Unparalleled Property Services

Riviera Dunes Master Association Inc.

03/31/2026

Financial Statements

For Management Purposes Only

Prepared by:
Castle Management, LLC.
12270 SW 3rd Street, Suite 200
Plantation FL 33325

RDM Riviera Dunes Master Association Inc.
Balance Sheet
03/31/2026

4301 32nd Street
West Bradenton FL 34221

Castle Management, LLC.
12270 SW 3rd Street, Suite 200
Plantation FL 33325

		Operating	Reserve	Total
	ASSETS			
	CURRENT ASSETS			
100093	Western Alliance Bank - Oper w/ICS Sweep	41,919.07	0.00	41,919.07
	TOTAL CURRENT ASSETS	41,919.07	0.00	41,919.07
	RESERVE CASH			
102035	Truist Bank - Reserves	0.00	25,750.22	25,750.22
102180	UBS Financial Services - Reserves	0.00	557,603.77	557,603.77
	TOTAL RESERVE CASH	0.00	583,353.99	583,353.99
	OTHER ASSETS			
150000	Prepaid Insurance	5,973.66	0.00	5,973.66
151011	Deposits - Utilities	610.00	0.00	610.00
	TOTAL OTHER ASSETS	6,583.66	0.00	6,583.66
	TOTAL ASSETS	**48,502.73**	**583,353.99**	**631,856.72**

4301 32nd Street
West Bradenton FL 34221

Castle Management, LLC.
12270 SW 3rd Street, Suite 200
Plantation FL 33325

		Operating	Reserve	Total
	LIABILITIES & FUND BALANCES			
	NON-RESERVE LIABILITIES			
210031	Accrued Expenses	932.30	0.00	932.30
220000	Prepaid Assessments	21,285.88	0.00	21,285.88
	TOTAL NON-RESERVE LIABILITIES	22,218.18	0.00	22,218.18
	RESERVE CONTRACT LIABILITIES			
300100	Contract Liability-Prior Year Reserve	0.00	515,222.66	515,222.66
300108	Contract Liability-Current Year Income	0.00	12,063.00	12,063.00
	TOTAL RESERVE CONTRACT LIABILITIES	0.00	527,285.66	527,285.66
	RESERVE FUND			
309999	Reserve Interest	0.00	56,068.33	56,068.33
	TOTAL RESERVE FUND	0.00	56,068.33	56,068.33
	OPERATING FUND			
360000	Prior Years Surplus/(Deficit)	35,766.27	0.00	35,766.27
	Current Surplus/(Deficit)	(9,481.72)	0.00	(9,481.72)
	TOTAL OPERATING FUND	26,284.55	0.00	26,284.55
	TOTAL LIABILITIES & FUND BALANCES	**48,502.73**	**583,353.99**	**631,856.72**

RDM Riviera Dunes Master Association Inc.
Income Statement Operating Format
03/31/2026

4301 32nd Street
West Bradenton FL 34221

Castle Management, LLC.
12270 SW 3rd Street, Suite 200
Plantation FL 33325

	Description	Current Period Actual	Current Period Budget	Current Period Variance	Year To Date Actual	Year To Date Budget	Year To Date Variance	Yearly Budget	Remaining Budget
	Revenues								
400100	Maintenance Assessments	19,082.06	19,082	0.06	57,246.18	57,246	0.18	228,978	171,731.82
400400	Late Fees	0.00	0	0.00	80.10	0	80.10	0	(80.10)
401120	Bank Interest Income	0.87	0	0.87	3.60	0	3.60	0	(3.60)
	Total Revenues	19,082.93	19,082	0.93	57,329.88	57,246	83.88	228,978	171,648.12
	Administrative Expenses								
510100	Insurance	2,902.17	3,107	204.83	5,958.30	9,321	3,362.70	37,281	31,322.70
520115	Postage & Mailings	618.60	125	(493.60)	618.60	375	(243.60)	1,500	881.40
520119	Office Expense/Equipment	0.00	83	83.00	512.80	249	(263.80)	1,000	487.20
520131	Web Site	337.45	300	(37.45)	1,012.35	900	(112.35)	3,600	2,587.65
530100	Accounting/Audit/Review	0.00	342	342.00	0.00	1,026	1,026.00	4,100	4,100.00
530110	Legal/Professional	11,047.50	1,250	(9,797.50)	14,713.50	3,750	(10,963.50)	15,000	286.50
540110	License, Permits, Fees & Taxes	0.00	17	17.00	0.00	51	51.00	200	200.00
540122	Income Tax	0.00	17	17.00	184.54	51	(133.54)	200	15.46
600000	Management Services Contract	1,458.61	1,479	20.39	4,375.83	4,437	61.17	17,753	13,377.17
	Total Administrative Expenses	16,364.33	6,720	(9,644.33)	27,375.92	20,160	(7,215.92)	80,634	53,258.08
	Operating Expenses								
700100	Lawn Maintenance Contract	2,478.00	2,478	0.00	7,401.00	7,434	33.00	29,736	22,335.00
700133	Misc - Tree Trimming & Harbour cleanup	0.00	238	238.00	0.00	714	714.00	2,856	2,856.00
701160	Mangrove Trimming	0.00	2,383	2,383.00	15,275.00	7,149	(8,126.00)	28,600	13,325.00
702000	General Repairs & Maintenance	262.50	263	0.50	775.00	789	14.00	3,150	2,375.00
702008	Contingency	0.00	1,250	1,250.00	0.00	3,750	3,750.00	15,000	15,000.00
705012	Walkway Electricity	(28.47)	83	111.47	117.40	249	131.60	1,000	882.60
705023	Electricity - Street Lights	580.65	750	169.35	1,532.21	2,250	717.79	9,000	7,467.79
705024	Sign Electric	84.32	63	(21.32)	232.07	189	(43.07)	750	517.93
707020	Miscellaneous Grounds Expense	0.00	833	833.00	2,040.00	2,499	459.00	10,000	7,960.00
	Total Operating Expenses	3,377.00	8,341	4,964.00	27,372.68	25,023	(2,349.68)	100,092	72,719.32
	Reserves								
900100	Pooled Reserves	4,021.00	4,021	0.00	12,063.00	12,063	0.00	48,252	36,189.00
	Total Reserves	4,021.00	4,021	0.00	12,063.00	12,063	0.00	48,252	36,189.00
	Total Expenses	23,762.33	19,082	(4,680.33)	66,811.60	57,246	(9,565.60)	228,978	162,166.40
	Net Income (Loss)	**(4,679.40)**	**0**	**(4,679.40)**	**(9,481.72)**	**0**	**(9,481.72)**	**0**	**9,481.72**

