SYMBOL: IUSG Initial Purchase: 07/21/20 Equity 100%</i>								
ISHARES CORE S&P	2,021.0000	145,207.38	100.0200	<b>202,140.42</b>	56,933.04	145,207	<b>56,933</b>	<b>3,745</b>
<i>US VALUE ETF CURRENT YIELD 1.852% SYMBOL: IUSV Initial Purchase: 07/15/20 Equity 100%</i>								
ISHARES US TREASURY BOND	2,511.0000	56,596.15	22.9450	<b>57,614.91</b>	1,018.76	56,596	<b>1,018</b>	<b>1,801</b>
<i>ETF CURRENT YIELD 3.124% SYMBOL: GOVT Initial Purchase: 10/12/22 Fixed Income 100%</i>								
SPDR PORTFOLIO LONG TERM	147.0000	4,120.40	27.8700	<b>4,096.89</b>	(23.51)	4,120	<b>(23)</b>	<b>155</b>
<i>TREASURY ETF CURRENT YIELD 3.781% SYMBOL: SPTL Initial Purchase: 07/21/23 Fixed Income 100%</i>								
VANGUARD FTSE EMERGING	1,009.0000	43,912.42	45.5700	<b>45,980.13</b>	2,067.71	43,912	<b>2,067</b>	<b>1,219</b>
<i>MARKETS ETF CURRENT YIELD 2.650% SYMBOL: VWO Initial Purchase: 07/21/20 Equity 100%</i>								
VANGUARD FTSE DEVELOPED	1,593.0000	72,290.28	50.3000	<b>80,127.90</b>	7,837.62	72,290	<b>7,837</b>	<b>2,392</b>
<i>MARKETS ETF CURRENT YIELD 2.984% SYMBOL: VEA Initial Purchase: 07/21/20 Equity 100%</i>								
VANGUARD MORTGAGE-BACKED	592.0000	26,370.17	46.3600	<b>27,445.12</b>	1,074.95	26,370	<b>1,074</b>	<b>1,057</b>
<i>SEC CURRENT YIELD 3.850% SYMBOL: VMBS Initial Purchase: 09/14/21 Fixed Income 100%</i>								
VANGUARD RUSSELL 2000	702.0000	56,584.06	97.8800	<b>68,711.76</b>	12,127.70	56,584	<b>12,127</b>	<b>808</b>
<i>CURRENT YIELD 1.175% SYMBOL: VTWO Initial Purchase: 07/12/21 Equity 100%</i>								
VANGUARD TOTAL INTERNATL	138.0000	6,644.78	50.5500	<b>6,975.90</b>	331.12	6,644	<b>331</b>	<b>156</b>
<i>BOND ETF CURRENT YIELD 2.231% SYMBOL: BNDX Initial Purchase: 10/12/22 Fixed Income 100%</i>								
<i>Subtotal (Fixed Income)</i>				<b>144,218.97</b>				
<i>Subtotal (Equities)</i>				<b>555,003.21</b>				
<b>TOTAL</b>	<b>YIELD 2.04%</b>	<b>566,693.17</b>		<b>699,222.18</b>	<b>132,529.01</b>		<b>132,524</b>	<b>14,269</b>
<b>LONG PORTFOLIO</b>								
		<i>Adjusted/Total Cost Basis</i>	<i>Estimated Market/ Contract Value</i>	<i>Unrealized Gain/(Loss)</i>	<i>Estimated Accrued Interest</i>	<i>Estimated Annual Income</i>		
<b>TOTAL</b>	<b>YIELD 2.07%</b>	<b>573,599.19</b>	<b>706,128.20</b>	<b>132,529.01</b>		<b>14,595</b>		

+

## YOUR RETIREMENT ACCOUNT ASSETS

November 01, 2024 - November 29, 2024

**Total Client Investment:** Cost of shares directly purchased and still held. Does not include shares purchased through reinvestment.

**Cumulative Investment Return:** Estimated Market Value minus Total Client Investment. Cumulative Investment Return is the dollar value of the capital appreciation (depreciation) of all shares purchased and still held, including shares acquired through reinvestment of dividends and distributions, which may be greater or less than the actual income distributed.

**Unrealized Gain or (Loss):** Estimated Market Value minus Total Cost Basis (total cost of shares directly purchased and still held, as well as cost of shares acquired through reinvestment). Provided for Tax Planning purposes only and is not applicable to retirement accounts.

**Initial Purchase:** Date of your initial investment in this fund.

**Market Timing:** Merrill's policies prohibit mutual fund market timing, which involves the purchase and sale of mutual fund shares within short periods of time with the intention of capturing short-term profits resulting from market volatility. Market timing may result in lower returns for long-term fund shareholders because market timers capture short-term gains that would otherwise pass to all shareholders and due to increased transaction costs and fewer assets for investment due to the need to retain cash to satisfy redemptions.

**Sales Charge Discounts or Waivers:** Many funds offer various sales charge discounts or waivers depending on the terms of the prospectus and/or statement of additional information. You should consult a fund's prospectus and/or statement of additional information to determine whether you may qualify for a discount or waiver. Notify your Financial Advisor, Financial Solutions Advisor or Investment Center representative if you believe you qualify for any of these or any other discounts or waivers. Please contact your Financial Advisor, Financial Solutions Advisor or Investment Center representative for further information on available sales charge discounts and waivers.

Bank of America Merrill Lynch Global Research publishes research reports and ratings ("Research Ratings") regarding a select universe of ETFs and ETNs (collectively, "ETPs"). Research Ratings on ETPs are intended to assess the potential for outperformance of ETP peers in the same coverage category. Bank of America Merrill Lynch Global Research and other business areas, including CIO, apply different methodologies in their review of ETPs, and may arrive at different or inconsistent conclusions with respect to one or more ETPs. Neither the CIO review process nor the internal business review performed by product teams will rely on or otherwise use the Research Ratings on ETPs as an input or factor; and the CIO review process and product team's internal business review will determine an ETP's inclusion, status, and availability for solicitation through the Global Wealth & Investment Management area of MLPF&S and its affiliates.

## YOUR RETIREMENT ACCOUNT TRANSACTIONS

### DIVIDENDS/INTEREST INCOME TRANSACTIONS

Date	Description	Transaction Type	Quantity	Income	Income Year To Date
<b>Tax-Exempt Interest</b>					
11/29	BANK OF AMERICA, NA RASP	Interest	11.8900		
	0.89000 DIV/INT REINVEST PAY DATE 11/27/2024 FROM 10-31 THRU 11-27 CUSIP NUM: 55499U915				
	BANK OF AMERICA, NA RASP	Income Total		11.89	
	<b>Subtotal (Tax-Exempt Interest)</b>			<b>11.89</b>	<b>223.45</b>
<b>Tax-Exempt Dividends</b>					
11/01	BLACKROCK LIQUIDITY FUND	* Dividend		13.71	
	FEDFUND CL PREMIER PAY DATE 10/31/2024				
11/05	VANGUARD MORTGAGE-BACKED	* Dividend		90.52	
	SEC HOLDING 592.0000 PAY DATE 11/05/2024				

+

LES IRA

Account Number: 418-29538

## YOUR RETIREMENT ACCOUNT TRANSACTIONS

November 01, 2024 - November 29, 2024

DIVIDENDS/INTEREST INCOME TRANSACTIONS (continued)			Quantity	Income	Income Year To Date
Date	Description	Transaction Type			
<b>Tax-Exempt Dividends</b>					
11/05	VANGUARD TOTAL INTERNATL BOND ETF HOLDING 138.0000 PAY DATE 11/05/2024	* Dividend		13.52	
11/06	ISHARES BROAD USD INVST GRADE CORP BND ETF HOLDING 931.0000 PAY DATE 11/06/2024	* Dividend		178.13	
11/06	SPDR PORTFOLIO LONG TERM TREASURY ETF HOLDING 147.0000 PAY DATE 11/06/2024	* Dividend		13.27	
11/06	ISHARES US TREASURY BOND ETF HOLDING 2511.0000 PAY DATE 11/06/2024	* Dividend		158.04	
<b>Subtotal (Tax-Exempt Dividends)</b>				<b>467.19</b>	<b>9,204.63</b>
<b>NET TOTAL</b>				<b>479.08</b>	<b>9,428.08</b>

### REALIZED GAINS/(LOSSES)

Description	Quantity	Acquired Date	Liquidation Date	Sale Amount	Cost Basis	Gains/(Losses) This Statement	Gains/(Losses) Year to Date
<b>Subtotal (Long-Term)</b>							<b>3,911.47</b>
<b>TOTAL</b>							<b>3,911.47</b>

⊕ - Excludes transactions for which we have insufficient data

### ADVISORY AND OTHER FEES

Date	Description	Fee Type	Quantity	Debit	Credit
11/04	MUTUAL FUND REBATE	Advisory Program Fee			.01
11/04	INV. ADVISORY FEE NOV	Advisory Program Fee		564.90	
<b>NET TOTAL</b>				<b>564.89</b>	

### SWEEP PROGRAM TRANSACTIONS

Date	Transaction Type	Quantity	Description	Debit	Credit
11/04	Deposit	13.7100	BANK OF AMERICA, NA RASP	13.71	

+

LES IRA

Account Number: 418-29538

24-Hour Assistance: (800) MERRILL

## YOUR RETIREMENT ACCOUNT TRANSACTIONS

November 01, 2024 - November 29, 2024

### SWEEP PROGRAM TRANSACTIONS (continued)

<i>Date</i>	<i>Transaction Type</i>	<i>Quantity</i>	<i>Description</i>	<i>Debit</i>	<i>Credit</i>
			FRAC BUY .71 @ 1.00		
11/05	Withdrawal	-564.8900	BANK OF AMERICA, NA RASP		564.89
			FRAC SELL .89 @ 1.00		
11/06	Deposit	104.0400	BANK OF AMERICA, NA RASP	104.04	
			FRAC BUY .04 @ 1.00		
11/07	Deposit	349.4400	BANK OF AMERICA, NA RASP	349.44	
			FRAC BUY .44 @ 1.00		
<b>NET TOTAL</b>					<b>97.70</b>

## YOUR RETIREMENT ACCOUNT CONTRIBUTIONS AND DISTRIBUTIONS

Year-End Plan Value as of December 31, 2023: \$426,040.78

Contributions after December 31, 2023 for 2023: \$.00

<i>Contributions</i>	<i>Tax Year 2024</i>	<i>Tax Year 2023</i>
Total Rollover Deposits	\$190,351.10	\$152,303.05

Online at: [www.mymerrill.com](http://www.mymerrill.com)

