Rental Application for **4560 BWY Partners, LLC**

APPLICATION FOR RENTAL

Notice: All adult applicants (18 years or older) must complete a separate application for rental.

APPLICANT INFORMATION

LAST NAME	FIRST NAME	MIDDLE NAME	SUFFIX
Evans	Michelle	Christine	

SSN	BIRTH DATE	PHONE - TYPE
-**-*	5/31/1990	(805) 358 - 6012 - Mobile

EMAIL	ARE YOU A SERVICE MEMBER?
evans.michelle.christine@gmail.com	NO

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
440 Newcastle St	Thousand Oaks	CA	91361-1338

MOVE IN DATE	MOVE OUT DATE	MONTHLY RENT
10/1/2018	current	$0.00 / Mo.

REASON FOR LEAVING

My company has offices in LA (where I have worked out of for the past 7 years) and NY. I have wanted to move to NY for awhile, so now I'll be going into our office here 1-2 times a week.

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY
Head of Research	ProcurementIQ, a division of IBISWorld Inc.

SUPERVISOR	SUPERVISOR PHONE	SUPERVISOR EMAIL
Michelle Hovanetz	(570) 578 - 4283	michelle.hovanetz@ibisworld.com

SALARY	START DATE
$95,000.00/Yr.	

EMPLOYER ADDRESS	CITY	STATE	ZIP
1251-55 Electric Ave	Venice	CA	90291

NEW YORK CITY TENANT FAIR CHANCE ACT

Pursuant to the laws of the federal government, New York State, and NYC Admin. Code § 20-807 et seq., we are required to provide you with the following disclosure:

1) The application information you provide will be used by this community's owner or designated agent (the "Owner") to obtain a tenant screening report on you, and the Owner may use this report to determine your suitability for housing.

2) If your application is denied or other adverse action is taken against you on the basis of information contained in the tenant screening report, the Owner must tell you that such action was taken and provide you with the contact information of the screening company that provided the tenant screening report.

3) You may obtain a free copy of the report and dispute inaccurate or incorrect information on the report directly with the screening company at: Attn: On-Site c/o RealPage, 2201 Lakeside Boulevard, Richardson, TX 75082; 1-877-222-0384; www.on-site.com/renter-relations/.

4) You are entitled to one free tenant screening report from each national consumer reporting agency annually, in addition to a credit report which can be obtained from www.annualcreditreport.com.

ACKNOWLEDGEMENTS

☒ I have been provided with the Fair Chance Act disclosure, pursuant to the laws of the federal government, New York State, and NYC Admin. Code § 20-807 et seq.

EQUAL HOUSING OPPORTUNITY

APPLICATION CONSENT

I hereby warrant that all statements set forth above are true.

I understand that a consumer report and/or an investigative consumer report may be requested in connection with my prospective or continuing housing or guarantor application with **4560 BWY Partners, LLC** through RP On-Site LLC (On-Site). I understand that these reports may include information concerning my character, employment and income verification, general reputation, personal characteristics, public records information, criminal records information, education, qualifications, motor vehicle record, mode of living, credit and indebtedness information, and any other information which may reflect upon my potential for tenancy or guarantor status gathered from any individual, organization, entity, agency, or other source which may have knowledge concerning any such items of information.

I understand that **4560 BWY Partners, LLC** may require income and employment verification in connection with my application. I further understand that income and employment verification require access to my employment, income, and payroll related information. I authorize and consent to the access to, use, and release of such information by On-Site, Trans Union LLC, and other applicable credit bureaus for the purpose of providing the verification services in relation to my application and during the course of any ongoing lease obligation arising from such application.

I understand that if an investigative consumer report is requested about me, I have the right to make a written request to **4560 BWY Partners, LLC**, within a reasonable period of time, for complete and accurate disclosure of the nature and scope of the investigation requested.

I consent to the delivery of all notices or disclosures required by law via any medium so chosen by **4560 BWY Partners, LLC** or On-Site, including but not limited to email or other electronic transmission. I understand that all notices shall be deemed received upon being sent.

By submitting this application, I certify that I have read and fully understand the disclosures and my rights detailed above and authorize On-Site to obtain, for the purpose of determining my eligibility for initial or continued tenancy or guarantor status, a consumer report and/or investigative consumer report and to disclose all information obtained by On-Site to **4560 BWY Partners, LLC**, its affiliates, and assigns now and in the future. I also certify that I have read and fully understand my rights under the FCRA available at https://www.on-site.com/resources/consent/fcraDisclosuresConsent.pdf.

I understand that, upon written request, I will be informed whether or not a consumer report or an investigative consumer report was requested and, if such a report was requested, informed of the name and address of the credit reporting agency that furnished the report. With regard to "investigative consumer reports", I further understand that when I receive the name and address of the consumer reporting agency, I may request a copy of such report by contacting such agency. I acknowledge that I have received and read Article 23-A of the New York Correction Law (https://www.on-site.com/resources/consent/correctionLawArticle23a.pdf)

Signed by Michelle Christine Evans
Thu Dec 11 2025 03:31:25 PM EST
Key: DC60DC09; IP Address: 23.198.14.145

Michelle Christine Evans *(Applicant)* *Date*

California Required Notices

This report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records, and information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of the report.

An investigative consumer reporting agency shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures, as provided in CA Civil Code Section 1786.26.

This report was prepared using software provided by RP On-Site LLC, which can be contacted at: 2201 Lakeside Blvd., Richardson, TX 75082; 1-877-222-0384; or https://www.on-site.com/request-rental-report-or-submit-dispute/.

Avisos obligatorios en el estado de California

El presente informe no garantiza la exactitud ni la veracidad de la información con respecto al tema de investigación, sino únicamente que es una copia exacta de los registros públicos y es posible que la información generada como consecuencia del robo de identidad, incluidos los registros de antecedentes delictivos, se haya asociado por error con el consumidor objeto del presente informe.

Una agencia de investigación de verificación de crédito proporcionará al consumidor que desee obtener una copia de un informe o que solicite la revisión de un archivo un aviso por escrito en inglés y español, escrito en un lenguaje simple y claro, que establezca los términos y condiciones de su derecho a recibir todas las divulgaciones conforme a la Sección 1786.26 del Código Civil de California.

Este informe se preparo con el software proporcionado pro RP On-Site LLC, que puede contractarse en: 2201 Lakeside Blvd., Richardson, TX 75082; 1-877-222-0384; or https://www.on-site.com/request-rental-report-or-submit-dispute/.

Rental Report for Michelle Christine Evans

The property's screening criteria result

	MAYBE	This application does not meet all of your property's screening criteria. You may consider approving this application with an additional security deposit or a guarantor. On-Site makes no independent assessment of an applicant's qualifications.

Score for Michelle Christine Evans: 854

	Importance	Result
AI Score	Pass/Fail	
Total annual income to rent ratio exceeds 40.0	Pass/Conditional	
May have been through a bankruptcy	Pass/Fail	
No unpaid rental collections	Pass/Fail	

Lease Notebook

Date	User	Note
12/11/2025		Identity Verification Submitted for Michelle Christine Evans
12/11/2025		Identity Verification Passed for Michelle Christine Evans
12/11/2025		The Class Action Waiver and Arbitration Agreement consent for Michelle Christine Evans (evans.michelle.christine@gmail.com) has been received.
12/11/2025		Michelle Christine Evans has finished signing Online Application Form.
12/11/2025		Application fees for Michelle Christine Evans in the amount of $20.00 were authorized by credit card.
12/11/2025		Application fees for Michelle Christine Evans in the amount of $20.00 were paid by credit card.