Riviera Dunes Master Association, Inc.
Prepaid Insurance - 150000
March 31, 2026

Company	Type	Period From	Period To	Yearly Premium	Months in Term	Current Month Exp	Total Expensed	Prepaid Balance
Zenith Insurance Co.	Workers Comp	10/08/25	10/08/26	508.00	12	42.33	6	254.00
IPFS Corporation	Directors & Officers /Crime	05/23/25	05/23/26	28,150.50	12	2,345.88	2	4,691.75
IPFS Corporation	Property & General Liability	05/23/25	05/23/26	6,167.50	12	513.96	2	1,027.92
TOTALS				**$34,826.00**		**$ 2,902.17**		**$ 5,973.66**

Riviera Dunes Master Association, Inc.
Utility Deposits - 151011
March 31, 2026

Date	Service Acct / Meter	Amount
5/31/2021	Balance from Prior Management Co.	610.00
	Total $	**610.00**

Riviera Dunes Master Association, Inc.

Accrued Expenses - 210031

March 31, 2026

Account	Description	Service Dates	Vendor	Amount
705023	Electric Street Lights	03/04/26-03/31/26	FPL #7105	480.07
705024	Electric Sign	03/04/26-03/31/26	FPL #6559	69.91
705012	Walkway Electricity	03/04/26-03/31/26	FPL #5310	82.32
520131	Web Site	03/01/26-03/31/26	Fineman Communications	300.00
	TOTAL			**932.30**

Riviera Dunes Master Association, Inc.
Deferred Maintenance - 250100
March 31, 2026

GL	Description	Month	Monthly Amount	Balance
400100	Amount Billed	1st Quarter		57,246.18
400100	Maintenance Fees	January	19,082.06	38,164.12
400100	Maintenance Fees	February	19,082.06	19,082.06
400100	Maintenance Fees	March	19,082.06	-

Riviera Dunes Master Association, Inc.

Reserve Liabilies - 300101-309999

March 31, 2026

GL #	Description	Forward Balance 12/31/25	2026 Assessments	2026 Expenses	2026 Interest	Ending Balance
300100	Contract Liability - Prior Year Reserve	515,222.66				515,222.66
300108	Contract Liability - Current Year Reserve Income		12,063.00			12,063.00
309999	Interest	51,899.49			4,168.84	56,068.33
		567,122.15	**12,063.00**	**0.00**	**4,168.84**	**583,353.99**

Riviera Dunes Master Association, Inc.
Prior Year Surplus/Deficit - 360000
March 31, 2026

Date	Description	Amount	Balance
12/31/24	Forward Balance		31,799.70
12/31/25	Closing Entry	3,966.57	3,966.57
	TOTAL	**$**	**35,766.27**

For All Accounts

Account		Type	Reference	Date	Description	Debit Amount	Credit Amount	Balance
100093	Western Alliance Bank - Oper w/ICS Sweep				Beginning Balance			47,463.69
		ACK	RDM99-001628	03/01/2026	Riviera Dunes Master		4,021.00	
		ACK	RDM99-001635	03/01/2026	Castle Management, I		1,458.61	
		ACK	RDM99-001639	03/01/2026	Castle Management, I		512.80	
		ACK	RDM99-001644	03/01/2026	Florida Power & Ligh		39.96	
		ACK	RDM99-001645	03/01/2026	Florida Power & Ligh		38.44	
		ACK	RDM99-001646	03/01/2026	Florida Power & Ligh		515.63	
		ACK	RDM99-001647	03/01/2026	Castle Management, I		618.60	
		ACK	RDM99-001648	03/01/2026	Florida Power & Ligh		36.65	
		ACK	RDM99-001649	03/01/2026	Florida Power & Ligh		48.46	
		ACK	RDM99-001631	03/06/2026	Fineman Communications		300.00	
		ACK	RDM99-001632	03/06/2026	Action Property		315.00	
		ACK	RDM99-001633	03/09/2026	Department of Treasury		184.54	
		ACK	RDM99-001634	03/09/2026	Action Property		1,725.00	
		ACK	RDM99-001640	03/18/2026	Burley Technology Soluti		37.45	
		ACK	RDM99-001641	03/18/2026	Lobeck & Hanson PA		10,400.00	
		ACK	RDM99-001642	03/18/2026	Action Property		2,740.50	
		ACK	RDM99-001643	03/19/2026	Staebler Appraisal and		647.50	
		RCP	04478310	03/23/2026	Lockbox	17,966.38		
		AVD	RDM99-001620	03/31/2026	VOID CHECK RDM99 1620	81.02		
		AVD	RDM99-001630	03/31/2026	VOID CHECK RDM99 1630	47.25		
	Interest	JBR	rdm99-033126	03/31/2026	Bank Reconciliation	0.87		
					Account Total	18,095.52	23,640.14	-5,544.62
					Ending Balance			41,919.07
102035	Truist Bank - Reserves				Beginning Balance			25,728.11
	Interest	JBR	rdm21-033126	03/31/2026	Bank Reconciliation	22.11		
					Account Total	22.11	0.00	22.11
					Ending Balance			25,750.22
102180	UBS Financial Services - Reserves				Beginning Balance			552,117.93
	RESERVES	AVC	03847278	03/01/2026	Riviera Dunes Master	4,021.00		
	Interest	JBR	rdm22-033126	03/31/2026	Bank Reconciliation	1,464.84		
					Account Total	5,485.84	0.00	5,485.84
					Ending Balance			557,603.77
150000	Prepaid Insurance				Beginning Balance			8,875.83
	Monthly Insurance	JER	00252418	03/01/2026	Monthly Insurance		2,902.17	
					Account Total	0.00	2,902.17	-2,902.17
					Ending Balance			5,973.66
151011	Deposits - Utilities				Beginning Balance			610.00
					Ending Balance			610.00
200000	Accounts Payable				Beginning Balance			0.00
	RESERVES	ACK	RDM99-001628	03/01/2026	Riviera Dunes Master	4,021.00		
	Mar 26 MGT Fees	ACK	RDM99-001635	03/01/2026	Castle Management, I	1,458.61		
	Feb 2026 PRINT BILLING	ACK	RDM99-001639	03/01/2026	Castle Management, I	512.80		
	02/03/26-03/04/26	ACK	RDM99-001644	03/01/2026	Florida Power & Ligh	39.96		
	02/03/26-03/04/26	ACK	RDM99-001645	03/01/2026	Florida Power & Ligh	38.44		
	02/03/26-03/04/26	ACK	RDM99-001646	03/01/2026	Florida Power & Ligh	515.63		
	Feb 26 Postage Invoice	ACK	RDM99-001647	03/01/2026	Castle Management, I	677.82		
	Feb 26 Postage Invoice	ACK	RDM99-001647	03/01/2026	Castle Management, I		59.22	
	02/03/2026-03/04/2026	ACK	RDM99-001648	03/01/2026	Florida Power & Ligh	36.65		
	02/03/2026-03/04/2026	ACK	RDM99-001649	03/01/2026	Florida Power & Ligh	48.46		
	RESERVES	AVC	03847278	03/01/2026	Riviera Dunes Master		4,021.00	
	Mar 26 MGT Fees	AVC	03854368	03/02/2026	Castle Management, I		1,458.61	
	1084	AVC	3852322	03/02/2026	Action Property		1,725.00	
	Income Tax	AVC	3852323	03/02/2026	Department of Treasury		184.54	
	1084	AVC	3851476	03/04/2026	Action Property		315.00	
	Web Site	AVC	3851488	03/04/2026	Fineman Communications		300.00	
	02/03/26-03/04/26	AVC	03872668	03/05/2026	Florida Power & Ligh		39.96	
	02/03/26-03/04/26	AVC	03872673	03/05/2026	Florida Power & Ligh		38.44	
	02/03/26-03/04/26	AVC	03872677	03/05/2026	Florida Power & Ligh		515.63	
		ACK	RDM99-001631	03/06/2026	Fineman Communications	300.00		
		ACK	RDM99-001632	03/06/2026	Action Property	315.00		
		ACK	RDM99-001633	03/09/2026	Department of Treasury	184.54		
		ACK	RDM99-001634	03/09/2026	Action Property	1,725.00		
	Feb 2026 PRINT BILLING	AVC	03859750	03/11/2026	Castle Management, I		512.80	

