

DECLARATION OF TRUST

KNOW ALL MEN BY THESE PRESENTS:

THAT WHEREAS, on the 9th day of July, 1969, the City Council of the City of Lebanon, County of St. Clair, and State of Illinois, did by resolution appoint the undersigned Lebanon Trust and Savings Bank, of the City of Lebanon, Illinois, Trustee of the Care Funds of the Lebanon City Cemetery;

AND WHEREAS, under the terms of said resolution said Lebanon Trust and Savings Bank was directed to signify its acceptance of said trust by filing a declaration of trust with the City Council of said City of Lebanon, Illinois, which was acceptable to said City Council;

AND WHEREAS said Lebanon Trust and Savings Bank, of Lebanon, Illinois, is desirous of accepting said trust.

NOW THEREFORE, be it known that the Lebanon Trust and Savings Bank aforesaid, does hereby make unto the City Council of the City of Lebanon, Illinois, the following Declaration of Trust:

1. That the undersigned Lebanon Trust and Savings Bank, Lebanon, Illinois, hereinafter called the Trustee, hereby accepts the trust tendered to it by the City Council of the City of Lebanon, Illinois, as aforesaid, and that hereafter and from now on said Trustee will hold all Cemetery Care funds transferred to it and to be transferred to it, on trust for the uses and purposes set forth in Chapter 21, Section 64.3, Illinois Revised Statutes 1949, and upon the following terms.

2. That said Trustee shall receive Cemetery Care funds from the Cemetery Board of Managers of the Lebanon City Cemetery, once each month, and the transfer of said funds shall be considered

to be the setting aside of the same in trust as aforesaid; that said Trustee shall receive also any moneys, securities or property of any kind, which is given, granted or bequeathed to said Cemetery Board of Managers for the special care of any grave or lot in the Lebanon City Cemetery, and shall hold the same in trust upon the special terms of any such gift, grant or devise; Provided, however, that all such trust funds held by said Trustee may be commingled, and the net income therefrom shall be allocated in the proportion that each contribution or individual gift for a specific grave or lot bears to the whole sum invested; and provided further, that any property coming into the hands of said Trustee as aforesaid, which is not income producing property may be sold by said Trustee and the proceeds invested as in the case of other Cemetery Care funds.

3. Said Trustee shall invest the funds received by it in such securities and other investments as are prescribed by law.

4. The income from the trust shall be paid over semi-annually to the City of Lebanon for the uses and purposes set forth in Chapter 21, Section 64.3, Illinois Revised Statutes, 1949; that at the time of each such payment, said Trustee shall make a full and complete report of its activities as such Trustee, and of the condition of said trust funds.

5. The trustee shall not be required to seek investments for principal cash balances which may be on hand from time to time, in securities of less than One Thousand Dollars denomination, unless there are available interest bearing securities in lesser amounts issued by the Government of the United States.

6. Said Trustee may resign this trust at any time, provided a successor corporate trustee can be found and can qualify

so as to take over the trust immediately upon the resignation of this Trustee.

7. The undersigned Trustee shall in no way be accountable for the maintenance and management of said Lebanon City Cemetery. The duties of the Trustee are limited to serving as custodian of the funds entrusted to it and the payment of the income derived therefrom to the City of Lebanon, Illinois.

8. The Trustee shall receive as its compensation, annually, ~~six (6)~~ ^{Five (5)} per cent of the annual income of the trust fund, with a minimum charge of Five (\$5.00) Dollars.

IN WITNESS WHEREOF the said Trustee has caused these presents to be executed by its Trust Officer as of the _____ day of _____, 1969.

LEBANON TRUST AND SAVINGS BANK, Trustee
Lebanon, Illinois

By: Egan J. Roll
Trust Officer

I hereby certify that the above declaration of trust was accepted by the City Council of the City of Lebanon, Illinois, by motion passed on the 9th day of June, 1969.

Harry J. Smith
Mayor

Attest:

Thomas E. Friedel
City Clerk



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Because the statute database is maintained primarily for legislative drafting purposes, statutory changes are sometimes included in the statute database before they take effect. If the source note at the end of a Section of the statutes includes a Public Act that has not yet taken effect, the version of the law that is currently in effect may have already been removed from the database and you should refer to that Public Act to see the changes made to the current law.

(760 ILCS 100/3) (from Ch. 21, par. 64.3)

Sec. 3. Gifts and contributions - Trust funds. Any cemetery authority is hereby authorized and empowered to accept any gift, grant, contribution, payment, legacy, or pursuant to contract, any sum of money, funds, securities or property of any kind, or the income or avails thereof, and to establish a trust fund to hold the same in perpetuity for the care of its cemetery, or for the care of any lot, grave, crypt or niche in its cemetery; or for the special care of any lot, grave, crypt or niche or of any family mausoleum or memorial, marker, or monument in its cemetery.

The cemetery authority shall act as trustee of all amounts received for care until they have been deposited into the trust fund established under this Section. The cemetery authority may continue to be the trustee of up to \$500,000 of care funds that have been deposited into the trust fund, but the cemetery authority must retain an independent trustee for any amount of care funds held in trust in excess of that \$500,000. A cemetery authority holding care funds in excess of \$500,000 on the effective date of this amendatory Act of 1996 shall have 36 months to retain an independent trustee for the excess amounts held in trust; any other cemetery authority must retain an independent trustee for its care funds in excess of \$500,000 as soon as may be practical.

No gift, grant, legacy, payment or other contribution shall be invalid by reason of any indefiniteness or uncertainty as to the beneficiary designated in the instrument creating the gift, grant, legacy, payment or other contribution. If any gift, grant, legacy, payment or other contribution consists of non-income producing property, the cemetery authority accepting it is authorized and empowered to sell such property and to invest the funds obtained in accordance with the provisions of the next succeeding paragraph.

The care funds authorized by this Section and provided for in Section 4 of this Act shall be held intact and, unless otherwise restricted by the terms of the gift, grant, legacy, contribution, payment, contract or other payment, as to investments made after June 11, 1951 the trustee of the care funds of the cemetery authority, in acquiring, investing, reinvesting, exchanging, retaining, selling and managing property for any such trust, shall exercise the judgment and care under the circumstances then prevailing, which persons of prudence, discretion and intelligence exercise in the management of their own affairs, not in regard to speculation but in regard to the permanent disposition of their funds, considering the probable income as well as the probable safety of their capital. Within the limitations of the foregoing standard, the trustee of the care funds of the cemetery authority is authorized to acquire and retain every kind of property, real, personal or mixed, and every kind of investment, including specifically but without limiting the generality of the foregoing, bonds, debentures and other corporate obligations, preferred or common stocks and real estate mortgages, which persons of prudence, discretion and intelligence acquire or retain for their own account. Within the limitations of the foregoing standard, the trustee is authorized to retain property properly acquired, without limitation as to time and without regard to its suitability for original purchase. The care funds authorized by this Section may be commingled with other trust funds received by such cemetery authority for the care of its cemetery or for the care or special care of any lot, grave, crypt, niche, private mausoleum, memorial, marker, or monument in its cemetery, whether received by gift, grant, legacy, contribution, payment, contract or other conveyance heretofore or hereafter made to such cemetery authority. Such care funds may be invested with common trust funds as provided in The Common Trust Fund Act. The net income only from the investment of such care funds shall be allocated and used for the purposes specified in the transaction by which the principal was established in the proportion that each contribution bears to the entire sum invested.

(Source: P.A. 89-615, eff. 8-9-96.)

REGIONS  MORGAN KEEGAN
TRUST

*What we
paid before*

October 10, 2007

Verla Kloos
City of Lebanon Cemetery Committee
312 W. St. Louis Street
Lebanon, IL 62254

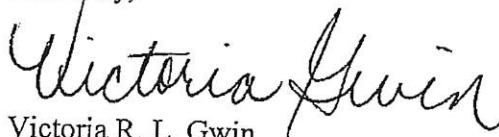
RE: Lebanon City Cemetery

Dear Verla:

In consideration of the City of Lebanon's banking relationship, Regions Bank has agreed to charge an annual fee of \$1,000.00 payable in \$250.00 installments at the end of each calendar quarter.

Please let me know if this arrangement is acceptable. Thank you for choosing Regions Bank. We appreciate your business.

Sincerely,



Victoria R. L. Gwin
Vice President and Trust Officer

STATE OF ILLINOIS)
County of St. Clair) ss.

I, Thomas E. Frierdich, City Clerk for the City of Lebanon, Illinois do hereby certify as follows:

At a regular meeting of the Lebanon City Council, held on June 9, 1969 the following resolution was duly passed and approved by said City Council.

