

Primary Account: [REDACTED]

RIVERWALK HOMEOWNERS
ASSOCIATION, INC
6285 RIVERWALK LN
JUPITER FL 33458-7944

If you have questions on your statement,
call 24-Hour Assistance:
(866) 4MLBUSINESS
(866) 465-2874

Investment Advice and Guidance:
Call Your Financial Advisor

Your Financial Advisor:
THE FLIT KOWALSKI WATSON GROUP
2301 SE MONTEREY RD
STUART FL 34996
1-800-937-0662

Up-to-date account information can be viewed
at: www.mymerrill.com, where your statements
are archived for three or more years.

Questions about MyMerrill? Click the "help" tab
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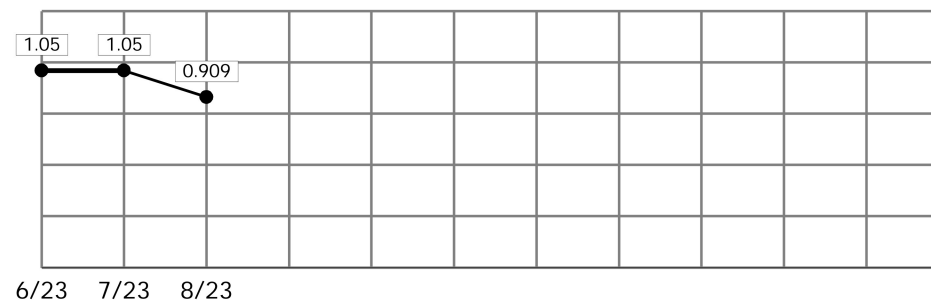
WEALTH MANAGEMENT REPORT

August 01, 2023 - August 31, 2023

PORTFOLIO SUMMARY

	August 31	July 31	Month Change
Net Portfolio Value	\$908,590.26	\$1,050,106.09	(\$141,515.83) ▼
Your assets	\$908,590.26	\$1,050,106.09	(\$141,515.83) ▼
Your liabilities	-	-	
Your Net Cash Flow (Inflows/Outflows)	(\$145,516.50)	-	
Securities You Transferred In/Out	-	-	
Subtotal Net Contributions	(\$145,516.50)		
Your Dividends/Interest Income	\$395.20	\$1,546.80	
Your Market Gains/(Losses)	\$3,605.47	\$3,013.03	
Subtotal Investment Earnings	\$4,000.67	\$4,559.83	

Total Value (Net Portfolio Value plus Assets Not Held/Valued By MLPF&S, if any) in millions, 2023-2023



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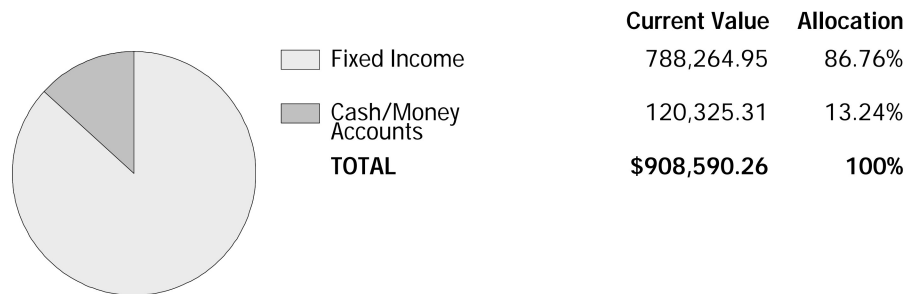
Investment products: **Are Not FDIC Insured** **Are Not Bank Guaranteed** **May Lose Value**

YOUR PORTFOLIO REVIEW

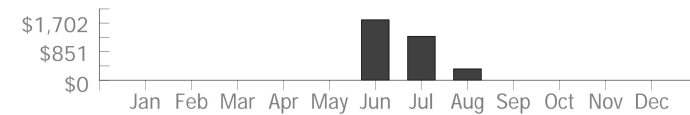
August 01, 2023 - August 31, 2023

ASSET ALLOCATION*

* Estimated Accrued Interest not included; may not reflect all holdings; does not include asset categories less than 1%.