For All Accounts

Account		Type	Reference	Date	Description	Debit Amount	Credit Amount	Balance
	Feb 26 Postage Invoice	AVC	03878631	03/11/2026	Castle Management, I		677.82	
	Feb 26 Postage Invoice	AVC	03878631	03/11/2026	Castle Management, I	59.22		
	Web Site	AVC	3866063	03/16/2026	Burley Technology Soluti		37.45	
	Legal/Professional	AVC	3866064	03/16/2026	Lobeck & Hanson PA		10,400.00	
	Lawn Maintenance Contract	AVC	3866067	03/16/2026	Action Property		2,478.00	
	Lawn Maintenance Contract	AVC	3866067	03/16/2026	Action Property		262.50	
		ACK	RDM99-001640	03/18/2026	Burley Technology Soluti	37.45		
		ACK	RDM99-001641	03/18/2026	Lobeck & Hanson PA	10,400.00		
		ACK	RDM99-001642	03/18/2026	Action Property	2,478.00		
		ACK	RDM99-001642	03/18/2026	Action Property	262.50		
	Legal/Professional	AVC	3867233	03/18/2026	Staebler Appraisal and		647.50	
		ACK	RDM99-001643	03/19/2026	Staebler Appraisal and	647.50		
	02/03/2026-03/04/2026	AVC	03878202	03/26/2026	Florida Power & Ligh		36.65	
	02/03/2026-03/04/2026	AVC	03878367	03/26/2026	Florida Power & Ligh		48.46	
		ACR	00099275	03/31/2026	Florida Power & Ligh	81.02		
		ACR	00099276	03/31/2026	Florida Power & Ligh	47.25		
	12/02/2025-01/03/2026	AVD	RDM99-001620	03/31/2026	VOID CHECK RDM99 1620		81.02	
	01/03/2026-02/03/2026	AVD	RDM99-001630	03/31/2026	VOID CHECK RDM99 1630		47.25	
					Account Total	23,886.85	23,886.85	0.00
					Ending Balance			0.00
210031	Accrued Expenses				Beginning Balance			-3,584.01
		REV	00851871	03/01/2026	February Accruals	3,584.01		
	March Accruals	JE	00859404	03/31/2026	March Accruals		932.30	
					Account Total	3,584.01	932.30	2,651.71
					Ending Balance			-932.30
220000	Prepaid Assessments				Beginning Balance			-3,319.50
		RCP	04478310	03/23/2026	Lockbox		17,966.38	
					Account Total	0.00	17,966.38	-17,966.38
					Ending Balance			-21,285.88
250100	Deferred Maintenance Fees				Beginning Balance			-19,082.06
	Deferred Maintenance	JER	00252420	03/01/2026	Deferred Maintenance	19,082.06		
					Account Total	19,082.06	0.00	19,082.06
					Ending Balance			0.00
300100	Contract Liability-Prior Year Reserve				Beginning Balance			-515,222.66
					Ending Balance			-515,222.66
300108	Contract Liability-Current Year Income				Beginning Balance			-8,042.00
	Riviera Dunes Rsv	JER	00252419	03/01/2026	Riviera Dunes Rsv		4,021.00	
					Account Total	0.00	4,021.00	-4,021.00
					Ending Balance			-12,063.00
309999	Reserve Interest				Beginning Balance			-54,581.38
	Interest	JBR	rdm21-033126	03/31/2026	Bank Reconciliation		22.11	
	Interest	JBR	rdm22-033126	03/31/2026	Bank Reconciliation		1,464.84	
					Account Total	0.00	1,486.95	-1,486.95
					Ending Balance			-56,068.33
360000	Prior Years Surplus/(Deficit)				Beginning Balance			-35,766.27
					Ending Balance			-35,766.27
400100	Maintenance Assessments				Beginning Balance			-38,164.12
	Deferred Maintenance	JER	00252420	03/01/2026	Deferred Maintenance		19,082.06	
					Account Total	0.00	19,082.06	-19,082.06
					Ending Balance			-57,246.18
400400	Late Fees				Beginning Balance			-80.10
	Feb 26 Postage Invoice	AVC	03878631	03/11/2026	Castle Management, I	677.82		
	Rcl Castle Mgmt	JE	00859400	03/31/2026	Rcl Castle Mgmt		677.82	
					Account Total	677.82	677.82	0.00
					Ending Balance			-80.10
401120	Bank Interest Income				Beginning Balance			-2.73
	Interest	JBR	rdm99-033126	03/31/2026	Bank Reconciliation		0.87	
					Account Total	0.00	0.87	-0.87
					Ending Balance			-3.60