On-Site

Credit Quick Summary	
Total annual income (reported by Applicant)	$95,000.00
Total combined annual income to rent ratio	31.67 (based on rent of $3,000.00)
Total number of accounts	7
Accounts with no late payments	7 (0 unpaid past due)
Accounts paid 30-59 days past due	0 (0 unpaid past due)
Accounts paid 60-89 days past due	0 (0 unpaid past due)
Accounts paid more than 90 days past due	0 (0 unpaid past due)
Total outstanding balance	$490.00 ($0.00 past due)
Outstanding revolving debt	$490.00 (2% of limit) ($0.00 past due)
Outstanding loan balance	$0.00 ($0.00 past due)
Bankruptcies, foreclosures, and legal items	0
Collection total balance (includes past due)	$0.00
Rental History records found	0

Identity	From Application	From Equifax
Name:	Michelle Christine Evans	MICHELLE EVANS
SSN:	***-**-****	***-**-****
Birth Date:	5/**/1990	5/**/1990

Addresses	From Application	From Equifax
	440 Newcastle St Thousand Oaks, CA 91361-1338 - US	440 NEWCASTLE ST. THOUSAND OAKS, CA 91361 (Applicant) Reported 12/2025

Employment	From Application	From Equifax
Applicant:	Head of Research ProcurementIQ, a division of IBISWorld Inc. $95,000.00/Yr. Total annual Income: $95,000.00	

Restricted Person Search		
Requested For Michelle Christine Evans	**Requested** 12/11/2025	**Returned** 12/11/2025
Results *No Records Found*		

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	854	Tradeline scoring Debt-to-income ratio Credit Score Rental Payment History
	Description RealPage AI Score uses machine-learning and data patterns in credit score, debt/liability types, trade lines, rental payment history, and renter behavior to achieve reduced bad debt. The RealPage AI Score range is between 1 and 1000 (the higher the score, the less risky the consumer).	

From Equifax

Risk Model Name	Score	Score Factors
Credit Score (Applicant)	803	Lack of sufficient credit history on bankcard or revolving accounts Lack of sufficient relevant first mortgage account information You have either very few loans or too many loans with recent delinquencies The date that you opened your oldest account is too recent
	Description This credit score is a widely used risk model that uses credit report data to predict the likelihood of default. The credit score range is between 300 and 850 (the higher the score, the less risky the consumer).	

Credit Accounts

From Equifax

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE BANK USA (Applicant)	3/2025	10/2025					$462.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$25.00	$4,673.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0
11/25		9/25		7/25		5/25	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE BANK USA (Applicant)	11/2023	10/2025					$28.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$28.00	$299.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
WELLS FARGO CARD SER (Applicant)	10/2024	10/2025					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$5,370.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0
11/25		9/25		7/25		5/25		3/25		1/25		11/24

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	6/2016	9/2025					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$4,110.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	11/2013	12/2019					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,790.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1/23		11/22		9/22		7/22		5/22		3/22		1/22		11/21		9/21		7/21		5/21		3/21	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE BANK USA (Applicant)	9/2008	3/2014					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,432.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	2/2013	5/2016					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,685.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Previous Credit Inquiries

From Equifax

2/2025	CAPITAL ONE (Applicant)

Consumer Narratives

From Equifax

(From Applicant, 12/1/2025) FRAUD VICTIM. "INITIAL ALERT". CONSUMER HAS REQUESTED AN ALERT BE PLACED ON THEIR CREDIT FILE. CELLULAR 8053586012

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. **For more information, including information about additional rights, go to** www.consumerfinance.gov/learnmore **or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identity theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address form the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

  You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

  As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

  A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over $10 billion and their affiliates b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552 b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act. c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4. Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357

A Summary of Your Additional Rights in New York

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer credit reporting agency from releasing information in your credit report without your express authorization. A security freeze must be requested in writing by certified or overnight mail. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent.

To place a security freeze on your credit report, you must contact each of these credit reporting agencies:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
(800) 685-1111
https://www.freeze.equifax.com

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
(888) 397-3742
https://www.experian.com/freeze/center.html

TransUnion LLC
P.O. Box 2000
Chester, PA 19022-2000
(888) 909-8872
www.transunion.com/personal-credit/credit-disputes/credit-freezes.page

However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit mortgage, government services or payments, insurance, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transaction, or other services, including an extension of credit at point of sale. When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or authorize the release of your credit report to a specific party or for a period of time after the freeze is in place. To provide that authorization you must contact the consumer credit reporting agency and provide all of the following:

1. The personal identification number or password;
2. Proper identification to verify your identity;
3. The proper information regarding the party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report; and
4. Payment of any applicable fee.

A consumer reporting agency must authorize the release of your credit report no later than three business days after receiving the above information.

A security freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your application for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, before applying for new credit.

Additional rights under your state's law, which are also in the federal Fair Credit Reporting Act, are explained in the enclosed Summary of Your Rights under the Fair Credit Reporting Act.

California USA DRIVER LICENSE

DL D9818307 CLASS C

EXP 05/31/2030 END NONE

LN EVANS

FN MICHELLE CHRISTINE

440 NEWCASTLE ST

THOUSAND OAKS, CA 91361

DOB 05/31/1990

RSTR CORR LENS

05311990

DONOR

SEX F HAIR BLN EYES BLU

HGT 5'-05" WGT 135 lb ISS 03/20/2025

DD 03/20/2025663A6/BBFD/30

December 12th, 2025

Michelle Evans
440 Newcastle Street
Thousand Oaks, CA 91361

Re: Employment Verification

To Whom It May Concern,

This letter certifies that **Michelle Evans** is a full-time employee at IBISWorld Inc. She holds the position of Head of Research and has been with the company since May 20th, 2019. Michelle's current annual gross salary is $95,000.10.

If you have any further questions, please feel free to contact me at (917) 267-0254 or Rachel.mathai@ibisworld.com.

Sincerely,

Rachel Mathai
Employee Experience & Benefits Specialist

IBISWorld, Inc.
1251-55 Electric Ave., Venice, CA 90291 **T** 888-878-9474 **F** 323-297-5444
285 Fulton St., One World Trade Center, 56th Fl., New York, NY 10007 **T** 800-330-3772 **F** 917-934-9518

LOS ANGELES NEW YORK MELBOURNE BEIJING LONDON

BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

BANK OF AMERICA
Preferred Rewards

Customer service information

1.888.888.RWDS (1.888.888.7937)

En Español: 1.800.688.6086

bankofamerica.com

Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

MICHELLE C EVANS
POD MERYL DALY EVANS
440 NEWCASTLE ST
THOUSAND OAKS, CA 91361-1338

Your combined statement

for October 9, 2025 to November 4, 2025

Your deposit accounts	Account/plan number	Ending balance	Details on
Adv Plus Banking	[redacted] 3107	$5,286.73	Page 3
Regular Savings	[redacted] 7342	$598.18	Page 5
Total balance		**$5,884.91**	

IMPORTANT INFORMATION:
BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

BANK OF AMERICA

Account number: [redacted] 3107

Your Adv Plus Banking
Preferred Rewards Gold

MICHELLE C EVANS POD MERYL DALY EVANS

Account summary

Beginning balance on October 9, 2025	$11,257.18
Deposits and other additions	3,284.88
ATM and debit card subtractions	-17.36
Other subtractions	-9,237.97
Checks	-0.00
Service fees	-0.00
Ending balance on November 4, 2025	**$5,286.73**

Your account is enrolled in Balance Connect™ for overdraft protection. You can manage your overdraft protection preferences, including linked accounts, in Online and Mobile Banking.

Put your savings account to work for you. As a Preferred Rewards member, you will earn extra interest when you convert your savings account to a Bank of America Advantage Savings account. There is no cost to upgrade and you keep the same account number. For more information or to upgrade your account, please call us at 888.888.RWDS (888.888.7937).

