

2025 Form 6 - Full and Public Disclosure of Financial Interests

RECEIVED

2026 JUN 12 AM 11:32

General Information

DIVISION OF ELECTIONS
TALLAHASSEE, FL

Name: Mrs Catherine James Higgins

Organization

Suborganization

Title

N/A

CANDIDATE FOR

Position

Agency Name

Position sought or held

State Representative

Florida House of Representatives

Representative of District 89

Net Worth

My Net Worth as of December 31, 2025 was \$ 7,930,483.00.

2025 Form 6 - Full and Public Disclosure of Financial Interests

Assets

Household goods and personal effects may be reported in a lump sum if their aggregate value exceeds \$1,000. This category includes any of the following, if not held for investment purposes: jewelry; collections of stamps, guns, and numismatic items; art objects; household equipment and furnishings; clothing; other household items; and vehicles for personal use.

The aggregate value of my household goods and personal effect is \$ 40,000.00.

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

Description of Asset	Value of Asset
106 Glenbrook Ct, Atlantis, FL 33462	\$ 1,078,312.00
3833 Dogwood Ave, Palm Beach Gardens, FL 33410	\$ 482,305.00
2370 NE Ocean Blvd Unit A306, Stuart, FL 34996 (2370 Oceanview LLC)	\$ 532,620.00
614 N Dixie Hwy, Lantana, FL 33462 (T & C Higgins LLC)	\$ 338,589.00
266 Natureview Lane, Cashiers, NC 28717 (GMJC Mountain Properties LLC)	\$ 166,000.00
East Coast Protection Inc	\$ 3,500,000.00
Home Depot Inc. Stock	\$ 24,014.74
Chase Bank	\$ 247,769.13
Centennial Bank	\$ 1,052,249.10
American Funds 529	\$ 2,261.75
Midland Life Insurance	\$ 42,249.12
ADP Retirement Account	\$ 113,564.73
Corebridge Financial (Valic)	\$ 60,623.37
See Attached	

2025 Form 6 - Full and Public Disclosure of Financial Interests

Liabilities

LIABILITIES IN EXCESS OF \$1,000:

Name of Creditor	Address of Creditor	Amount of Liability
N/A		

JOINT AND SEVERAL LIABILITIES NOT REPORTED ABOVE:

Name of Creditor	Address of Creditor	Amount of Liability
N/A		

Income

Identify each separate source and amount of income which exceeded \$1,000 during the year, including secondary sources of income. Or attach a complete copy of your 2025 federal income tax return, including all W2s, schedules, and attachments. Please redact any social security or account numbers before attaching your returns, as the law requires these documents be posted to the Commission's website.

☐ I elect to file a copy of my 2025 federal income tax return and all W2s, schedules, and attachments.

PRIMARY SOURCES OF INCOME:

Name of Source of Income Exceeding \$1,000	Address of Source of Income	Amount
East Coast Valet, Inc.	614 N Dixie Highway, Lantana, FL 33462	\$ 26,000.00
The King's Academy	8401 Belvedere Road, West Palm Beach, FL 33411	\$ 30,082.30
East Coast Protection, Inc.	614 N Dixie Highway, Lantana, FL 33462	\$ 15,600.00

SECONDARY SOURCES OF INCOME (Major customers, clients, etc. of businesses owned by reporting person):

Name of Business Entity	Name of Major Sources of Business' Income	Address of Source	Principal Business Activity of Source
N/A			

2025 Form 6 - Full and Public Disclosure of Financial Interests

Interests in Specified Businesses

Business Entity # 1

N/A

Signature of Reporting Official or Candidate

Under the penalties of perjury, I declare that I have read the foregoing Form 6 and that the facts stated in it are true.

Catherine James Higgins

Digitally signed: 06/12/2026



Contributory IRA at

CATHERINE JAMES HIGGINS
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY

Account Number

Statement Period

December 1-31, 2025

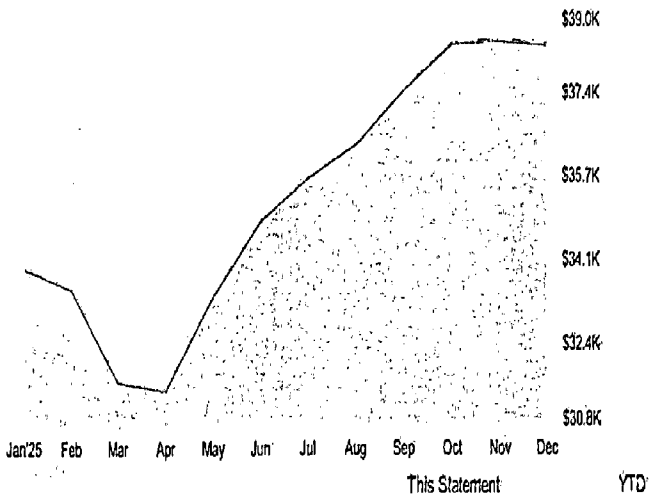
Account Summary

Ending Account Value as of 12/31

\$38,320.23

Beginning Account Value as of 12/01

\$38,396.57



Manage Your Account

Customer Service and Trading:

Call your Schwab Representative
1-800-435-4000

24/7 Customer Service

For the most current records on your account
visit schwab.com/login. Statements are
archived up to 10 years online.

Commitment to Transparency

Client Relationship Summaries and Best Interest
disclosures are at schwab.com/transparency.
Charles Schwab & Co., Inc. Member SIPC.

Online Assistance



Visit us online at schwab.com

Visit schwab.com/stmt to explore the features
and benefits of this statement.