CURRENT INCOME



	This Report	Year To Date
Tax-Exempt Interest	-	-
Taxable Interest	395.20	4,070.26
Tax-Exempt Dividends	-	-
Taxable Dividends	-	-
Total	\$395.20	\$4,070.26
Your Estimated Annual Income		\$4,374.20

BOND MATURITY SCHEDULE

Does not include Fixed Income Mutual Funds

Maturity Years	% of Total Bond Assets	Par Value	Estimated Market Value
<1	100%	803,000	788,264.95
Total	100%	803,000	\$788,264.95

TOP FIVE PORTFOLIO HOLDINGS

Based on Estimated Market Value

	Current Value	% of Portfolio
U.S. TREASURY BILL	788,264.95	86.75%
+PREFERRED DEPOSIT (BUS)	85,026.00	9.35%
+FDIC INSURED NOT SIPC COVERED		
+ML BANK DEPOSIT PROGRAM	35,298.00	3.88%
+FDIC INSURED NOT SIPC COVERED		
CASH	1.31	

Online at: www.mymerrill.com

Account Number: [REDACTED]

24-Hour Assistance: (866) 4MLBUSINESS

RIVERWALK HOMEOWNERS
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JUPITER FL 33458-7944

Net Portfolio Value: **\$908,590.26**

Your Financial Advisor:
THE FLIT KOWALSKI WATSON GROUP
2301 SE MONTEREY RD
STUART FL 34996
1-800-937-0662

WCMA® ACCOUNT

August 01, 2023 - August 31, 2023

	<i>This Statement</i>	<i>Year to Date</i>
Opening Value (08/01)	\$1,050,106.09	
Total Credits	395.20	1,047,788.26
Total Debits	(145,516.50)	(145,816.50)
Securities You Transferred In/Out	-	-
Market Gains/(Losses)	3,605.47	6,618.50
Closing Value (08/31)	\$908,590.26	

ASSETS	<i>August 31</i>	<i>July 31</i>
Cash/Money Accounts	120,325.31	265,446.61
Fixed Income	788,264.95	784,659.48
Equities	-	-
Mutual Funds	-	-
Options	-	-
Other	-	-
<i>Subtotal (Long Portfolio)</i>	908,590.26	1,050,106.09
TOTAL ASSETS	\$908,590.26	\$1,050,106.09

LIABILITIES		
Debit Balance	-	-
Short Market Value	-	-
TOTAL LIABILITIES	-	-
NET PORTFOLIO VALUE	\$908,590.26	\$1,050,106.09



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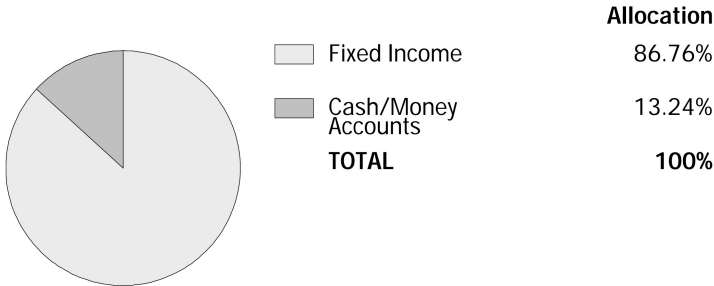
WCMA® ACCOUNT

August 01, 2023 - August 31, 2023

CASH FLOW	<i>This Statement</i>	<i>Year to Date</i>
Opening Cash/Money Accounts	\$265,446.61	
CREDITS		
Funds Received	-	-
Electronic Transfers	-	1,043,718.00
Other Credits	-	-
Subtotal	-	1,043,718.00
DEBITS		
Electronic Transfers	-	-
Margin Interest Charged	-	-
Other Debits	-	-
Visa Purchases	-	-
ATM/Cash Advances	-	-
Checks Written/Bill Payment	(145,516.50)	(145,516.50)
Advisory and other fees	-	(300.00)
Subtotal	(145,516.50)	(145,816.50)
Net Cash Flow	(\$145,516.50)	\$897,901.50
OTHER TRANSACTIONS		
Dividends/Interest Income	395.20	4,070.26
Security Purchases/Debits	-	(781,646.45)
Security Sales/Credits	-	-
Closing Cash/Money Accounts	\$120,325.31	

ASSET ALLOCATION*

* Estimated Accrued Interest not included; may not reflect all holdings; does not include asset categories less than 1%.



Having an asset allocation that reflects your profile and goals is key to achieving the right outcome. Consult with your advisor to determine an appropriate allocation across all your holdings.