Deposits and other additions

Date	Description	Amount
10/21/25	IBISWORLD INC DES:PAYROLL ID:936137417420M8K INDN:EVANS,MICHELLE CO ID:9111111103 PPD	1,642.44
11/04/25	IBISWORLD INC DES:PAYROLL ID:928440592228M8K INDN:EVANS,MICHELLE CO ID:9111111103 PPD	1,642.44
Total deposits and other additions		**$3,284.88**

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
10/14/25	CHECKCARD 1012 BA@HUNTINGTON CAFE SAN MARINO CA 24943005286306581058166	-8.07
10/27/25	CHECKCARD 1025 SQ *DELIGHT PASTRY Pasadena CA 24692165299102882876392	-5.25
11/03/25	CHECKCARD 1101 TARGET T-1547 Moorpark CA	-4.04
Total ATM and debit card subtractions		**-$17.36**

Other subtractions

Date	Description	Amount
10/09/25	CAPITAL ONE DES:MOBILE PMT ID:CA088644DCA00B1 INDN:Michelle C Evans CO ID:9279744380 WEB	-4,500.00
10/10/25	Charles Schwab Bill Payment	-4,500.00
10/14/25	KEEP THE CHANGE TRANSFER TO ACCT 7342 FOR 10/14/25	-0.93
10/16/25	SPOTIFY AB DES:IAT PAYPAL ID:1045535150927 INDN:MICHELLE EVANS CO ID:XXXXXXXXXC IAT PMT INFO: WEB 000000000000000649	-6.49
10/17/25	WF Credit Card DES:AUTO PAY ID:90496607363276 INDN:EVANS,MICHELLE C CO ID:50260000 PPD	-14.07
10/20/25	CAPITAL ONE DES:CRCARDPMT ID:CA00D304BEED575 INDN:Michelle C Evans CO ID:9541719318 WEB	-28.00
10/27/25	KEEP THE CHANGE TRANSFER TO ACCT 7342 FOR 10/27/25	-0.75
11/03/25	CAPITAL ONE DES:CRCARDPMT ID:CA088C538F2638F INDN:Michelle C Evans CO ID:9541719318 WEB	-186.77
11/03/25	KEEP THE CHANGE TRANSFER TO ACCT 7342 FOR 11/03/25	-0.96
Total other subtractions		**-$9,237.97**

Braille and Large Print Request - You can request a copy of this statement in Braille or Large Print by calling 800.432.1000 or going to bankofamerica.com and enter Visually Impaired Access from the home page.

BANK OF AMERICA

Account number: [redacted] 7342

Your Regular Savings
Preferred Rewards Gold

MICHELLE C EVANS POD MERYL DALY EVANS

Account summary

Beginning balance on October 9, 2025	$594.97
Deposits and other additions	3.21
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Service fees	-0.00
Ending balance on November 4, 2025	**$598.18**

Interest Paid Year To Date: $0.17.

Put your savings account to work for you. As a Preferred Rewards member, you will earn extra interest when you convert your savings account to a Bank of America Advantage Savings account. There is no cost to upgrade and you keep the same account number. For more information or to upgrade your account, please call us at 888.888.RWDS (888.888.7937).

Deposits and other additions

Date	Description	Amount
10/09/25	KEEPTHECHANGE CREDIT FROM ACCT3107 EFFECTIVE 10/08	0.57
10/15/25	KEEPTHECHANGE CREDIT FROM ACCT3107 EFFECTIVE 10/14	0.93
10/28/25	KEEPTHECHANGE CREDIT FROM ACCT3107 EFFECTIVE 10/27	0.75
11/04/25	KEEPTHECHANGE CREDIT FROM ACCT3107 EFFECTIVE 11/03	0.96
Total deposits and other additions		**$3.21**

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BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

BANK OF AMERICA
Preferred Rewards

Customer service information

1.888.888.RWDS (1.888.888.7937)

En Español: 1.800.688.6086

bankofamerica.com

Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

MICHELLE C EVANS
POD MERYL DALY EVANS
440 NEWCASTLE ST
THOUSAND OAKS, CA 91361-1338

Your combined statement

for November 5, 2025 to December 8, 2025

Your deposit accounts	Account/plan number	Ending balance	Details on
Adv Plus Banking	[redacted] 3107	$8,694.27	Page 3
Regular Savings	[redacted] 7342	$618.89	Page 7
Total balance		**$9,313.16**	

IMPORTANT INFORMATION:
BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

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BANK OF AMERICA

Account number: [redacted] 3107

Your Adv Plus Banking
Preferred Rewards Gold

MICHELLE C EVANS POD MERYL DALY EVANS

Account summary

Beginning balance on November 5, 2025	$5,286.73
Deposits and other additions	8,484.87
ATM and debit card subtractions	-255.20
Other subtractions	-4,822.13
Checks	-0.00
Service fees	-0.00
Ending balance on December 8, 2025	**$8,694.27**

Your account is enrolled in Balance Connect™ for overdraft protection. You can manage your overdraft protection preferences, including linked accounts, in Online and Mobile Banking.

Put your savings account to work for you. As a Preferred Rewards member, you will earn extra interest when you convert your savings account to a Bank of America Advantage Savings account. There is no cost to upgrade and you keep the same account number. For more information or to upgrade your account, please call us at 888.888.RWDS (888.888.7937).

Deposits and other additions

Date	Description	Amount
11/17/25	IBISWORLD, INC. DES:BREX REIMB ID: INDN:MichelleEvans CO ID:9121145349 PPD PMT INFO:ursement	50.00
11/18/25	IBISWORLD INC DES:PAYROLL ID:588074347372M8K INDN:EVANS,MICHELLE CO ID:9111111103 PPD	1,642.43

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Deposits and other additions - continued

Date	Description	Amount
12/02/25	IBISWORLD INC DES:PAYROLL ID:357599500396M8K INDN:EVANS,MICHELLE CO ID:9111111103 PPD	1,642.44
12/03/25	SoFi Bank DES:TRANSFER ID:MEvans INDN:Michelle E:67542:51118 CO ID:9039430511 WEB	5,000.00
12/04/25	IBISWORLD, INC. DES:BREX REIMB ID: INDN:MichelleEvans CO ID:9121145349 PPD PMT INFO:ursement	150.00
Total deposits and other additions		**$8,484.87**

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
11/10/25	BKOFAMERICA ATM 11/09 #000004193 WITHDRWL 184 BLEECKER STREE NEW YORK NY	-40.00
11/10/25	CHECKCARD 1107 Lovely Wine & Liquor Astoria NY 24426295313017023608191	-8.11
11/10/25	CHECKCARD 1107 CAPITOL FILE @DCA 553 ARLINGTON VA 24435655312132981586746	-5.04
11/10/25	CHECKCARD 1108 VITALITY BAGELS AND MAR ASTORIA NY 24755425312283128606028	-5.37
11/10/25	CHECKCARD 1109 TST* LE PAIN QUOTIDIEN NEW YORK NY 24137465313001694832453	-8.07
11/10/25	CHECKCARD 1109 MURRAY'S CHEESE LLC NEW YORK NY 24323005314233529031277	-2.49
11/10/25	CHECKCARD 1109 MARKET ON PRINCE LLC NEW YORK NY 24453515313027011178047	-1.70
11/12/25	CHECKCARD 1110 KINOKUNIYA BOOKSTORES NEW YORK NY 24269795314300620972972	-3.21
11/12/25	CHECKCARD 1110 Muji - Fifth Ave NEW YORK NY 24445005315300671498208	-3.16
11/14/25	CHECKCARD 1112 STRAND BOOK STORE RETAI NEW YORK NY 24003415317900015805233	-6.48
11/17/25	CHECKCARD 1113 GRAND GIFT SHOP BROOKLYN NY 24013395318002784892152	-2.12
11/17/25	CHECKCARD 1114 UNITED BROTHERS FRUIT M ASTORIA NY 24750765318900017484682	-4.24
11/17/25	CHECKCARD 1114 CTLP*SPINFAST LAUNDRY ASTORIA NY 24116415319549396910070	-0.50
11/17/25	CHECKCARD 1114 VITALITY BAGELS AND MAR ASTORIA NY 24755425318283186530940	-7.63
11/17/25	CHECKCARD 1114 SQ *THE MODERN CHEMIST Brooklyn NY 24692165318108130291000	-2.72
11/17/25	CHECKCARD 1115 SP GREENWICH LETTERPRE 121-29897464 NY 24011345320100029914246	-5.45
11/17/25	CHECKCARD 1116 BLEEKER STREET PIZZA NEW YORK NY 24754795320030083502446	-5.38
11/17/25	CHECKCARD 1115 SQ *HOUSING WORKS BOOKS NEW YORK NY 24692165319109005207682	-3.27
11/17/25	CHECKCARD 1115 WHOLEFDS HOU 10236 NEW YORK NY 24137465320001845909250	-2.76
11/17/25	CHECKCARD 1115 SQ *ECONOMY CANDY New York NY 24692165319109041951012	-3.27
11/18/25	CHECKCARD 1116 MANHATTAN FRUIT MARKET NEW YORK NY 24688075321016015355760	-3.31
11/20/25	CHECKCARD 1119 STATUE OF LIBERTY GIFT NEW YORK NY 24431065324329118674559	-1.09
11/21/25	CHECKCARD 1119 AMERICAS NATL PARKS -48 JERSEY CITY NJ 24269795324500777129619	-1.09
11/21/25	CHECKCARD 1120 GANSEVOORT MARKET NEW YORK NY 24755425324283248813203	-6.78
11/24/25	CHECKCARD 1122 48 BROADWAY SUPERMARKET ASTORIA NY 24765015327558392618621	-5.59