"Lebanon Trust and Savings Bank of Lebanon, Illinois be and is hereby designated Trustee of the Cemetery Trust Funds, in place of the First National Bank of O'Fallon, Illinois and a new declaration of trust be drafted including receipt to issue by Bank on request."

IN WITNESS WHEREOF I have hereunto set my hand and affixed the seal of the City of Lebanon at Lebanon, Illinois this 4th day of August, 1969.

Thomas E. Frierdich
Thomas E. Frierdich

MANAGING AGENCY AGREEMENT

THIS AGREEMENT, Made this 17 day of December, 1969,
between LEBANON TRUST AND SAVINGS BANK, Trustee of The City of Lebanon,
Illinois, Cemetery Trust, hereinafter referred to as the "Owner", and EDGEMONT
BANK AND TRUST COMPANY, a corporation, hereinafter called the "Agent",

WITNESSETH:

The Owner does hereby employ and appoint Edgemont Bank and Trust Com-
pany as Agent of the Owner for the purposes and upon the terms hereinafter set
forth:

ONE: The Owner has delivered, or will upon the execution hereof, de-
liver to the Agent the property described in Schedule "A" hereto attached, to be
held in the custody of the Agent separate from all other property and managed by
the Agent as herein provided.

TWO: The Agent shall make periodical review of the property held here-
under, and shall make recommendations from time to time concerning the sale,
exchange or retention thereof, and concerning the investment of cash from time to
time held hereunder; and shall make such sales and purchases and take such
other actions with respect to property and cash held hereunder as the Owner shall
from time to time in writing authorize.

THREE: The Agent shall keep accounts of income and principal and shall
collect all interest, dividends and other income and shall remit the net income to
the Owner quarterly or as the Owner may otherwise direct, and shall collect all
payments and proceeds of principal and make such disposition thereof as the Owner
may in writing authorize.

FOUR: Certificates for shares of stock and other registered securities
held hereunder may be registered in the name of the Agent's nominee, with its ad-

dress in care of the Trust Department of the Agent, and as to securities registered in the name of the Owner, the registered address of the Owner shall be the business office of the Agent, and the Agent is authorized to receive and open all communications so addressed to the Owner, and to endorse and collect in the name of and on behalf of the Owner, all checks and other remittances payable to the Owner so received by it and give receipts and acquittances therefor.

FIVE: The Agent may, without the necessity of consulting the Owner, execute proxies for the exercise of voting rights pertaining to any shares of stock of any corporation held hereunder with respect to all matters deemed by the Agent to be usual and in the ordinary course of business of such corporation.

SIX: Any property held hereunder may be withdrawn by the Owner at any time upon written direction of the Owner delivered to the Agent, and the Owner may at any time deliver to the Agent additional property acceptable to it to be held under the terms hereof.

SEVEN: This Agreement may be terminated in its entirety at any time by either party upon written notice delivered to the other party.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement in duplicate on the date first above written.

LEBANON TRUST AND SAVINGS BANK, TRUSTEE

By Edgar J. Kell
Owner

EDGEMONT BANK AND TRUST COMPANY

By Bennett J. Koch
Vice President and Trust Officer

Agent



REGIONS

250 Riverchase Parkway - 4th Floor
Birmingham, AL 35244

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LEBANON CEMETERY COMMITTEE
ATTN PAUL M GROB, TREASURER
312 W. ST. LOUIS ST
LEBANON, IL 62254-1561



Account Statement

July 1, 2023 - September 30, 2023

CITY OF LEBANON CEM BOARD EC IL



REGIONS

250 Riverchase Parkway - 4th Floor
Birmingham, AL 35244

Your Relationship Team

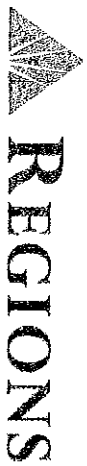
Relationship Consultant: HELENA L WHITE 713 244 8081 helena.white@regions.com

Accounts Included In This Statement

7979024171

CITY OF LEBANON CEM BOARD EC IL





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Overview of Account - 7979024171 CITY OF LEBANON CEM BOARD EC IL

Investment Objective: Current Income, with Cash

Activity Summary

	This Period (\$)	Year to Date (\$)
Beginning Market Value	216,057.47	208,880.33
Cash & Security Transfers	0.00	0.00
Contributions	0.00	0.00
Income & Capital Gain Distributions	1,679.73	5,301.75
Fees	-404.56	-1,204.58
Withdrawals	-1,517.43	-4,376.00
Change in Account Value	-7,950.49	-736.78
Market Value on Sep 30, 2023	\$207,864.72	\$207,864.72

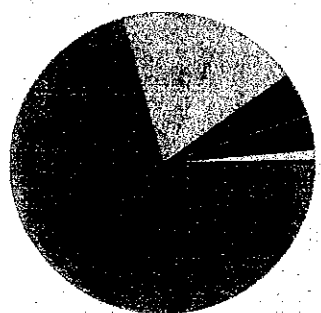
Income Earned

	This Period (\$)	Year to Date (\$)
Taxable Income	1,679.73	5,301.75
Tax-Exempt Income	0.00	0.00
Tax-Deferred Income	0.00	0.00
Total Income Earned	\$1,679.73	\$5,301.75
Total ST Realized Capital Gain/Loss	\$0.00	\$0.00
Total LT Realized Capital Gain/Loss	\$2,229.88	\$2,229.88
Total Realized Capital Gain/Loss	\$2,229.88	\$2,229.88

This summary is for your reference. It is not intended for tax-reporting purposes. Taxable income is taxable at the federal level and may be taxable at the state level.

Asset Allocation on September 30, 2023

	Market Value (\$)	Percent
Taxable Domestic Fixed Income	146,610.53	71%
Domestic Large Cap	23,189.22	11%
International Equity	17,384.03	8%
Domestic Small-Mid Cap	9,892.16	5%
Taxable International Fixed Income	7,699.46	4%
Capital Portfolio	2,146.44	1%
Income Portfolio	942.88	0%
Total of Your Account	\$207,864.72	100%





Balance Sheet on September 30, 2023

	As of June 30, 2023		As of September 30, 2023		
	Market Value	Cost Basis	Market Value	Cost Basis	% of Account
7979024171 CITY OF LEBANON CEM BOARD EC IL					
Cash and Equivalents					
Capital Portfolio	1,677.87	1,677.87	2,146.44	2,146.44	1.04%
Income Portfolio	1,185.14	1,185.14	942.88	942.88	0.45%
Total Cash and Equivalents	\$2,863.01	\$2,863.01	\$3,089.32	\$3,089.32	1.49%
Equity					
Domestic Large Cap	27,188.31	8,403.90	23,189.22	7,400.52	11.16%
Domestic Small-Mid Cap	11,133.66	4,166.12	9,892.16	3,887.92	4.76%
International Equity	16,624.12	14,339.83	17,384.03	15,970.63	8.36%
Total Equity	\$54,946.09	\$26,909.85	\$50,465.41	\$27,259.07	24.28%
Fixed Income					
Taxable Domestic Fixed Income	148,300.20	165,971.20	146,610.53	169,826.53	70.53%
Taxable International Fixed Income	7,866.88	8,980.90	7,699.46	8,991.69	3.70%
Total Fixed Income	\$156,167.08	\$174,952.10	\$154,309.99	\$178,818.22	74.23%
Alternative Investments					
Diversified Strategies (Liquid Alts)	2,081.29	2,454.03	0.00	0.00	0.00%
Total Alternative Investments	\$2,081.29	\$2,454.03	\$0.00	\$0.00	0.00%
Total for 7979024171 CITY OF LEBANON CEM BOARD EC IL	\$216,057.47	\$207,178.99	\$207,864.72	\$209,166.61	100.00%