DOCUMENT PREFERENCES THIS PERIOD

	<i>Mail</i>	<i>Online Delivery</i>
Statements	X	
Performance Reports	X	
Trade Confirms	X	
Shareholders Communication	X	
Prospectus	X	
Service Notices	X	
Tax Statements	X	

RIVERWALK HOMEOWNERS

Account Number: [REDACTED]

YOUR WCMA BANK DEPOSIT INTEREST SUMMARY

August 01, 2023 - August 31, 2023

Money Account Description	Opening Balance	Average Deposit Balance	Current Yield%	Interest on Deposits	Closing Balance
Bank of America, N.A.	771	165,908	.30	42.23	35,298
TOTAL ML Bank Deposit Program	771			42.23	35,298

Money Account Description	Opening Balance	Average Deposit Balance	Current Yield%	Interest on Deposits	Closing Balance
Bank of America, N.A.	84,674	84,674	5.02	352.97	85,026
TOTAL Pref Deposit for Bus	84,674			352.97	85,026

YOUR WCMA ASSETS

CASH/MONEY ACCOUNTS		Total	Estimated	Estimated	Estimated	Est. Annual
Description	Quantity	Cost Basis	Market Price	Market Value	Annual Income	Yield%
CASH	1.31	1.31		1.31		
+ML BANK DEPOSIT PROGRAM	35,298.00	35,298.00	1.0000	35,298.00	106	.30
+FDIC INSURED NOT SIPC COVERED						
+PREFERRED DEPOSIT (BUS)	85,026.00	85,026.00	1.0000	85,026.00	4,268	5.02
+FDIC INSURED NOT SIPC COVERED						
TOTAL		120,325.31		120,325.31	4,374	3.64

GOVERNMENT AND AGENCY SECURITIES ¹		Adjusted/Total	Estimated	Estimated	Unrealized	Estimated	Estimated
Description	Acquired	Quantity	Cost Basis	Market Price	Market Value	Gain/(Loss)	Accrued Interest
U.S. TREASURY BILL	07/03/23	803,000	781,646.45	98.1650	788,264.95	6,618.50	
ZERO% JAN 04 2024 MOODY'S: *** S&P: *** CUSIP: 912797FW2							
TOTAL		803,000	781,646.45		788,264.95	6,618.50	

PLEASE REFER TO NOTES BELOW FOR INFORMATION REGARDING CREDIT RATINGS.

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RIVERWALK HOMEOWNERS

Account Number: [REDACTED]

24-Hour Assistance: (866) 4MLBUSINESS

YOUR WCMA ASSETS

August 01, 2023 - August 31, 2023

LONG PORTFOLIO

		<i>Adjusted/Total Cost Basis</i>	<i>Estimated Market Value</i>	<i>Unrealized Gain/(Loss)</i>	<i>Estimated Accrued Interest</i>	<i>Estimated Annual Income</i>
TOTAL	YIELD 3.64%	901,971.76	908,590.26	6,618.50		4,374

Notes

¹ Some agency securities are not backed by the full faith and credit of the United States government.

For Credit Ratings: S&P and Moody's provide credit ratings on the credit quality of certain bonds and preferred stocks. For a credit enhanced security, Moody's and S&P publish and provide third party vendors the higher of the rating on the credit enhancer (guarantor) or the stand alone rating on the underlying security.

YOUR WCMA TRANSACTIONS

DIVIDENDS/INTEREST INCOME TRANSACTIONS

<i>Date</i>	<i>Description</i>	<i>Transaction Type</i>	<i>Quantity</i>	<i>Income</i>	<i>Income Year To Date</i>
Taxable Interest					
08/31	BANK DEPOSIT INTEREST	☒ Bank Interest		.23	
08/31	BANK DEPOSIT INTEREST	☒ Bank Interest		.97	
	ML BANK DEPOSIT PROGRAM	Income Total		42.00	
	PREFERRED DEPOSIT (BUS)	Income Total		352.00	
	Subtotal (Taxable Interest)			395.20	4,070.26
	NET TOTAL			395.20	4,070.26

CHECKS WRITTEN/BILL PAYMENT

<i>Date Written</i>	<i>Date Cleared</i>	<i>Check Number</i>	<i>Description</i>	<i>Debit</i>	<i>Credit</i>
	08/29	2\$	CHECK	79,224.30	
	08/29	3\$	CHECK	61,155.60	
	08/31	4\$	CHECK	5,136.60	
	NET TOTAL			145,516.50	

§ Check Image available online

To report Lost or Stolen Visa Cards or Checks, please call (800) CMA-LOST.

RIVERWALK HOMEOWNERS

Account Number: [REDACTED]

YOUR WCMA MONEY ACCOUNT TRANSACTIONS

August 01, 2023 - August 31, 2023

<i>Date</i>	<i>Description</i>	<i>Withdrawals</i>	<i>Deposits</i>	<i>Date</i>	<i>Description</i>	<i>Withdrawals</i>	<i>Deposits</i>
08/01	ML BANK DEPOSIT PROGRAM		180,001.00	08/31	ML BANK DEPOSIT PROGRAM	5,136.00	
08/29	ML BANK DEPOSIT PROGRAM	140,380.00					
NET TOTAL							34,485.00

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Except for certain custodial accounts, we hold bonds and preferred stocks in bulk segregation. If there is a partial call for those securities, securities will be randomly selected from those held in bulk. The probability of your holdings being selected is proportional to the total number of customer holdings of that particular security that we hold.