Account Number: 418-29538

24-Hour Assistance: (800) MERRILL

MLPF& S CUST FPO  
LESLIE OTTOLENGHI IRA  
FBO LESLIE OTTOLENGHI  
5740 S FOREST ST  
GREENWOOD VLG CO 80121-2138

**Net Portfolio Value:** **\$677,884.39**

Your Financial Advisor:  
TAYLOR GNEITING GROUP  
400 S RAMPART BLVD STE 300  
LAS VEGAS NV 89145  
1-800-937-0776

## LES IRA

This account is enrolled in the Merrill Lynch Investment Advisory Program

October 01, 2024 - October 31, 2024

	<i>This Statement</i>	<i>Year to Date</i>
<b>Opening Value</b> (10/01)	<b>\$691,964.03</b>	
Total Credits	465.61	199,300.10
Total Debits	(576.63)	(4,664.68)
Securities You Transferred In/Out	-	-
Market Gains/(Losses)	(13,968.62)	57,208.19
<b>Closing Value</b> (10/31)	<b>\$677,884.39</b>	

<b>ASSETS</b>	<i>October 31</i>	<i>September 30</i>
Cash/Money Accounts	6,991.83	10,350.68
Fixed Income	-	-
Equities	-	-
Mutual Funds	670,892.56	681,613.35
Options	-	-
Other/Annuities/Insurance	-	-
<i>Subtotal (Long Portfolio)</i>	<b>677,884.39</b>	<b>691,964.03</b>
<b>TOTAL ASSETS</b>	<b>\$677,884.39</b>	<b>\$691,964.03</b>
<b>LIABILITIES</b>		
Debit Balance	-	-
<b>TOTAL LIABILITIES</b>	-	-
<b>NET PORTFOLIO VALUE</b>	<b>\$677,884.39</b>	<b>\$691,964.03</b>

Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill") makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation (BoFA Corp). MLPF&S is a registered broker-dealer, Member SIPC and a wholly owned subsidiary of BoFA Corp.

Investment products: **Are Not FDIC Insured** **Are Not Bank Guaranteed** **May Lose Value**

# LES IRA

October 01, 2024 - October 31, 2024

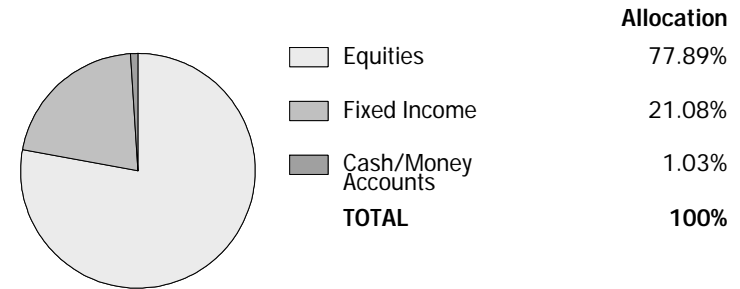
CASH FLOW	<i>This Statement</i>	<i>Year to Date</i>
<b>Opening Cash/Money Accounts</b>	<b>\$7,113.68</b>	
<b>CREDITS</b>		
Funds Received	-	-
Electronic Transfers	-	190,351.10
Other Credits	-	-
<i>Subtotal</i>	-	190,351.10
<b>DEBITS</b>		
Electronic Transfers	-	-
Other Debits	-	-
Advisory and other fees	(576.63)	(4,664.68)
<i>Subtotal</i>	<b>(576.63)</b>	<b>(4,664.68)</b>
<b>Net Cash Flow</b>	<b>(\$576.63)</b>	\$185,686.42

## OTHER TRANSACTIONS

Dividends/Interest Income	465.61	8,949.00
Security Purchases/Debits	(11,685.32)	(219,140.67)
Security Sales/Credits	8,232.49	21,686.44
<b>Closing Cash/Money Accounts</b>	<b>\$3,549.83</b>	
<b>Fees Included in Transactions Above</b>		
Commissions/Trading Fees	(0.23)	(0.34)

## ASSET ALLOCATION\*

\* Estimated Accrued Interest not included; may not reflect all holdings; does not include asset categories less than 1%; includes the categorical values for the underlying portfolio of individual mutual funds, closed end funds, and UITs.



## DOCUMENT PREFERENCES THIS PERIOD

	<i>Mail</i>	<i>Online Delivery</i>
Statements		X
Performance Reports		X
Trade Confirms		X
Shareholders Communication		X
Prospectus		X
Service Notices		X
Tax Statements		X

LES IRA

Account Number: 418-29538

## *ACCOUNT INVESTMENT OBJECTIVE*

October 01, 2024 - October 31, 2024

**TOTAL RETURN:** Objective is to strike a balance between current income and growth. Despite the relatively balanced nature of the portfolio, the investor should be willing to assume the risk of price volatility and principal loss.

If you have changes to your investment objective, please contact your Financial Advisor(s).

## *MERRILL LYNCH INVESTMENT ADVISORY PROGRAM*

**YOUR INVESTMENT STRATEGY - CIO MOD AGG ETF CORE 100.00% RATE: \***

This Account is enrolled in the Merrill Lynch Investment Advisory Program (Program) and your Financial Advisor(s) is acting in a fiduciary capacity in providing you services under the Program.

The Program Fee for this Account is calculated as described in the Client Agreement and the Program ADV 2A Brochure (Brochure). For this Account, the Program Fee is comprised of the Merrill Lynch Fee and the Style Manager Fee.

- The Merrill Lynch Fee is the fee charged by Merrill for the Program services based on the fee rate determined as provided in the Brochure and set forth in your Program Report sent to you upon enrollment or as revised in any updated Program Report. The dollar amount of the Merrill Lynch Fee for this month is reflected in this statement.
- The Style Manager Fee is the fee charged by the Style Manager for the Style Manager Strategy or Strategies selected for the Account based on the assets invested and the fee rate or rates set by the Style Manager (Style Manager Rate). The Style Manager Rate can be either a specified rate or a rate determined by reference to a rate schedule. The Style Manager Rate schedules are set forth in the Style Manager Rate List document which is available at [www.mymerrill.com/ADV/Materials](http://www.mymerrill.com/ADV/Materials).

The "RATE" listed above is the Style Manager Rate. If the Style Manager has implemented a Style Manager Rate schedule, the RATE listed above is the maximum rate that can be charged under such rate schedule and may not be the actual rate charged for this statement period.

There is no associated Style Manager Rate for a Style Manager Strategy noted with an asterisk (\*). If Your Investment Strategy noted above consists of more than one Style Manager Strategy, each applicable Style Manager Rate will be applied proportionately to the value of the assets in your Account with each Strategy in accordance with the Client Agreement. If your Account is a Retirement Account and you have selected a Style Manager Strategy that is managed by Merrill or an affiliate of Merrill for which a Style Manager Rate is applicable, you will not be charged the Style Manager Fee for the Style Manager Strategy, notwithstanding the rate listed above.

For participating Trust Management Accounts (TMA), please refer to your Investment Services or Agency Agreement, Fee Schedule and TMA Brochure in addition to the Brochure for expense and fee information.

Upon request, and at no charge, we will provide more detailed information regarding the calculation of the Program Fee, including the Style Manager Rate, for the billing period indicated. Please contact your Financial Advisor(s) if you would like to request this detailed Account fee information.

Your Investment Strategy may consist of or include mutual funds (including money market funds) and exchange traded funds (Funds). For Fund investments noted with an asterisk (\*) above, please see each Fund's prospectus or other disclosure documents for a description of the Fund's fees and expenses.

+

**MERRILL LYNCH INVESTMENT ADVISORY PROGRAM**

October 01, 2024 - October 31, 2024

**YOUR INVESTMENT STRATEGY - CIO MOD AGG ETF CORE 100.00% RATE: \***

The percentage allocations listed above are based, as applicable, on target allocations for the Strategy selected or the allocations as of a particular point in time. Allocations for any particular account may be different from the allocations indicated above.

We encourage you to contact your Financial Advisor(s) if there have been any changes in your financial situation or investment objectives, or if you wish to impose any reasonable restrictions on the management of your Account or reasonably modify existing restrictions.

If you would like to receive a free copy of the Brochure, please ask your Financial Advisor(s). You may also access the Brochure at [www.mymerrill.com/ADV/Materials](http://www.mymerrill.com/ADV/Materials) or [www.ml.com/relationships](http://www.ml.com/relationships). You may also obtain a copy of the Brochure by accessing the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**YOUR RETIREMENT ACCOUNT ASSETS**

<b>CASH/MONEY ACCOUNTS</b>		<i>Total</i>	<i>Estimated</i>	<i>Estimated</i>	<i>Estimated</i>	<i>Est. Annual</i>		
<i>Description</i>	<i>Quantity</i>	<i>Cost Basis</i>	<i>Market Price</i>	<i>Market Value</i>	<i>Annual Income</i>	<i>Yield%</i>		
+BANK OF AMERICA, NA RASP +FDIC INSURED NOT SIPC COVERED	3,549.83	3,549.83	1.0000	<b>3,549.83</b>	<b>169</b>	4.75		
<b>OTHER MONEY MARKET MUTUAL FUNDS</b>		<i>Total</i>	<i>Estimated</i>	<i>Estimated</i>	<i>Unrealized</i>	<i>Total Client</i>	<i>Cumulative</i>	<i>Estimated</i>
<i>Description</i>	<i>Quantity</i>	<i>Cost Basis</i>	<i>Market Price</i>	<i>Market Value</i>	<i>Gain/(Loss)</i>	<i>Investment</i>	<i>Investment</i>	<i>Annual</i>
BLACKROCK LIQUIDITY FUND <i>FEDFUND CL PREMIER CURRENT YIELD 4.958% SYMBOL: BUPXX Initial Purchase: 02/15/24</i>	3,442.0000	3,442.00	1.0000	<b>3,442.00</b>		3,442		<b>171</b>
<b>TOTAL</b>	<b>YIELD 4.97%</b>	<b>3,442.00</b>		<b>3,442.00</b>		<b>3,442</b>		<b>171</b>

Other Money Market Mutual Funds includes money market mutual funds with a floating net asset value or whose trade settlement occurs on the business day after the trade date. Money market mutual funds whose trade settlement typically occurs on the same business day as the trade date will appear in the "Cash/Money Accounts" section.