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Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
11/24/25	CHECKCARD 1123 SP MAINLANDVINTAGE 197-04126594 NY 24011345328100011315800	-3.27
11/26/25	CHECKCARD 1125 CTLP*SPINFAST LAUNDRY ASTORIA NY 24116415330561459891571	-0.75
12/01/25	CHECKCARD 1129 CITARELLA EAST HAMP EAST HAMPTON NY 24427335333720207451424	-1.67
12/01/25	CHECKCARD 1129 SQ *BONBON SAG HARBOR Sag Harbor NY 24692165333102212957233	-4.70
12/01/25	CHECKCARD 1129 CITARELLA - SOUTHAM SOUTHAMPTON NY 24427335333720207481140	-13.03
12/01/25	CHECKCARD 1130 TARGET STORE T New York NY	-8.29
12/01/25	CHECKCARD 1130 HOMESTYLE AT WESTCHESTE WHITE PLAINS NY 24193045335000014700049	-5.41
12/02/25	CHECKCARD 1201 TST* UTOPIA BAGELS - LI LONG ISLAND CNY 24137465335501092507585	-5.17
12/02/25	CHECKCARD 1201 UNITED BROTHERS FRUIT M ASTORIA NY 24750765335900016894161	-3.10
12/02/25	CHECKCARD 1201 CTLP*SPINFAST LAUNDRY ASTORIA NY 24116415336567789848987	-0.75
12/02/25	PMNT SENT 1202 VENMO *Elaine Visa Direct NY	-38.00
12/05/25	CHECKCARD 1204 SQ *MIMIS PIZZA New York NY 24692165338107328800990	-5.51
12/08/25	CHECKCARD 1204 BUTTERFIELD MARKET MADI NEW YORK NY 24099905339016011629078	-14.14
12/08/25	CHECKCARD 1205 DUNKIN #341667 Q35 JERSEY CITY NJ 24943005340338577432794	-3.45
12/08/25	CHECKCARD 1205 WHOLEFDS JRY #10772 JERSEY CITY NJ 24137465340001965667155	-2.79
12/08/25	CHECKCARD 1206 FINEFARE GOLD SUPERMARK NEW YORK NY 24137465341200244950361	-1.34
12/08/25	CHECKCARD 1206 MetropolitanMuseumStor New York NY 24793385340002986052091	-2.13
12/08/25	CHECKCARD 1207 WHOLEFDS UES #10518 NEW YORK NY 24137465342001521846770	-2.87
Total ATM and debit card subtractions		**-$255.20**

Other subtractions

Date	Description	Amount
11/10/25	KEEP THE CHANGE TRANSFER TO ACCT 7342 FOR 11/10/25	-4.22
11/12/25	KEEP THE CHANGE TRANSFER TO ACCT 7342 FOR 11/12/25	-1.63
11/14/25	KEEP THE CHANGE TRANSFER TO ACCT 7342 FOR 11/14/25	-0.52
11/17/25	WF Credit Card DES:AUTO PAY ID:90496607363276 INDN:EVANS,MICHELLE C CO ID:50260000 PPD	-80.28
11/17/25	SPOTIFY AB DES:IAT PAYPAL ID:1046221625339 INDN:MICHELLE EVANS CO ID:XXXXXXXXXC IAT PMT INFO: WEB 000000000000000649	-6.49
11/17/25	KEEP THE CHANGE TRANSFER TO ACCT 7342 FOR 11/17/25	-5.66

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Withdrawals and other subtractions - continued

Other subtractions - continued

Date	Description	Amount
11/18/25	KEEP THE CHANGE TRANSFER TO ACCT 7342 FOR 11/18/25	-0.69
11/19/25	CAPITAL ONE DES:CRCARDPMT ID:CA00BCA4998BCD5 INDN:Michelle C Evans CO ID:9541719318 WEB	-248.54
11/20/25	KEEP THE CHANGE TRANSFER TO ACCT 7342 FOR 11/20/25	-0.91
11/21/25	KEEP THE CHANGE TRANSFER TO ACCT 7342 FOR 11/21/25	-1.13
11/24/25	KEEP THE CHANGE TRANSFER TO ACCT 7342 FOR 11/24/25	-1.14
11/26/25	KEEP THE CHANGE TRANSFER TO ACCT 7342 FOR 11/26/25	-0.25
12/01/25	KEEP THE CHANGE TRANSFER TO ACCT 7342 FOR 12/01/25	-2.90
12/02/25	SoFi Bank DES:TRANSFER ID:MEvans INDN:Michelle E:67541:35957 CO ID:9039430511 WEB	-4,000.00
12/02/25	KEEP THE CHANGE TRANSFER TO ACCT 7342 FOR 12/02/25	-1.98
12/03/25	CAPITAL ONE DES:CRCARDPMT ID:CA0E863894C3658 INDN:Michelle C Evans CO ID:9541719318 WEB	-462.02
12/05/25	KEEP THE CHANGE TRANSFER TO ACCT 7342 FOR 12/05/25	-0.49
12/08/25	KEEP THE CHANGE TRANSFER TO ACCT 7342 FOR 12/08/25	-3.28
Total other subtractions		**-$4,822.13**

BANK OF AMERICA

Account number: [redacted] 7342

Your Regular Savings
Preferred Rewards Gold

MICHELLE C EVANS   POD MERYL DALY EVANS

Account summary

Beginning balance on November 5, 2025	$598.18
Deposits and other additions	21.53
ATM and debit card subtractions	-0.00
Other subtractions	-0.82
Service fees	-0.00
Ending balance on December 8, 2025	**$618.89**

Annual Percentage Yield Earned this statement period: 0.02%.
Interest Paid Year To Date: $0.18.