CATHERINE JAMES HIGGINS
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY
106 GLENBROOK CT
LAKE WORTH FL 33462-1013

	This Statement	YTD
Beginning Account Value	\$38,396.57	\$32,958.03
Deposits	0.00	0.00
Withdrawals	0.00	0.00
Dividends and Interest	0.10	378.52
Transfer of Securities	0.00	0.00
Market Appreciation/(Depreciation)	(76.44)	4,983.68
Expenses	0.00	0.00
Ending Account Value	\$38,320.23	\$38,320.23
Pending Dividends and Accrued Interest ^d	103.66	
Total Estimated Value ^d	\$38,423.89	

Ending Account Value reflects the market value of your cash and investments. It does not include pending transactions, accrued interest, unpriced securities or assets held outside Schwab's custody.



Contributory IRA of

CATHERINE JAMES HIGGINS
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY

Statement Period
December 1-31, 2025

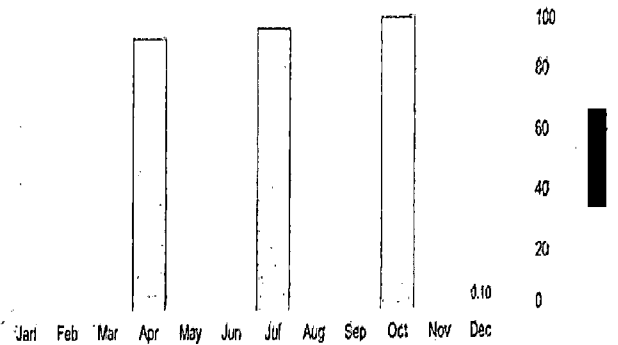
Asset Allocation



Cash and Cash Investments
Exchange Traded Funds
Total

This Period	Current Allocation
2,860.39	7%
35,459.84	93%
\$38,320.23	100%

Income Summary



Top Account Holdings This Period

SYMBOL	Description	Market Value	% of Accounts
SPY	SPDR S&P 500 ETF	35,459.84	93%
	TD BANK USA NA	2,860.39	7%

	This Period	YTD
Bank Sweep Interest	0.10	1.34
Cash Dividends	0.00	274.97
Total Income	\$0.10	\$276.31

Gain or (Loss) Summary

	All Positions	
	Gain	(Loss)
This Period	0.00	0.00
YTD		0.00
Unrealized		\$24,458.33

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. Please login to your account at Schwab.com for real-time gain/loss information. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Retirement Details

Contributions	2024	2025
Total YTD (\$)	0.00	0.00

A Message About Your Account

CALIFORNIA RESIDENTS

If your total payments of interest and interest dividends on federally tax-exempt non-California municipal bonds were \$10 or greater and you or your Partnership had a California address as of 12/31, Schwab will report this information to the California Franchise Tax Board each tax year, per state statute, (1223-3LZ0)



Contributory IRA of

CATHERINE JAMES HIGGINS
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY

Statement Period

December 1-31, 2025

Positions - Summary

Beginning Value as of 12/01	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 12/31	Cost Basis	Unrealized Gain/(Loss)
\$38,396.57		\$0.00		\$0.00		\$0.10		(\$76.44)		\$38,320.23	\$11,001.51	\$24,458.33

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.

Cash and Cash Investments

Type	Symbol	Description	Quantity	Price(\$)	Beginning Balance(\$)	Ending Balance(\$)	Change in Period Balance(\$)	Pending/Unsettled Cash(\$)	Interest/ Yield/Rate	% of Acct
Bank Sweep		TD BANK USA NA ^{X2}			2,860.29	2,860.39	0.10		0.01%	7%
Total Cash and Cash Investments					\$2,860.29	\$2,860.39	\$0.10			7%

Positions - Exchange Traded Funds

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
SPY	SPDR S&P 500 ETF	52.0000	681.92000	35,459.84	11,001.51	24,458.33	1.07%	380.87	93%
Total Exchange Traded Funds				\$35,459.84	\$11,001.51	\$24,458.33		\$380.87	93%

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.

Transactions - Summary

Beginning Cash* as of 12/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Expenses	=	Ending Cash* as of 12/31
\$2,860.29		\$0.00		\$0.00		\$0.00		\$0.00		\$0.10		\$0.00		\$2,860.39

Other Activity \$0.00

Other activity includes transactions which don't affect the cash balance such as stock transfers, splits, etc.

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



Contributory IRA of

CATHERINE JAMES HIGGINS
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY

Statement Period

December 1-31, 2025

Transaction Details

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
12/16	Interest	Bank Interest ^{XZ}		BANK INT [REDACTED]				0.10	
Total Transactions								\$0.10	

Date column represents the Settlement/Process date for each transaction.

Bank Sweep Activity

Date	Description	Amount	Date	Description	Amount
12/01	Beginning Balance ^{XZ}	\$2,860.29	12/31	Ending Balance ^{XZ}	\$2,860.39
12/15	BANK INTEREST- TD BANK USA-NA ^{XZ}	0.10	12/31	Interest Rate ^{XZ}	0.01%

* Your interest period was 11/16/25 - 12/15/25. ^Z

Pending / Open Activity

Activity Type	Date	Action	Symbol/ CUSIP	Description	Quantity	Market Price/ Rate per Share(\$)	Limit Price(\$)	Sell/ Payable Date	Expiration Date	Amount(\$)
Pending	12/19	Cash Dividend	SPY	SPDR S&P 500 ETF	52.0000	1.9933		01/30		103.66
Total Pending Transactions										\$103.66

Pending transactions are not included in account value. Pending dividends are projected and based on a security you held on the dividend record date but the dividend has not been received into your account.