<b>MUTUAL FUNDS/CLOSED END FUNDS/UITs/ETPs</b>		<i>Total</i>	<i>Estimated</i>	<i>Estimated</i>	<i>Unrealized</i>	<i>Total Client</i>	<i>Cumulative</i>	<i>Estimated</i>
<i>Description</i>	<i>Quantity</i>	<i>Cost Basis</i>	<i>Market Price</i>	<i>Market Value</i>	<i>Gain/(Loss)</i>	<i>Investment</i>	<i>Investment</i>	<i>Annual</i>
ISHARES BROAD USD INVST <i>GRADE CORP BND ETF CURRENT YIELD 4.342% SYMBOL: USIG Initial Purchase: 02/08/22 Fixed Income 100%</i>	931.0000	46,583.33	51.1000	<b>47,574.10</b>	990.77	46,583	<b>990</b>	<b>2,066</b>
ISHARES CORE S&P U.S.	1,137.0000	108,384.20	130.8600	<b>148,787.82</b>	40,403.62	108,384	<b>40,403</b>	<b>1,011</b>

+

LES IRA

Account Number: 418-29538

**YOUR RETIREMENT ACCOUNT ASSETS**

October 01, 2024 - October 31, 2024

MUTUAL FUNDS/CLOSED END FUNDS/UITs/ETPs (continued) Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Total Client Investment	Cumulative Investment Return (\$)	Estimated Annual Income
<i>GROWTH ETF CURRENT YIELD 0.679% SYMBOL: IUSG Initial Purchase: 07/21/20 Equity 100%</i>								
ISHARES CORE S&P	2,021.0000	145,207.38	94.3000	<b>190,580.30</b>	45,372.92	145,207	<b>45,372</b>	<b>3,745</b>
<i>US VALUE ETF CURRENT YIELD 1.965% SYMBOL: IUSV Initial Purchase: 07/15/20 Equity 100%</i>								
ISHARES US TREASURY BOND	2,511.0000	56,596.15	22.8200	<b>57,301.02</b>	704.87	56,596	<b>704</b>	<b>1,766</b>
<i>ETF CURRENT YIELD 3.080% SYMBOL: GOVT Initial Purchase: 10/12/22 Fixed Income 100%</i>								
SPDR PORTFOLIO LONG TERM	147.0000	4,120.40	27.4700	<b>4,038.09</b>	(82.31)	4,120	<b>(82)</b>	<b>153</b>
<i>TREASURY ETF CURRENT YIELD 3.775% SYMBOL: SPTL Initial Purchase: 07/21/23 Fixed Income 100%</i>								
VANGUARD FTSE EMERGING	1,009.0000	43,912.42	46.5700	<b>46,989.13</b>	3,076.71	43,912	<b>3,076</b>	<b>1,219</b>
<i>MARKETS ETF CURRENT YIELD 2.593% SYMBOL: VWO Initial Purchase: 07/21/20 Equity 100%</i>								
VANGUARD FTSE DEVELOPED	1,593.0000	72,290.28	50.1000	<b>79,809.30</b>	7,519.02	72,290	<b>7,519</b>	<b>2,392</b>
<i>MARKETS ETF CURRENT YIELD 2.996% SYMBOL: VEA Initial Purchase: 07/21/20 Equity 100%</i>								
VANGUARD MORTGAGE-BACKED	592.0000	26,370.17	45.8100	<b>27,119.52</b>	749.35	26,370	<b>749</b>	<b>1,047</b>
<i>SEC CURRENT YIELD 3.859% SYMBOL: VMBS Initial Purchase: 09/14/21 Fixed Income 100%</i>								
VANGUARD RUSSELL 2000	702.0000	56,584.06	88.0600	<b>61,818.12</b>	5,234.06	56,584	<b>5,234</b>	<b>809</b>
<i>CURRENT YIELD 1.307% SYMBOL: VTWO Initial Purchase: 07/12/21 Equity 100%</i>								
VANGUARD TOTAL INTERNATL	138.0000	6,644.78	49.8200	<b>6,875.16</b>	230.38	6,644	<b>230</b>	<b>329</b>
<i>BOND ETF CURRENT YIELD 4.777% SYMBOL: BNDX Initial Purchase: 10/12/22 Fixed Income 100%</i>								
<i>Subtotal (Fixed Income)</i>				<b>142,907.89</b>				
<i>Subtotal (Equities)</i>				<b>527,984.67</b>				
<b>TOTAL</b>	<b>YIELD 2.17%</b>	<b>566,693.17</b>		<b>670,892.56</b>	<b>104,199.39</b>		<b>104,195</b>	<b>14,537</b>
<b>LONG PORTFOLIO</b>								
		<i>Adjusted/Total Cost Basis</i>	<i>Estimated Market/ Contract Value</i>	<i>Unrealized Gain/(Loss)</i>	<i>Estimated Accrued Interest</i>	<i>Estimated Annual Income</i>		
<b>TOTAL</b>	<b>YIELD 2.19%</b>	<b>573,685.00</b>	<b>677,884.39</b>	<b>104,199.39</b>		<b>14,876</b>		

+

## YOUR RETIREMENT ACCOUNT ASSETS

October 01, 2024 - October 31, 2024

**Total Client Investment:** Cost of shares directly purchased and still held. Does not include shares purchased through reinvestment.

**Cumulative Investment Return:** Estimated Market Value minus Total Client Investment. Cumulative Investment Return is the dollar value of the capital appreciation (depreciation) of all shares purchased and still held, including shares acquired through reinvestment of dividends and distributions, which may be greater or less than the actual income distributed.

**Unrealized Gain or (Loss):** Estimated Market Value minus Total Cost Basis (total cost of shares directly purchased and still held, as well as cost of shares acquired through reinvestment). Provided for Tax Planning purposes only and is not applicable to retirement accounts.

**Initial Purchase:** Date of your initial investment in this fund.

**Market Timing:** Merrill's policies prohibit mutual fund market timing, which involves the purchase and sale of mutual fund shares within short periods of time with the intention of capturing short-term profits resulting from market volatility. Market timing may result in lower returns for long-term fund shareholders because market timers capture short-term gains that would otherwise pass to all shareholders and due to increased transaction costs and fewer assets for investment due to the need to retain cash to satisfy redemptions.

**Sales Charge Discounts or Waivers:** Many funds offer various sales charge discounts or waivers depending on the terms of the prospectus and/or statement of additional information. You should consult a fund's prospectus and/or statement of additional information to determine whether you may qualify for a discount or waiver. Notify your Financial Advisor, Financial Solutions Advisor or Investment Center representative if you believe you qualify for any of these or any other discounts or waivers. Please contact your Financial Advisor, Financial Solutions Advisor or Investment Center representative for further information on available sales charge discounts and waivers.

Bank of America Merrill Lynch Global Research publishes research reports and ratings ("Research Ratings") regarding a select universe of ETFs and ETNs (collectively, "ETPs"). Research Ratings on ETPs are intended to assess the potential for outperformance of ETP peers in the same coverage category. Bank of America Merrill Lynch Global Research and other business areas, including CIO, apply different methodologies in their review of ETPs, and may arrive at different or inconsistent conclusions with respect to one or more ETPs. Neither the CIO review process nor the internal business review performed by product teams will rely on or otherwise use the Research Ratings on ETPs as an input or factor; and the CIO review process and product team's internal business review will determine an ETP's inclusion, status, and availability for solicitation through the Global Wealth & Investment Management area of MLPF&S and its affiliates.

## YOUR RETIREMENT ACCOUNT TRANSACTIONS

### DIVIDENDS/INTEREST INCOME TRANSACTIONS

Date	Description	Transaction Type	Quantity	Income	Income Year To Date
<b>Tax-Exempt Interest</b>					
10/31	BANK OF AMERICA, NA RASP	Interest	20.1300		
	0.13000 DIV/INT REINVEST PAY DATE 10/30/2024 FROM 09-30 THRU 10-30 CUSIP NUM: 55499U915				
	BANK OF AMERICA, NA RASP	Income Total		20.13	
	<b>Subtotal (Tax-Exempt Interest)</b>			<b>20.13</b>	<b>211.56</b>
<b>Tax-Exempt Dividends</b>					
10/01	BLACKROCK LIQUIDITY FUND	* Dividend		13.37	
	FEDFUND CL PREMIER PAY DATE 09/30/2024				
10/03	VANGUARD MORTGAGE-BACKED	* Dividend		82.71	
	SEC HOLDING 570.0000 PAY DATE 10/03/2024				

+

LES IRA

Account Number: 418-29538

## YOUR RETIREMENT ACCOUNT TRANSACTIONS

October 01, 2024 - October 31, 2024

DIVIDENDS/INTEREST INCOME TRANSACTIONS (continued)					Income
Date	Description	Transaction Type	Quantity		Year To Date
<b>Tax-Exempt Dividends</b>					
10/03	VANGUARD TOTAL INTERNATL BOND ETF HOLDING 133.0000 PAY DATE 10/03/2024	* Dividend			12.83
10/04	ISHARES BROAD USD INVST GRADE CORP BND ETF HOLDING 901.0000 PAY DATE 10/04/2024	* Dividend			173.47
10/04	SPDR PORTFOLIO LONG TERM TREASURY ETF HOLDING 178.0000 PAY DATE 10/04/2024	* Dividend			15.61
10/04	ISHARES US TREASURY BOND ETF HOLDING 2373.0000 PAY DATE 10/04/2024	* Dividend			147.49
<b>Subtotal (Tax-Exempt Dividends)</b>					<b>445.48</b>
<b>NET TOTAL</b>					<b>8,737.44</b>
					<b>465.61</b>
					<b>8,949.00</b>

### SECURITY TRANSACTIONS TRANSACTIONS CONDUCTED PER THE APPLICABLE WRITTEN AGREEMENT

Settlement/ Trade Date	Description	Transaction Type	Quantity	Transaction Amount	Commissions/ Trading Fees	(Debit)/ Credit	Accrued Interest Earned/(Paid)
<b>Purchases</b>							
10/11	ISHARES BROAD USD INVST	Purchase	30.0000	(1,551.60)		(1,551.60)	
10/10	GRADE CORP BND ETF PROSPECTUS ENCLOSED, UNDER SEPARATE COVER OR FROM YOUR ADVISOR. PER ADVISORY AGREEMENT. ML ACTED AS AGENT CUS NO 464288620 SEC NO 31LP8 PRINCIPAL 1551.60 UNIT PRICE 51.7200						
10/11	VANGUARD FTSE DEVELOPED	Purchase	71.0000	(3,669.28)		(3,669.28)	
10/10	MARKETS ETF PROSPECTUS ENCLOSED, UNDER SEPARATE COVER OR FROM YOUR ADVISOR. PER ADVISORY AGREEMENT. ML ACTED AS AGENT CUS NO 921943858 SEC NO 31ML1 PRINCIPAL 3669.28 UNIT PRICE 51.6800						
10/11	ISHARES CORE S&P	Purchase	8.0000	(761.28)		(761.28)	
10/10	US VALUE ETF PRODUCT DESCRIPTION ENCL PER ADVISORY AGREEMENT. ML ACTED AS AGENT CUS NO 464287663 SEC NO 388L3 PRINCIPAL 761.28 UNIT PRICE 95.1600						
10/11	VANGUARD MORTGAGE-BACKED	Purchase	22.0000	(1,022.34)		(1,022.34)	
10/10	SEC PROSPECTUS ENCLOSED, UNDER SEPARATE COVER OR FROM YOUR ADVISOR. PER ADVISORY AGREEMENT. ML ACTED AS AGENT CUS NO 92206C771 SEC NO 39M04 PRINCIPAL 1022.34 UNIT PRICE 46.4700						

