



Schwab One® Account of  
CHEMICAL EDUCATIONAL FOUNDATIO

Account Number  
6265-5866

Statement Period  
September 1-30, 2022

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Your Independent Investment Manager and/or Advisor

FIDUCIENT ADVISORS LLC  
1430 SPRING HILL RD STE 320  
MC LEAN VA 22102-3017  
1 (703) 720-5990

The custodian of your brokerage account is: Charles Schwab & Co., Inc.

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CHEMICAL EDUCATIONAL FOUNDATIO  
4201 WILSON BLVD SUITE 0515  
ARLINGTON VA 22203



Your Independent Investment Advisor is not affiliated with or an agent of Schwab and Schwab does not supervise or endorse your Advisor.

## Terms and Conditions

### GENERAL INFORMATION AND KEY TERMS:

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

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

**Average Daily Balance:** Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest.

**Bank Sweep and Bank Sweep for Benefit Plans Features:** Schwab acts as your agent and custodian in establishing and maintaining your Deposit Account(s) as a feature of your brokerage account(s). Deposit accounts held through bank sweep features constitute direct obligations of one of more FDIC insured banks ("Affiliated Banks") that are affiliated with Schwab and are not obligations of Schwab. Funds swept to Affiliated Banks are eligible for deposit insurance from the FDIC up to the applicable limits for each bank for funds held in the same insurable capacity. The balance in the Deposit Accounts can be withdrawn on your order and the proceeds returned to your brokerage account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the bank sweep feature(s) in your account, please refer to the Cash Features Disclosure Statement available online or from a Schwab representative.

**Cash:** Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business.

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

**Interest:** For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Affiliated Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the bank sweep feature(s), interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month. If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage account is less than \$.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than \$.005.

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

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

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

**Market Price:** The most recent price evaluation available to Schwab on the last business day of the report period, normally the last trade price or bid as of market close. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Pricing of assets not held at Schwab is for informational purposes only. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as Stale Priced. For Limited Partnerships and Real Estate Investment Trust (REIT) securities, you may see that the value reflected on your monthly account statement for this security is unpriced. NASD rules require that certain Limited Partnerships (direct participation programs) and Real Estate Investment Trust (REIT) securities, that have not been priced within 18 months, must show as unpriced on customer statements. Note that these securities are generally illiquid, the value of the securities will be different than its purchase price, and, if applicable, that accurate valuation information may not be available.

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

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

**Schwab Sweep Money Funds:** Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Transfer Agent, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. If on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than 1/2 of 1 cent (\$.0005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower.

**Securities Products and Services:** Securities products and services

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

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

**Accrued Income:** Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your Account, but the interest and/or dividends have not been received into your account. Schwab makes no representation that the amounts shown (or any other amount) will be received. Accrued amounts are not covered by SIPC account protection until actually received and held in the Account.

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

**IN CASE OF COMPLAINTS:** If you have a complaint regarding your Schwab statement, products or services, please write to the Client Advocacy Team at Charles Schwab & Co., Inc., Attention: Client Advocacy Team, 211 Main St., San Francisco, CA 94105, USA, or call Schwab Signature Alliance at 800-515-2157.

**Address Changes:** If you fail to notify Schwab in writing of any change of address or phone number, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account.

### Additional Information:

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

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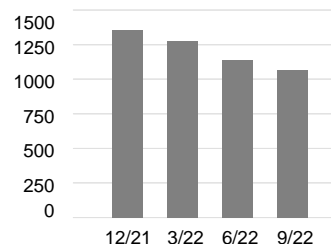
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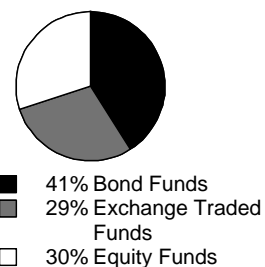
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Account Value as of 09/30/2022: \$ 1,072,187.38

Change in Account Value	This Period	Year to Date	Account Value [in Thousands]
Starting Value	\$ 1,158,350.96	\$ 1,361,473.40	
Credits	1,797.09	15,959.03	
Debits	(1,680.21)	(7,553.34)	
Transfer of Securities (In/Out)	0.00	0.00	
Income Reinvested	(1,795.27)	(15,954.50)	
Change in Value of Investments	(84,485.19)	(281,737.21)	
Ending Value on 09/30/2022	\$ 1,072,187.38	\$ 1,072,187.38	
Accrued Income <sup>d</sup>	1,116.13		
Ending Value with Accrued Income <sup>d</sup>	\$ 1,073,303.51		
Total Change in Account Value	\$ (86,163.58)	\$ (289,286.02)	
Total Change with Accrued Income <sup>d</sup>	\$ (85,047.45)		