Endnotes For Your Account

- ^d Pending dividends and accrued interest reflects the sum of the total pending dividends and/or accrued interest on positions held in your account, but the dividends and/or interest have not been received into your account. Schwab makes no representation the amounts shown will be received. These amounts are not covered by SIPC account protection until received and held in the account.
- ^X Bank Sweep deposits are held at one or more FDIC-insured Program Banks. Charles Schwab & Co., Inc. is not an FDIC-insured bank and deposit insurance covers the failure of an insured bank. Certain conditions must be satisfied for FDIC insurance coverage to apply. Please review the Cash Features Program Disclosure Statement for a list of the Program Banks at schwab.com/cashfeaturesdisclosure.

- ^Z For the 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 Program 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.



Schwab One® Account of

CATHERINE JAMES HIGGINS

Account Number

Statement Period

December 1-31, 2025

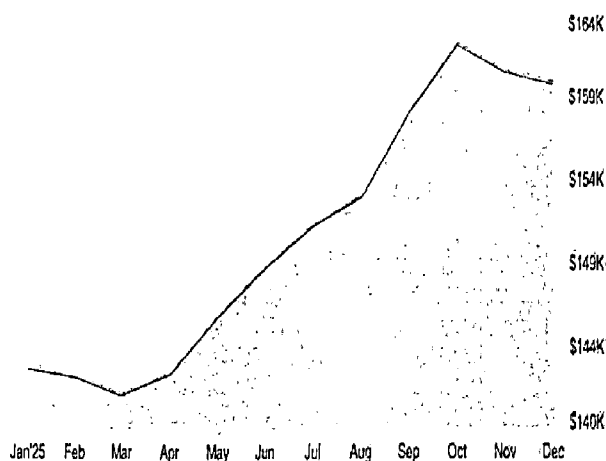
Account Summary

Ending Account Value as of 12/31

\$159,875.54

Beginning Account Value as of 12/01

\$160,541.26



Manage Your Account

Customer Service and Trading:

Call your Schwab Representative

1-800-435-4000

24/7 Customer Service

For the most current records on your account visit schwab.com/login. Statements are archived up to 10 years online.

Commitment to Transparency

Client Relationship Summaries and Best Interest disclosures are at schwab.com/transparency. Charles Schwab & Co., Inc. Member SIPC.

Online Assistance



Visit us online at schwab.com

Visit schwab.com/stmt to explore the features and benefits of this statement.

CATHERINE JAMES HIGGINS
106 GLENBROOK CT
LAKE WORTH FL 33462-1013

	This Statement	YTD
Beginning Account Value	\$160,541.26	\$143,562.60
Deposits	0.00	0.00
Withdrawals	0.00	0.00
Dividends and Interest	333.23	1,169.98
Transfer of Securities	0.00	0.00
Market Appreciation/(Depreciation)	(998.95)	15,142.96
Expenses	0.00	0.00
Ending Account Value	\$159,875.54	\$159,875.54
Pending Dividends and Accrued Interest ^d	69.77	
Total Estimated Value ^d	\$159,945.31	

Ending Account Value reflects the market value of your cash and investments. It does not include pending transactions, accrued interest, unpriced securities or assets held outside Schwab's custody.



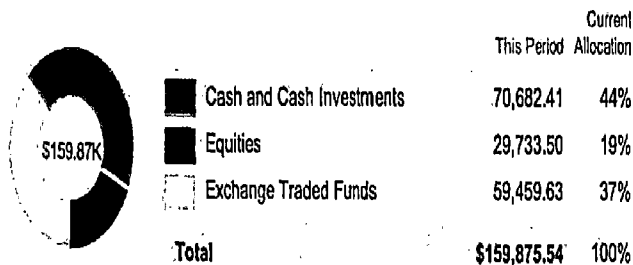
Schwab One® Account at

CATHERINE JAMES HIGGINS

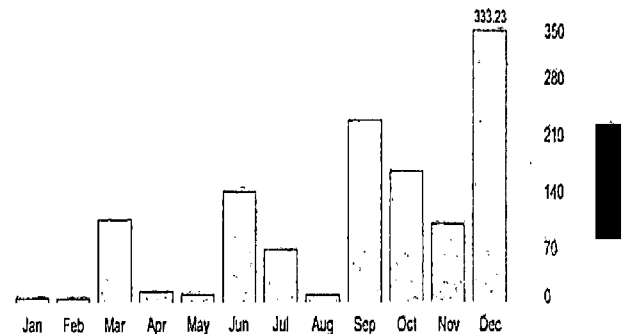
Statement Period

December 1-31, 2025

Asset Allocation



Income Summary



Top Account Holdings This Period

SYMBOL	Description	Market Value	% of Accounts
CUSIP			
	TD BANK NA	70,682.41	44%
SPY	SPDR S&P 500 ETF	23,867.20	15%
VGT	VANGUARD INFORMATION	22,613.40	14%
NEE	NEXTERA ENERGY INC	12,844.80	8%
AAPL	APPLE INC	6,796.50	4%

	This Period		YTD	
Federal Tax Status	Tax-Exempt	Taxable	Tax-Exempt	Taxable
Bank Sweep Interest	0.00	2.51	0.00	47.65
Cash Dividends	0.00	330.72	0.00	1,112.50
Total Income	\$0.00	\$333.23	\$0.00	\$1,160.15

Gain or (Loss) Summary

	Short-Term (ST)			Long-Term (LT)		
	Gain	(Loss)	Net	Gain	(Loss)	Net
This Period	0.00	0.00	0.00	0.00	0.00	0.00
YTD			0.00			0.00

Unrealized **\$15,008.51**

Values may not reflect all of your gains/losses and may be rounded up to the nearest dollar; 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. Please login to your account at Schwab.com for real-time gain/loss information. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.