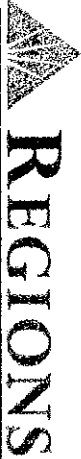




Portfolio Holdings on September 30, 2023

	Number of Shares	Share Price	Market Value	Cost Basis	Unrealized Gain or Loss	Est. Ann. Inc. / Yield at Market	% of Account
7979024171 CITY OF LEBANON CEM BOARD EC II							
Cash and Equivalents							
<i>Capital Portfolio</i>							
Fidelity Government Portfolio (CUSIP:31607A703)	2,146.44	1.00	2,146.44	2,146.44	0.00	114.79 5.35%	1.04%
Total Capital Portfolio			\$2,146.44	\$2,146.44	\$0.00	\$114.79 5.35%	1.04%
<i>Income Portfolio</i>							
Fidelity Government Portfolio (CUSIP:31607A703)	942.88	1.00	942.88	942.88	0.00	50.43 5.35%	0.45%
Total Income Portfolio			\$942.88	\$942.88	\$0.00	\$50.43 5.35%	0.45%
Total Cash and Equivalents			\$3,089.32	\$3,089.32	\$0.00	\$165.22 5.35%	1.49%
Equity							
<i>Domestic Large Cap</i>							
Shares Core S&P 500 ETF (CUSIP:464287200)	54.00	429.43	23,189.22	7,400.52	15,788.70	361.64 1.56%	11.16%
Total Domestic Large Cap			\$23,189.22	\$7,400.52	\$15,788.70	\$361.64 1.56%	11.16%
<i>Domestic Small-Mid Cap</i>							
Shares Core S&P Mid-Cap ETF (CUSIP:464287507)	20.00	249.35	4,987.00	1,950.56	3,036.44	75.96 1.52%	2.40%
Shares Core S&P Small-Cap ETF (CUSIP:464287804)	52.00	94.33	4,905.16	1,937.36	2,967.80	80.70 1.65%	2.36%
Total Domestic Small-Mid Cap			\$9,892.16	\$3,887.92	\$6,004.24	\$156.66 1.58%	4.76%
<i>International Equity</i>							
Shares MSCI EAFE ETF (CUSIP:464287465)	179.00	68.92	12,336.68	11,047.07	1,289.61	282.82 2.29%	5.93%

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Portfolio Holdings on September 30, 2023 (continued)

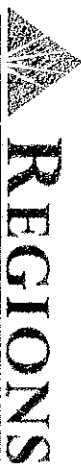
	Number of Shares	Share Price	Market Value	Cost Basis	Unrealized Gain or Loss	Est. Ann. Inc. / Yield at Market	% of Account
7979024171 CITY OF LEBANON CEM BOARD EC II (Continued)							
Equity (Continued)							
<i>International Equity (Continued)</i>							
iShares MSCI Emerging Markets ETF (CUSIP:464287234)	133.00	37.95	5,047.35	4,923.56	123.79	118.90 2.36%	2.43%
Total International Equity			\$17,384.03	\$15,970.63	\$1,413.40	\$401.72 2.31%	8.36%
Total Equity			\$50,465.41	\$27,259.07	\$23,206.34	\$920.02 1.82%	24.28%
Fixed Income							
<i>Taxable Domestic Fixed Income</i>							
Baird Aggregate Bond Fund (CUSIP:057071854)	5,800.953	9.30	53,948.86	63,168.42	-9,219.56	1,856.30 3.44%	25.95%
Fidelity Investment Grade Bond Fund (CUSIP:316351807)	7,860.161	6.87	53,999.31	62,866.57	-8,867.26	1,949.32 3.61%	25.98%
JPMorgan Core Plus Bond Fund (CUSIP:4812C0134)	3,357.499	6.88	23,099.59	25,302.54	-2,202.95	1,020.68 4.42%	11.11%
PGIM High Yield Fund (CUSIP:74440Y884)	3,435.49	4.53	15,562.77	18,489.00	-2,926.23	1,113.10 7.15%	7.49%
Total Taxable Domestic Fixed Income			\$146,610.53	\$169,826.53	-\$23,216.00	\$5,939.40 4.05%	70.53%
<i>Taxable International Fixed Income</i>							
Doubleline Emerging Markets Fixed Income Fund (CUSIP:258620509)	373.338	8.28	3,091.24	3,696.36	-605.12	175.10 5.66%	1.49%





Portfolio Holdings on September 30, 2023 (continued)

	Number of Shares	Share Price	Market Value	Cost Basis	Unrealized Gain or Loss	Est. Ann. Inc. / Yield at Market	% of Account
7979024171 CITY OF LEBANON CEM BOARD EC IL (Continued)							
Fixed Income (Continued)							
Taxable International Fixed Income (Continued)							
Vanguard Emerging Markets Bond Fund (CUSIP:9922020813)	212.165	21.72	4,608.22	5,295.33	-687.11	322.07 6.99%	2.20%
Total Taxable International Fixed Income			\$7,699.46	\$8,991.69	-\$1,292.23	\$497.17 6.46%	3.70%
Total Fixed Income			\$154,309.99	\$178,818.22	-\$24,508.23	\$6,436.57 4.17%	74.23%
Total for 7979024171 CITY OF LEBANON CEM BOARD EC IL			\$207,864.72	\$209,166.61	-\$1,301.89	\$7,521.81 3.62%	100.00%

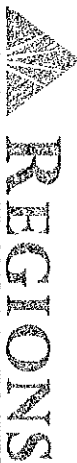


Cash Activity

Settlement Date	Transaction Description	Principal Amount	Income Amount	Balance
7979024171 CITY OF LEBANON CEM BOARD EC IL				
	Opening Balance on July 1, 2023 - US Dollar	\$0.00	\$0.00	\$0.00
Disbursements				
<i>Withdrawals</i>				
July 28, 2023	Cash Disbursement - Income Distribution Via Check, Paid To LEBANON CEMETERY COMMITTEE		-1,517.43	
	Total Withdrawals	\$0.00	-\$1,517.43	
Fees				
July 12, 2023	Market Value Fee, Computed for 7979024171		-135.04	
August 14, 2023	Market Value Fee, Computed for 7979024171		-135.60	
September 12, 2023	Market Value Fee, Computed for 7979024171		-133.92	
	Total Fees	\$0.00	-\$404.56	
	Total Disbursements	\$0.00	-\$1,921.99	
Corporate Actions/Income				
<i>Dividends</i>				
June 30, 2023	Cash Dividend 0.0395099 USD Doubleline Emerging Markets Fixed Income Fund For 354,839 Units Due on 06/30/23 With Ex Date 06/30/23		14.02	
July 3, 2023	Cash Dividend 0.1295 USD Vanguard Emerging Markets Bond Fund For 217,584 Units Due on 07/03/23 With Ex Date 06/30/23		28.18	
July 3, 2023	Daily Rate Income on Fidelity Government Portfolio For Period of 06/01/23 to 06/30/23 Due on 07/03/23		3.58	
July 3, 2023	Daily Rate Income on Fidelity Government Portfolio For Period of 06/01/23 to 06/30/23 Due on 07/03/23		6.93	
July 3, 2023	Daily Rate Income on PGIM High Yield Fund For Period of 06/01/23 to 06/30/23 Due on 07/03/23		88.34	
July 3, 2023	Daily Rate Income on Fidelity Investment Grade Bond Fund For Period of 06/01/23 to 06/30/23 Due on 07/03/23		162.81	
July 26, 2023	Cash Dividend 0.028846 USD Baird Aggregate Bond Fund For 5,667.12 Units Due on 07/26/23 With Ex Date 07/25/23		163.47	



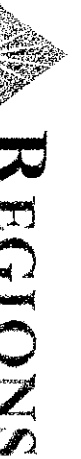
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Cash Activity (continued)

Settlement Date	Transaction Description	Principal Amount	Income Amount	Balance
7979024171 CITY OF LEBANON CEM BOARD EC II (continued)				
US Dollar (continued)				
Corporate Actions/Income (continued)				
<i>Dividends (continued)</i>				
July 28, 2023	Cash Dividend 0.02465 USD JPMorgan Core Plus Bond Fund For 3,258,404 Units Due on 07/28/23 With Ex Date 07/27/23		80.32	
July 31, 2023	Cash Dividend 0.0396249 USD DoubleLine Emerging Markets Fixed Income Fund For 354,839 Units Due on 07/31/23 With Ex Date 07/31/23		14.06	
August 1, 2023	Cash Dividend 0.1338999 USD Vanguard Emerging Markets Bond Fund For 217,584 Units Due on 08/01/23 With Ex Date 07/31/23		29.13	
August 1, 2023	Daily Rate Income on PGIM High Yield Fund For Period of 07/01/23 to 07/31/23 Due on 08/01/23		90.04	
August 1, 2023	Daily Rate Income on Fidelity Government Portfolio For Period of 07/01/23 to 07/31/23 Due on 08/01/23		5.21	
August 1, 2023	Daily Rate Income on Fidelity Government Portfolio For Period of 07/01/23 to 07/31/23 Due on 08/01/23		7.22	
August 1, 2023	Daily Rate Income on Fidelity Investment Grade Bond Fund For Period of 07/01/23 to 07/31/23 Due on 08/01/23		170.68	
August 25, 2023	Cash Dividend 0.027467 USD Baird Aggregate Bond Fund For 5,800,953 Units Due on 08/25/23 With Ex Date 08/24/23		159.34	
August 30, 2023	Cash Dividend 0.02544 USD JPMorgan Core Plus Bond Fund For 3,357,499 Units Due on 08/30/23 With Ex Date 08/29/23		85.41	
August 31, 2023	Cash Dividend 0.0390479 USD DoubleLine Emerging Markets Fixed Income Fund For 373,338 Units Due on 08/31/23 With Ex Date 08/31/23		14.58	
September 1, 2023	Daily Rate Income on PGIM High Yield Fund For Period of 08/01/23 to 08/31/23 Due on 09/01/23		94.60	
September 1, 2023	Cash Dividend 0.1313999 USD Vanguard Emerging Markets Bond Fund For 212,165 Units Due on 09/01/23 With Ex Date 08/31/23		27.88	
September 1, 2023	Daily Rate Income on Fidelity Government Portfolio For Period of 08/01/23 to 08/31/23 Due on 09/01/23		7.98	
September 1, 2023	Daily Rate Income on Fidelity Government Portfolio For Period of 08/01/23 to 08/31/23 Due on 09/01/23		1.58	