Asset Composition	Market Value	% of Account Assets	Overview
Bank Sweep <sup>x,z</sup>	\$ 6,905.56	<1%	
Bond Funds	439,250.00	41%	
Equity Funds	317,400.47	30%	
Exchange Traded Funds	308,631.35	29%	
Total Assets Long	\$ 1,072,187.38		
Total Account Value	\$ 1,072,187.38	100%	



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Gain or (Loss) Summary	Realized Gain or (Loss) This Period		Unrealized Gain or (Loss)
	Short Term	Long Term	
All Investments	\$0.00	\$0.00	\$(129,321.01)

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

Income Summary	This Period		Year to Date	
	Federally Tax-Exempt	Federally Taxable	Federally Tax-Exempt	Federally Taxable
Bank Sweep Interest	0.00	1.82	0.00	4.53
Cash Dividends	0.00	1,795.27	0.00	15,776.57
Total Capital Gains Distributions	0.00	0.00	0.00	177.93
<b>Total Income</b>	<b>0.00</b>	<b>1,797.09</b>	<b>0.00</b>	<b>15,959.03</b>

Cash Transactions Summary	This Period	Year to Date
<b>Starting Cash *</b>	<b>\$ 8,583.95</b>	<b>\$ 7,736.39</b>
Deposits and other Cash Credits	0.00	0.00
Investments Sold	0.00	93,762.98
Dividends and Interest	1,797.09	15,959.03
Withdrawals and other Debits	0.00	0.00
Investments Purchased	(1,795.27)	(102,999.50)
Fees and Charges	(1,680.21)	(7,553.34)
<b>Total Cash Transaction Detail</b>	<b>(1,678.39)</b>	<b>(830.83)</b>
<b>Ending Cash *</b>	<b>\$ 6,905.56</b>	<b>\$ 6,905.56</b>

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



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## Investment Detail - Bank Sweep

Bank Sweep	Starting Balance	Ending Balance	% of Account Assets
CHARLES SCHWAB BANK	8,583.95	6,905.56	<1%
<b>Total Bank Sweep</b> <sup>x,z</sup>	<b>8,583.95</b>	<b>6,905.56</b>	<b>&lt;1%</b>
<b>Total Bank Sweep</b>		<b>6,905.56</b>	<b>&lt;1%</b>

## Investment Detail - Exchange Traded Funds

Exchange Traded Funds	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
	Units Purchased	Cost Per Share	Cost Basis	Acquired		Holding Days	Holding Period
<b>VANGUARD FTSE DEVELOPED</b> <sup>◇</sup>	<b>1,628.8943</b>	<b>36.36000</b>	<b>59,226.60</b>	<b>6%</b>	<b>(12,890.54)</b>	<b>1.31%</b>	<b>779.26</b>
MARKETS ETF	25.6887	51.2704 <sup>r</sup>	1,317.07		(383.03)		Long-Term
SYMBOL: VEA	52.2056	45.7680 <sup>r</sup>	2,389.35		(491.15)		Short-Term
	1,114.0000	42.6463	47,508.08 <sup>t</sup>	08/04/17	(7,003.04)	1883	Long-Term
	16.0800	37.1766	597.80 <sup>t</sup>	12/28/18	(13.13)	1372	Long-Term
	6.6620	41.3479	275.46 <sup>t</sup>	04/02/19	(33.23)	1277	Long-Term
	17.0310	41.7667	711.33 <sup>t</sup>	06/20/19	(92.08)	1198	Long-Term
	9.6030	41.1184	394.86 <sup>t</sup>	09/27/19	(45.69)	1099	Long-Term
	12.2150	44.2374	540.36 <sup>t</sup>	12/27/19	(96.22)	1008	Long-Term
	4.9800	32.6847	162.77 <sup>t</sup>	03/26/20	18.30	918	Long-Term
	6.0670	38.5478	233.87 <sup>t</sup>	06/25/20	(13.27)	827	Long-Term
	6.5190	40.1917	262.01 <sup>t</sup>	09/24/20	(24.98)	736	Long-Term
	9.8430	46.7591	460.25 <sup>t</sup>	12/24/20	(102.36)	645	Long-Term
	348.0000	49.6089	17,263.93	03/17/21	(4,610.65)	562	Long-Term
<i>Cost Basis</i>			72,117.14				