Schwab One® Account of

CATHERINE JAMES HIGGINS

Statement Period

December 1-31, 2025

A Message About Your Account

CALIFORNIA RESIDENTS

If your total payments of interest and interest dividends on federally tax-exempt non-California municipal bonds were \$10 or greater and you or your Partnership had a California address as of 12/31, Schwab will report this information to the California Franchise Tax Board each tax year, per state statute. (1223-3LZ0)

Positions - Summary

Beginning Value as of 12/01	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 12/31	Cost Basis	Unrealized Gain/(Loss)
\$160,541.26		\$0.00		(\$170.58)		\$333.23		(\$828.37)		\$159,875.54	\$74,184.62	\$15,008.51

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.

Cash and Cash Investments

Type	Symbol	Description	Quantity	Price(\$)	Beginning Balance(\$)	Ending Balance(\$)	Change in Period Balance(\$)	Pending/Unsettled Cash(\$)	Interest/ Yield Rate	% of Acct
Bank Sweep		TD-BANK NA ^{X2}			70,519.76	70,682.41	162.65		0.01%	44%
Total Cash and Cash Investments					\$70,519.76	\$70,682.41	\$162.65			44%

Positions - Equities

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
AAPL	APPLE INC	25.0000	271.86000	6,796.50	4,848.25	1,948.25	0.38%	26.00	4%
NEE	NEXTERA ENERGY INC	160.0000	80.28000	12,844.80	12,384.80	460.00	2.82%	362.56	8%
NVDA	NVIDIA CORP	30.0000	186.50000	5,595.00	3,606.30	1,988.70	0.02%	1.20	3%
TSLA	TESLA INC	10.0000	449.72000	4,497.20	2,956.00	1,541.20	N/A	N/A	3%
Total Equities				\$29,733.50	\$23,795.35	\$5,938.15		\$389.76	19%



Schwab One® Account of

CATHERINE JAMES HIGGINS

Statement Period

December 1-31, 2025

Positions - Exchange Traded Funds

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
BTC	GRAYSCALE BITCOIN MINI	21.0000	38.73000	813.33	954.87	(141.54)	N/A	N/A	<1%
BITO	PROSHARES BITCOIN ETF	122.5304	12.16000	1,489.97	2,353.12	(863.15)	73.33%	1,092.71	<1%
SPY	SPDR S&P 500 ETF	35.0000	681.92000	23,867.20	19,592.55	4,274.65	1.07%	256.36	15%
VYM	VANGUARD HIGH DIVIDEND	30.0000	143.52000	4,305.60	3,936.60	369.00	2.64%	113.69	3%
VGIT	VANGUARD INFORMATION	30.0000	753.78000	22,613.40	18,669.70	3,943.70	0.4%	90.84	14%
VTI	VANGUARD TOTAL STOCK	19.0000	335.27000	6,370.13	4,882.43	1,487.70	1.13%	72.26	4%
Total Exchange Traded Funds				\$59,459.63	\$50,389.27	\$9,070.36		\$1,625.86	37%

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.

Transactions - Summary

Beginning Cash* as of 12/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Expenses	=	Ending Cash* as of 12/31
\$70,519.76		\$0.00		\$0.00		(\$170.58)		\$0.00		\$333.23		\$0.00		\$70,682.41

Other Activity: \$0.00

Other activity includes transactions which don't affect the cash balance such as stock transfers, splits, etc.

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

Transaction Details

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
12/05	Purchase	Reinvested Shares	BITO	PROSHARES BITCOIN ETF	6.2919	13.4681		(84.74)	
	Dividend	Div For Reinvest	BITO	PROSHARES BITCOIN ETF				84.74	
12/15	Dividend	Qual. Dividend	NEE	NEXTERA ENERGY INC				90.64	
12/16	Interest	Bank Interest	XZ	BANK INT 111625-121525				2.51	



Schwab One® Account of

CATHERINE JAMES HIGGINS

Statement Period

December 1-31, 2025

Transaction Details (continued)

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
12/19	Dividend	Cash Dividend	VGT	VANGUARD INFORMATION				22.71	
12/23	Dividend	Cash Dividend	VYM	VANGUARD HIGH DIVIDEND				28.42	
12/24	Dividend	Cash Dividend	VTI	VANGUARD TOTAL STOCK				18.07	
12/26	Dividend	Qual. Dividend	NVDA	NVIDIA CORP				0.30	
12/31	Purchase	Reinvested Shares	BITO	PROSHARES BITCOIN ETF	7.0245	12.2200		(85.84)	
	Dividend	Div For Reinvest	BITO	PROSHARES BITCOIN ETF				85.84	
Total Transactions								\$162.65	

Date column represents the Settlement/Process date for each transaction.

Bank Sweep Activity

Date	Description	Amount	Date	Description	Amount
12/01	Beginning Balance ^{x2}	\$70,519.76	12/24	BANK CREDIT FROM BROKERAGE ^x	18.07
12/15	BANK INTEREST - TD BANK NA ^{x2}	2.51	12/29	BANK CREDIT FROM BROKERAGE ^x	0.30
12/15	BANK CREDIT FROM BROKERAGE ^x	90.64	12/31	Ending Balance ^{x2}	\$70,682.41
12/19	BANK CREDIT FROM BROKERAGE ^x	22.71	12/31	Interest Rate ^{x2}	0.01%
12/23	BANK CREDIT FROM BROKERAGE ^x	28.42			

^x Your interest period was 11/16/25 - 12/15/25. ²

Pending / Open Activity

Activity Type	Date	Action	Symbol/ CUSIP	Description	Quantity	Market Price/ Rate per Share(\$)	Limit Price(\$)	Settle/ Payable Date	Expiration Date	Amount(\$)
Pending	12/19	Cash Dividend	SPY	SPDR S&P 500 ETF	35.0000	1.9933		01/30		69.77
Total Pending Transactions										\$69.77

Pending transactions are not included in account value. Pending dividends are projected and based on a security you held on the dividend record date but the dividend has not been received into your account.