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Cash Activity (continued)

Settlement Date	Transaction Description	Principal Amount	Income Amount	Balance
7979024171 CITY OF LEBANON CEM BOARD EC IL (continued)				
US Dollar (continued)				
Corporate Actions/Income (continued)				
<i>Dividends (continued)</i>				
September 1, 2023	Daily Rate Income on Fidelity Investment Grade Bond Fund For Period of 08/01/23 to 08/31/23 Due on 09/01/23		178.37	
September 26, 2023	Cash Dividend 0.027764 USD Baird Aggregate Bond Fund For 5,800.953 Units Due on 09/26/23 With Ex Date 09/25/23		161.06	
September 28, 2023	Cash Dividend 0.0252999 USD JPMorgan Core Plus Bond Fund For 3,357.499 Units Due on 09/28/23 With Ex Date 09/27/23		84.94	
Total Dividends		\$0.00	\$1,679.73	
Total Corporate Actions/Income		\$0.00	\$1,679.73	
Purchases				
August 11, 2023	Purchase 200.189 Units of Fidelity Investment Grade Bond Fund @ \$7.05	-1,411.33		
August 11, 2023	Purchase 133.833 Units of Baird Aggregate Bond Fund @ \$9.56	-1,279.44		
August 11, 2023	Purchase 99.095 Units of JPMorgan Core Plus Bond Fund @ \$7.08	-701.59		
August 11, 2023	Purchase 99.778 Units of PGIM High Yield Fund @ \$4.64	-462.97		
August 14, 2023	Purchase 19.00 Shares of iShares MSCI EAFE ETF @ \$73.08	-1,388.52		
August 14, 2023	Purchase 6.00 Shares of iShares MSCI Emerging Markets ETF @ \$40.38	-242.28		
August 14, 2023	Purchase 18.499 Units of DoubleLine Emerging Markets Fixed Income Fund @ \$8.53	-157.80		
Total Purchases		-\$5,643.93	\$0.00	
Sales				
August 11, 2023	Sale 189,208 Units of DWS RREEF Real Assets Fund @ \$11.08	2,096.42		
August 11, 2023	Sale 5,419 Units of Vanguard Emerging Markets Bond Fund @ \$22.54	122.14		
August 14, 2023	Sale 2.00 Shares of iShares Core S&P Mid-Cap ETF @ \$267.28	534.55		
August 14, 2023	Sale 7.00 Shares of iShares Core S&P 500 ETF @ \$450.51	3,153.54		
August 14, 2023	Sale 2.00 Shares of iShares Core S&P Small-Cap ETF @ \$102.93	205.85		
Total Sales		\$6,112.50	\$0.00	





Cash Activity (continued)

Settlement Date	Transaction Description	Principal Amount	Income Amount	Balance
7979024171 CITY OF LEBANON CEM BOARD EC IL (continued)				
US Dollar (continued)				
Cash Sweep Activity				
September 30, 2023	Sweep sales totaling -1,636.77 units of Fidelity Government Portfolio for CITY OF LEBANON CEM BOARD EC IL - Capital (1 Transactions)	1,636.77		
September 30, 2023	Sweep purchases totaling 2,105.34 units of Fidelity Government Portfolio for CITY OF LEBANON CEM BOARD EC IL - Capital (1 Transactions)	-2,105.34		
September 30, 2023	Sweep sales totaling -1,921.99 units of Fidelity Government Portfolio for CITY OF LEBANON CEM BOARD EC IL - Income (4 Transactions)		1,921.99	
September 30, 2023	Sweep purchases totaling 1,679.73 units of Fidelity Government Portfolio for CITY OF LEBANON CEM BOARD EC IL - Income (18 Transactions)		-1,679.73	
	Total Cash Sweep Activity	\$468.57	\$242.26	
	Closing Balance on September 30, 2023 - US Dollar	\$0.00	\$0.00	\$0.00

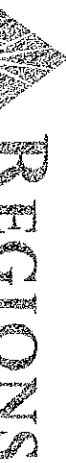
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Cash Flow Summary

	Principal Amount	Income Amount	Balance
7979024171 CITY OF LEBANON CEM BOARD EC IL			
Opening Balance on July 1, 2023 - US Dollar	\$0.00	\$0.00	\$0.00
Disbursements			
Withdrawals	0.00	-1,517.43	
Fees	0.00	-404.56	
Total Disbursements	\$0.00	-\$1,921.99	
Corporate Actions/Income			
Dividends	0.00	1,679.73	
Total Corporate Actions/Income	\$0.00	\$1,679.73	
Purchases	-5,643.93	0.00	
Sales	6,112.50	0.00	
Cash Sweep Activity	-468.57	242.26	
Closing Balance on September 30, 2023 - US Dollar	\$0.00	\$0.00	\$0.00





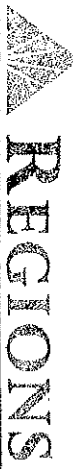
Income Received

Settlement Date	Transaction Description	Principal amount	Income amount	Adjusted Book Value	Cost	Accrued Income	Realized G/L
Income Received							
Dividends							
June 30, 2023	Cash Dividend 0.0395099 USD DoubleLine Emerging Markets Fixed Income Fund For 354,839 Units Due on 06/30/23 With Ex Date 06/30/23, CUSIP 258620509		14.02				0.00 0.00
July 3, 2023	Cash Dividend 0.1295 USD Vanguard Emerging Markets Bond Fund For 217,584 Units Due on 07/03/23 With Ex Date 06/30/23, CUSIP 922020813		28.18				0.00 0.00
July 3, 2023	Daily Rate Income on Fidelity Government Portfolio For Period of 06/01/23 to 06/30/23 Due on 07/03/23, CUSIP 31607A703		3.58				0.00 0.00
July 3, 2023	Daily Rate Income on Fidelity Government Portfolio For Period of 06/01/23 to 06/30/23 Due on 07/03/23, CUSIP 31607A703		6.93				0.00 0.00
July 3, 2023	Daily Rate Income on PGIM High Yield Fund For Period of 06/01/23 to 06/30/23 Due on 07/03/23, CUSIP 74440Y884		88.34				0.00 0.00
July 3, 2023	Daily Rate Income on Fidelity Investment Grade Bond Fund For Period of 06/01/23 to 06/30/23 Due on 07/03/23, CUSIP 31635T807		162.81				0.00 0.00
July 26, 2023	Cash Dividend 0.028846 USD Baird Aggregate Bond Fund		163.47				0.00 0.00



Income Received (continued)

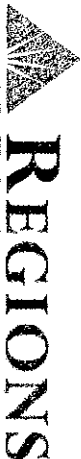
Settlement Date	Transaction Description	Principal amount	Income amount	Adjusted Book Value	Cost	Accrued Income	Realized G/L	Adj Realized G/L
<i>Dividends (continued)</i>								
July 28, 2023	For 5,667.12 Units Due on 07/26/23 With Ex Date 07/25/23, CUSIP 057071854							
	Cash Dividend 0.02465 USD		80.32				0.00	0.00
	JPMorgan Core Plus Bond Fund For 3,258,404 Units Due on 07/28/23 With Ex Date 07/27/23, CUSIP 4812C0134							
July 31, 2023	Cash Dividend 0.0396249 USD DoubleLine Emerging Markets Fixed Income Fund For 354,839 Units Due on 07/31/23 With Ex Date 07/31/23, CUSIP 258620509		14.06				0.00	0.00
August 1, 2023	Cash Dividend 0.1338999 USD Vanguard Emerging Markets Bond Fund For 217,584 Units Due on 08/01/23 With Ex Date 07/31/23, CUSIP 922020813		29.13				0.00	0.00
August 1, 2023	Daily Rate Income on PGIM High Yield Fund For Period of 07/01/23 to 07/31/23 Due on 08/01/23, CUSIP 74440Y884		90.04				0.00	0.00
August 1, 2023	Daily Rate Income on Fidelity Government Portfolio For Period of 07/01/23 to 07/31/23 Due on 08/01/23, CUSIP 31607A703		5.21				0.00	0.00
August 1, 2023	Daily Rate Income on Fidelity Government Portfolio For Period of 07/01/23 to 07/31/23 Due on 08/01/23, CUSIP 31607A703		7.22				0.00	0.00