+

**YOUR RETIREMENT ACCOUNT TRANSACTIONS**

October 01, 2024 - October 31, 2024

**SECURITY TRANSACTIONS (continued)**  
**TRANSACTIONS CONDUCTED PER THE APPLICABLE WRITTEN AGREEMENT**

<i>Settlement/ Trade Date</i>	<i>Description</i>	<i>Transaction Type</i>	<i>Quantity</i>	<i>Transaction Amount</i>	<i>Commissions/ Trading Fees</i>	<i>(Debit)/ Credit</i>	<i>Accrued Interest Earned/(Paid)</i>
<b>Purchases</b>							
10/11	VANGUARD RUSSELL 2000	Purchase	12.0000	(1,050.84)		(1,050.84)	
10/10	PROSPECTUS ENCLOSED, UNDER SEPARATE COVER OR FROM YOUR ADVISOR. PER ADVISORY AGREEMENT. ML ACTED AS AGENT CUS NO 92206C664 SEC NO 39PC7 PRINCIPAL 1050.84 UNIT PRICE 87.5700						
10/11	ISHARES US TREASURY BOND	Purchase	138.0000	(3,175.38)		(3,175.38)	
10/10	ETF PROSPECTUS ENCLOSED, UNDER SEPARATE COVER OR FROM YOUR ADVISOR. PER ADVISORY AGREEMENT. ML ACTED AS AGENT CUS NO 46429B267 SEC NO 39S32 PRINCIPAL 3175.38 UNIT PRICE 23.0100						
10/11	VANGUARD TOTAL INTERNATL	Purchase	5.0000	(249.60)		(249.60)	
10/10	BOND ETF PROSPECTUS ENCLOSED, UNDER SEPARATE COVER OR FROM YOUR ADVISOR. PER ADVISORY AGREEMENT. ML ACTED AS AGENT CUS NO 92203J407 SEC NO 39UW2 PRINCIPAL 249.60 UNIT PRICE 49.9200						
10/11	BLACKROCK LIQUIDITY FUND	Purchase	205.0000	(205.00)		(205.00)	
10/10	FEDFUND CL PREMIER FUND SUBJECT TO RED FEE. PROSPECTUS ENCLOSED, UNDER SEPARATE COVER OR FROM YOUR ADVISOR. PER ADVISORY AGREEMENT. ON SELLING YOUR SHARES/ UNITS, YOU MAY PAY A SALES CHARGE AND/OR OTHER FEES. FOR INFORMATION, SEE THE PROSPECTUS ML ACTED AS AGENT. SEE OUR MUTUAL FUND INV PAMPHLET @ WWW.ML.COM/ FUND CALL 1-800-MERRILL FOR A COPY CUS NO 09248U213 SEC NO 9L552 PRINCIPAL 205.00 UNIT PRICE 1.0000						
<b>Subtotal (Purchases)</b>				<b>(11,685.32)</b>		<b>(11,685.32)</b>	
<b>Sales</b>							
10/11	VANGUARD FTSE EMERGING	Sale	-12.0000	573.49	(.02)	573.47	
10/10	MARKETS ETF EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. PER ADVISORY AGREEMENT. ML ACTED AS AGENT CUS NO 922042858 SEC NO 31F67 PRINCIPAL 573.49 TRN FEE 0.02 UNIT PRICE 47.7909						
10/11	SPDR PORTFOLIO LONG TERM	Sale	-31.0000	865.52	(.02)	865.50	
10/10	TREASURY ETF PER ADVISORY AGREEMENT. ML ACTED AS AGENT CUS NO 78464A664 SEC NO 31MP6 PRINCIPAL 865.52 TRN FEE 0.02 UNIT PRICE 27.9200						
10/11	ISHARES CORE S&P U.S.	Sale	-51.0000	6,793.71	(.19)	6,793.52	
10/10	GROWTH ETF PER ADVISORY AGREEMENT. ML ACTED AS AGENT CUS NO 464287671 SEC NO 388L2 PRINCIPAL 6793.71 TRN FEE 0.19 UNIT PRICE 133.2100						

+

LES IRA

Account Number: 418-29538

## YOUR RETIREMENT ACCOUNT TRANSACTIONS

October 01, 2024 - October 31, 2024

### SECURITY TRANSACTIONS (continued) TRANSACTIONS CONDUCTED PER THE APPLICABLE WRITTEN AGREEMENT

Settlement/ Trade Date	Description	Transaction Type	Quantity	Transaction Amount	Commissions/ Trading Fees	(Debit)/ Credit	Accrued Interest Earned/(Paid)
<b>Sales</b>							
	<b>Subtotal (Sales)</b>			<b>8,232.72</b>	<b>(.23)</b>	<b>8,232.49</b>	
	<b>TOTAL</b>			<b>(3,452.60)</b>	<b>(.23)</b>	<b>(3,452.83)</b>	
	<b>TOTAL SECURITY PURCHASES/(DEBITS)</b>					<b>(11,685.32)</b>	
	<b>TOTAL SECURITY SALES/CREDITS</b>					<b>8,232.49</b>	

Please see the Realized Gains/(Losses) section of this statement for additional details on your transactions.

### REALIZED GAINS/(LOSSES)

Description	Quantity	Acquired Date	Liquidation Date	Sale Amount	Cost Basis	Gains/(Losses) ☼ This Statement	Year to Date
VANGUARD FTSE EMERGING	12.0000	07/21/20	10/10/24	573.47	524.47	49.00	
SPDR PORTFOLIO LONG TERM	31.0000	07/21/23	10/10/24	865.50	920.70	(55.20)	
ISHARES CORE S&P U.S.	51.0000	07/21/20	10/10/24	6,793.52	3,908.64	2,884.88	
<i>Subtotal (Long-Term)</i>						<i>2,878.68</i>	<i>3,911.47</i>
<b>TOTAL</b>				<b>8,232.49</b>	<b>5,353.81</b>	<b>2,878.68</b>	<b>3,911.47</b>

☼ - Excludes transactions for which we have insufficient data

### ADVISORY AND OTHER FEES

Date	Description	Fee Type	Quantity	Debit	Credit
10/02	INV. ADVISORY FEE OCT	Advisory Program Fee		576.64	
10/07	MUTUAL FUND REBATE	Advisory Program Fee			.01
<b>NET TOTAL</b>				<b>576.63</b>	

### SWEEP PROGRAM TRANSACTIONS

Date	Transaction Type	Quantity	Description	Debit	Credit
10/01	Deposit	1,662.2200	BANK OF AMERICA, NA RASP	1,662.22	

+

LES IRA

Account Number: 418-29538

24-Hour Assistance: (800) MERRILL

## YOUR RETIREMENT ACCOUNT TRANSACTIONS

October 01, 2024 - October 31, 2024

### SWEEP PROGRAM TRANSACTIONS (continued)

<i>Date</i>	<i>Transaction Type</i>	<i>Quantity</i>	<i>Description</i>	<i>Debit</i>	<i>Credit</i>
			FRAC BUY .22 @ 1.00		
10/02	Deposit	13.3700	BANK OF AMERICA, NA RASP	13.37	
			FRAC BUY .37 @ 1.00		
10/03	Withdrawal	-576.6400	BANK OF AMERICA, NA RASP		576.64
			FRAC SELL .64 @ 1.00		
10/04	Deposit	95.5400	BANK OF AMERICA, NA RASP	95.54	
			FRAC BUY .54 @ 1.00		
10/07	Deposit	336.5700	BANK OF AMERICA, NA RASP	336.57	
			FRAC BUY .57 @ 1.00		
10/11	Withdrawal	-3,452.8200	BANK OF AMERICA, NA RASP		3,452.82
			FRAC SELL .82 @ 1.00		
<b>NET TOTAL</b>					<b>1,921.76</b>

## YOUR RETIREMENT ACCOUNT CONTRIBUTIONS AND DISTRIBUTIONS

Year-End Plan Value as of December 31, 2023: \$426,040.78

Contributions after December 31, 2023 for 2023: \$.00

<i>Contributions</i>	<i>Tax Year 2024</i>	<i>Tax Year 2023</i>
Total Rollover Deposits	\$190,351.10	\$152,303.05

If you own London Interbank Offered Rate (LIBOR) linked financial products, the cessation of LIBOR and the transition from LIBOR to alternative reference rates such as SOFR or BSBY, may have significant impacts to those financial products, including impacts to their liquidity, value and potential performance. Additional information is available at [www.ml.com/articles/benchmark-interest-rate-reform.html](http://www.ml.com/articles/benchmark-interest-rate-reform.html)

Online at: [www.mymerrill.com](http://www.mymerrill.com)

Account Number: 418-29538

24-Hour Assistance: (800) MERRILL

MLPF& S CUST FPO  
LESLIE OTTOLENGHI IRA  
FBO LESLIE OTTOLENGHI  
5740 S FOREST ST  
GREENWOOD VLG CO 80121-2138

**Net Portfolio Value:** **\$691,964.03**

Your Financial Advisor:  
TAYLOR GNEITING GROUP  
400 S RAMPART BLVD STE 300  
LAS VEGAS NV 89145  
1-800-937-0776

## LES IRA

This account is enrolled in the Merrill Lynch Investment Advisory Program

August 31, 2024 - September 30, 2024

	<i>This Statement</i>	<i>Year to Date</i>
<b>Opening Value</b> (08/31)	<b>\$679,055.11</b>	
Total Credits	2,492.65	198,834.49
Total Debits	(565.87)	(4,088.05)
Securities You Transferred In/Out	-	-
Market Gains/(Losses)	10,982.14	71,176.81
<b>Closing Value</b> (09/30)	<b>\$691,964.03</b>	

	<i>September 30</i>	<i>August 30</i>
<b>ASSETS</b>		
Cash/Money Accounts	10,350.68	8,423.90
Fixed Income	-	-
Equities	-	-
Mutual Funds	681,613.35	670,631.21
Options	-	-
Other/Annuities/Insurance	-	-
<i>Subtotal (Long Portfolio)</i>	<b>691,964.03</b>	<b>679,055.11</b>
<b>TOTAL ASSETS</b>	<b>\$691,964.03</b>	<b>\$679,055.11</b>
<b>LIABILITIES</b>		
Debit Balance	-	-
<b>TOTAL LIABILITIES</b>	-	-
<b>NET PORTFOLIO VALUE</b>	<b>\$691,964.03</b>	<b>\$679,055.11</b>

Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill") makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation (BoFA Corp). MLPF&S is a registered broker-dealer, Member SIPC and a wholly owned subsidiary of BoFA Corp.