For All Accounts

Account		Type	Reference	Date	Description	Debit Amount	Credit Amount	Balance
510100	Insurance				Beginning Balance			3,056.13
	Monthly Insurance	JER	00252418	03/01/2026	Monthly Insurance	2,902.17		
					Account Total	2,902.17	0.00	2,902.17
					Ending Balance			5,958.30
520115	Postage & Mailings				Beginning Balance			0.00
	Feb 26 Postage Invoice	AVC	03878631	03/11/2026	Castle Management, I		59.22	
	Rcl Castle Mgmt	JE	00859400	03/31/2026	Rcl Castle Mgmt	677.82		
					Account Total	677.82	59.22	618.60
					Ending Balance			618.60
520119	Office Expense/Equipment				Beginning Balance			512.80
		REV	00851871	03/01/2026	February Accruals		512.80	
	Feb 2026 PRINT BILLING	AVC	03859750	03/11/2026	Castle Management, I	512.80		
					Account Total	512.80	512.80	0.00
					Ending Balance			512.80
520131	Web Site				Beginning Balance			674.90
		REV	00851871	03/01/2026	February Accruals		300.00	
	Website	AVC	3851488	03/04/2026	Fineman Communications	300.00		
	Website	AVC	3866063	03/16/2026	Burley Technology Soluti	37.45		
	March Accruals	JE	00859404	03/31/2026	March Accruals	300.00		
					Account Total	637.45	300.00	337.45
					Ending Balance			1,012.35
530110	Legal/Professional				Beginning Balance			3,666.00
	Gov. Docs. Revision	AVC	3866064	03/16/2026	Lobeck & Hanson PA	10,400.00		
	Reserve Study	AVC	3867233	03/18/2026	Staebler Appraisal and	647.50		
					Account Total	11,047.50	0.00	11,047.50
					Ending Balance			14,713.50
540122	Income Tax				Beginning Balance			184.54
		REV	00851871	03/01/2026	February Accruals		184.54	
	IRS	AVC	3852323	03/02/2026	Department of Treasury	184.54		
					Account Total	184.54	184.54	0.00
					Ending Balance			184.54
600000	Management Services Contract				Beginning Balance			2,917.22
	Mar 26 MGT Fees	AVC	03854368	03/02/2026	Castle Management, I	1,458.61		
					Account Total	1,458.61	0.00	1,458.61
					Ending Balance			4,375.83
700100	Lawn Maintenance Contract				Beginning Balance			4,923.00
	Landscape Main.	AVC	3866067	03/16/2026	Action Property	2,478.00		
					Account Total	2,478.00	0.00	2,478.00
					Ending Balance			7,401.00
701160	Mangrove Trimming				Beginning Balance			15,275.00
					Ending Balance			15,275.00
702000	General Repairs & Maintenance				Beginning Balance			512.50
	Waste Stations	AVC	3866067	03/16/2026	Action Property	262.50		
					Account Total	262.50	0.00	262.50
					Ending Balance			775.00
705012	Walkway Electricity				Beginning Balance			145.87
		REV	00851871	03/01/2026	February Accruals		70.94	
	02/03/26-03/04/26	AVC	03872668	03/05/2026	Florida Power & Ligh	39.96		
	02/03/2026-03/04/2026	AVC	03878367	03/26/2026	Florida Power & Ligh	48.46		
		ACR	00099275	03/31/2026	Florida Power & Ligh		81.02	
		ACR	00099276	03/31/2026	Florida Power & Ligh		47.25	
	March Accruals	JE	00859404	03/31/2026	March Accruals	82.32		
					Account Total	170.74	199.21	-28.47
					Ending Balance			117.40
705023	Electricity - Street Lights				Beginning Balance			951.56
		REV	00851871	03/01/2026	February Accruals		415.05	
	02/03/26-03/04/26	AVC	03872677	03/05/2026	Florida Power & Ligh	515.63		
	March Accruals	JE	00859404	03/31/2026	March Accruals	480.07		
					Account Total	995.70	415.05	580.65

For All Accounts

Account		Type	Reference	Date	Description	Debit Amount	Credit Amount	Balance
					Ending Balance			1,532.21
705024	Sign Electric				Beginning Balance			147.75
		REV	00851871	03/01/2026	February Accruals		60.68	
	02/03/26-03/04/26	AVC	03872673	03/05/2026	Florida Power & Ligh	38.44		
	02/03/2026-03/04/2026	AVC	03878202	03/26/2026	Florida Power & Ligh	36.65		
	March Accruals	JE	00859404	03/31/2026	March Accruals	69.91		
					Account Total	145.00	60.68	84.32
					Ending Balance			232.07
707020	Miscellaneous Grounds Expense				Beginning Balance			2,040.00
		REV	00851871	03/01/2026	February Accruals		1,725.00	
		REV	00851871	03/01/2026	February Accruals		315.00	
	Fountain Grasses	AVC	3852322	03/02/2026	Action Property	1,725.00		
	Annuals	AVC	3851476	03/04/2026	Action Property	315.00		
					Account Total	2,040.00	2,040.00	0.00
					Ending Balance			2,040.00
900100	Pooled Reserves				Beginning Balance			8,042.00
	Riviera Dunes Rsv	JER	00252419	03/01/2026	Riviera Dunes Rsv	4,021.00		
					Account Total	4,021.00	0.00	4,021.00
					Ending Balance			12,063.00
					Entity Totals	98,368.04	98,368.04	0.00

For Journal Entries Dated 03/01/26 to 03/31/26
For All Batch Numbers
For Journal Type - Ref No's je - to jer - ZZZZZZZZZZZZ
For Entities RDM to RDM