Income Received (continued)

Settlement Date	Transaction Description	Principal amount	Income amount	Adjusted Book Value	Cost	Accrued Income	Realized G/L
<i>Dividends (continued)</i>							
August 1, 2023	Daily Rate Income on Fidelity Investment Grade Bond Fund For Period of 07/01/23 to 07/31/23 Due on 08/01/23, CUSIP 31635T807		170.68				0.00
August 25, 2023	Cash Dividend 0.027467 USD Baird Aggregate Bond Fund For 5,800.953 Units Due on 08/25/23 With Ex Date 08/24/23, CUSIP 057071854				159.34		0.00
August 30, 2023	Cash Dividend 0.02544 USD JPMorgan Core Plus Bond Fund For 3,357.499 Units Due on 08/30/23 With Ex Date 08/29/23, CUSIP 4812C0134				85.41		0.00
August 31, 2023	Cash Dividend 0.0390479 USD DoubleLine Emerging Markets Fixed Income Fund For 373.338 Units Due on 08/31/23 With Ex Date 08/31/23, CUSIP 258620509				14.58		0.00
September 1, 2023	Daily Rate Income on PGIM High Yield Fund For Period of 08/01/23 to 08/31/23 Due on 09/01/23, CUSIP 74440Y884		94.60				0.00
September 1, 2023	Cash Dividend 0.1313999 USD Vanguard Emerging Markets Bond Fund For 212.165 Units Due on 09/01/23 With Ex Date 08/31/23, CUSIP 922020813				27.88		0.00
September 1, 2023	Daily Rate Income on Fidelity Government Portfolio For Period of 08/01/23 to 08/31/23 Due on 09/01/23, CUSIP 31607A703				7.98		0.00

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Income Received (continued)

Settlement Date	Transaction Description	Principal amount	Income amount	Adjusted Book Value	Cost	Accrued Income	Realized G/L
<i>Dividends (continued)</i>							
September 1, 2023	Daily Rate Income on Fidelity Government Portfolio For Period of 08/01/23 to 08/31/23 Due on 09/01/23, CUSIP 31607A703		1.58				0.00
September 1, 2023	Daily Rate Income on Fidelity Investment Grade Bond Fund For Period of 08/01/23 to 08/31/23 Due on 09/01/23, CUSIP 31635T807		178.37				0.00
September 26, 2023	Cash Dividend 0.027764 USD Baird Aggregate Bond Fund For 5,800.953 Units Due on 09/26/23 With Ex Date 09/25/23, CUSIP 057071854		161.06				0.00
September 28, 2023	Cash Dividend 0.0252999 USD JPMorgan Core Plus Bond Fund For 3,357.499 Units Due on 09/28/23 With Ex Date 09/27/23, CUSIP 4812C0134		84.94				0.00
Total Dividends		\$0.00	\$1,679.73	\$0.00	\$0.00	\$0.00	\$0.00
Total Income Received		\$0.00	\$1,679.73	\$0.00	\$0.00	\$0.00	\$0.00
Total 7979024171 CITY OF LEBANON CEM BOARD EC 1L		\$0.00	\$1,679.73	\$0.00	\$0.00	\$0.00	\$0.00



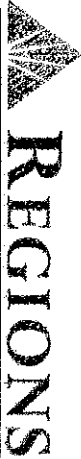
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REGIONS

Security Transactions

No transactions this period.



Fees and Expenses

Settlement Date	Transaction Description	Principal amount	Income amount	Adjusted Book Value	Cost	Accrued Income	Realized G/L
7979024171 CITY OF LEBANON CEM BOARD EC IL							
Fees/Expenses							
<i>Trustee/Custody Fees</i>							
July 12, 2023	Market Value Fee, Computed for 7979024171, Spot Currency USD		-135.04				0.00 0.00
August 14, 2023	Market Value Fee, Computed for 7979024171, Spot Currency USD		-135.60				0.00 0.00
September 12, 2023	Market Value Fee, Computed for 7979024171, Spot Currency USD		-133.92				0.00 0.00
Total Trustee/Custody Fees		\$0.00	-\$404.56	\$0.00	\$0.00	\$0.00	\$0.00 \$0.00
Total Fees/Expenses		\$0.00	-\$404.56	\$0.00	\$0.00	\$0.00	\$0.00 \$0.00
Total 7979024171 CITY OF LEBANON CEM BOARD EC IL		\$0.00	-\$404.56	\$0.00	\$0.00	\$0.00	\$0.00 \$0.00





Realized Gains and Losses

Settlement date	Transaction description	Par value or shares	Principal amount	Income amount	Adjusted Book Value	Cost	Adjusted Realized	Realized G/L
							G/L	G/L
Sales								
August 11, 2023	Sale 189.208 Units of DWS RREEF Real Assets Fund @ \$11.08, CUSIP 25159K705	-189.208	2,096.42			-2,454.03		-357.61 0.00
August 11, 2023	Sale 5.419 Units of Vanguard Emerging Markets Bond Fund @ \$22.54, CUSIP 922020813	-5.419	122.14			-147.01		-24.87 0.00
August 14, 2023	Sale 2.00 Shares of iShares Core S&P Mid-Cap ETF @ \$267.28, Paid \$0.01 SEC Fee, CUSIP 464287507	-2.00	534.55			-201.64		332.91 0.00
August 14, 2023	Sale 7.00 Shares of iShares Core S&P 500 ETF @ \$450.51, Paid \$0.03 SEC Fee, CUSIP 464287200	-7.00	3,153.54			-1,003.38		2,150.16 0.00
August 14, 2023	Sale 2.00 Shares of iShares Core S&P Small-Cap ETF @ \$102.93, Paid \$0.01 SEC Fee, CUSIP 464287804	-2.00	205.85			-76.56		129.29 0.00
Total Sales			\$6,112.50	\$0.00		-\$3,882.62		\$2,229.88 \$0.00
Cash Sweep Activity								
September 30, 2023	Sweep sales totaling -1,636.77 units of Fidelity Government Portfolio for CITY OF LEBANON CEM BOARD EC IL - Capital (1 Transactions), CUSIP 31607A703	-1,636.77	1,636.77			-1,636.77		0.00 0.00
September 30, 2023	Sweep sales totaling -1,921.99 units of Fidelity Government Portfolio for CITY OF LEBANON CEM BOARD EC	-1,921.99		1,921.99		-1,921.99		0.00 0.00

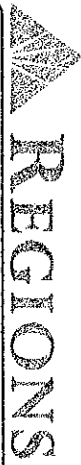
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Realized Gains and Losses (continued)

Settlement date	Transaction description	Par value or shares	Principal amount	Income amount	Adjusted Book Value	Cost	Adjusted Realized G/L	Realized G/L
Cash Sweep Activity (continued)								
	IL - Income (4 Transactions), CUSIP 31607A703							
	Total Cash Sweep Activity		\$1,636.77	\$1,921.99	-\$3,558.76	\$0.00	\$0.00	\$0.00
	Total 7979024171 CITY OF LEBANON CEM BOARD EC IL		\$7,749.27	\$1,921.99	-\$7,441.38	\$0.00	\$2,229.88	\$0.00





Information

IMPORTANT INFORMATION FOR ALL REGIONS BANK CUSTOMERS:
WE ENCOURAGE YOU TO CONTACT YOUR TRUST ADVISOR OR RELATIONSHIP MANAGER IF YOUR FINANCIAL OBJECTIVES CHANGE OR IF YOU WANT TO DISCUSS THE INVESTMENT OBJECTIVES OF YOUR ACCOUNT. TRUST SERVICES ARE PROVIDED THROUGH REGIONS PRIVATE WEALTH MANAGEMENT OR INSTITUTIONAL SERVICES, A BUSINESS UNIT WITHIN REGIONS BANK. INVESTMENTS IN SECURITIES, INSURANCE AND ANNUITY PRODUCTS, ARE NOT FDIC INSURED, ARE NOT A DEPOSIT, ARE NOT BANK GUARANTEED, ARE NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY, MAY GO DOWN IN VALUE, AND ARE NOT A CONDITION OF ANY BANKING ACTIVITY.