Investment products: **Are Not FDIC Insured** **Are Not Bank Guaranteed** **May Lose Value**

# LES IRA

August 31, 2024 - September 30, 2024

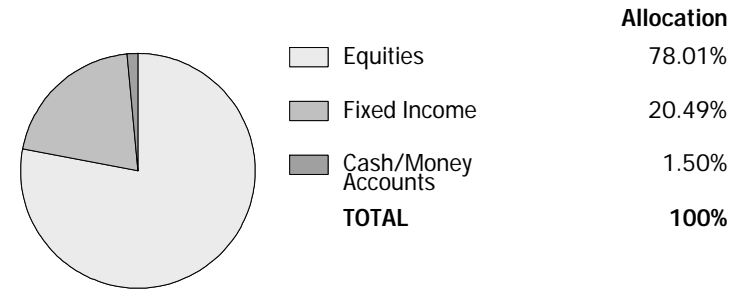
CASH FLOW	<i>This Statement</i>	<i>Year to Date</i>
<b>Opening Cash/Money Accounts</b>	<b>\$5,186.90</b>	
<b>CREDITS</b>		
Funds Received	-	-
Electronic Transfers	-	190,351.10
Other Credits	-	-
<i>Subtotal</i>	-	190,351.10
<b>DEBITS</b>		
Electronic Transfers	-	-
Other Debits	-	-
Advisory and other fees	(565.87)	(4,088.05)
<i>Subtotal</i>	<b>(565.87)</b>	<b>(4,088.05)</b>
<b>Net Cash Flow</b>	<b>(\$565.87)</b>	<b>\$186,263.05</b>

## OTHER TRANSACTIONS

Dividends/Interest Income	2,492.65	8,483.39
Security Purchases/Debits	-	(207,455.35)
Security Sales/Credits	-	13,453.95
<b>Closing Cash/Money Accounts</b>	<b>\$7,113.68</b>	
<b>Fees Included in Transactions Above</b>		
Commissions/Trading Fees	-	(0.11)

## ASSET ALLOCATION\*

\* Estimated Accrued Interest not included; may not reflect all holdings; does not include asset categories less than 1%; includes the categorical values for the underlying portfolio of individual mutual funds, closed end funds, and UITs.



## DOCUMENT PREFERENCES THIS PERIOD

	<i>Mail</i>	<i>Online Delivery</i>
Statements		X
Performance Reports		X
Trade Confirms		X
Shareholders Communication		X
Prospectus		X
Service Notices		X
Tax Statements		X

LES IRA

Account Number: 418-29538

## *ACCOUNT INVESTMENT OBJECTIVE*

August 31, 2024 - September 30, 2024

**TOTAL RETURN:** Objective is to strike a balance between current income and growth. Despite the relatively balanced nature of the portfolio, the investor should be willing to assume the risk of price volatility and principal loss.

If you have changes to your investment objective, please contact your Financial Advisor(s).

## *MERRILL LYNCH INVESTMENT ADVISORY PROGRAM*

**YOUR INVESTMENT STRATEGY - CIO MOD AGG ETF CORE 100.00% RATE: \***

This Account is enrolled in the Merrill Lynch Investment Advisory Program (Program) and your Financial Advisor(s) is acting in a fiduciary capacity in providing you services under the Program.

The Program Fee for this Account is calculated as described in the Client Agreement and the Program ADV 2A Brochure (Brochure). For this Account, the Program Fee is comprised of the Merrill Lynch Fee and the Style Manager Fee.

- The Merrill Lynch Fee is the fee charged by Merrill for the Program services based on the fee rate determined as provided in the Brochure and set forth in your Program Report sent to you upon enrollment or as revised in any updated Program Report. The dollar amount of the Merrill Lynch Fee for this month is reflected in this statement.
- The Style Manager Fee is the fee charged by the Style Manager for the Style Manager Strategy or Strategies selected for the Account based on the assets invested and the fee rate or rates set by the Style Manager (Style Manager Rate). The Style Manager Rate can be either a specified rate or a rate determined by reference to a rate schedule. The Style Manager Rate schedules are set forth in the Style Manager Rate List document which is available at [www.mymerrill.com/ADV/Materials](http://www.mymerrill.com/ADV/Materials).

The "RATE" listed above is the Style Manager Rate. If the Style Manager has implemented a Style Manager Rate schedule, the RATE listed above is the maximum rate that can be charged under such rate schedule and may not be the actual rate charged for this statement period.

There is no associated Style Manager Rate for a Style Manager Strategy noted with an asterisk (\*). If Your Investment Strategy noted above consists of more than one Style Manager Strategy, each applicable Style Manager Rate will be applied proportionately to the value of the assets in your Account with each Strategy in accordance with the Client Agreement. If your Account is a Retirement Account and you have selected a Style Manager Strategy that is managed by Merrill or an affiliate of Merrill for which a Style Manager Rate is applicable, you will not be charged the Style Manager Fee for the Style Manager Strategy, notwithstanding the rate listed above.

For participating Trust Management Accounts (TMA), please refer to your Investment Services or Agency Agreement, Fee Schedule and TMA Brochure in addition to the Brochure for expense and fee information.

Upon request, and at no charge, we will provide more detailed information regarding the calculation of the Program Fee, including the Style Manager Rate, for the billing period indicated. Please contact your Financial Advisor(s) if you would like to request this detailed Account fee information.

Your Investment Strategy may consist of or include mutual funds (including money market funds) and exchange traded funds (Funds). For Fund investments noted with an asterisk (\*) above, please see each Fund's prospectus or other disclosure documents for a description of the Fund's fees and expenses.

+

**MERRILL LYNCH INVESTMENT ADVISORY PROGRAM**

August 31, 2024 - September 30, 2024

**YOUR INVESTMENT STRATEGY - CIO MOD AGG ETF CORE 100.00% RATE: \***

The percentage allocations listed above are based, as applicable, on target allocations for the Strategy selected or the allocations as of a particular point in time. Allocations for any particular account may be different from the allocations indicated above.

We encourage you to contact your Financial Advisor(s) if there have been any changes in your financial situation or investment objectives, or if you wish to impose any reasonable restrictions on the management of your Account or reasonably modify existing restrictions.

If you would like to receive a free copy of the Brochure, please ask your Financial Advisor(s). You may also access the Brochure at [www.mymerrill.com/ADV/Materials](http://www.mymerrill.com/ADV/Materials) or [www.ml.com/relationships](http://www.ml.com/relationships). You may also obtain a copy of the Brochure by accessing the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**YOUR RETIREMENT ACCOUNT ASSETS**

<b>CASH/MONEY ACCOUNTS</b>		<i>Total</i>	<i>Estimated</i>	<i>Estimated</i>	<i>Estimated</i>	<i>Est. Annual</i>
<i>Description</i>	<i>Quantity</i>	<i>Cost Basis</i>	<i>Market Price</i>	<i>Market Value</i>	<i>Annual Income</i>	<i>Yield%</i>
CASH	1,662.22	1,662.22		<b>1,662.22</b>		
+BANK OF AMERICA, NA RASP +FDIC INSURED NOT SIPC COVERED	5,451.46	5,451.46	1.0000	<b>5,451.46</b>	<b>278</b>	5.10
<b>TOTAL</b>		<b>7,113.68</b>		<b>7,113.68</b>	<b>278</b>	5.10

<b>OTHER MONEY MARKET MUTUAL FUNDS</b>		<i>Total</i>	<i>Estimated</i>	<i>Estimated</i>	<i>Unrealized</i>	<i>Total Client</i>	<i>Cumulative</i>	<i>Estimated</i>
<i>Description</i>	<i>Quantity</i>	<i>Cost Basis</i>	<i>Market Price</i>	<i>Market Value</i>	<i>Gain/(Loss)</i>	<i>Investment</i>	<i>Investment</i>	<i>Annual</i>
							<i>Return (\$)</i>	<i>Income</i>
BLACKROCK LIQUIDITY FUND FEDFUND CL PREMIER CURRENT YIELD 5.290% SYMBOL: BUPXX Initial Purchase: 02/15/24	3,237.0000	3,237.00	1.0000	<b>3,237.00</b>		3,237		<b>172</b>
<b>TOTAL</b>	<b>YIELD 5.31%</b>	<b>3,237.00</b>		<b>3,237.00</b>		<b>3,237</b>		<b>172</b>

Other Money Market Mutual Funds includes money market mutual funds with a floating net asset value or whose trade settlement occurs on the business day after the trade date. Money market mutual funds whose trade settlement typically occurs on the same business day as the trade date will appear in the "Cash/Money Accounts" section.

LES IRA

Account Number: 418-29538

## YOUR RETIREMENT ACCOUNT ASSETS

August 31, 2024 - September 30, 2024

MUTUAL FUNDS/CLOSED END FUNDS/UITs/ETPs Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Total Client Investment	Cumulative Investment Return (\$)	Estimated Annual Income
ISHARES BROAD USD INVST <i>GRADE CORP BND ETF CURRENT YIELD 4.172% SYMBOL: USIG Initial Purchase: 02/08/22 Fixed Income 100%</i>	901.0000	45,031.73	52.5800	<b>47,374.58</b>	2,342.85	45,031	<b>2,342</b>	<b>1,977</b>
ISHARES CORE S&P U.S. <i>GROWTH ETF CURRENT YIELD 0.673% SYMBOL: IUSG Initial Purchase: 07/21/20 Equity 100%</i>	1,188.0000	112,292.84	131.9100	<b>156,709.08</b>	44,416.24	112,292	<b>44,416</b>	<b>1,057</b>
ISHARES CORE S&P <i>US VALUE ETF CURRENT YIELD 1.940% SYMBOL: IUSV Initial Purchase: 07/15/20 Equity 100%</i>	2,013.0000	144,446.10	95.4900	<b>192,221.37</b>	47,775.27	144,446	<b>47,775</b>	<b>3,731</b>
ISHARES US TREASURY BOND <i>ETF CURRENT YIELD 2.942% SYMBOL: GOVT Initial Purchase: 10/12/22 Fixed Income 100%</i>	2,373.0000	53,420.77	23.4500	<b>55,646.85</b>	2,226.08	53,420	<b>2,226</b>	<b>1,638</b>
SPDR PORTFOLIO LONG TERM <i>TREASURY ETF CURRENT YIELD 3.567% SYMBOL: SPTL Initial Purchase: 07/21/23 Fixed Income 100%</i>	178.0000	5,041.10	29.0700	<b>5,174.46</b>	133.36	5,041	<b>133</b>	<b>185</b>
VANGUARD FTSE EMERGING <i>MARKETS ETF CURRENT YIELD 2.524% SYMBOL: VWO Initial Purchase: 07/21/20 Equity 100%</i>	1,021.0000	44,436.89	47.8500	<b>48,854.85</b>	4,417.96	44,436	<b>4,417</b>	<b>1,234</b>
VANGUARD FTSE DEVELOPED <i>MARKETS ETF CURRENT YIELD 2.842% SYMBOL: VEA Initial Purchase: 07/21/20 Equity 100%</i>	1,522.0000	68,621.00	52.8100	<b>80,376.82</b>	11,755.82	68,621	<b>11,755</b>	<b>2,285</b>
VANGUARD MORTGAGE-BACKED <i>SEC CURRENT YIELD 3.704% SYMBOL: VMBS Initial Purchase: 09/14/21 Fixed Income 100%</i>	570.0000	25,347.83	47.2100	<b>26,909.70</b>	1,561.87	25,347	<b>1,561</b>	<b>997</b>
VANGUARD RUSSELL 2000 <i>CURRENT YIELD 1.288% SYMBOL: VTWO Initial Purchase: 07/12/21 Equity 100%</i>	690.0000	55,533.22	89.3600	<b>61,658.40</b>	6,125.18	55,533	<b>6,125</b>	<b>795</b>
VANGUARD TOTAL INTERNATL <i>BOND ETF CURRENT YIELD 4.707% SYMBOL: BNDX Initial Purchase: 10/12/22 Fixed Income 100%</i>	133.0000	6,395.18	50.2800	<b>6,687.24</b>	292.06	6,395	<b>292</b>	<b>315</b>
<i>Subtotal (Fixed Income)</i>				<b>141,792.83</b>				
<i>Subtotal (Equities)</i>				<b>539,820.52</b>				
<b>TOTAL</b> YIELD 2.09%		<b>560,566.66</b>		<b>681,613.35</b>	121,046.69		<b>121,042</b>	<b>14,214</b>
<b>LONG PORTFOLIO</b>			<i>Adjusted/Total Cost Basis</i>	<i>Estimated Market/ Contract Value</i>	<i>Unrealized Gain/(Loss)</i>	<i>Estimated Accrued Interest</i>	<i>Estimated Annual Income</i>	
<b>TOTAL</b> YIELD 2.12%			570,917.34	<b>691,964.03</b>	121,046.69		<b>14,664</b>	