Castle Management, LLC
12270 SW 3rd Street, Suite 200
Plantation FL 33325

Type	Reference	Description	Date / Entity	User / Account	Subacct	Create Date / Description	Debit	Credit
JER	00252418	Monthly Insurance	03/01/2026	1michelles		04/23/2026		
		Riviera Dunes Master	RDM	150000		Prep Insurance		2,902.17
		Riviera Dunes Master	RDM	510100		Insurance	2,902.17	
JER	00252419	Riviera Dunes Rsv	03/01/2026	1michelles		04/23/2026		
		Riviera Dunes Master	RDM	300108		Res - Contingency Bl		4,021.00
		Riviera Dunes Master	RDM	900100		Res - General	4,021.00	
		Riviera Dunes Rsv						
JER	00252420	Deferred Maintenance	03/01/2026	1michelles		04/23/2026		
		Riviera Dunes Master	RDM	250100		Def Maintenance Fees	19,082.06	
		Riviera Dunes Master	RDM	400100		Maintenance Fees		19,082.06
JE	00859400	Rcl Castle Mgmt	03/31/2026	1michelles		04/23/2026		
		Riviera Dunes Master	RDM	400400		Late Fees		677.82
		Riviera Dunes Master	RDM	520115		Postage & Mailings	677.82	
		Rcl Castle Mgmt for postage for annual meeting						
JE	00859404	March Accruals	03/31/2026	1michelles		04/23/2026		
		Riviera Dunes Master	RDM	210031		Accrued Expenses		932.30
		Riviera Dunes Master	RDM	520131		Web Site	300.00	
		Riviera Dunes Master	RDM	705012		Elec - Shrd Roadway	82.32	
		Riviera Dunes Master	RDM	705023		Elec - Street	480.07	
		Riviera Dunes Master	RDM	705024		Elec - Pavil	69.91	
		March Accrualsc						
Totals							27,615.35	27,615.35

RDM Riviera Dunes Master
For All Banks
For All Vendors

Castle Management, LLC
12270 SW 3rd Street, Suite 200
Plantation FL 33325

Vendor	Name	Voucher	Vch Date	Amount	Disc Taken	Bank	Check	Type	Check Date	Amount
FLORAP	Florida Power & Light	03816768	01/28/2026	81.02	0.00	RDM99	001620	V	01/01/2026	-81.02
RIDMAP	Riviera Dunes Master	03847278	03/01/2026	4,021.00	0.00	RDM99	001628	D	03/01/2026	4,021.00
FLORAP	Florida Power & Light	03846509	02/24/2026	47.25	0.00	RDM99	001630	V	02/01/2026	-47.25
013682	Fineman Communications	03851488	03/04/2026	300.00	0.00	RDM99	001631	C	03/06/2026	300.00
012930	Action Property	03851476	03/04/2026	315.00	0.00	RDM99	001632	C	03/06/2026	315.00
DEPA03	Department of Treasury	03852323	03/02/2026	184.54	0.00	RDM99	001633	C	03/09/2026	184.54
012930	Action Property	03852322	03/02/2026	1,725.00	0.00	RDM99	001634	C	03/09/2026	1,725.00
CASTAP	Castle Management, LLC	03854368	03/02/2026	1,458.61	0.00	RDM99	001635	D	03/01/2026	1,458.61
CASTAP	Castle Management, LLC	03859750	03/11/2026	512.80	0.00	RDM99	001639	D	03/01/2026	512.80
022641	Burley Technology Soluti	03866063	03/16/2026	37.45	0.00	RDM99	001640	C	03/18/2026	37.45
LOBE01	Lobeck & Hanson PA	03866064	03/16/2026	10,400.00	0.00	RDM99	001641	C	03/18/2026	10,400.00
012930	Action Property	03866067	03/16/2026	2,740.50	0.00	RDM99	001642	C	03/18/2026	2,740.50
001231	Staebler Appraisal and	03867233	03/18/2026	647.50	0.00	RDM99	001643	C	03/19/2026	647.50
FLORAP	Florida Power & Light	03872668	03/05/2026	39.96	0.00	RDM99	001644	D	03/01/2026	39.96
FLORAP	Florida Power & Light	03872673	03/05/2026	38.44	0.00	RDM99	001645	D	03/01/2026	38.44
FLORAP	Florida Power & Light	03872677	03/05/2026	515.63	0.00	RDM99	001646	D	03/01/2026	515.63
CASTAP	Castle Management, LLC	03878631	03/11/2026	618.60	0.00	RDM99	001647	D	03/01/2026	618.60
FLORAP	Florida Power & Light	03878202	03/26/2026	36.65	0.00	RDM99	001648	D	03/01/2026	36.65
FLORAP	Florida Power & Light	03878367	03/26/2026	48.46	0.00	RDM99	001649	D	03/01/2026	48.46
	Entity Totals			23,768.41	0.00					23,511.87