INVESTMENT PRODUCTS AND FEES/REVENUE-SHARING DISCLOSURES
REGIONS PRIVATE WEALTH MANAGEMENT OR INSTITUTIONAL SERVICES MAY INVEST IN INVESTMENT PRODUCTS NOT AFFILIATED WITH REGIONS BANK OR ITS AFFILIATES. REGIONS BANK MAY RECEIVE 12B-1 FEES AND/OR ANNUAL REVENUE SHARING FEES FROM THE USE OF THESE INVESTMENT PRODUCTS IN ITS CUSTOMERS' ACCOUNTS. THE 12B-1 FEES RECEIVED BY REGIONS BANK VARY BY INVESTMENT PRODUCT AND IN NO CIRCUMSTANCES EXCEED .50% OF THE AVERAGE DAILY NET ASSETS INVESTED IN ANY PRODUCT; IN MOST CIRCUMSTANCES THE FEE IS .25% OR LESS. ANNUAL REVENUE SHARING FEES OF UP TO .15% OF THE MARKET VALUE OF THE ASSETS INVESTED IN CERTAIN MONEY MARKET MUTUAL FUNDS ARE PAID DIRECTLY TO REGIONS BANK FROM THE INVESTMENT PROVIDER. IN THE EVENT AN ACCOUNT HAS BEEN TERMINATED AND FORMALLY CLOSED, AN ADMINISTRATIVE FEE OF UP TO \$50 FOR PROCESSING EACH CLASS ACTION SETTLEMENT PAYMENT OR ANY OTHER CASH RECEIPT WILL BE CHARGED.

MARKET VALUES AND ESTIMATED INCOME FIGURES ARE NOT GUARANTEED BUT DO COME FROM RELIABLE SOURCES.
FOR SECURITIES TRADED ON A MAJOR EXCHANGE, MARKET VALUES ARE PRICED AS OF THE STATEMENT DATE AS PROVIDED BY VARIOUS PRICING SERVICES. THE METHOD AND FREQUENCY OF PRICING ASSETS NOT TRADED ON MAJOR EXCHANGES VARIES DEPENDING ON THE TYPE OF ASSETS; THEREFORE, THE PRICE SHOWN ON YOUR STATEMENT MAY NOT BE ACCURATE AS OF THE STATEMENT DATE. WE CANNOT GUARANTEE THEIR ACCURACY OR THAT THE ASSETS CAN BE BOUGHT OR SOLD FOR THESE PRICES.
FOR MORE DETAILED INFORMATION REGARDING FEES, PLEASE CONSULT THE FUND PROSPECTUS OR CONTACT YOUR TRUST ADVISOR OR RELATIONSHIP MANAGER.

IMPORTANT INFORMATION FOR RETIREMENT SERVICES ACCOUNTS:
REGIONS MAY RECEIVE 12B-1, SHAREHOLDER SERVICE FEES AND/OR SUB-TRANSFER AGENT FEES FROM THE FUNDS OF UP TO .75% OF THE MARKET VALUE OF PLAN ASSETS INVESTED IN THE FUND PAYING SUCH FEES. REGIONS MAY RECEIVE A FINDER'S FEE IN AN AMOUNT UP TO 1.00% OF THE VALUE OF NEW PURCHASES IN A FUND WHERE THE PLAN'S INVESTMENT IN THE FUND EXCEEDS A SPECIFIC DOLLAR AMOUNT DETERMINED BY THE FUND FAMILY. REGIONS MAY RECEIVE AN ANNUAL REVENUE SHARING FEE FROM THE FUND DISTRIBUTOR OF UP TO .15% OF THE MARKET VALUE OF PLAN ASSETS INVESTED IN THE FUND.
PERCENTAGES DESCRIBE FEES THAT ARE CALCULATED AS AN ANNUAL PERCENTAGE OF THE ASSETS INVESTED BY REGIONS CLIENTS IN THE PARTICULAR FUND OR FUND FAMILY. 12B-1, SUB-TRANSFER AGENT AND SHAREHOLDER SERVICE FEES ARE PAID OUT OF THE ASSETS OF THE MUTUAL FUNDS; REVENUE SHARING AND FINDER'S FEES ARE NOT CHARGED AGAINST MUTUAL FUND ASSETS.

REGIONS TRUST CASH SWEEP (RTCS) DISCLOSURE
AS INVESTMENTS IN ACCOUNTS GENERATE CASH, THIS CASH IS AUTOMATICALLY SWEEP INTO A SHORT TERM INVESTMENT VEHICLE EACH DAY WHERE THE CASH EARNS INTEREST BEFORE BEING DISTRIBUTED OR REINVESTED. UNLESS YOU HAVE INSTRUCTED US TO USE A THIRD-PARTY SHORT TERM INVESTMENT VEHICLE FOR CASH, WE MAY USE ONE OF REGIONS TRUST CASH SWEEP FUNDS ("RTCS"). EACH RTCS FUND PAYS

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Information (continued)

INTEREST IN ACCORDANCE WITH THE DISCLOSURE PROVIDED TO YOU AT THE TIME THE FUND WAS SELECTED. THE INVESTMENT OBJECTIVE OF RTCS IS TO PRODUCE CURRENT INCOME WITH

LIQUIDITY AND STABLE PRINCIPAL. RTCS IS AN FDIC-INSURED DEPOSIT IN REGIONS BANK. BALANCES IN EXCESS OF THE STANDARD MAXIMUM INSURED AMOUNT (GENERALLY \$250,000) MAY OR MAY NOT BE COLLATERALIZED BY MARKETABLE SECURITIES

SEGREGATED BY REGIONS BANK FOR PURPOSES OF SECURING THESE DEPOSITS, DEPENDING UPON THE PARTICULAR RTCS FUND SELECTED. THERE ARE NO SEPARATE MANAGEMENT FEES ASSOCIATED WITH RTCS. THE ACCOUNT FEES BASED ON THE TOTAL MARKET VALUE OF THE ACCOUNT WILL INCLUDE THE RTCS ASSETS IN THE CALCULATION. AS BANKING PRODUCTS CHANGE, REGIONS BANK MAY CHANGE THE TYPE OF DEPOSIT OR ACCOUNT WE USE FOR THE RTCS. WE WILL NOTIFY YOU IF ANY CHANGE IS A MATERIAL CHANGE.

IMPORTANT INFORMATION FOR RESPONSIBLE PLAN FIDUCIARIES, RETIREMENT PLAN SPONSORS, IRA OWNERS AND INVESTMENT MANAGERS
 IF YOU ARE A RESPONSIBLE PLAN FIDUCIARY, A RETIREMENT PLAN SPONSOR, AN IRA OWNER, OR AN INVESTMENT MANAGER, AND YOU HAVE ALREADY AUTHORIZED THE USE OF REGIONS BANK AS A DEPOSITORY FOR UNINVESTED CASH, THEN IT IS NOT NECESSARY TO TAKE ADDITIONAL ACTION TO APPROVE THE USE OF THE RTCS TO HOLD CASH IN THE

RETIREMENT PLAN OR IRA TRUST. HOWEVER, IF YOU DO NOT APPROVE OF THE USE OF THE RTCS, YOU MUST CONTACT YOUR RELATIONSHIP MANAGER OR TRUST ADVISOR TO DESIGNATE ANOTHER SHORT TERM INVESTMENT VEHICLE TO HOLD CASH IN THE ACCOUNT.

COST BASIS REPORTING REQUIREMENTS BEGINNING JANUARY 1, 2011, FOR AGENCY AND CUSTODY ACCOUNTS

THE EMERGENCY ECONOMIC STABILIZATION ACT OF 2008 MANDATED TAX REPORTING CHANGES THAT REQUIRE FINANCIAL INSTITUTIONS TO REPORT THE ADJUSTED COST BASIS OF CERTAIN SOLD SECURITIES, INCLUDING WHETHER THE GAIN OR LOSS IS SHORT OR LONG-TERM, TO THE IRS AND TO CUSTOMERS ON FORM 1099-B.