+

## YOUR RETIREMENT ACCOUNT ASSETS

August 31, 2024 - September 30, 2024

**Total Client Investment:** Cost of shares directly purchased and still held. Does not include shares purchased through reinvestment.

**Cumulative Investment Return:** Estimated Market Value minus Total Client Investment. Cumulative Investment Return is the dollar value of the capital appreciation (depreciation) of all shares purchased and still held, including shares acquired through reinvestment of dividends and distributions, which may be greater or less than the actual income distributed.

**Unrealized Gain or (Loss):** Estimated Market Value minus Total Cost Basis (total cost of shares directly purchased and still held, as well as cost of shares acquired through reinvestment). Provided for Tax Planning purposes only and is not applicable to retirement accounts.

**Initial Purchase:** Date of your initial investment in this fund.

**Market Timing:** Merrill's policies prohibit mutual fund market timing, which involves the purchase and sale of mutual fund shares within short periods of time with the intention of capturing short-term profits resulting from market volatility. Market timing may result in lower returns for long-term fund shareholders because market timers capture short-term gains that would otherwise pass to all shareholders and due to increased transaction costs and fewer assets for investment due to the need to retain cash to satisfy redemptions.

**Sales Charge Discounts or Waivers:** Many funds offer various sales charge discounts or waivers depending on the terms of the prospectus and/or statement of additional information. You should consult a fund's prospectus and/or statement of additional information to determine whether you may qualify for a discount or waiver. Notify your Financial Advisor, Financial Solutions Advisor or Investment Center representative if you believe you qualify for any of these or any other discounts or waivers. Please contact your Financial Advisor, Financial Solutions Advisor or Investment Center representative for further information on available sales charge discounts and waivers.

Bank of America Merrill Lynch Global Research publishes research reports and ratings ("Research Ratings") regarding a select universe of ETFs and ETNs (collectively, "ETPs"). Research Ratings on ETPs are intended to assess the potential for outperformance of ETP peers in the same coverage category. Bank of America Merrill Lynch Global Research and other business areas, including CIO, apply different methodologies in their review of ETPs, and may arrive at different or inconsistent conclusions with respect to one or more ETPs. Neither the CIO review process nor the internal business review performed by product teams will rely on or otherwise use the Research Ratings on ETPs as an input or factor; and the CIO review process and product team's internal business review will determine an ETP's inclusion, status, and availability for solicitation through the Global Wealth & Investment Management area of MLPF&S and its affiliates.

## YOUR RETIREMENT ACCOUNT TRANSACTIONS

### DIVIDENDS/INTEREST INCOME TRANSACTIONS

Date	Description	Transaction Type	Quantity	Income	Income Year To Date
<b>Tax-Exempt Interest</b>					
09/30	BANK OF AMERICA, NA RASP	Interest	20.1500		
	0.15000 DIV/INT REINVEST PAY DATE 09/27/2024 FROM 08-30 THRU 09-27 CUSIP NUM: 55499U915				
	BANK OF AMERICA, NA RASP	Income Total		20.15	
	<b>Subtotal (Tax-Exempt Interest)</b>			<b>20.15</b>	<b>191.43</b>
<b>Tax-Exempt Dividends</b>					
09/03	BLACKROCK LIQUIDITY FUND	* Dividend		14.27	
	FEDFUND CL PREMIER PAY DATE 08/30/2024				
09/05	VANGUARD MORTGAGE-BACKED	* Dividend		87.89	
	SEC HOLDING 570.0000 PAY DATE 09/05/2024				

+

LES IRA

Account Number: 418-29538

## YOUR RETIREMENT ACCOUNT TRANSACTIONS

August 31, 2024 - September 30, 2024

DIVIDENDS/INTEREST INCOME TRANSACTIONS (continued)			Quantity	Income	Income Year To Date
Date	Description	Transaction Type			
<b>Tax-Exempt Dividends</b>					
09/05	VANGUARD TOTAL INTERNATL BOND ETF HOLDING 133.0000 PAY DATE 09/05/2024	* Dividend		13.45	
09/06	ISHARES BROAD USD INVST GRADE CORP BND ETF HOLDING 901.0000 PAY DATE 09/06/2024	* Dividend		172.40	
09/06	SPDR PORTFOLIO LONG TERM TREASURY ETF HOLDING 178.0000 PAY DATE 09/06/2024	* Dividend		16.08	
09/06	ISHARES US TREASURY BOND ETF HOLDING 2373.0000 PAY DATE 09/06/2024	* Dividend		149.19	
09/24	VANGUARD FTSE EMERGING MARKETS ETF HOLDING 1021.0000 PAY DATE 09/24/2024	* Dividend		137.22	
09/24	VANGUARD FTSE DEVELOPED MARKETS ETF HOLDING 1522.0000 PAY DATE 09/24/2024	* Dividend		219.78	
09/30	ISHARES CORE S&P U.S. GROWTH ETF HOLDING 1188.0000 PAY DATE 09/30/2024	* Dividend		298.57	
09/30	ISHARES CORE S&P US VALUE ETF HOLDING 2013.0000 PAY DATE 09/30/2024	* Dividend		1,172.45	
09/30	VANGUARD RUSSELL 2000 HOLDING 690.0000 PAY DATE 09/30/2024	* Dividend		191.20	
<b>Subtotal (Tax-Exempt Dividends)</b>				<b>2,472.50</b>	<b>8,291.96</b>
<b>NET TOTAL</b>				<b>2,492.65</b>	<b>8,483.39</b>

### REALIZED GAINS/(LOSSES)

Description	Quantity	Acquired Date	Liquidation Date	Sale Amount	Cost Basis	Gains/(Losses) <sup>⊕</sup>	
						This Statement	Year to Date
<b>Subtotal (Long-Term)</b>							1,032.79
<b>TOTAL</b>							<b>1,032.79</b>

⊕ - Excludes transactions for which we have insufficient data

+

LES IRA

Account Number: 418-29538

24-Hour Assistance: (800) MERRILL

## YOUR RETIREMENT ACCOUNT TRANSACTIONS

August 31, 2024 - September 30, 2024

### ADVISORY AND OTHER FEES

<i>Date</i>	<i>Description</i>	<i>Fee Type</i>	<i>Quantity</i>	<i>Debit</i>	<i>Credit</i>
09/04	INV. ADVISORY FEE SEP	Advisory Program Fee		565.88	
09/09	MUTUAL FUND REBATE	Advisory Program Fee			.01
<b>NET TOTAL</b>				<b>565.87</b>	

### SWEEP PROGRAM TRANSACTIONS

<i>Date</i>	<i>Transaction Type</i>	<i>Quantity</i>	<i>Description</i>	<i>Debit</i>	<i>Credit</i>
09/04	Deposit	14.2700	BANK OF AMERICA, NA RASP FRAC BUY .27 @ 1.00	14.27	
09/05	Withdrawal	-565.8800	BANK OF AMERICA, NA RASP FRAC SELL .88 @ 1.00		565.88
09/06	Deposit	101.3400	BANK OF AMERICA, NA RASP FRAC BUY .34 @ 1.00	101.34	
09/09	Deposit	337.6700	BANK OF AMERICA, NA RASP FRAC BUY .67 @ 1.00	337.67	
09/25	Deposit	357.0100	BANK OF AMERICA, NA RASP FRAC BUY .01 @ 1.00	357.01	
<b>NET TOTAL</b>				<b>244.41</b>	

## YOUR RETIREMENT ACCOUNT CONTRIBUTIONS AND DISTRIBUTIONS

Year-End Plan Value as of December 31, 2023: \$426,040.78

Contributions after December 31, 2023 for 2023: \$.00

<i>Contributions</i>	<i>Tax Year 2024</i>	<i>Tax Year 2023</i>
Total Rollover Deposits	\$190,351.10	\$152,303.05

+

LES IRA

Account Number: 418-29538

August 31, 2024 - September 30, 2024

If you own London Interbank Offered Rate (LIBOR) linked financial products, the cessation of LIBOR and the transition from LIBOR to alternative reference rates such as SOFR or BSBY, may have significant impacts to those financial products, including impacts to their liquidity, value and potential performance. Additional information is available at [www.ml.com/articles/benchmark-interest-rate-reform.html](http://www.ml.com/articles/benchmark-interest-rate-reform.html)

This page intentionally left blank

Online at: [www.mymerrill.com](http://www.mymerrill.com)

Account Number: 418-29538

24-Hour Assistance: (800) MERRILL

MLPF& S CUST FPO  
LESLIE OTTOLENGHI IRA  
FBO LESLIE OTTOLENGHI  
5740 S FOREST ST  
GREENWOOD VLG CO 80121-2138

**Net Portfolio Value:** **\$679,055.11**

Your Financial Advisor:  
TAYLOR GNEITING GROUP  
400 S RAMPART BLVD STE 300  
LAS VEGAS NV 89145  
1-800-937-0776

## LES IRA

This account is enrolled in the Merrill Lynch Investment Advisory Program

August 01, 2024 - August 30, 2024

	<i>This Statement</i>	<i>Year to Date</i>
<b>Opening Value</b> (08/01)	<b>\$668,291.36</b>	
Total Credits	471.99	196,341.84
Total Debits	(556.90)	(3,522.18)
Securities You Transferred In/Out	-	-
Market Gains/(Losses)	10,848.66	60,194.67
<b>Closing Value</b> (08/30)	<b>\$679,055.11</b>	

	<i>August 30</i>	<i>July 31</i>
<b>ASSETS</b>		
Cash/Money Accounts	8,423.90	8,508.81
Fixed Income	-	-
Equities	-	-
Mutual Funds	670,631.21	659,782.55
Options	-	-
Other/Annuities/Insurance	-	-
<i>Subtotal (Long Portfolio)</i>	<b>679,055.11</b>	<b>668,291.36</b>
<b>TOTAL ASSETS</b>	<b>\$679,055.11</b>	<b>\$668,291.36</b>
<b>LIABILITIES</b>		
Debit Balance	-	-
<b>TOTAL LIABILITIES</b>	-	-
<b>NET PORTFOLIO VALUE</b>	<b>\$679,055.11</b>	<b>\$668,291.36</b>

Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill") makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation (BoFA Corp). MLPF&S is a registered broker-dealer, Member SIPC and a wholly owned subsidiary of BoFA Corp.