Computer Checks:	16,349.99
Manual Checks:	-128.27
Direct Credits:	7,290.15

RDM Riviera Dunes Master
For All Banks
For All Vendors

Castle Management, LLC
12270 SW 3rd Street, Suite 200
Plantation FL 33325

Vendor	Name	Voucher	Vch Date	Amount	Disc Taken	Bank	Check	Type	Check Date	Amount
FLORAP	Florida Power & Light	03816768	01/28/2026	81.02	0.00	RDM99	001620	V	01/01/2026	-81.02
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Riviera Dunes Master	12/02/2025-01/03/2026				RDM	705012		91889-06532	81.02
RIDMAP	Riviera Dunes Master	03847278	03/01/2026	4,021.00	0.00	RDM99	001628	D	03/01/2026	4,021.00
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Riviera Dunes Master	RESERVES				RDM	102180		RV00000068001 3	4,021.00
FLORAP	Florida Power & Light	03846509	02/24/2026	47.25	0.00	RDM99	001630	V	02/01/2026	-47.25
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Riviera Dunes Master	01/03/2026-02/03/2026				RDM	705012		91889-06532	47.25
013682	Fineman Communications	03851488	03/04/2026	300.00	0.00	RDM99	001631	C	03/06/2026	300.00
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Riviera Dunes Master	Website				RDM	520131		3944	300.00
012930	Action Property	03851476	03/04/2026	315.00	0.00	RDM99	001632	C	03/06/2026	315.00
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Riviera Dunes Master	Annuals				RDM	707020		20075	315.00
DEPA03	Department of Treasury	03852323	03/02/2026	184.54	0.00	RDM99	001633	C	03/09/2026	184.54
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Riviera Dunes Master	IRS				RDM	540122		02092026RDM	184.54
012930	Action Property	03852322	03/02/2026	1,725.00	0.00	RDM99	001634	C	03/09/2026	1,725.00
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Riviera Dunes Master	Fountain Grasses				RDM	707020		20061	1,725.00
CASTAP	Castle Management, LLC	03854368	03/02/2026	1,458.61	0.00	RDM99	001635	D	03/01/2026	1,458.61
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Riviera Dunes Master	Mar 26 MGT Fees				RDM	600000		mgt030126386	1,458.61
CASTAP	Castle Management, LLC	03859750	03/11/2026	512.80	0.00	RDM99	001639	D	03/01/2026	512.80
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Riviera Dunes Master	Feb 2026 PRINT BILLING				RDM	520119		pri0226067	512.80
022641	Burley Technology Soluti	03866063	03/16/2026	37.45	0.00	RDM99	001640	C	03/18/2026	37.45
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Riviera Dunes Master	Website				RDM	520131		20261216	37.45
LOBE01	Lobeck & Hanson PA	03866064	03/16/2026	10,400.00	0.00	RDM99	001641	C	03/18/2026	10,400.00
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Riviera Dunes Master	Gov. Docs. Revision				RDM	530110		3778	10,400.00
012930	Action Property	03866067	03/16/2026	2,740.50	0.00	RDM99	001642	C	03/18/2026	2,740.50
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Riviera Dunes Master	Landscape Main.				RDM	700100		16812	2,478.00
	Riviera Dunes Master	Waste Stations				RDM	702000		16812	262.50
001231	Staebler Appraisal and	03867233	03/18/2026	647.50	0.00	RDM99	001643	C	03/19/2026	647.50
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Riviera Dunes Master	Reserve Study				RDM	530110		03102026RDM	647.50
FLORAP	Florida Power & Light	03872668	03/05/2026	39.96	0.00	RDM99	001644	D	03/01/2026	39.96
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Riviera Dunes Master	02/03/26-03/04/26				rdm	705012		47524-85310	39.96
FLORAP	Florida Power & Light	03872673	03/05/2026	38.44	0.00	RDM99	001645	D	03/01/2026	38.44
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Riviera Dunes Master	02/03/26-03/04/26				rdm	705024		49743-06559	38.44
FLORAP	Florida Power & Light	03872677	03/05/2026	515.63	0.00	RDM99	001646	D	03/01/2026	515.63
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Riviera Dunes Master	02/03/26-03/04/26				RDM	705023		51700-27105	515.63
CASTAP	Castle Management, LLC	03878631	03/11/2026	618.60	0.00	RDM99	001647	D	03/01/2026	618.60
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Riviera Dunes Master	Feb 26 Postage Invoice				RDM	400400		pos0226317	677.82
	Riviera Dunes Master	Feb 26 Postage Invoice				RDM	520115		pos0226317	-59.22

RDM Riviera Dunes Master
For All Banks
For All Vendors

Castle Management, LLC
12270 SW 3rd Street, Suite 200
Plantation FL 33325

Vendor	Name	Voucher	Vch Date	Amount	Disc Taken	Bank	Check	Type	Check Date	Amount
FLORAP	Florida Power & Light	03878202	03/26/2026	36.65	0.00	RDM99	001648	D	03/01/2026	36.65
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Riviera Dunes Master	02/03/2026-03/04/2026				RDM	705024		09236-62050	36.65
FLORAP	Florida Power & Light	03878367	03/26/2026	48.46	0.00	RDM99	001649	D	03/01/2026	48.46
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Riviera Dunes Master	02/03/2026-03/04/2026				RDM	705012		91889-06532	48.46
	Entity Totals			23,768.41	0.00					23,511.87

Computer Checks:	16,349.99
Manual Checks:	-128.27
Direct Credits:	7,290.15

RD

Castle Management, LLC.
12270 SW 3rd Street, Suite 200
Plantation FL 33325

Unit Space	R Type	Sts	Resident Co-Resident	CC	Unit Address Description	Deposit Date	Amount	Current	30 Days	60 Days	90 Days
RD-M001 - RDM- RIVIERA DUNES											
0711	01	C	7 Eleven		208 US HWY 41 North		-3,319.50				-3,319.50
BMCA	01	C	Bel Mare Twr 1 and 2		130 Riviera Dunes Way		-6,371.22	-6,371.22			
GDBM	01	C	GDAWG Ventures LLC		714 Manatee Ave East STE A		-1,407.64	-1,407.64			
GDHR	01	C	GDAWG Ventures LLC		714 Manatee Ave East STE A		-2,337.14	-2,337.14			
GDHS	01	C	GDAWG Ventures LLC		714 Manatee Ave East STE A		-6,308.82	-6,308.82			
GDLT	01	C	GDAWG Ventures LLC		714 Manatee Ave East STE A		-1,541.56	-1,541.56			
					Project Totals Delinquent		0.00	0.00	0.00	0.00	0.00
					Prepaids		-21,285.88	-17,966.38	0.00	0.00	-3,319.50
					Net		-21,285.88	-17,966.38	0.00	0.00	-3,319.50
					Net Distribution						
				QA	Quarterly Assessment		-21,285.88	-17,966.38	0.00	0.00	-3,319.50

Bank Reconciliation
RDM99 RDM-Alliance Oper
03/31/2026

Bank Balance As Of 03/31/2026	41,967.53
Outstanding Checks AP	-48.46
Adjusted Bank Balance	41,919.07
Book Balance As Of 03/31/2026	41,918.20
Interest Income	0.87
Bank Charges	0.00
Adjusted Book Balance	41,919.07

Check	Date	Vendor		Type	Amount
001649	03/01/2026	FLORAP	Florida Power & Light	D	48.46
			Report Total		48.46

Western Alliance Bank® | Alliance Association Banking

PO Box 26237 • Las Vegas, NV 89126-0237
Return Service Requested

Last statement: February 28, 2026
This statement: March 31, 2026
Total days in statement period: 31

RIVIERA DUNES MASTER ASSOCIATION INC
C/O CASTLE MANAGEMENT LLC
OPERATING
PO BOX 559009
FT LAUDERDALE FL 33355-9009

Page 1
XXXXXX0035
(0)

Direct inquiries to:
888-734-4567

Alliance Association Banking
3075 W. Ray Road, FL 4
Chandler AZ 85226

THANK YOU FOR BANKING WITH US!