COVERED VS. NON-COVERED SECURITIES

THE CHANGES ARE BEING ROLLED OUT IN PHASES AS INDICATED BELOW. COVERED SECURITIES ARE THOSE ACQUIRED ON OR AFTER THE DATES SPECIFIED IN THE LEGISLATION. COST BASIS FOR THESE SECURITIES MUST BE REPORTED BY FINANCIAL INSTITUTIONS. SECURITIES ACQUIRED BEFORE THESE DATES ARE NON-COVERED AND FINANCIAL INSTITUTIONS ARE NOT REQUIRED TO REPORT THE COST BASIS. TAXPAYERS ARE RESPONSIBLE FOR ACCURATELY REPORTING COST BASIS ON COVERED AND NON-COVERED SECURITIES TO THE IRS ON THEIR TAX RETURNS.

EQUITIES.....	ACQUIRED ON OR AFTER JAN. 1, 2011
MUTUAL FUNDS, DIVIDEND REINVESTMENT PLANS (DRIPS) AND MOST ETFS.....	ACQUIRED ON OR AFTER JAN. 1, 2012
SIMPLE DEBT INSTRUMENTS AND OPTIONS.....	ACQUIRED ON OR AFTER JAN. 1, 2014
DEBT INSTRUMENTS WITH COMPLEX FEATURES.....	ACQUIRED ON OR AFTER JAN. 1, 2016

TAX LOT SELECTION METHOD

THE IRS REQUIRES THE USE OF A DEFAULT COST BASIS METHOD FOR CALCULATING GAINS AND LOSSES UNLESS A CLIENT OR ADVISOR ACTING ON THE CLIENT'S BEHALF CHOOSES ANOTHER METHOD. FOR EQUITIES, THE IRS DEFAULT SELECTION METHOD IS FIRST IN, FIRST OUT (FIFO). HOWEVER, PRIOR TO OCTOBER 1, 2017, REGIONS' DEFAULT SELECTION METHOD WAS LONG TERM, HIGH COST UNLESS THE CLIENT REQUESTED A DIFFERENT DEFAULT METHOD. EFFECTIVE OCTOBER 1, 2017, REGIONS' DEFAULT SELECTION METHOD IS MINIMIZE GAIN UNLESS THE CLIENT DIRECTS OTHERWISE. IF A CLIENT DESIRES A DIFFERENT DEFAULT SELECTION METHOD THAN MINIMIZE GAIN, THE CLIENT SHOULD CONTACT THEIR TRUST ADVISOR. CLIENTS CAN CHANGE THE DEFAULT SELECTION METHOD OR OVERRIDE IT FOR A SPECIFIC TRADE. AN ALTERNATE



Information (continued)

DEFAULT SELECTION METHOD MUST BE SPECIFIED EITHER AT THE TIME OF THE TRADE OR THROUGH A STANDING ORDER. HOWEVER, ONCE THE TRADE SETTLES, THE METHOD USED WILL BE FINAL AND CANNOT BE CHANGED.

FORM 1099-B

FINANCIAL INSTITUTIONS ARE REQUIRED TO INCLUDE COST BASIS, ACQUISITION DATE, WASH SALE DISALLOWED LOSS, AND HOLDING PERIOD INFORMATION FOR COVERED SECURITIES ON FORM 1099-B.

TRADE REQUESTS

REGIONS WEALTH MANAGEMENT PERFORMS TRADE REQUESTS AS AN ACCOMMODATION ONLY. REGIONS WEALTH MANAGEMENT ALLOWS THE USE OF ELECTRONIC COMMUNICATION (I.E., FAX OR EMAIL OR VOICEMAIL) BY ANY CUSTOMER TO REQUEST, AUTHORIZE OR EFFECT THE PURCHASE OR SALE OF SECURITIES. WE DO NOT GUARANTEE THAT ANY SUCH REQUEST WILL BE TIMELY PROCESSED. REGIONS WEALTH MANAGEMENT SHALL NOT BE RESPONSIBLE FOR CARRYING OUT SUCH ORAL OR WRITTEN (INCLUDING ELECTRONIC) INSTRUCTIONS UNTIL WE HAVE ACKNOWLEDGED RECEIPT OF SUCH INSTRUCTIONS.

ANNUAL NOTICE OF FEDERAL WITHHOLDING TAX ON PERIODIC PAYMENTS

IT IS NOT NECESSARY TO CONTACT REGIONS IF YOU DO NOT WISH TO MAKE A CHANGE IN THE AMOUNT CURRENTLY BEING WITHHELD. IF FEDERAL INCOME TAXES HAVE BEEN WITHHELD FROM THE PENSION PAYMENTS YOU ARE RECEIVING AND IF YOU DO NOT WISH TO HAVE TAXES WITHHELD, YOU SHOULD COMPLETE AN IRS FORM W-4P AND SUBMIT IT TO YOUR ACCOUNT RELATIONSHIP MANAGER. HOWEVER, IF YOU ELECT NOT TO HAVE WITHHOLDING APPLY TO YOUR PENSION PAYMENTS, OR IF YOU DO NOT HAVE ENOUGH FEDERAL INCOME TAX WITHHELD FROM YOUR PENSION PAYMENTS, YOU MAY BE RESPONSIBLE FOR PAYMENT OF ESTIMATED TAX. YOU MAY INCUR PENALTIES UNDER THE ESTIMATED TAX RULES IF YOUR WITHHOLDING AND ESTIMATED TAX PAYMENTS ARE NOT SUFFICIENT. IF FEDERAL INCOME TAXES ARE NOT BEING WITHHELD FROM YOUR PENSION PAYMENTS BECAUSE YOU HAVE ELECTED NOT TO HAVE WITHHOLDING APPLY AND IF YOU WISH TO REVOKE THAT ELECTION AND HAVE FEDERAL INCOME TAXES WITHHELD FROM YOUR PENSION PAYMENTS, YOU SHOULD COMPLETE AN IRS FORM W-4P AND SUBMIT TO YOUR RELATIONSHIP MANAGER. THESE FORMS MAY BE OBTAINED FROM THE INTERNAL REVENUE SERVICE WEBSITE, IRS.GOV (SELECT THE MORE FORMS AND PUBLICATIONS TAB AND FOLLOW THE INSTRUCTIONS TO FORM W-4P), OR BY CALLING THE IRS AT 1-800-829-1040. YOU MAY ALSO CONTACT YOUR ACCOUNT RELATIONSHIP MANAGER AND THEY WILL MAIL YOU THE FORM. IF YOU WISH TO CHANGE PREVIOUS ELECTION, PLEASE COMPLETE AND MAIL TO YOUR ACCOUNT RELATIONSHIP MANAGER. YOU SHOULD INDICATE ON FORM W-4P YOUR NAME, SOCIAL SECURITY NUMBER AND THE COMPANY FROM WHICH YOU ARE RETIRED, AS WELL AS YOUR WITHHOLDING ELECTION.

NOTICE OF LIMITATIONS PERIOD FOR BREACH OF TRUST ACTIONS

THIS NOTICE, AS WELL AS ANY EARLIER OR OTHER COMMUNICATION CONTAINING SUCH INFORMATION, SERVES TO ALERT PERSONS OR ENTITIES WITH AN INTEREST IN THIS ACCOUNT THAT (i) IN MANY STATES, INCLUDING THOSE LISTED BELOW, STATUTES OF LIMITATIONS PROVIDE THAT A BENEFICIARY OF A TRUST MAY NOT COMMENCE A PROCEEDING AGAINST A TRUSTEE FOR BREACH OF TRUST MORE THAN A CERTAIN PERIOD AFTER THE DATE THAT THE BENEFICIARY OR REPRESENTATIVE OF THE BENEFICIARY WAS SENT A REPORT* DISCLOSING ADEQUATE INFORMATION TO ALERT THE BENEFICIARY OR REPRESENTATIVE OF THE EXISTENCE OF A POTENTIAL CLAIM FOR BREACH OF TRUST; (ii) THIS STATEMENT IS A REPORT WITHIN THE MEANING OF SUCH STATUTES AS TO ALL INFORMATION CONTAINED HEREIN, INCLUDING, WITHOUT LIMITATION, THE COMPENSATION RECEIVED BY REGIONS BANK AND ITS AFFILIATES, INVESTMENTS MADE, HELD OR DISPOSED OF AND DISBURSEMENTS AND DISTRIBUTIONS MADE ON BEHALF OF THIS ACCOUNT; AND (iii) ANY PERSON OBJECTING TO ANY MATTER DISCLOSED IN THIS STATEMENT MAY BE REQUIRED BY SUCH STATUTES TO COMMENCE A PROCEEDING AGAINST REGIONS BANK WITHIN THE TIME ALLOWED BY LAW IN ORDER TO