Investment products: **Are Not FDIC Insured** **Are Not Bank Guaranteed** **May Lose Value**

# LES IRA

August 01, 2024 - August 30, 2024

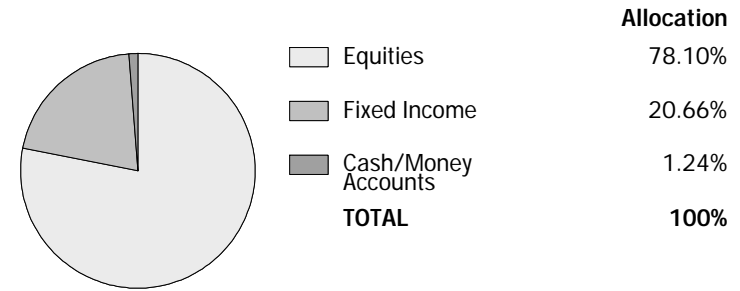
CASH FLOW	<i>This Statement</i>	<i>Year to Date</i>
<b>Opening Cash/Money Accounts</b>	<b>\$5,271.81</b>	
<b>CREDITS</b>		
Funds Received	-	-
Electronic Transfers	-	190,351.10
Other Credits	-	-
<i>Subtotal</i>	-	190,351.10
<b>DEBITS</b>		
Electronic Transfers	-	-
Other Debits	-	-
Advisory and other fees	(556.90)	(3,522.18)
<i>Subtotal</i>	<b>(556.90)</b>	<b>(3,522.18)</b>
<b>Net Cash Flow</b>	<b>(\$556.90)</b>	<b>\$186,828.92</b>

## OTHER TRANSACTIONS

Dividends/Interest Income	471.99	5,990.74
Security Purchases/Debits	-	(207,455.35)
Security Sales/Credits	-	13,453.95
<b>Closing Cash/Money Accounts</b>	<b>\$5,186.90</b>	
<b>Fees Included in Transactions Above</b>		
Commissions/Trading Fees	-	(0.11)

## ASSET ALLOCATION\*

\* Estimated Accrued Interest not included; may not reflect all holdings; does not include asset categories less than 1%; includes the categorical values for the underlying portfolio of individual mutual funds, closed end funds, and UITs.



## DOCUMENT PREFERENCES THIS PERIOD

	<i>Mail</i>	<i>Online Delivery</i>
Statements		X
Performance Reports		X
Trade Confirms		X
Shareholders Communication		X
Prospectus		X
Service Notices		X
Tax Statements		X

LES IRA

Account Number: 418-29538

## *ACCOUNT INVESTMENT OBJECTIVE*

August 01, 2024 - August 30, 2024

**TOTAL RETURN:** Objective is to strike a balance between current income and growth. Despite the relatively balanced nature of the portfolio, the investor should be willing to assume the risk of price volatility and principal loss.

If you have changes to your investment objective, please contact your Financial Advisor(s).

## *MERRILL LYNCH INVESTMENT ADVISORY PROGRAM*

**YOUR INVESTMENT STRATEGY - CIO MOD AGG ETF CORE 100.00% RATE: \***

This Account is enrolled in the Merrill Lynch Investment Advisory Program (Program) and your Financial Advisor(s) is acting in a fiduciary capacity in providing you services under the Program.

The Program Fee for this Account is calculated as described in the Client Agreement and the Program ADV 2A Brochure (Brochure). For this Account, the Program Fee is comprised of the Merrill Lynch Fee and the Style Manager Fee.

- The Merrill Lynch Fee is the fee charged by Merrill for the Program services based on the fee rate determined as provided in the Brochure and set forth in your Program Report sent to you upon enrollment or as revised in any updated Program Report. The dollar amount of the Merrill Lynch Fee for this month is reflected in this statement.
- The Style Manager Fee is the fee charged by the Style Manager for the Style Manager Strategy or Strategies selected for the Account based on the assets invested and the fee rate or rates set by the Style Manager (Style Manager Rate). The Style Manager Rate can be either a specified rate or a rate determined by reference to a rate schedule. The Style Manager Rate schedules are set forth in the Style Manager Rate List document which is available at [www.mymerrill.com/ADV/Materials](http://www.mymerrill.com/ADV/Materials).

The "RATE" listed above is the Style Manager Rate. If the Style Manager has implemented a Style Manager Rate schedule, the RATE listed above is the maximum rate that can be charged under such rate schedule and may not be the actual rate charged for this statement period.

There is no associated Style Manager Rate for a Style Manager Strategy noted with an asterisk (\*). If Your Investment Strategy noted above consists of more than one Style Manager Strategy, each applicable Style Manager Rate will be applied proportionately to the value of the assets in your Account with each Strategy in accordance with the Client Agreement. If your Account is a Retirement Account and you have selected a Style Manager Strategy that is managed by Merrill or an affiliate of Merrill for which a Style Manager Rate is applicable, you will not be charged the Style Manager Fee for the Style Manager Strategy, notwithstanding the rate listed above.

For participating Trust Management Accounts (TMA), please refer to your Investment Services or Agency Agreement, Fee Schedule and TMA Brochure in addition to the Brochure for expense and fee information.

Upon request, and at no charge, we will provide more detailed information regarding the calculation of the Program Fee, including the Style Manager Rate, for the billing period indicated. Please contact your Financial Advisor(s) if you would like to request this detailed Account fee information.

Your Investment Strategy may consist of or include mutual funds (including money market funds) and exchange traded funds (Funds). For Fund investments noted with an asterisk (\*) above, please see each Fund's prospectus or other disclosure documents for a description of the Fund's fees and expenses.

+

**MERRILL LYNCH INVESTMENT ADVISORY PROGRAM**

August 01, 2024 - August 30, 2024

**YOUR INVESTMENT STRATEGY - CIO MOD AGG ETF CORE 100.00% RATE: \***

The percentage allocations listed above are based, as applicable, on target allocations for the Strategy selected or the allocations as of a particular point in time. Allocations for any particular account may be different from the allocations indicated above.

We encourage you to contact your Financial Advisor(s) if there have been any changes in your financial situation or investment objectives, or if you wish to impose any reasonable restrictions on the management of your Account or reasonably modify existing restrictions.

If you would like to receive a free copy of the Brochure, please ask your Financial Advisor(s). You may also access the Brochure at [www.mymerrill.com/ADV/Materials](http://www.mymerrill.com/ADV/Materials) or [www.ml.com/relationships](http://www.ml.com/relationships). You may also obtain a copy of the Brochure by accessing the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**YOUR RETIREMENT ACCOUNT ASSETS**

<b>CASH/MONEY ACCOUNTS</b>		<i>Total</i>	<i>Estimated</i>	<i>Estimated</i>	<i>Estimated</i>	<i>Est. Annual</i>		
<i>Description</i>	<i>Quantity</i>	<i>Cost Basis</i>	<i>Market Price</i>	<i>Market Value</i>	<i>Annual Income</i>	<i>Yield%</i>		
+BANK OF AMERICA, NA RASP +FDIC INSURED NOT SIPC COVERED	5,186.90	5,186.90	1.0000	<b>5,186.90</b>	<b>268</b>	5.16		
<b>OTHER MONEY MARKET MUTUAL FUNDS</b>		<i>Total</i>	<i>Estimated</i>	<i>Estimated</i>	<i>Unrealized</i>	<i>Total Client</i>	<i>Cumulative</i>	<i>Estimated</i>
<i>Description</i>	<i>Quantity</i>	<i>Cost Basis</i>	<i>Market Price</i>	<i>Market Value</i>	<i>Gain/(Loss)</i>	<i>Investment</i>	<i>Investment</i>	<i>Annual</i>
BLACKROCK LIQUIDITY FUND <i>FEDFUND CL PREMIER CURRENT YIELD 5.298% SYMBOL: BUPXX Initial Purchase: 02/15/24</i>	3,237.0000	3,237.00	1.0000	<b>3,237.00</b>		3,237		<b>172</b>
<b>TOTAL</b>	<b>YIELD 5.31%</b>	<b>3,237.00</b>		<b>3,237.00</b>		<b>3,237</b>		<b>172</b>

Other Money Market Mutual Funds includes money market mutual funds with a floating net asset value or whose trade settlement occurs on the business day after the trade date. Money market mutual funds whose trade settlement typically occurs on the same business day as the trade date will appear in the "Cash/Money Accounts" section.