## Investment Detail - Exchange Traded Funds (continued)

	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
<b>Exchange Traded Funds</b> (continued)	Units Purchased	Cost Per Share	Cost Basis	Acquired		Holding Days	Holding Period
<b>VANGUARD S&amp;P 500 ETF</b> <sup>◇</sup>	<b>759.6855</b>	<b>328.30000</b>	<b>249,404.75</b>	<b>23%</b>	<b>29,953.34</b>	<b>1.74%</b>	<b>4,351.78</b>
SYMBOL: VOO	5.0616	382.1696 <sup>r</sup>	1,934.39		(272.67)		Long-Term
	10.6239	400.1901 <sup>r</sup>	4,251.58		(763.75)		Short-Term
	386.0000	223.6965	86,346.87 <sup>t</sup>	06/26/17	40,376.93	1922	Long-Term
	5.1650	228.3523	1,179.44 <sup>t</sup>	12/20/18	516.23	1380	Long-Term
	5.1890	258.0323	1,338.93 <sup>t</sup>	03/26/19	364.62	1284	Long-Term
	4.7250	271.4179	1,282.45 <sup>t</sup>	07/02/19	268.77	1186	Long-Term
	3.9690	273.4870	1,085.47 <sup>t</sup>	10/01/19	217.55	1095	Long-Term
	3.4240	297.4853	1,018.59 <sup>t</sup>	12/27/19	105.51	1008	Long-Term
	2.6100	241.2298	629.61 <sup>t</sup>	03/13/20	227.25	931	Long-Term
	2.0400	288.8235	589.20 <sup>t</sup>	07/02/20	80.53	820	Long-Term
	1.7740	304.7181	540.57 <sup>t</sup>	10/02/20	41.83	728	Long-Term
	1.1040	341.7300	377.27 <sup>t</sup>	12/28/20	(14.83)	641	Long-Term
	328.0000	362.4300	118,877.04	03/17/21	(11,194.64)	562	Long-Term
<i>Cost Basis</i>			219,451.41				<i>Accrued Dividend: 1,116.13</i>
<b>Total Exchange Traded Funds</b>	<b>2,388.5798</b>		<b>308,631.35</b>	<b>29%</b>	<b>17,062.80</b>		<b>5,131.04</b>
		<i>Total Cost Basis:</i>	<b>291,568.55</b>				

Total Accrued Dividend for Other Assets 1,116.13



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## Investment Detail - Mutual Funds

Bond Funds	Quantity	Market Price	Market Value	Cost Basis	Unrealized Gain or (Loss)	% of Account Assets
ARTISAN HIGH INCOME ADVI <sup>◇</sup> SOR SYMBOL: APDFX	3,321.2400	8.45000	28,064.48	32,682.57 <sup>†</sup>	(4,618.09)	3%
BLACKROCK STRATEGIC INCO <sup>◇</sup> ME OPPS INSTL SYMBOL: BSIIX	15,817.3600	9.23000	145,994.23	161,838.69	(15,844.46)	14%
METROPOLITAN WEST TOTAL <sup>◇</sup> RETURN BD I SYMBOL: MWTIX	12,925.3640	8.97000	115,940.52	141,435.02 <sup>†</sup>	(25,494.50)	11%
PGIM GLOBAL TOTAL RETURN <sup>◇</sup> Z SYMBOL: PZTRX	7,207.3750	4.73000	34,090.88	49,011.75	(14,920.87)	3%
WESTERN ASSET CORE BOND <sup>◇</sup> I SYMBOL: WATFX	10,999.0340	10.47000	115,159.89	140,366.09 <sup>†</sup>	(25,206.20)	11%
<b>Total Bond Funds</b>	<b>50,270.3730</b>		<b>439,250.00</b>	<b>525,334.12</b>	<b>(86,084.12)</b>	<b>41%</b>
Equity Funds	Quantity	Market Price	Market Value	Cost Basis	Unrealized Gain or (Loss)	% of Account Assets
CAUSEWAY INTERNATIONAL V <sup>◇</sup> ALUE INSTL SYMBOL: CIVIX	3,596.1420	13.21000	47,505.04	60,718.36 <sup>†</sup>	(13,213.32)	4%
COHEN & STEERS INSTL REA <sup>◇</sup> LTY SHARES SYMBOL: CSRIX	791.6350	41.95000	33,209.09	41,883.10	(8,674.01)	3%