SUMMARY OF ACCOUNT BALANCES

Account	Number	Ending Balance
AAB Community Checking	XXXXXX0035	$41,967.53
Cash Manager Balance	XX-XXX0-35-9	$0.00

Investment totals as of March 31, 2026

AAB Community Checking

Account number	XXXXXX0035	Beginning balance	$47,591.96
Low balance	$24,000.28	Total additions	17,967.25
Average balance	$40,973.36	Total subtractions	23,591.68
Avg collected balance	$40,973	Ending balance	$41,967.53

DEBITS

Date	Description	Subtractions
03-02	' ACH Debit Castle Managemen MGT030126 260302 19696143	1,458.61
03-09	' ACH Debit Fineman Communic FUND PMTS 260309 1631	300.00
03-09	' ACH Debit Action Property FUND PMTS 260309 1632	315.00

Date	Description	Subtractions
03-10	' ACH Debit Department of Tr FUND PMTS 260310 1633	184.54
03-10	' ACH Debit Action Property FUND PMTS 260310 1634	1,725.00
03-16	' ACH Debit Castle Managemen ExhD 02-26 260316 19805123	1,131.40
03-17	' ACH Debit FPL DIRECT DEBIT ELEC PYMT 260317	36.65
03-17	' ACH Debit FPL DIRECT DEBIT ELEC PYMT 260317	38.44
03-17	' ACH Debit FPL DIRECT DEBIT ELEC PYMT 260317	39.96
03-17	' ACH Debit FPL DIRECT DEBIT ELEC PYMT 260317	515.63
03-17	' ACH Debit RIVIERA DUNES MA ACH 260317	4,021.00
03-19	' ACH Debit Burley Technolog FUND PMTS 260319 1640	37.45
03-19	' ACH Debit Action Property FUND PMTS 260319 1642	2,740.50
03-19	' ACH Debit Lobeck & Hanson FUND PMTS 260319 1641	10,400.00
03-20	' ACH Debit Staebler Apprais FUND PMTS 260320 1643	647.50

CREDITS

Date	Description	Additions
03-23	' Lockbox Deposit	17,966.38
03-31	' Interest Credit	0.87

DAILY BALANCES

Date	Amount	Date	Amount	Date	Amount
02-28	47,591.96	03-16	42,477.41	03-23	41,966.66
03-02	46,133.35	03-17	37,825.73	03-31	41,967.53
03-09	45,518.35	03-19	24,647.78		
03-10	43,608.81	03-20	24,000.28		

INTEREST INFORMATION

Annual percentage yield earned	0.03 %
Interest-bearing days	31
Average balance for APY	$40,973.36
Interest earned	$0.87

OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	$0.00	$0.00
Total Returned Item Fees	$0.00	$0.00

Your Cash Manager Account

ACCOUNT BALANCE $0.00

Account number	XX-XXX0-35-9

AVERAGE BALANCE	$0.00
ANNUAL PERCENTAGE YIELD	**0.0000%**

Bank Reconciliation
RDM21 RDM Truist Reserves
03/31/2026

Bank Balance As Of 03/31/2026	25,750.22
Adjusted Bank Balance	25,750.22
Book Balance As Of 03/31/2026	25,728.11
Interest Income	22.11
Bank Charges	0.00
Adjusted Book Balance	25,750.22

999-99-99-99 55466 0 M 001 25 50 004
RIVIERA DUNES MASTER ASSOCIATION INC
RESERVE ACCT
C/O CASTLE GROUP LLC
12270 SW 3RD ST STE 200
PLANTATION FL 33325-2811

Your account statement

For 03/25/2026

Contact us

Truist.com

(844) 4TRUIST or
(844) 487-8478

▪ ASSOC SVCS MONEY MKT SAVINGS 1100013255766

Account summary

Your previous balance as of 02/25/2026	$25,728.11
Checks	- 0.00
Other withdrawals, debits and service charges	- 0.00
Deposits, credits and interest	+ 22.11
Your new balance as of 03/25/2026	**= $25,750.22**

Interest summary

Interest paid this statement period	$22.11
2026 interest paid year-to-date	$71.01
Interest rate	1.12%
Annual percentage yield (APY) earned	1.13%

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT($)
03/25	INTEREST PAYMENT	22.11
Total deposits, credits and interest		**= $22.11**

Questions, comments or errors?

For general questions/comments or to report errors about your statement or account, please call us at 1-844-4TRUIST (1-844-487-8478) 24 hours a day, 7 days a week. Truist Contact Center teammates are available to assist you from 8am – 8pm EST Monday-Friday and 8am – 5pm EST on Saturday. You may also contact your local Truist branch. To locate a Truist branch in your area, please visit Truist.com.

Electronic fund transfers (For Consumer Accounts Only. Commercial Accounts refer to the Commercial Bank Services Agreement.)
Services such as Bill Payments and Zelle® are subject to the terms and conditions governing those services, which may not provide an error resolution process in all cases. Please refer to the terms and conditions for those services.

In case of errors or questions about your electronic fund transfers, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, IMMEDIATELY call 1-844-487-8478 or write to:

Fraud Management
P.O. Box 1014
Charlotte, NC 28201

Tell us as soon as you can, if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and deposit account number (if any)
- Describe the error or transfer you are unsure of, and explain as clearly as you can why you believe it is an error or why you need more information
- Tell us the dollar amount of the suspected error

If you tell us orally, we may require that you also send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days after we hear from you, and we will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or questions for ATM transactions made within the United States and up to ninety (90) days for new accounts, foreign initiated transactions and point-of-sale transactions. If we decide to do this, we will re-credit your account within ten (10) business days for the amount you think is in error, minus a maximum of $50. If we ask you to put your complaint in writing, and we do not receive it within ten (10) business days, we may not re-credit your account and you will not have use of the money during the time it takes us to complete our investigation.