<b>MUTUAL FUNDS/CLOSED END FUNDS/UITs/ETPs</b>		<i>Total</i>	<i>Estimated</i>	<i>Estimated</i>	<i>Unrealized</i>	<i>Total Client</i>	<i>Cumulative</i>	<i>Estimated</i>
<i>Description</i>	<i>Quantity</i>	<i>Cost Basis</i>	<i>Market Price</i>	<i>Market Value</i>	<i>Gain/(Loss)</i>	<i>Investment</i>	<i>Investment</i>	<i>Annual</i>
ISHARES BROAD USD INVST <i>GRADE CORP BND ETF CURRENT YIELD 4.200% SYMBOL: USIG Initial Purchase: 02/08/22 Fixed Income 100%</i>	901.0000	45,031.73	51.8800	<b>46,743.88</b>	1,712.15	45,031	<b>1,712</b>	<b>1,964</b>
ISHARES CORE S&P U.S.	1,188.0000	112,292.84	128.3500	<b>152,479.80</b>	40,186.96	112,292	<b>40,186</b>	<b>1,173</b>

+

LES IRA

Account Number: 418-29538

**YOUR RETIREMENT ACCOUNT ASSETS**

August 01, 2024 - August 30, 2024

MUTUAL FUNDS/CLOSED END FUNDS/UITs/ETPs (continued) Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Total Client Investment	Cumulative Investment Return (\$)	Estimated Annual Income
<i>GROWTH ETF CURRENT YIELD 0.769% SYMBOL: IUSG Initial Purchase: 07/21/20 Equity 100%</i>								
ISHARES CORE S&P	2,013.0000	144,446.10	94.9300	191,094.09	46,647.99	144,446	46,647	3,449
<i>US VALUE ETF CURRENT YIELD 1.804% SYMBOL: IUSV Initial Purchase: 07/15/20 Equity 100%</i>								
ISHARES US TREASURY BOND	2,373.0000	53,420.77	23.2400	55,148.52	1,727.75	53,420	1,727	1,614
<i>ETF CURRENT YIELD 2.926% SYMBOL: GOVT Initial Purchase: 10/12/22 Fixed Income 100%</i>								
SPDR PORTFOLIO LONG TERM	178.0000	5,041.10	28.5800	5,087.24	46.14	5,041	46	183
<i>TREASURY ETF CURRENT YIELD 3.596% SYMBOL: SPTL Initial Purchase: 07/21/23 Fixed Income 100%</i>								
VANGUARD FTSE EMERGING	1,021.0000	44,436.89	44.7200	45,659.12	1,222.23	44,436	1,222	1,431
<i>MARKETS ETF CURRENT YIELD 3.132% SYMBOL: VWO Initial Purchase: 07/21/20 Equity 100%</i>								
VANGUARD FTSE DEVELOPED	1,522.0000	68,621.00	52.3900	79,737.58	11,116.58	68,621	11,116	2,536
<i>MARKETS ETF CURRENT YIELD 3.180% SYMBOL: VEA Initial Purchase: 07/21/20 Equity 100%</i>								
VANGUARD MORTGAGE-BACKED	570.0000	25,347.83	46.8200	26,687.40	1,339.57	25,347	1,339	992
<i>SEC CURRENT YIELD 3.716% SYMBOL: VMBS Initial Purchase: 09/14/21 Fixed Income 100%</i>								
VANGUARD RUSSELL 2000	690.0000	55,533.22	88.9500	61,375.50	5,842.28	55,533	5,842	825
<i>CURRENT YIELD 1.343% SYMBOL: VTWO Initial Purchase: 07/12/21 Equity 100%</i>								
VANGUARD TOTAL INTERNATL	133.0000	6,395.18	49.7600	6,618.08	222.90	6,395	222	313
<i>BOND ETF CURRENT YIELD 4.720% SYMBOL: BNDX Initial Purchase: 10/12/22 Fixed Income 100%</i>								
<i>Subtotal (Fixed Income)</i>				140,285.12				
<i>Subtotal (Equities)</i>				530,346.09				
<b>TOTAL</b>	<b>YIELD 2.16%</b>	560,566.66		670,631.21	110,064.55		110,059	14,480
<b>LONG PORTFOLIO</b>								
		<i>Adjusted/Total Cost Basis</i>	<i>Estimated Market/ Contract Value</i>	<i>Unrealized Gain/(Loss)</i>	<i>Estimated Accrued Interest</i>	<i>Estimated Annual Income</i>		
<b>TOTAL</b>	<b>YIELD 2.20%</b>	568,990.56	679,055.11	110,064.55	14,919			

+

## YOUR RETIREMENT ACCOUNT ASSETS

August 01, 2024 - August 30, 2024

**Total Client Investment:** Cost of shares directly purchased and still held. Does not include shares purchased through reinvestment.

**Cumulative Investment Return:** Estimated Market Value minus Total Client Investment. Cumulative Investment Return is the dollar value of the capital appreciation (depreciation) of all shares purchased and still held, including shares acquired through reinvestment of dividends and distributions, which may be greater or less than the actual income distributed.

**Unrealized Gain or (Loss):** Estimated Market Value minus Total Cost Basis (total cost of shares directly purchased and still held, as well as cost of shares acquired through reinvestment). Provided for Tax Planning purposes only and is not applicable to retirement accounts.

**Initial Purchase:** Date of your initial investment in this fund.

**Market Timing:** Merrill's policies prohibit mutual fund market timing, which involves the purchase and sale of mutual fund shares within short periods of time with the intention of capturing short-term profits resulting from market volatility. Market timing may result in lower returns for long-term fund shareholders because market timers capture short-term gains that would otherwise pass to all shareholders and due to increased transaction costs and fewer assets for investment due to the need to retain cash to satisfy redemptions.

**Sales Charge Discounts or Waivers:** Many funds offer various sales charge discounts or waivers depending on the terms of the prospectus and/or statement of additional information. You should consult a fund's prospectus and/or statement of additional information to determine whether you may qualify for a discount or waiver. Notify your Financial Advisor, Financial Solutions Advisor or Investment Center representative if you believe you qualify for any of these or any other discounts or waivers. Please contact your Financial Advisor, Financial Solutions Advisor or Investment Center representative for further information on available sales charge discounts and waivers.

Bank of America Merrill Lynch Global Research publishes research reports and ratings ("Research Ratings") regarding a select universe of ETFs and ETNs (collectively, "ETPs"). Research Ratings on ETPs are intended to assess the potential for outperformance of ETP peers in the same coverage category. Bank of America Merrill Lynch Global Research and other business areas, including CIO, apply different methodologies in their review of ETPs, and may arrive at different or inconsistent conclusions with respect to one or more ETPs. Neither the CIO review process nor the internal business review performed by product teams will rely on or otherwise use the Research Ratings on ETPs as an input or factor; and the CIO review process and product team's internal business review will determine an ETP's inclusion, status, and availability for solicitation through the Global Wealth & Investment Management area of MLPF&S and its affiliates.

## YOUR RETIREMENT ACCOUNT TRANSACTIONS

### DIVIDENDS/INTEREST INCOME TRANSACTIONS

Date	Description	Transaction Type	Quantity	Income	Income Year To Date
<b>Tax-Exempt Interest</b>					
08/30	BANK OF AMERICA, NA RASP	Interest	21.3800		
	0.38000 DIV/INT REINVEST PAY DATE 08/29/2024 FROM 07-31 THRU 08-29 CUSIP NUM: 55499U915				
	BANK OF AMERICA, NA RASP	Income Total		21.38	
	<b>Subtotal (Tax-Exempt Interest)</b>			<b>21.38</b>	<b>171.28</b>
<b>Tax-Exempt Dividends</b>					
08/01	BLACKROCK LIQUIDITY FUND	* Dividend		14.29	
	FEDFUND CL PREMIER PAY DATE 07/31/2024				
08/05	VANGUARD MORTGAGE-BACKED	* Dividend		85.84	
	SEC HOLDING 570.0000 PAY DATE 08/05/2024				

+

LES IRA

Account Number: 418-29538

## YOUR RETIREMENT ACCOUNT TRANSACTIONS

August 01, 2024 - August 30, 2024

DIVIDENDS/INTEREST INCOME TRANSACTIONS (continued)			Quantity	Income	Income Year To Date
Date	Description	Transaction Type			
<b>Tax-Exempt Dividends</b>					
08/05	VANGUARD TOTAL INTERNATL BOND ETF HOLDING 133.0000 PAY DATE 08/05/2024	* Dividend		13.37	
08/06	ISHARES BROAD USD INVST GRADE CORP BND ETF HOLDING 901.0000 PAY DATE 08/06/2024	* Dividend		173.10	
08/06	SPDR PORTFOLIO LONG TERM TREASURY ETF HOLDING 178.0000 PAY DATE 08/06/2024	* Dividend		15.97	
08/06	ISHARES US TREASURY BOND ETF HOLDING 2373.0000 PAY DATE 08/06/2024	* Dividend		148.04	
<b>Subtotal (Tax-Exempt Dividends)</b>				<b>450.61</b>	<b>5,819.46</b>
<b>NET TOTAL</b>				<b>471.99</b>	<b>5,990.74</b>

### REALIZED GAINS/(LOSSES)

Description	Quantity	Acquired Date	Liquidation Date	Sale Amount	Cost Basis	Gains/(Losses) This Statement	Gains/(Losses) Year to Date
<b>Subtotal (Long-Term)</b>							<b>1,032.79</b>
<b>TOTAL</b>							<b>1,032.79</b>

⊕ - Excludes transactions for which we have insufficient data

### ADVISORY AND OTHER FEES

Date	Description	Fee Type	Quantity	Debit	Credit
08/02	INV. ADVISORY FEE AUG	Advisory Program Fee		556.91	
08/05	MUTUAL FUND REBATE	Advisory Program Fee			.01
<b>NET TOTAL</b>				<b>556.90</b>	

### SWEEP PROGRAM TRANSACTIONS

Date	Transaction Type	Quantity	Description	Debit	Credit
08/02	Deposit	14.3000	BANK OF AMERICA, NA RASP	14.30	

+

LES IRA

Account Number: 418-29538

24-Hour Assistance: (800) MERRILL

## YOUR RETIREMENT ACCOUNT TRANSACTIONS

August 01, 2024 - August 30, 2024

### SWEEP PROGRAM TRANSACTIONS (continued)

<i>Date</i>	<i>Transaction Type</i>	<i>Quantity</i>	<i>Description</i>	<i>Debit</i>	<i>Credit</i>
			FRAC BUY .30 @ 1.00		
08/05	Withdrawal	-556.9100	BANK OF AMERICA, NA RASP		556.91
			FRAC SELL .91 @ 1.00		
08/06	Deposit	99.2200	BANK OF AMERICA, NA RASP	99.22	
			FRAC BUY .22 @ 1.00		
08/07	Deposit	337.1100	BANK OF AMERICA, NA RASP	337.11	
			FRAC BUY .11 @ 1.00		
<b>NET TOTAL</b>					<b>106.28</b>

## YOUR RETIREMENT ACCOUNT CONTRIBUTIONS AND DISTRIBUTIONS

Year-End Plan Value as of December 31, 2023: \$426,040.78

Contributions after December 31, 2023 for 2023: \$.00

<i>Contributions</i>	<i>Tax Year 2024</i>	<i>Tax Year 2023</i>
Total Rollover Deposits	\$190,351.10	\$152,303.05

If you own London Interbank Offered Rate (LIBOR) linked financial products, the cessation of LIBOR and the transition from LIBOR to alternative reference rates such as SOFR or BSBY, may have significant impacts to those financial products, including impacts to their liquidity, value and potential performance. Additional information is available at [www.ml.com/articles/benchmark-interest-rate-reform.html](http://www.ml.com/articles/benchmark-interest-rate-reform.html)