Information (continued)

PRESERVE HIS, HER OR ITS RIGHTS TO BRING LEGAL ACTION RELATING TO SUCH OBJECTION. AN ACTION FOR BREACH OF TRUST BASED ON MATTERS DISCLOSED IN A TRUST ACCOUNTING OR OTHER WRITTEN REPORT OF THE TRUSTEE MAY BE SUBJECT TO A SPECIFIC STATUTE OF LIMITATIONS FROM THE SENDING OR RECEIPT OF THE TRUST ACCOUNTING OR OTHER WRITTEN REPORT, BASED ON THE PARTICULARS OF THE STATE STATUTE. ALSO, IN CERTAIN STATES (MARKED BELOW WITH [*]), THE EFFECT OF TRIGGERING THE STATUTE OF LIMITATIONS MAY POSSIBLY APPLY ONLY TO A STATEMENT OR REPORT THAT IS FINAL OR AT THE TERMINATION OF THE TRUST OR BENEFICIARY RELATIONSHIP. IN A STATE MARKED BELOW WITH [**], THE STATUTE OF LIMITATIONS MAY VARY, ACCORDING TO THE DATE THE TRUSTEESHIP WAS ACCEPTED OR THE DATE THE TRUST BECAME IRREVOCABLE. PLEASE NOTE THAT THE TIME ALLOWED FOR COMMENCING A PROCEEDING CONSISTS OF THE FOLLOWING PERIOD UNDER APPLICABLE STATE LAW: 6 MONTHS (FL); 1 YEAR (AR, MS, MO, SC, TN, IA, KY); 2 YEARS (AL, GA, IL**, LA); 3 YEARS (IL**, IN*); 4 YEARS (TX); 5 YEARS (NC*), ADDITIONALLY, ACCOUNTS FOR WHICH REGIONS SERVES AS AGENT FOR AN INDIVIDUAL OR ENTITY AS PRINCIPAL, WHETHER THE PRINCIPAL SERVES IN AN INDIVIDUAL OR FIDUCIARY CAPACITY, LIKEWISE ARE SUBJECT TO APPLICABLE STATUTES OF LIMITATION. THIS STATEMENT, AS WELL AS ANY EARLIER OR OTHER COMMUNICATION CONTAINING SUCH INFORMATION, IS NOTICE AS TO ALL INFORMATION CONTAINED HEREIN, AND THE PRINCIPAL MAY BE REQUIRED BY SUCH STATUTES TO COMMENCE A PROCEEDING AGAINST REGIONS BANK WITHIN THE TIME ALLOWED BY LAW IN ORDER TO PRESERVE HIS, HER OR ITS RIGHTS TO BRING LEGAL ACTION RELATING TO ANY MATTER DISCLOSED IN THIS STATEMENT. THIS NOTICE IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT LEGAL ADVICE; PLEASE CONSULT YOUR ATTORNEY REGARDING ANY QUESTIONS ABOUT WHICH STATE LAW IS APPLICABLE AND ITS EFFECT.

S&P FIXED INCOME ASSET RATINGS:

REGARDING ANY PRESENTATION OF ASSET RATING INFORMATION PROVIDED BY STANDARD & POORS WITHIN THIS DOCUMENT, ALL INFORMATION IS COPYRIGHT © 2022, S&P GLOBAL MARKET INTELLIGENCE (AND ITS AFFILIATES AS APPLICABLE). REPRODUCTION OF ANY INFORMATION, OPINIONS, VIEWS, DATA OR MATERIAL, INCLUDING RATINGS ("CONTENT") IN ANY FORM IS PROHIBITED EXCEPT WITH THE PRIOR WRITTEN PERMISSION OF THE RELEVANT PARTY. SUCH PARTY, ITS AFFILIATES AND SUPPLIERS ("CONTENT PROVIDERS") DO NOT GUARANTEE THE ACCURACY, ADEQUACY, COMPLETENESS, TIMELINESS OR AVAILABILITY OF ANY CONTENT AND ARE NOT RESPONSIBLE FOR ANY ERRORS OR OMISSIONS (NEGLIGENT OR OTHERWISE), REGARDLESS OF THE CAUSE, OR FOR THE RESULTS OBTAINED FROM THE USE OF SUCH CONTENT. IN NO EVENT SHALL CONTENT PROVIDERS BE LIABLE FOR ANY DAMAGES, COSTS, EXPENSES, LEGAL FEES, OR LOSSES (INCLUDING LOST INCOME OR LOST PROFIT AND OPPORTUNITY COSTS) IN CONNECTION WITH ANY USE OF THE CONTENT. A REFERENCE TO A PARTICULAR INVESTMENT OR SECURITY, A RATING OR ANY OBSERVATION CONCERNING AN INVESTMENT THAT IS PART OF THE CONTENT IS NOT A RECOMMENDATION TO BUY, SELL OR HOLD SUCH INVESTMENT OR SECURITY, DOES NOT ADDRESS THE SUITABILITY OF AN INVESTMENT OR SECURITY AND SHOULD NOT BE RELIED ON AS INVESTMENT ADVICE. CREDIT RATINGS ARE STATEMENTS OF OPINIONS AND ARE NOT STATEMENTS OF FACT.

PERFORMANCE:

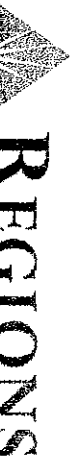
PERFORMANCE INFORMATION IS PROVIDED FOR THE SOLE USE OF THE INDIVIDUAL(S) IT IS PRESENTED TO. PERFORMANCE RESULTS CONTAINED IN THIS STATEMENT REFLECTS TRADING IN YOUR ACCOUNT(S) AND IS FOR INFORMATIONAL PURPOSES ONLY. RETURNS ARE CALCULATED USING A THIRD-PARTY VENDOR, SEI. PERFORMANCE INFORMATION MAY NOT REFLECT PERFORMANCE OF ALL ASSETS REFLECTED ON THIS STATEMENT



Information (continued)

AS SOME ASSETS MAY NOT BE SUBJECT TO OUR DISCRETIONARY AUTHORITY REGARDING INVESTMENT DECISIONS AND MAY BE EXCLUDED FROM THE INVESTMENT PERFORMANCE CALCULATIONS. FACTORS IMPACTING THE RETURNS INCLUDE INDIVIDUAL CLIENT RISK TOLERANCE, RESTRICTIONS A CLIENT MAY PLACE ON THE ACCOUNT, INVESTMENT OBJECTIVES, CHOICE OF BROKER/DEALER OR CUSTODIANS, AS WELL AS OTHER FACTORS. YOUR ACCOUNT(S) PERFORMANCE MAY DIFFER FROM THAT OF OTHER CLIENTS DUE TO, AMONG OTHER THINGS, COMMISSION, TIMING OF ORDER ENTRY, OR THE MANNER IN WHICH THE TRADES WERE EXECUTED. THE INFORMATION PRESENTED HAS BEEN OBTAINED FROM SOURCES BELIEVED TO BE ACCURATE AND RELIABLE. REGIONS CANNOT GUARANTEE THE ACCURACY OR COMPLETENESS OF SUCH INFORMATION AND ASSUMES NO LIABILITY FOR DAMAGES RESULTING FROM OR ARISING OUT OF THE USE OF SUCH INFORMATION. FOR PRIVATE WEALTH AND INSTITUTIONAL SERVICES ACCOUNTS PERFORMANCE IS PRESENTED AS NET OF FEES PERFORMANCE, THEREBY FEES (AND TRADING COMMISSIONS) ARE REFLECTED IN THE DATA. THE FEE SCHEDULE IS DESCRIBED IN YOUR INVESTMENT MANAGEMENT CONTRACT.

PAST PERFORMANCE IS NOT INDICATIVE OF FUTURE RETURNS. CURRENT PERFORMANCE MAY BE LOWER OR HIGHER THAN THE PERFORMANCE DATA PRESENTED. THE INVESTMENT RETURN AND PRINCIPAL VALUE OF AN INVESTMENT WILL FLUCTUATE SO THAT, WHEN REDEEMED, IT MAY BE WORTH MORE OR LESS THAN THE ORIGINAL VALUE. IT SHOULD NOT BE ASSUMED THAT RECOMMENDATIONS MADE IN THE FUTURE WILL BE PROFITABLE OR WILL EQUAL THE PERFORMANCE OF THE SECURITIES PRESENTED HEREIN. SECURITIES ARE NOT FDIC INSURANCE, HAVE NO BANK GUARANTEE, AND MAY LOSE VALUE.



Information (continued)

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