Deposits and other additions

Date	Description	Amount
11/12/25	KEEPTHECHANGE CREDIT FROM ACCT3107 EFFECTIVE 11/10	4.22
11/13/25	KEEPTHECHANGE CREDIT FROM ACCT3107 EFFECTIVE 11/12	1.63
11/17/25	KEEPTHECHANGE CREDIT FROM ACCT3107 EFFECTIVE 11/14	0.52
11/18/25	KEEPTHECHANGE CREDIT FROM ACCT3107 EFFECTIVE 11/17	5.66
11/19/25	KEEPTHECHANGE CREDIT FROM ACCT3107 EFFECTIVE 11/18	0.69
11/21/25	KEEPTHECHANGE CREDIT FROM ACCT3107 EFFECTIVE 11/20	0.91
11/24/25	KEEPTHECHANGE CREDIT FROM ACCT3107 EFFECTIVE 11/21	1.13
11/25/25	KEEPTHECHANGE CREDIT FROM ACCT3107 EFFECTIVE 11/24	1.14
11/28/25	KEEPTHECHANGE CREDIT FROM ACCT3107 EFFECTIVE 11/26	0.25
12/02/25	KEEPTHECHANGE CREDIT FROM ACCT3107 EFFECTIVE 12/01	2.90
12/03/25	KEEPTHECHANGE CREDIT FROM ACCT3107 EFFECTIVE 12/02	1.98
12/08/25	KEEPTHECHANGE CREDIT FROM ACCT3107 EFFECTIVE 12/05	0.49
12/08/25	Interest Earned	0.01
Total deposits and other additions		**$21.53**

Withdrawals and other subtractions

Other subtractions

Date	Description	Amount
12/01/25	Online Banking payment to CRD 0375 Confirmation# 0262159167	-0.82
Total other subtractions		**-$0.82**

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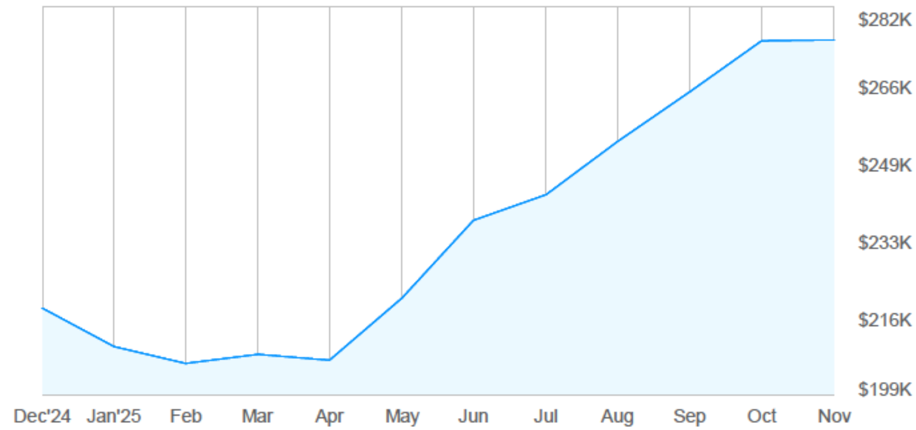
Schwab One® Account of

MICHELLE CHRISTINE EVANS
DESIGNATED BENE PLAN/TOD

Account Number	Statement Period
[redacted]83	November 1-30, 2025

Account Summary

Ending Account Value as of 11/30	Beginning Account Value as of 11/01
$275,808.03	$275,563.23



	This Statement	YTD
Beginning Account Value	**$275,563.23**	$218,576.08
Deposits	**0.00**	31,900.00
Withdrawals	**0.00**	(14,000.00)
Dividends and Interest	**0.00**	172.61
Transfer of Securities	**0.00**	0.00
Market Appreciation/(Depreciation)	**244.80**	39,159.34
Expenses	**0.00**	0.00
Ending Account Value	**$275,808.03**	**$275,808.03**

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.

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.

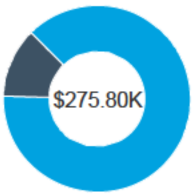
MICHELLE CHRISTINE EVANS
DESIGNATED BENE PLAN/TOD
440 NEWCASTLE STREET
THOUSAND OAKS CA 91361-1338

Schwab One® Account of

MICHELLE CHRISTINE EVANS
DESIGNATED BENE PLAN/TOD

Statement Period
November 1-30, 2025

Asset Allocation



Investment Objective: Growth

	This Period	Current Allocation
Cash and Cash Investments	58.04	<1%
Mutual Funds	242,533.22	88%
Exchange Traded Funds	33,216.77	12%
Total	**$275,808.03**	**100%**

Top Account Holdings This Period

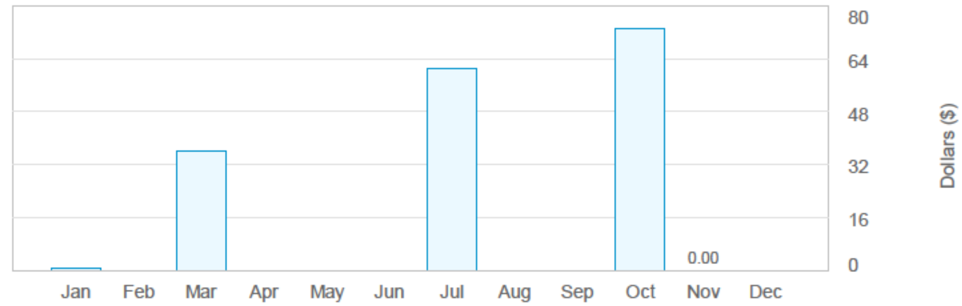
SYMBOL CUSIP	Description	Market Value	% of Accounts
SNXFX	SCHWAB 1000 INDEX	242,533.22	88%
VOO	VANGUARD S&P 500 ETF	29,095.07	11%
VXUS	VANGUARD TOTAL	4,121.70	1%
	Bank Sweep	58.04	<1%

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						**$99,648.10**

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.

Income Summary



	This Period		YTD	
Federal Tax Status	Tax-Exempt	Taxable	Tax-Exempt	Taxable
Bank Sweep Interest	0.00	0.00	0.00	1.79
Cash Dividends	0.00	0.00	0.00	170.82
Total Income	**$0.00**	**$0.00**	**$0.00**	**$172.61**

Schwab One® Account of

MICHELLE CHRISTINE EVANS
DESIGNATED BENE PLAN/TOD

Statement Period
November 1-30, 2025

Positions - Summary

Beginning Value as of 11/01	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	**Ending Value as of 11/30**	Cost Basis	Unrealized Gain/(Loss)
$275,563.23		$0.00		$0.00		$0.00		$244.80		**$275,808.03**	$176,101.89	$99,648.10

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		Bank Sweep [X,Z]			58.04	58.04	0.00		0.05%	<1%
Total Cash and Cash Investments					**$58.04**	**$58.04**	**$0.00**			**<1%**

Positions - Mutual Funds

Symbol	Description	Quantity	Price($)	Market Value($)	Cost Basis($)	Unrealized Gain/(Loss)($)	% of Acct
SNXFX	SCHWAB 1000 INDEX ◊	16,431.7900	14.76000	242,533.22	146,910.30	95,622.92	88%
Total Mutual Funds				**$242,533.22**	**$146,910.30**	**$95,622.92**	**88%**

Positions - Exchange Traded Funds

Symbol	Description	Quantity	Price($)	Market Value($)	Cost Basis($)	Unrealized Gain/(Loss)($)	Est. Yield	Est. Annual Income($)	% of Acct
VOO	VANGUARD S&P 500 ETF ◊	46.2995	628.41000	29,095.07	25,179.91	3,915.16	1.1%	322.24	11%
VXUS	VANGUARD TOTAL ◊	55.0000	74.94000	4,121.70	4,011.68	110.02	1.91%	79.13	1%
Total Exchange Traded Funds				**$33,216.77**	**$29,191.59**	**$4,025.18**		**$401.37**	**12%**

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.

Schwab One® Account of

MICHELLE CHRISTINE EVANS
DESIGNATED BENE PLAN/TOD

Statement Period
November 1-30, 2025

Transactions - Summary

Beginning Cash* as of 11/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Expenses	=	Ending Cash* as of 11/30
$58.04		$0.00		$0.00		$0.00		$0.00		$0.00		$0.00		$58.04

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.