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### Investment Detail - Mutual Funds (continued)

Equity Funds (continued)	Quantity	Market Price	Market Value	Cost Basis	Unrealized Gain or (Loss)	% of Account Assets
<b>CONESTOGA SMALL CAP INST</b> <sup>◇</sup> ITUTIONAL SYMBOL: CCALX	561.0060	59.06000	33,133.01	47,096.97	(13,963.96)	3%
<b>DWS RREEF REAL ASSETS IN</b> <sup>◇</sup> ST SYMBOL: AAAZX	4,898.7870	10.69000	52,368.03	58,445.03	(6,077.00)	5%
<b>GQG PARTNERS EMERGING MA</b> <sup>◇</sup> RKETS EQUITYINST SYMBOL: GQGIX	2,529.5060	12.93000	32,706.51	36,447.22 <sup>t</sup>	(3,740.71)	3%
<b>HARBOR SMALL CAP VALUE I</b> <sup>◇</sup> NSTL SYMBOL: HASCX	1,037.8910	34.63000	35,942.17	40,009.60 <sup>t</sup>	(4,067.43)	3%
<b>HARDING LOEVNER INTERNAT</b> <sup>◇</sup> IONAL EQ INSTL SYMBOL: HLMIX	2,231.0530	20.91000	46,651.32	54,243.95 <sup>t</sup>	(7,592.63)	4%
<b>PIMCO RAE EMERGING MARKE</b> <sup>◇</sup> TS INSTL SYMBOL: PEIFX	4,328.7450	8.29000	35,885.30	38,855.93 <sup>t</sup>	(2,970.63)	3%
<b>Total Equity Funds</b>	<b>19,974.7650</b>		<b>317,400.47</b>	<b>377,700.16</b>	<b>(60,299.69)</b>	<b>30%</b>
<b>Total Mutual Funds</b>	<b>70,245.1380</b>		<b>756,650.47</b>	<b>903,034.28</b>	<b>(146,383.81)</b>	<b>71%</b>

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





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**Total Investment Detail** **1,072,187.38**

**Total Account Value** **1,072,187.38**

**Total Cost Basis** **1,194,602.83**

## Transaction Detail - Purchases & Sales

### Exchange Traded Funds Activity

Settle Date	Trade Dat	Transaction	Description	Quantity	Unit Price	Charges and Interest	Total Amount
09/23/22	09/23/22	Reinvested Shares	VANGUARD FTSE DEVELOPED MARKETS ETF: VEA	5.2282	37.1426	0.00	(194.19)

**Total Exchange Traded Funds Activity** **(194.19)**

### Bond Funds Activity

Settle Date	Trade Dat	Transaction	Description	Quantity	Unit Price	Charges and Interest	Total Amount
09/30/22	09/30/22	Reinvested Shares	ARTISAN HIGH INCOME ADVI SOR: APDFX	18.2930	8.4500	0.00	(154.58)
09/30/22	09/30/22	Reinvested Shares	BLACKROCK STRATEGIC INCO ME OPPS INSTL: BSIIX	38.5480	9.2300	0.00	(355.80)



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## Transaction Detail - Purchases & Sales (continued)

### Bond Funds Activity (continued)

Settle Date	Trade Dat	Transaction	Description	Quantity	Unit Price	Charges and Interest	Total Amount
09/30/22	09/30/22	Reinvested Shares	METROPOLITAN WEST TOTAL RETURN BD I: MWTIX	46.9540	8.9700	0.00	(421.18)
09/30/22	09/30/22	Reinvested Shares	PGIM GLOBAL TOTAL RETURN Z: PZTRX	24.2680	4.7300	0.00	(114.79)
09/30/22	09/30/22	Reinvested Shares	WESTERN ASSET CORE BOND I: WATFX	30.1740	10.4400	0.00	(315.02)

### Total Bond Funds Activity

(1,361.37)

### Equity Funds Activity

Settle Date	Trade Dat	Transaction	Description	Quantity	Unit Price	Charges and Interest	Total Amount
09/30/22	09/30/22	Reinvested Shares	COHEN & STEERS INSTL REA LTY SHARES: CSRIX	5.7140	41.9500	0.00	(239.71)