Schwab One® Account at

CATHERINE JAMES HIGGINS

Account Number

Statement Period

December 1-31, 2025

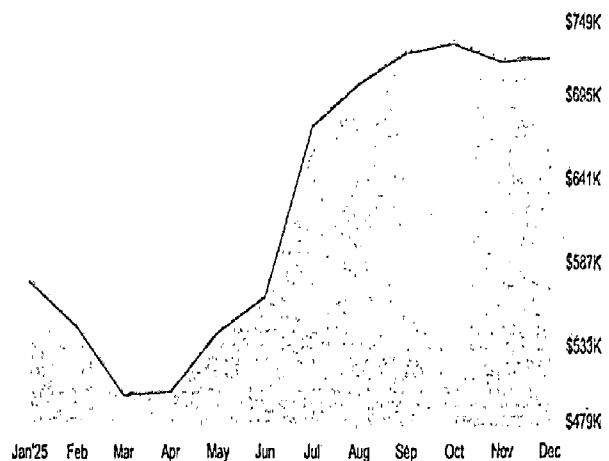
Account Summary

Ending Account Value as of 12/31

\$717,597.23

Beginning Account Value as of 12/01

\$715,193.98



Manage Your Account

Customer Service and Trading:

Call your Schwab Representative

1-800-435-4000

24/7 Customer Service

For the most current records on your account visit schwab.com/login. Statements are archived up to 10 years online.

Commitment to Transparency

Client Relationship Summaries and Best Interest disclosures are at schwab.com/transparency. Charles Schwab & Co., Inc. Member SIPC.

Online Assistance



Visit us online at schwab.com

Visit schwab.com/stmt to explore the features and benefits of this statement.

CATHERINE JAMES HIGGINS
106 GLENBROOK CT
LAKE WORTH FL 33462-1013

	This Statement	YTD
Beginning Account Value	\$715,193.98	\$558,051.34
Deposits	0.00	100,000.00
Withdrawals	0.00	0.00
Dividends and Interest	757.26	5,053.86
Transfer of Securities	0.00	0.00
Market Appreciation/(Depreciation)	1,645.99	54,492.03
Expenses	0.00	0.00
Ending Account Value	\$717,597.23	\$717,597.23
Pending Dividends and Accrued Interest ^d	482.57	
Total Estimated Value ^d	\$718,079.80	

Ending Account Value reflects the market value of your cash and investments. It does not include pending transactions, accrued interest, unpriced securities or assets held outside Schwab's custody.



Schwab One® Account of

CATHERINE JAMES HIGGINS

Statement Period

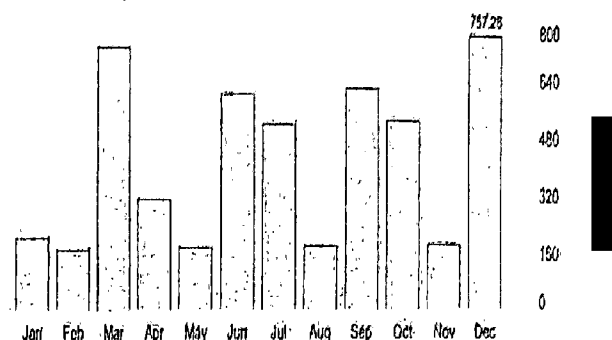
December 1-31, 2025

Asset Allocation



	This Period	Current Allocation
Cash and Cash Investments	136,855.04	19%
Equities	449,959.10	63%
Exchange Traded Funds	129,969.94	18%
Other Assets	813.15	<1%
Total	\$717,597.23	100%

Income Summary



Top Account Holdings This Period

SYMBOL CUSIP	Description	Market Value	% of Accounts
	TD BANK USA NA	136,855.04	19%
AAPL	APPLE INC	78,269.28	11%
RCL	ROYAL CARIBBEAN GROU F	70,711.55	10%
TSLA	TESLA INC	67,458.00	9%
AMZN	AMAZON.COM INC	55,396.80	8%

	This Period		YTD	
Federal Tax Status	Tax-Exempt	Taxable	Tax-Exempt	Taxable
Bank Sweep Interest	0.00	4.86	0.00	40.74
Cash Dividends	0.00	752.40	0.00	4,879.13
Total Income	\$0.00	\$757.26	\$0.00	\$4,919.87

Gain or (Loss) Summary

	Short-Term (ST)			Long-Term (LT)		
	Gain	(Loss)	Net	Gain	(Loss)	Net
This Period	0.00	0.00	0.00	0.00	0.00	0.00
YTD			0.00			0.00

Unrealized **\$185,765.11**

Values may not reflect all of your gains/losses and may be rounded up to the nearest dollar. 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. Please login to your account at Schwab.com for real-time gain/loss information. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.



Schwab One® Account of

CATHERINE JAMES HIGGINS

Statement Period

December 1-31, 2025

A Message About Your Account

CALIFORNIA RESIDENTS

If your total payments of interest and interest dividends on federally tax-exempt non-California municipal bonds were \$10 or greater and you or your Partnership had a California address as of 12/31, Schwab will report this information to the California Franchise Tax Board each tax year, per state statute. (1223-3LZ0)

Positions - Summary

Beginning Value as of 12/01	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 12/31	Cost Basis	Unrealized Gain/(Loss)
\$715,193.98		\$0.00		(\$752.40)		\$757.26		\$2,398.39		\$717,597.23	\$394,977.08	\$185,765.11

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.