Bank Sweep Activity

Date	Description	Amount	Date	Description	Amount	Date	Description	Amount
11/01	**Beginning Balance** X,Z	**$58.04**	11/30	**Ending Balance** X,Z	**$58.04**	11/28	**Interest Rate** * Z	**0.05%**

* Your interest period was 10/16/25 - 11/15/25. Z

Endnotes For Your Account

◊ 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**

Terms and Conditions (continued)

Loss): Unrealized Gain or (Loss) and Realized Gain or (Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information has been provided on this statement at the request of your Advisor, if applicable. This information is not a solicitation or a recommendation to buy or sell. **Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS. Interest**: For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its 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. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the Bank Sweep and Bank Sweep for Benefit Plans features, interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month. If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage Account is less than $.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than $.005. **Margin Account Customers:** This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection. Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully understand the risks involved in trading securities on margin. These risks include: 1) You can lose more funds than you deposit in the margin account; 2) Schwab can force the sale of securities or other assets in any of your account(s) to maintain the required account equity without contacting you; 3) You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call; 4) Schwab can increase its "house" maintenance margin requirements at any time without advance written notice to you. **Market Price:** The most recent price evaluation available to Schwab on the last business day of the report period, normally the last trade price or bid as of market close. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Assets Not Held at Schwab are not held in your Account or covered by the Account's SIPC account protection and are not otherwise in Schwab's custody and are being provided as a courtesy to you. Information on Assets Not Held at Schwab, including but not limited to valuations, is reported solely based on information you provide to Schwab. Schwab can neither validate nor certify the existence of Assets Not Held at Schwab or the accuracy, completeness or timeliness of the information about Assets Not Held at Schwab, whether provided by you or otherwise. Descriptions of Assets Not Held at Schwab may be abbreviated or truncated. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as Stale Priced. Certain Limited Partnerships (direct participation programs) and unlisted Real Estate Investment Trust (REIT) securities, for which you may see a value on your monthly Account statement that reflects the issuer's appraised estimated value, are not listed on a national securities exchange, and are generally illiquid. Even if you are able to sell such securities, the price received may be less than the per share appraised estimated value provided in the account statement. **Market Value:** The Market Value is computed by multiplying the Market Price by the Quantity of Shares. This is the dollar value of your present holdings in your specified Schwab Account or a summary of the Market Value summed over multiple accounts. **Non-Publicly Traded Securities:** All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party as provided by Schwab's Account Agreement. Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests. **Schwab Sweep Money Funds:** Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. If on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than ½ of 1 cent ($0.005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of $0.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower. **Securities Products and Services:** Securities products and services are offered by Charles Schwab & Co., Inc., **Member SIPC. Securities products and services, including unswept intraday funds and net credit balances held in brokerage accounts are not deposits or other obligations of, or guaranteed by, any bank, are not FDIC insured, and are subject to investment risk and may lose value. SIPC does not cover balances held at Program Banks in the Bank Sweep and Bank Sweep for Benefit Plans features**. Please see your Cash Feature Disclosure Statement for more information on insurance coverage. **Yield to Maturity:** This is the actual average annual return on a note if held to maturity. **IN CASE OF ERRORS OR DISCREPANCIES: If you find an error or discrepancy relating to your brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately. You may call us at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) If you're a client of an independent investment advisor, call us at 800-515-2157. Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions. IN CASE OF COMPLAINTS:** If you have a complaint regarding your Schwab statement, products or services, please write to Client Service & Support at Charles Schwab & Co., Inc., P.O. Box 982603 El Paso, TX 79998-2603, or call customer service at **800-435-4000**. (Outside the U.S., call **+1-415-667-8400**.) If you're a client of an independent investment advisor, call us at 800-515-2157. **Address Changes:** If you fail to notify Schwab in writing of any change of address or phone number, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account. **Additional Information:** We are required by law to report to the Internal Revenue Service adjusted cost basis information (if applicable), certain payments to you and credits to your Account during the calendar year. Retain this statement for income tax purposes. A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request. Any third-party trademarks appearing herein are the property of their respective owners. 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CO.	FILE	DEPT.	CLOCK	VCHR. NO.	070
M8K	006459	PRODUC		0000480114	1

Earnings Statement

IBISWORLD INC
1251-55 ELECTRIC AVE
VENICE, CA 90291

Period Beginning: 11/12/2025
Period Ending: 11/25/2025
Pay Date: 12/02/2025

MICHELLE EVANS
440 NEWCASTLE STREET
THOUSAND OAKS CA 91361

Filing Status: Single/Married filing separately
Exemptions/Allowances:
Federal: Standard Withholding Table,$12 Extra Withholding

Social Security Number: XXX-XX-2839

Earnings

Earnings	rate	salary/hours	this period	year to date
Regular	3653.85	68.00	3,653.85	83,827.03
Vacation		12.00		
Gross Pay			**$3,653.85**	83,827.03

Deductions

Statutory	this period	year to date
Federal Income Tax	-332 .54	7,300.64
Social Security Tax	-226 .54	5,197.26
Medicare Tax	-52 .98	1,215.49
CA State Income Tax	-124 .73	2,721.50
CA SDI Tax	-43 .84	1,005.92
Other		
Adp 401K$	-730 .77*	16,765.43
Dental Pre	-0 .01*	0.24
Net Pay	**$2,142.44**	
Checking 1	-1 ,642.44	
Savings 1	-500 .00	
Net Check	**$0.00**	

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $2,923.07

Other Benefits and Information

	this period	total to date
Sick Available	50.40	
Totl Hrs Worked	68.00	

Important Notes

COMPANY PH#:+1 424 238 2141 372

BASIS OF PAY: SALARY

Additional Tax Withholding Information

Taxable Marital Status:
CA: Single
Exemptions/Allowances:
CA: 1

IBISWORLD INC
1251-55 ELECTRIC AVE
VENICE, CA 90291

Advice number: **00000480114**
Pay date: 12/02/2025

Deposited to the account of	account number	transit ABA	amount
MICHELLE EVANS	xxxxxxxx3107	xxxx xxxx	$1,642.44
	xxxxxxxx2053	xxxx xxxx	$500.00

THIS IS NOT A CHECK

NON-NEGOTIABLE

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	070
M8K	006459	PRODUC		0000460166	1

Earnings Statement

IBISWORLD INC
1251-55 ELECTRIC AVE
VENICE, CA 90291

Period Beginning: 10/29/2025
Period Ending: 11/11/2025
Pay Date: 11/18/2025

MICHELLE EVANS
440 NEWCASTLE STREET
THOUSAND OAKS CA 91361

Filing Status: Single/Married filing separately
Exemptions/Allowances:
Federal: Standard Withholding Table,$12 Extra Withholding

Social Security Number: XXX-XX-2839

Earnings	rate	salary/hours	this period	year to date
Regular	3653.85	72.00	3,653.85	80,173.18
Sick		8.00		
Gross Pay			**$3,653.85**	80,173.18

Deductions		this period	year to date
	Statutory		
	Federal Income Tax	-332.54	6,968.10
	Social Security Tax	-226.54	4,970.72
	Medicare Tax	-52.98	1,162.51
	CA State Income Tax	-124.73	2,596.77
	CA SDI Tax	-43.85	962.08
	Other		
	Adp 401K$	-730.77*	16,034.66
	Dental Pre	-0.01*	0.23
	Net Pay	**$2,142.43**	
	Checking 1	-1,642.43	
	Savings 1	-500.00	
	Net Check	**$0.00**	

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $2,923.07

Other Benefits and Information	this period	total to date
Current Accrual	6.64	
Sick Available	50.40	
Totl Hrs Worked	72.00	

Important Notes

COMPANY PH#:+1 424 238 2141 372

BASIS OF PAY: SALARY

Additional Tax Withholding Information

Taxable Marital Status:
CA: Single
Exemptions/Allowances:
CA: 1

IBISWORLD INC
1251-55 ELECTRIC AVE
VENICE, CA 90291

Advice number: **00000460166**
Pay date: 11/18/2025

Deposited to the account of	account number	transit ABA	amount
MICHELLE EVANS	xxxxxxxx3107	xxxx xxxx	$1,642.43
	xxxxxxxx2053	xxxx xxxx	$500.00

NON-NEGOTIABLE

2024 W-2 and EARNINGS SUMMARY

W-2 Employee Reference Copy — Wage and Tax Statement **2024** OMB No. 1545-0008
Copy C for employee's records.

d Control number	Dept.	Corp.	Employer use only
006459 LOSA/M8K	PRODUC		A 56

c Employer's name, address, and ZIP code
IBISWORLD INC
1251-55 ELECTRIC AVENUE
VENICE CA 90291

Batch #02230

e/f Employee's name, address, and ZIP code
MICHELLE EVANS
440 NEWCASTLE STREET
THOUSAND OAKS CA 91361

b Employer's FED ID number: 20-1313176	a Employee's SSA number: XXX-XX-2839
1 Wages, tips, other comp.: 69516.66	2 Federal income tax withheld: 7077.24
3 Social security wages: 86895.90	4 Social security tax withheld: 5387.55
5 Medicare wages and tips: 86895.90	6 Medicare tax withheld: 1259.99
7 Social security tips	8 Allocated tips
9	10 Dependent care benefits
11 Nonqualified plans	12a See instructions for box 12: D 17379.24
14 Other: 955.85 SDI	12b DD 6273.24
	12c
	12d
	13 Stat emp. / Ret. plan X / 3rd party sick pay
15 State CA, Employer's state ID no. 252-5177 8	16 State wages, tips, etc.: 69516.66
17 State income tax: 2653.95	18 Local wages, tips, etc.
19 Local income tax	20 Locality name

This blue section is your Earnings Summary which provides more detailed information on the generation of your W-2 statement. The reverse side includes instructions and other general information.