### Total Equity Funds Activity

(239.71)

### Total Purchases & Sales

(1,795.27)



Schwab One® Account of  
CHEMICAL EDUCATIONAL FOUNDATIO

Account Number  
6265-5866

Statement Period  
September 1-30, 2022

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

Transaction Date	Process Date	Activity	Description	Credit/(Debit)
09/15/22	09/16/22	Bank Interest <sup>X,Z</sup>	BANK INT 081622-091522: SCHWAB BANK	1.82
09/22/22	09/22/22	Div For Reinvest	VANGUARD FTSE DEVELOPED: VEA	194.19
09/30/22	09/30/22	Div For Reinvest	ARTISAN HIGH INCOME ADVI: APDFX	154.58
09/30/22	09/30/22	Div For Reinvest	BLACKROCK STRATEGIC INCO: BSIIIX	355.80
09/30/22	09/30/22	Div For Reinvest	COHEN & STEERS INSTL REA: CSRIX	239.71
09/30/22	09/30/22	Div For Reinvest	METROPOLITAN WEST TOTAL: MWTIX	421.18
09/30/22	09/30/22	Div For Reinvest	PGIM GLOBAL TOTAL RETURN: PZTRX	114.79
09/30/22	09/30/22	Div For Reinvest	WESTERN ASSET CORE BOND: WATFX	315.02
<b>Total Dividends &amp; Interest</b>				<b>1,797.09</b>

### Transaction Detail - Fees & Charges

Transaction Date	Process Date	Activity	Description	Credit/(Debit)
09/21/22	09/21/22	Advisor Fee*	TO ADVISOR	(1,680.21)
<b>Total Fees &amp; Charges</b>				<b>(1,680.21)</b>

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

<b>Total Transaction Detail</b>	<b>(1,678.39)</b>
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Schwab One® Account of  
CHEMICAL EDUCATIONAL FOUNDATIO

Account Number  
6265-5866

Statement Period  
September 1-30, 2022

## Bank Sweep Activity

Transaction Date	Transaction	Description	Withdrawal	Deposit	Balance <sup>x,z</sup>
<b>Opening Balance <sup>x,z</sup></b>					<b>8,583.95</b>
09/15/22	Interest Paid <sup>x,z</sup>	BANK INTEREST - CHARLES SCHWAB BANK		1.82	8,585.77
09/15/22	Auto Transfer	BANK TRANSFER TO BROKERAGE	1.82		8,583.95
09/19/22	Auto Transfer	BANK CREDIT FROM BROKERAGE <sup>x</sup>		1.82	8,585.77
09/22/22	Auto Transfer	BANK TRANSFER TO BROKERAGE	1,680.21		6,905.56
<b>Total Activity</b>			<b>1,682.03</b>	<b>3.64</b>	
<b>Ending Balance <sup>x,z</sup></b>					<b>6,905.56</b>

Bank Sweep: Interest Rate as of 09/30/22 was 0.40%. <sup>z</sup>

## Pending Corporate Actions

	Transaction	Quantity	Payable Date	Rate per Share	Share Distribution	Cash Distribution
VANGUARD S&P 500 ETF	Cash Dividend	759.6855	10/03/22	1.4692		1,116.13
<b>Total Pending Corporate Actions</b>						<b>1,116.13</b>

Pending transactions are not included in account value.

## Endnotes For Your Account

### Symbol Endnote Legend

- ◇ Dividends paid on this security will be automatically reinvested.
- \* You authorize Schwab to debit your account to pay investment management fees per the authorization you granted in your Account Application. Schwab does not review or monitor these fee payments. Contact your Investment Manager if you have questions.



## Endnotes For Your Account (continued)

Symbol	Endnote Legend
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<b>d</b>	Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your brokerage account, but the income and/or dividends have not been received into your account and Schwab makes no representation that they will. Accrued amounts are not covered by SIPC account protection until actually received and held in the account.
<b>r</b>	Reinvested dividends are summarized and the cost per share is averaged.
<b>t</b>	Data for this holding has been edited or provided by a third party.
<b>X</b>	Bank Sweep deposits are held at FDIC-insured bank(s) ("Banks") that are affiliated with Charles Schwab & Co., Inc.
<b>Z</b>	For Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its affiliated banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.

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