Cash and Cash Investments

Type	Symbol	Description	Quantity	Price(\$)	Beginning Balance(\$)	Ending Balance(\$)	Change in Period Balance(\$)	Pending/Unsettled Cash(\$)	Interest/ Yield Rate	% of Acct
Bank Sweep		TD BANK USA NA ^{XZ}			136,850.18	136,855.04	4.86		0.01%	19%
Total Cash and Cash Investments					\$136,850.18	\$136,855.04	\$4.86			19%

Positions - Equities

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
AMZN	AMAZON.COM INC ⁰	240.0000	230.82000	55,396.80	38,518.21	16,878.59	N/A	N/A	8%
AAPL	APPLE INC ⁰	287.9029	271.86000	78,269.28	35,270.63	42,998.65	0.36%	299.42	11%
T	AT&T INC ⁰	138.0815	24.84000	3,429.94	2,937.54	492.40	4.46%	153.27	<1%
XYZ	BLOCK INC A ⁰	4.0000	65.09000	260.36	1,037.92	(777.56)	N/A	N/A	<1%
COST	COSTCO WHSL CORP NEW ⁰	31.1259	862.34000	26,841.11	14,763.88	12,077.23	0.6%	161.85	4%
DIS	DISNEY WALT CO ⁰	122.0631	113.77000	13,887.12	20,101.66	(6,214.54)	0.87%	122.06	2%
HD	HOME DEPOT INC ⁰	22.6835	344.10000	7,805.39	6,488.82	1,316.57	2.67%	208.69	1%
JNJ	JOHNSON & JOHNSON ⁰	195.6724	206.95000	40,494.40	29,415.40	11,079.00	2.51%	1,017.50	6%
LMT	LOCKHEED MARTIN CORP ⁰	23.2366	483.67000	11,238.85	9,170.80	2,068.05	2.85%	320.67	2%



Schwab One® Account of

CATHERINE JAMES HIGGINS

Statement Period

December 1-31, 2025

Positions - Equities (continued)

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
META	META PLATFORMS INC °	5.0339	660.09000	3,322.83	1,183.61	2,139.22	0.31%	10.57	<1%
MSFT	MICROSOFT CORP °	41.7604	483.62000	20,196.16	12,352.21	7,843.95	0.75%	152.01	3%
NEE	NEXTERA ENERGY INC °	271.3271	80.28000	21,782.14	19,677.97	2,104.17	2.82%	614.83	3%
NCLH	NORWEGIAN CRUISE LINE F	200.0000	22.32000	4,464.00	4,024.00	440.00	N/A	N/A	<1%
RIVN	RIVIAN AUTOMOTIVE INC °	150.0000	19.71000	2,956.50	21,940.30	(18,983.80)	N/A	N/A	<1%
RCL	ROYAL CARIBBEAN GROU F °	253.5191	278.92000	70,711.55	15,864.19	54,847.36	1.43%	1,014.08	10%
RUM	RUMBLE INC °	200.0000	6.32000	1,264.00	2,558.00	(1,294.00)	N/A	N/A	<1%
S	SENTINELONE INC °	300.0000	15.00000	4,500.00	20,733.00	(16,233.00)	N/A	N/A	<1%
SBUX	STARBUCKS CORP °	33.2952	84.21000	2,803.79	3,739.85	(936.06)	2.94%	82.57	<1%
TSLA	TESLA INC °	150.0000	449.72000	67,458.00	30,157.05	37,300.95	N/A	N/A	9%
DJT	TRUMP MEDIA & TECHNO	232.0000	13.24000	3,071.68	11,832.00	(8,760.32)	N/A	N/A	<1%
UBER	UBER TECHNOLOGIES INC °	120.0000	81.71000	9,805.20	5,645.50	4,159.70	N/A	N/A	1%
Total Equities				\$449,959.10	\$307,412.54	\$142,546.56		\$4,157.52	63%

Positions - Exchange Traded Funds

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
SPY	SPDR S&P 500 ETF °	68.9779	681.92000	47,037.41	28,810.71	18,226.70	1.07%	505.23	7%
VGT	VANGUARD INFORMATION °	43.3061	753.78000	32,643.27	15,823.65	16,819.62	0.4%	131.13	5%
VTI	VANGUARD TOTAL STOCK °	149.9963	335.27000	50,289.26	31,098.18	19,191.08	1.13%	570.47	7%
Total Exchange Traded Funds				\$129,969.94	\$75,732.54	\$54,237.40		\$1,206.83	18%



Schwab One® Account of

CATHERINE JAMES HIGGINS

Statement Period

December 1-31, 2025

Positions - Other Assets

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
DJTW	TRUMP MEDIA & TEC 29 WTS WARRANTS EXERCISE EXP: 03/23/29	116.0000	7.00990	813.15	11,832.00	(11,018.85)	N/A	N/A	<1%
Total Other Assets				\$813.15	\$11,832.00	(\$11,018.85)		N/A	<1%

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.

Transactions - Summary

Beginning Cash* as of 12/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Expenses	=	Ending Cash* as of 12/31
\$136,850.18		\$0.00		\$0.00		(\$752.40)		\$0.00		\$757.26		\$0.00		\$136,855.04

Other Activity \$0.00

Other activity includes transactions which don't affect the cash balance such as stock transfers, splits, etc.