1. Your Gross Pay was adjusted as follows to produce your W-2 Statement.

	Wages, Tips, other Compensation Box 1 of W-2	Social Security Wages Box 3 of W-2	Medicare Wages Box 5 of W-2	CA. State Wages, Tips, Etc. Box 16 of W-2
Gross Pay	86,896.16	86,896.16	86,896.16	86,896.16
Less 401(k) (D-Box 12)	17,379.24	N/A	N/A	17,379.24
Less Other Cafe 125	0.26	0.26	0.26	0.26
Reported W-2 Wages	**69,516.66**	**86,895.90**	**86,895.90**	**69,516.66**

2. Employee Name and Address.

MICHELLE EVANS
440 NEWCASTLE STREET
THOUSAND OAKS CA 91361

1 Wages, tips, other comp.: 69516.66	2 Federal income tax withheld: 7077.24
3 Social security wages: 86895.90	4 Social security tax withheld: 5387.55
5 Medicare wages and tips: 86895.90	6 Medicare tax withheld: 1259.99
d Control number 006459 LOSA/M8K, Dept. PRODUC, Corp.	Employer use only A 56
c Employer's name, address, and ZIP code: IBISWORLD INC, 1251-55 ELECTRIC AVENUE, VENICE CA 90291	
b Employer's FED ID number: 20-1313176	a Employee's SSA number: XXX-XX-2839
7 Social security tips	8 Allocated tips
9	10 Dependent care benefits
11 Nonqualified plans	12a See instructions for box 12: D 17379.24
14 Other: 955.85 SDI	12b DD 6273.24
	12c
	12d
	13 Stat emp. / Ret. plan X / 3rd party sick pay
e/f Employee's name, address and ZIP code: MICHELLE EVANS, 440 NEWCASTLE STREET, THOUSAND OAKS CA 91361	
15 State CA, Employer's state ID no. 252-5177 8	16 State wages, tips, etc.: 69516.66
17 State income tax: 2653.95	18 Local wages, tips, etc.
19 Local income tax	20 Locality name

Federal Filing Copy — **W-2** Wage and Tax Statement **2024** OMB No. 1545-0008
Copy B to be filed with employee's Federal Income Tax Return.

1 Wages, tips, other comp.: 69516.66	2 Federal income tax withheld: 7077.24
3 Social security wages: 86895.90	4 Social security tax withheld: 5387.55
5 Medicare wages and tips: 86895.90	6 Medicare tax withheld: 1259.99
d Control number 006459 LOSA/M8K, Dept. PRODUC, Corp.	Employer use only A 56
c Employer's name, address, and ZIP code: IBISWORLD INC, 1251-55 ELECTRIC AVENUE, VENICE CA 90291	
b Employer's FED ID number: 20-1313176	a Employee's SSA number: XXX-XX-2839
7 Social security tips	8 Allocated tips
9	10 Dependent care benefits
11 Nonqualified plans	12a D 17379.24
14 Other: 955.85 CA SDI	12b DD 6273.24
	12c
	12d
	13 Stat emp. / Ret. plan X / 3rd party sick pay
e/f Employee's name, address and ZIP code: MICHELLE EVANS, 440 NEWCASTLE STREET, THOUSAND OAKS CA 91361	
15 State CA, Employer's state ID no. 252-5177 8	16 State wages, tips, etc.: 69516.66
17 State income tax: 2653.95	18 Local wages, tips, etc.
19 Local income tax	20 Locality name

CA.State Reference Copy — **W-2** Wage and Tax Statement **2024** OMB No. 1545-0008
Copy 2 to be filed with employee's State Income Tax Return.

1 Wages, tips, other comp.: 69516.66	2 Federal income tax withheld: 7077.24
3 Social security wages: 86895.90	4 Social security tax withheld: 5387.55
5 Medicare wages and tips: 86895.90	6 Medicare tax withheld: 1259.99
d Control number 006459 LOSA/M8K, Dept. PRODUC, Corp.	Employer use only A 56
c Employer's name, address, and ZIP code: IBISWORLD INC, 1251-55 ELECTRIC AVENUE, VENICE CA 90291	
b Employer's FED ID number: 20-1313176	a Employee's SSA number: XXX-XX-2839
7 Social security tips	8 Allocated tips
9	10 Dependent care benefits
11 Nonqualified plans	12a D 17379.24
14 Other: 955.85 CA SDI	12b DD 6273.24
	12c
	12d
	13 Stat emp. / Ret. plan X / 3rd party sick pay
e/f Employee's name, address and ZIP code: MICHELLE EVANS, 440 NEWCASTLE STREET, THOUSAND OAKS CA 91361	
15 State CA, Employer's state ID no. 252-5177 8	16 State wages, tips, etc.: 69516.66
17 State income tax: 2653.95	18 Local wages, tips, etc.
19 Local income tax	20 Locality name

CA.State Filing Copy — **W-2** Wage and Tax Statement **2024** OMB No. 1545-0008
Copy 2 to be filed with employee's State Income Tax Return.

Instructions for Employee

Box 1. Enter this amount on the wages line of your tax return.

Box 2. Enter this amount on the federal income tax withheld line of your tax return.

Box 5. You may be required to report this amount on Form 8959. See the Form 1040 instructions to determine if you are required to complete Form 8959.

Box 6. This amount includes the 1.45% Medicare tax withheld on all Medicare wages and tips shown in box 5, as well as the 0.9% Additional Medicare Tax on any of those Medicare wages and tips above $200,000.

Box 8. This amount is **not** included in box 1, 3, 5, or 7. For information on how to report tips on your tax return, see the Form 1040 instructions.

You must file Form 4137 with your income tax return to report at least the allocated tip amount unless you can prove with adequate records that you received a smaller amount. If you have records that show the actual amount of tips you received, report that amount even if it is more or less than the allocated tips. Use Form 4137 to figure the social security and Medicare tax owed on tips you didn't report to your employer. Enter this amount on the wages line of your tax return. By filing Form 4137, your social security tips will be credited to your social security record (used to figure your benefits).

Box 10. This amount includes the total dependent care benefits that your employer paid to you or incurred on your behalf (including amounts from a section 125 (cafeteria) plan). Any amount over your employer's plan limit is also included in box 1. See Form 2441.

Box 11. This amount is (a) reported in box 1 if it is a distribution made to you from a nonqualified deferred compensation or nongovernmental section 457(b) plan, or (b) included in box 3 and/or box 5 if it is a prior year deferral under a nonqualified or section 457(b) plan that became taxable for social security and Medicare taxes this year because there is no longer a substantial risk of forfeiture of your right to the deferred amount. This box shouldn't be used if you had a deferral and a distribution in the same calendar year. If you made a deferral and received a distribution in the same calendar year, and you are or will be age 62 by the end of the calendar year, your employer should file Form SSA-131, Employer Report of Special Wage Payments, with the Social Security Administration and give you a copy.

