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Nashville, TN 37203

Questions about your statements?

help@altoira.com

AltoIRA Account Statement

Account Holder John Kelly

Account Type Traditional IRA

Statement Start 01/01/23 12:00:00

Statement Close 01/31/23 11:59:59

Account Number 43698

Portfolio Summary

Account Value as of 01/01/23		\$6,005.01
Cash Balance		\$6,005.01
Investments		\$0.00
Account Value at Statement Close		\$6,005.01
Change in Account Value		\$0.00

Portfolio Allocation

%	ALLOCATION	#	VALUE
100%	Cash		\$6,005.01
0%	Direct Investments	1	\$0.00
Total			\$6,005.01

Holdings

INVESTMENTS	VALUATION
Total	\$0.00

Note: Be sure to login and update your valuation at www.altoira.com

Account Activity

DATE	DESCRIPTION	AMOUNT
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Note: Monthly administrative fees are charged against the credit card we have on file for you on the first day of each month. Transaction fees are charged against the credit card we have on file for you on the date the transaction settles. To update your credit card information, login to your account at www.altoira.com.

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Important Information and Disclosures

ALTO Solutions, Inc. (d/b/a ALTO IRA) (the “Administrator”) will issue monthly account statements to you that reflect your account activity and investment holdings, including any uninvested cash held within your AltoIRA account. Your statements will be issued to you electronically. Such statements will reflect the reported value of your account assets, all transactions that have been processed by the Administrator and all fees (if any) that have been charged by the Administrator.

Reporting Errors

You should review your account statement carefully and promptly document and report any errors or discrepancies to the Administrator within 60 days of the ending statement date. If the Administrator does not receive your written objections within the stated period, you will be deemed to have approved and accepted this statement as is and, absent fraud or intentional misrepresentation by the Administrator, the Administrator shall be released and discharged from any and all liability as to all matters set forth in this statement.

Alto has not, and cannot, validate the market value of investments, and this information is displayed solely for your convenience.

The cost basis for each security position is provided solely for your convenience and may not be used for tax purposes or otherwise relied upon. Unrealized gain/loss total is reported only where valuation and cost basis differ and reflects only those positions for which both cost basis and valuation have been provided to Alto. If you have questions related to your cost basis, value of investments, unrealized gain/loss or the tax treatment of your investments, please consult your financial or tax advisor. Statement does not reflect your total unrealized gain or loss. Asset values reflect amounts reported to us by the accountholder, issuer and/or third parties who may not be independent of the issuer. Such information is reflected as of the last date provided to us, and is not independently verified by the Custodian or Administrator. Valuation may not reflect the value that could be obtained in the market. Alternative investments, including unregistered securities, are commonly illiquid or less liquid than freely-tradable shares, and there can be no assurance a market exists or will exist for such assets. Valuation reflects the last value reported to Alto, it being understood the price realizable in a sale of an asset may be less than or more than the value indicated and could be zero. No attempt has been made to independently value non-publicly traded securities or other account assets. Total value of your portfolio reported here accordingly may be overstated or understated to the extent market value differs from reported value with respect to any asset. The values in this statement/dashboard are not for tax-reporting purposes.

Withholding on Distributions

The distributions you receive from your retirement account are subject to federal income tax withholding unless you elect not to have withholding apply. You may elect not to have withholding apply at the time you direct Alto to make a distribution. If you elect not to have withholding apply to your distribution payments or if you do not have enough federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may incur penalties and interest under the estimated tax rules, if withholding and estimated tax payments are not sufficient. Your withholding election shall remain in effect until revoked by submitting a new withholding election. If you have requested a recurring or future-dated distribution, you may be eligible to receive partial payments in the event of insufficient funds. Withholding on any partial payment will be made in accordance with the withholding election for your recurring or future-dated distribution except that if you elected to withhold a dollar amount, this amount will be adjusted to equal the partial payment times your original withholding ratio (your elected withholding amount divided by the gross amount of your recurring or future-dated distribution). Please consult your tax advisor regarding how your withholding election might affect your personal taxation.

Features of Your Statement

Account Activity – You have sole authority and discretion to manage the investment of all assets in your account. The Administrator, at your direction, will process your instructions and provide account reporting and recordkeeping services. The Administrator is not responsible for the performance of your assets. Account activity may not reflect

pending transactions, unrealized gains or losses, or unpaid accruals, unrelated business income tax (UBIT) obligations arising from receipt of income or unrelated debt financed income tax (UDFI) obligations arising from use of debt financing, or unreported asset value changes resulting from reinvestment of income or dividends.

Cash Balance – This is a snapshot of your account's current uninvested cash. Uninvested cash is held in one or more Federal Deposit Insurance Corporation ("FDIC") insured bank accounts selected by Administrator pending further investment instruction. Deposits at each bank are insured by the FDIC up to the federal deposit insurance limits (currently \$250,000 per account), and any amount in excess of the established limit will not be insured by the FDIC.

Change in Account Value – This figure represents the change in total value of your assets from the previous statement date.

Holdings – Alternative investments, such as unregistered debt and equity securities issued by partnerships, limited liability companies and real estate investment trusts which are not listed on any exchange, companies in Reg A+, Reg D and other private offerings, venture fund and private equity investments, and investments in hedge funds, are generally illiquid investments and their current values may be different from the purchase price. The values shown on this statement for such illiquid investments may have been provided by you, or by the management, administrator or sponsor of each investment, without independent verification by the Administrator and may represent an estimate of the value of the asset. For other assets where value is not readily ascertainable, we may report value at the asset's last known fair market value as provided by you through an independent appraisal, or at the asset's acquisition cost if no such appraisal or other value is provided to us. The Administrator does not conduct appraisals of assets and does not seek to verify the prices or values provided to it. The reported value of any asset may differ materially from its actual value. The Administrator does not guarantee the accuracy of reported values or whether an account owner will be able to obtain the reported value in the event of a sale, redemption or surrender. Therefore, the price received at the time of liquidation could be more or less than the estimated value provided in the statement. You are responsible for the choice of the asset holdings in your account. It is also your responsibility to understand the risks associated with such assets. The Administrator does not offer any investment management or advice, has no responsibility to investigate any investment or investment sponsor, and makes no representations as to and has no responsibility or liability for the safety or performance of any asset held in your account.

Income – This may include interest, dividends, capital gains, rental income, royalty income and/or operating income or unrelated debt financed income subject to UBIT or UDFI tax. Consult your tax advisor with regard to your tax liability on account income.

Investments – This is a snapshot of the total value of your account's current investment holdings. See "Holdings" below. Investment total may not reflect pending transactions, unrealized gains or losses, or accruals.

Portfolio Allocation – A snapshot of your account's investment allocations.

Portfolio Summary – Account Value at Statement Close – This figure represents an estimate of the total value of all your assets on the settlement date, including uninvested cash, all reported investment values and the value of the other assets listed.