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

Transaction Details

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
12/09	Purchase	Reinvested Shares	JNJ	JOHNSON & JOHNSON	1.2361	204.4917		(252.77)	
	Dividend	Qual Div Reinvest	JNJ	JOHNSON & JOHNSON				252.77	
12/11	Purchase	Reinvested Shares	MSFT	MICROSOFT CORP	0.0789	480.5094		(37.93)	
	Dividend	Qual Div Reinvest	MSFT	MICROSOFT CORP				37.93	
12/15	Purchase	Reinvested Shares	NEE	NEXTERA ENERGY INC	1.8848	80.9837		(152.64)	
	Dividend	Qual Div Reinvest	NEE	NEXTERA ENERGY INC				152.64	
12/16	Interest	Bank Interest	XZ	BANK INT				4.86	
12/18	Purchase	Reinvested Shares	HD	HOME DEPOT INC	0.1428	363.1328		(51.84)	
	Dividend	Qual Div Reinvest	HD	HOME DEPOT INC				51.84	



Schwab One® Account of

CATHERINE JAMES HIGGINS

Statement Period

December 1-31, 2025

Transaction Details (continued)

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
12/19	Purchase	Reinvested Shares	VGT	VANGUARD INFORMATION TECHNOLOGY ETF	0.0435	753.0300		(32.75)	
	Dividend	Div For Reinvest	VGT	VANGUARD INFORMATION				32.75	
12/23	Purchase	Reinvested Shares	META	META PLATFORMS INC CLASS A	0.0040	663.9138		(2.64)	
	Dividend	Qual Div Reinvest	META	META PLATFORMS INC				2.64	
12/24	Purchase	Reinvested Shares	VTI	VANGUARD TOTAL STOCK MARKET ETF	0.4195	339.0200		(142.22)	
	Dividend	Div For Reinvest	VTI	VANGUARD TOTAL STOCK				142.22	
12/30	Purchase	Reinvested Shares	LMT	LOCKHEED MARTIN CORP	0.1625	489.9715		(79.61)	
	Dividend	Qual Div Reinvest	LMT	LOCKHEED MARTIN CORP				79.61	
Total Transactions								\$4.86	

Date column represents the Settlement/Process date for each transaction.

Bank Sweep Activity

Date	Description	Amount	Date	Description	Amount
12/01	Beginning Balance ^{x2}	\$136,850.18	12/31	Ending Balance ^{x2}	\$136,855.04
12/15	BANK INTEREST - TD BANK USA NA ^{x2}	4.86	12/31	Interest Rate ^{x2}	0.01%

^x Your interest period was 11/16/25 - 12/15/25. ^z

Pending / Open Activity

Activity Type	Date	Action	Symbol/ CUSIP	Description	Quantity	Market Price/ Rate per Share(\$)	Limit Price(\$)	Settle/ Payable Date	Expiration Date	Amount(\$)
Pending	12/15	Qual Div	DIS	DISNEY WALT CO	122.0631	0.7500		01/15		91.55
	12/19	Cash Dividend	SPY	SPDR S&P 500 ETF	68.9779	1.9933		01/30		137.50
	12/26	Qual Div	RCL	ROYAL CARIBBEAN GROU F	253.5191	1.0000		01/14		253.52
Total Pending Transactions										\$482.57



Roth Contributory IRA at

CATHERINE JAMES HIGGINS
CHARLES SCHWAB & CO INC CUST
ROTH CONTRIBUTORY IRA

Account Number

Statement Period

December 1-31, 2025

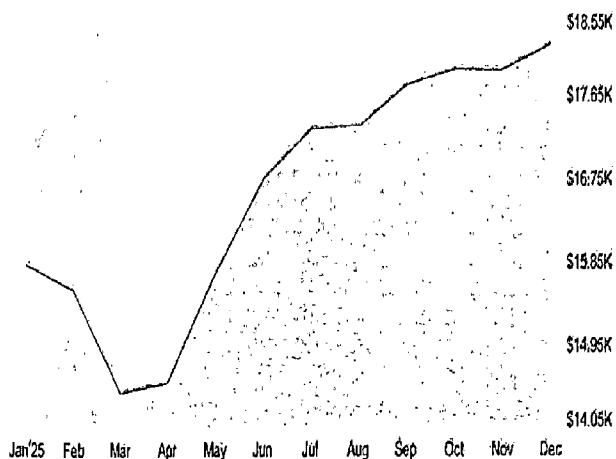
Account Summary

Ending Account Value as of 12/31

\$18,177.31

Beginning Account Value as of 12/01

\$17,888.32



Manage Your Account

Customer Service and Trading:

Call your Schwab Representative

1-800-435-4000

24/7 Customer Service

For the most current records on your account, visit schwab.com/login. Statements are archived up to 10 years online.

Commitment to Transparency

Client Relationship Summaries and Best Interest disclosures are at schwab.com/transparency. Charles Schwab & Co., Inc. Member SIPC.

Online Assistance



Visit us online at schwab.com

Visit schwab.com/smart to explore the features and benefits of this statement.

CATHERINE JAMES HIGGINS
CHARLES SCHWAB & CO INC CUST
ROTH CONTRIBUTORY IRA
106 GLENBROOK CT
LAKE WORTH FL 33462-1013

	This Statement	YTD
Beginning Account Value	\$17,888.32	\$15,016.47
Deposits	0.00	0.00
Withdrawals	0.00	0.00
Dividends and Interest	758.98	880.10
Transfer of Securities	0.00	0.00
Market Appreciation/(Depreciation)	(469.99)	2,280.74
Expenses	0.00	0.00
Ending Account Value	\$18,177.31	\$18,177.31

Account Ending Value reflects the market value of your cash and investments. It does not include pending transactions, unpriced securities or assets held outside Schwab's custody.