This statement serves as a confirmation of certain transactions during the period permitted to be reported periodically. Additional information, including the time of execution for any trade, is available upon written request.

In accordance with applicable law, rules and regulations, your free credit balance is not segregated and we can use these funds in our business. Your free credit balance is the amount of funds payable upon your demand. You have the right to receive, in the normal course of business, any free credit balance and any fully paid securities to which you are entitled, subject to any obligations you owe in any of your accounts.

For clients enrolled in a sweep program, the balance in any bank deposit account or shares of any money market mutual fund in which you have a beneficial interest can be withdrawn or liquidated on your order and the proceeds returned to your securities account or remitted to you.

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All transactions are subject to the constitution, rules, regulations, customs, usages, rulings and interpretations of the exchange or market, and its clearinghouse, if any, where the transactions are executed, and if not executed on any exchange, FINRA.

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at www.finra.org

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Margin Customers

If this statement is for a margin account, it is a combined statement of your margin account and special memorandum account maintained for you pursuant to applicable regulations. The permanent record of the separate account, as required by Regulation T, is available for your inspection upon request. You should retain this statement for use with your next statement to calculate interest charges, if any, for the period covered by this statement. The interest charge period will parallel the statement period, except that interest due for the final day of the statement period will be carried over and appear on your next statement.

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Values on your statement generally are based on estimates obtained from various sources and in certain cases only from affiliates. These values assume standard market conditions, are not firm bids or offers and may vary from prices achieved in actual transactions, especially for thinly traded securities. These values are generally for transactions of \$1 million or more, which often reflect more favorable pricing than transactions in smaller amounts. You may pay more than these values if you purchase smaller amounts of securities, or receive less if you sell smaller amounts of securities.

Prices and Valuations

While we believe our pricing information to be reliable, we cannot guarantee its accuracy. Pricing information provided for certain thinly traded securities may be stale.

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Investments such as direct participation program securities (e.g., partnerships, limited liability companies, and real estate trusts which are not listed on any exchange), and alternative investments (e.g., commodity pools, private equity funds, private debit funds, and hedge funds) are generally illiquid investments. No formal trading market exists for these securities and their current values will likely be different from the purchase price. Unless otherwise indicated, and except for certain alternative investment funds sponsored by affiliates of MLPF&S, the value shown on this statement for an investment in these securities has been provided by the management, administrator or sponsor of each program or a third-party vendor, in each case without independent verification by MLPF&S. The values shown may not reflect actual market value or be realized upon a sale. If an estimated value is not provided, accurate valuation information is not available.

Cost Data/Realized Capital Gains & Losses

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Information is based on data from the issuing insurer. We are not responsible for the calculation of policy/contract values. Insurance policies and annuity contracts are generally not held in your MLPF&S account. If we, as custodian or trustee, hold an annuity contract that is a security, SIPC and excess-SIPC coverage apply.

Estimated Annual Income and Current Yield

Estimated Annual Income and Current Yield for certain types of securities could include a return of principal or capital gains in which case the Estimated Annual Income and Current Yield would be overstated. Estimated Annual Income and Current Yield are estimates and the actual income and yield might be lower or higher than the estimated amounts. Current Yield is based upon Estimated Annual Income and the current price of the security and will fluctuate.

Market-Linked Investments (MLI)

MLIs are debt securities or Certificates of Deposit linked to an underlying reference asset. They are reflected on your statement by their underlying reference asset – equities (e.g., stocks, ETFs, equity indices), alternative investments (e.g., commodities, currencies), or fixed income (e.g., interest rates). This classification method illustrates your asset allocation.

Symbols and Abbreviations

☐	Interest reported to the IRS
■	Gross Proceeds reported to the IRS
*	Dividends reported to the IRS
:	Transactions reported to the IRS
OCC	Options Clearing Corporation
#	Transaction you requested same day payment. Prior day's dividend retained to offset cost of advancing payment on your behalf
N/A	Price, value and/or cost data not available
N/C	Not-Calculated
N/N	Non-negotiable securities
N/O	Securities registered in your name
N/O CUST	Non-negotiable securities registered in the name of the custodian
↑ ↓	Indicates that BofA Merrill Lynch Research has upgraded (↑) or downgraded (↓) its fundamental equity opinion on a security.