Box 12. The following list explains the codes shown in box 12. You may need this information to complete your tax return. Elective deferrals (codes D, E, F, and S) and designated Roth contributions (codes AA, BB, and EE) under all plans are generally limited to a total of $23,000 ($16,000 if you only have SIMPLE plans; $26,000 for section 403(b) plans if you qualify for the 15-year rule explained in Pub. 571). Deferrals under code G are limited to $23,000. Deferrals under code H are limited to $7,000. However, if you were at least age 50 in 2024, your employer may have allowed an additional deferral of up to $7,500 ($3,500 for section 401(k)(11) and 408(p) SIMPLE plans). This additional deferral amount is not subject to the overall limit on elective deferrals. For code G, the limit on elective deferrals may be higher for the last 3 years before you reach retirement age. Contact your plan administrator for more information. Amounts in excess of the overall elective deferral limit must be included in income. See the Form 1040 instructions.

Note: If a year follows code D through H, S, Y, AA, BB, or EE, you made a make-up pension contribution for a prior year(s) when you were in military service. To figure whether you made excess deferrals, consider these amounts for the year shown, not the current year. If no year is shown, the contributions are for the current year.

A—Uncollected social security or RRTA tax on tips. Include this tax on Form 1040 or 1040-SR. See the Form 1040 instructions.

B—Uncollected Medicare tax on tips. Include this tax on Form 1040 or 1040-SR. See the Form 1040 instructions.

C—Taxable cost of group-term life insurance over $50,000 (included in boxes 1, 3 (up to the social security wage base), and 5)

D—Elective deferrals to a section 401(k) cash or deferred arrangement. Also includes deferrals under a SIMPLE retirement account that is part of a section 401(k) arrangement.

E—Elective deferrals under a section 403(b) salary reduction agreement

F—Elective deferrals under a section 408(k)(6) salary reduction SEP

G—Elective deferrals and employer contributions (including nonelective deferrals) to a section 457(b) deferred compensation plan

H—Elective deferrals to a section 501(c)(18)(D) tax-exempt organization plan. See the Form 1040 instructions for how to deduct.

J—Nontaxable sick pay (information only, not included in box 1, 3, or 5)

K—20% excise tax on excess golden parachute payments. See the Form 1040 instructions.

L—Substantiated employee business expense reimbursements (nontaxable)

M—Uncollected social security or RRTA tax on taxable cost of group-term life insurance over $50,000 (former employees only). See the Form 1040 instructions.

N—Uncollected Medicare tax on taxable cost of group-term life insurance over $50,000 (former employees only). See the Form 1040 instructions.

P—Excludable moving expense reimbursements paid directly to a member of the U.S. Armed Forces (not included in box 1, 3, or 5)

Q—Nontaxable combat pay. See the Form 1040 instructions for details on reporting this amount.

R—Employer contributions to your Archer MSA. Report on Form 8853.

S—Employee salary reduction contributions under a section 408(p) SIMPLE plan

T—Adoption benefits (not included in box 1). Complete Form 8839 to figure any taxable and nontaxable amounts.

V—Income from exercise of nonstatutory stock option(s) (included in boxes 1, 3 (up to the social security wage base), and 5). See Pub. 525 for reporting requirements.

W—Employer contributions (including amounts the employee elected to contribute using a section 125 (cafeteria) plan) to your health savings account. Report on Form 8889.

Y—Deferrals under a section 409A nonqualified deferred compensation plan

Z—Income under a nonqualified deferred compensation plan that fails to satisfy section 409A. This amount is also included in box 1. It is subject to an additional 20% tax plus interest. See the Form 1040 instructions.

AA—Designated Roth contributions under a section 401(k) plan

BB—Designated Roth contributions under a section 403(b) plan

DD—Cost of employer-sponsored health coverage. **The amount reported with code DD is not taxable.**

EE—Designated Roth contributions under a governmental section 457(b) plan. This amount does not apply to contributions under a tax-exempt organization section 457(b) plan.

FF—Permitted benefits under a qualified small employer health reimbursement arrangement

GG—Income from qualified equity grants under section 83(i)

HH—Aggregate deferrals under section 83(i) elections as of the close of the calendar year

II—Medicaid waiver payments excluded from gross income under Notice 2014-7.

Box 13. If the "Retirement plan" box is checked, special limits may apply to the amount of traditional IRA contributions you may deduct. See Pub. 590-A.

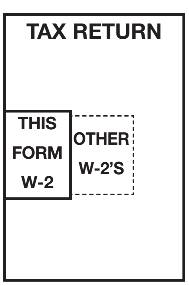
Box 14. Employers may use this box to report information such as state disability insurance taxes withheld, union dues, uniform payments, health insurance premiums deducted, nontaxable income, educational assistance payments, or a member of the clergy's parsonage allowance and utilities. Railroad employers use this box to report railroad retirement (RRTA) compensation, Tier 1 tax, Tier 2 tax, Medicare tax, and Additional Medicare Tax. Include tips reported by the employee to the employer in railroad retirement (RRTA) compensation.

Note: Keep **Copy C** of Form W-2 for at least 3 years after the due date for filing your income tax return. However, to help **protect your social security benefits**, keep Copy C until you begin receiving social security benefits, just in case there is a question about your work record and/or earnings in a particular year.

NOTE: THESE ARE SUBSTITUTE WAGE AND TAX STATEMENTS AND ARE ACCEPTABLE FOR FILING WITH YOUR FEDERAL, STATE AND LOCAL/CITY INCOME TAX RETURNS.

This information is being furnished to the Internal Revenue Service. If you are required to file a tax return, a negligence penalty or other sanction may be imposed on you if this income is taxable and you fail to report it.

IMPORTANT NOTE:
In order to insure efficient processing, attach this W-2 to your tax return like this (following agency instructions):



Future developments. For the latest information about developments related to Form W-2, such as legislation enacted after it was published, go to *www.irs.gov/FormW2*.

Notice to Employee

Do you have to file? Refer to the Form 1040 instructions to determine if you are required to file a tax return. Even if you don't have to file a tax return, you may be eligible for a refund if box 2 shows an amount or if you are eligible for any credit.

Earned income tax credit (EITC). You may be able to take the EITC for 2024 if your adjusted gross income (AGI) is less than a certain amount. The amount of the credit is based on income and family size. Workers without children could qualify for a smaller credit. You and any qualifying children must have valid social security numbers (SSNs). You can't take the EITC if your investment income is more than the specified amount for 2024 or if income is earned for services provided while you were an inmate at a penal institution. For 2024 income limits and more information, visit *www.irs.gov/EITC*. See also Pub. 596. **Any EITC that is more than your tax liability is refunded to you, but only if you file a tax return.**

Employee's social security number (SSN). For your protection, this form may show only the last four digits of your SSN. However, your employer has reported your complete SSN to the IRS and the Social Security Administration (SSA).

Clergy and religious workers. If you aren't subject to social security and Medicare taxes, see Pub. 517.

Corrections. If your name, SSN, or address is incorrect, correct Copies B, C, and 2 and ask your employer to correct your employment record. Be sure to ask the employer to file Form W-2c, Corrected Wage and Tax Statement, with the SSA to correct any name, SSN, or money amount error reported to the SSA on Form W-2. Be sure to get your copies of Form W-2c from your employer for all corrections made so you may file them with your tax return. If your name and SSN are correct but aren't the same as shown on your social security card, you should ask for a new card that displays your correct name at any SSA office or by calling 800-772-1213. You may also visit the SSA website at *www.SSA.gov.*

Cost of employer-sponsored health coverage (if such cost is provided by the employer). The reporting in box 12, using code DD, of the cost of employer-sponsored health coverage is for your information only. **The amount reported with code DD is not taxable.**

Credit for excess taxes. If you had more than one employer in 2024 and more than $10,453.20 in social security and/or Tier 1 railroad retirement (RRTA) taxes were withheld, you may be able to claim a credit for the excess against your federal income tax. See the Form 1040 instructions. If you had more than one railroad employer and more than $6,129.90 in Tier 2 RRTA tax was withheld, you may be able to claim a refund on Form 843. See the Instructions for Form 843.