Roth Contributory IRA of

CATHERINE JAMES HIGGINS
CHARLES SCHWAB & CO INC CUST
ROTH CONTRIBUTORY IRA

Statement Period

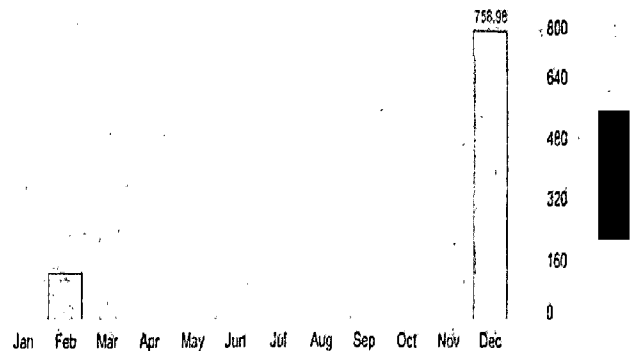
December 1-31, 2025

Asset Allocation



	This Period	Current Allocation
Cash and Cash Investments	488.03	3%
Mutual Funds	17,689.28	97%
Total	\$18,177.31	100%

Income Summary



Top Account Holdings This Period

SYMBOL CUSIP	Description	Market Value	% of Accounts
FCNTX	FIDELITY CONTRAFUND	17,689.28	97%
	TD BANK USA NA	488.03	3%

	This Period	YTD
Bank Sweep Interest	0.02	0.24
Total Capital Gains Distributions	758.96	879.86
Total Income	\$758.98	\$880.10

Gain or (Loss) Summary

	All Positions	Net
	Gain	(Loss)
This Period	0.00	0.00
YTD		0.00
Unrealized		\$7,288.51

Retirement Details

Contributions	2024	2025
Total YTD (\$)	0.00	0.00

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. Please login to your account at Schwab.com for real-time gain/loss information. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

A Message About Your Account

CALIFORNIA RESIDENTS

If your total payments of interest and interest dividends on federally tax-exempt non-California municipal bonds were \$10 or greater and you or your Partnership had a California address as of 12/31, Schwab will report this information to the California Franchise Tax Board each tax year, per state statute. (1223-3L20)



Roth Contributory IRA α

CATHERINE JAMES HIGGINS
CHARLES SCHWAB & CO INC CUST
ROTH CONTRIBUTORY IRA

Statement Period

December 1-31, 2025

Positions - Summary

Beginning Value as of 12/01	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 12/31	Cost Basis	Unrealized Gain/(Loss)
\$17,888.32		\$0.00		(\$758.96)		\$758.98		\$288.97		\$18,177.31	\$10,400.77	\$7,288.51

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.

Cash and Cash Investments

Type	Symbol	Description	Quantity	Price(\$)	Beginning Balance(\$)	Ending Balance(\$)	Change in Period Balance(\$)	Pending/Unsettled Cash(\$)	Interest/ Yield Rate	% of Acct
Bank Sweep		TD BANK USA NA XZ			488.01	488.03	0.02		0.01%	3%
Total Cash and Cash Investments					\$488.01	\$488.03	\$0.02			3%

Positions - Mutual Funds

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	% of Acct
FCNTX	FIDELITY CONTRAFUND ⁰	727.9540	24.30000	17,689.28	10,400.77	7,288.51	97%
Total Mutual Funds				\$17,689.28	\$10,400.77	\$7,288.51	97%

Transactions - Summary

Beginning Cash* as of 12/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Expenses	=	Ending Cash* as of 12/31
\$488.01		\$0.00		\$0.00		(\$758.96)		\$0.00		\$758.98		\$0.00		\$488.03

Other Activity \$0.00 Other activity includes transactions which don't affect the cash balance such as stock transfers, splits, etc.

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

Transaction Details

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
12/05	Purchase	Reinvested Shares	FCNTX	FIDELITY CONTRAFUND	31.6630	23.9700		(758.96)	



Roth Contributory IRA of

CATHERINE JAMES HIGGINS
CHARLES SCHWAB & CO INC CUST
ROTH CONTRIBUTORY IRA

Statement Period

December 1-31, 2025

Transaction Details (continued)

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
12/05	Dividend	LT Cap Gain Rein	FCNTX	FIDELITY CONTRAFUND				758.96	
12/16	Interest	Bank Interest ^{X2}		BANK INT [REDACTED]				0.02	
Total Transactions								\$0.02	

Date column represents the Settlement/Process date for each transaction.

Bank Sweep Activity

Date	Description	Amount	Date	Description	Amount
12/01	Beginning Balance ^{X2}	\$488.01	12/31	Ending Balance ^{X2}	\$488.03
12/15	BANK-INTEREST - TD BANK USA NA ^{X2}	0.02	12/31	Interest Rate ^{X2}	0.01%

* Your interest period was 11/16/25 - 12/15/25. ^Z

Endnotes For Your Account

0 Dividends paid on this security will be automatically reinvested.

X Bank Sweep deposits are held at one or more FDIC-insured Program Banks. Charles Schwab & Co., Inc. is not an FDIC-insured bank and deposit insurance covers the failure of an insured bank. Certain conditions must be satisfied for FDIC insurance coverage to apply. Please review the Cash Features Program Disclosure Statement for a list of the Program Banks at schwab.com/cashfeaturesdisclosure.

Z For the 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 Program 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.

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. **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. **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 these bank sweep features constitute direct obligations of one or more FDIC insured banks ("Program Banks") that are not obligations of Schwab. Funds swept to Program 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(s), 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. **Gain (or**