Tell us AT ONCE if you believe your access device has been lost or stolen, or someone may have electronically transferred money from your account without your permission, or someone has used information from a check to conduct an unauthorized electronic fund transfer. If you tell us within two (2) business days after you learn of the loss or theft of your access device or the unauthorized transaction, you can lose no more than $50 if someone makes electronic transfers without your permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your access device or the unauthorized transaction, and we can prove we could have stopped someone from making electronic transfers without your permission if you had told us, you could lose as much as $500. Also, if your periodic statement shows transfers you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after sixty (60) days if we can prove we could have stopped someone from taking the money if you had told us in time.

Important information about your Truist Ready Now Credit Line Account
Once advances are made from your Truist Ready Now Credit Line Account, an INTEREST CHARGE will automatically be imposed on the account's outstanding "Average daily balance." The **INTEREST CHARGE** is calculated by applying the "Daily periodic rate" to the "Average daily balance" of your account (including current transactions) and multiplying this figure by the number of days in the billing cycle. To get the "Average daily balance," we take the beginning account balance each day, add any new advances or debits, and subtract any payments or credits and the last unpaid **INTEREST CHARGE**. This gives us the daily balance. Then we add all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average daily balance."

Billing Rights Summary
In case of errors or questions about your Truist Ready Now Credit Line statement
If you think your statement is incorrect, or if you need more information about a Truist Ready Now Credit Line transaction on your statement, please call 1-844-4TRUIST or visit your local Truist branch. To dispute a payment, please write to us on a separate sheet of paper at the following address:

Card and Direct to Consumer Lending
PO Box 200
Wilson NC 27894-0200

We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights. In your letter, please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

During our investigation process, you are not responsible for paying any amount in question; you are, however, obligated to pay the items on your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

Mail-in deposits
If you wish to mail a deposit, please send a deposit ticket and check to your local Truist branch. Visit Truist.com to locate the Truist branch closest to you. Please do not send cash.

Change of address
If you need to change your address, please visit your local Truist branch or call Truist Contact Center at 1-844-4TRUIST (1-844-487-8478).

How to Reconcile Your Account		
1.	List the new balance of your account from your latest statement here:	
2.	Record any outstanding debits (checks, check card purchases, ATM withdrawals, electronic transactions, etc.) in section A. Record the transaction date, the check number or type of debit and the debit amount. Add up all of the debits, and enter the sum here:	
3.	Subtract the amount in Line 2 above from the amount in Line 1 above and enter the total here:	
4.	Record any outstanding credits in section B. Record the transaction date, credit type and the credit amount. Add up all of the credits and enter the sum here:	
5.	Add the amount in Line 4 to the amount in Line 3 to find your balance. Enter the sum here. This amount should match the balance in your register.	

Outstanding Checks and Other Debits (Section A)			
Date/Check #	Amount	Date/Check #	Amount

Outstanding Deposits and Other Credits (Section B)			
Date/Type	Amount	Date/Type	Amount

Bank Reconciliation
RDM22 RDM -UBS Reserve
03/31/2026

Bank Balance As Of 03/31/2026	557,603.77
Adjusted Bank Balance	557,603.77
Book Balance As Of 03/31/2026	556,138.93
Interest Income	1,464.84
Bank Charges	0.00
Adjusted Book Balance	557,603.77

UBS

UBS Financial Services Inc.
1800 North Military Trail
Suite 300
Boca Raton FL 33431

ANP7000107281 0326 X12 BX 0

Portfolio Management Program

March 2026

RIVIERA DUNES MASTER
ASSOCIATION INC
12270 SW 3 ST, STE 300
C/O CASTLE GROUP
PLANTATION FL 33325-2811

Account name: RIVIERA DUNES MASTER ASSOCIATION INC

Account number: BX 73022 7A

Your Financial Advisor:
BRETT MOORE
Branch: 561-367-1800/800-937-7071

Questions about your statement?
Call your Financial Advisor or the ResourceLine at 800-762-1000, account 090073022.

Visit our website:
www.ubs.com/financialservices

Items for your attention

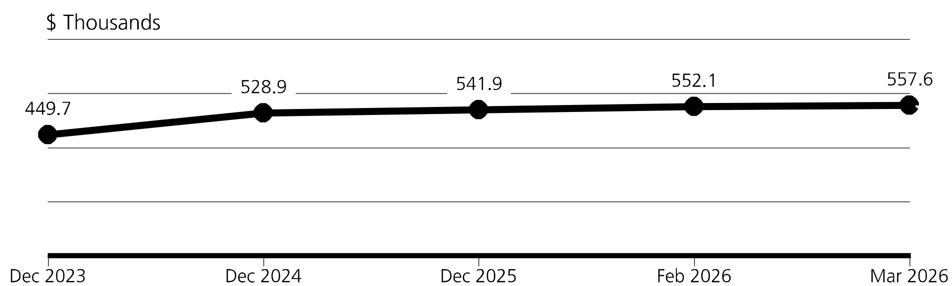
- UBS Bank USA: National Bank Charter Update Get the latest update on UBS Bank USA's application to become a national bank. Learn what it means for you. ubs.com/bankcharter.

Value of your account

	on February 27 ($)	on March 31 ($)
Your assets	552,117.93	557,603.77
Your liabilities	0.00	0.00
Value of your account	**$552,117.93**	**$557,603.77**
Accrued interest in value above	$3,766.57	$4,946.19

As a service to you, your portfolio value of $557,603.77 includes accrued interest.

Tracking the value of your account



Sources of your account growth during 2026

Value of your account at year end 2025	$541,907.18
Net deposits and withdrawals	$11,598.76
Your investment return:	
Dividend and interest income	$3,400.31
Change in value of accrued interest	$966.55
Change in market value	-$269.03
Value of your account on Mar 31, 2026	**$557,603.77**

Your account balance sheet

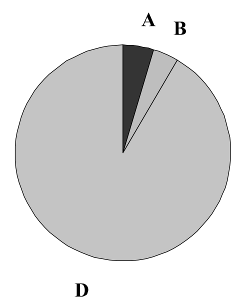
The value of your account includes assets held at UBS and certain assets held away from UBS. See page 1 for more information.

Summary of your assets

		Value on March 31 ($)	Percentage of your account
A	Cash and money balances	25,846.28	4.64%
B	Cash alternatives	21,033.74	3.77%
C	Equities	0.00	0.00%
D	Fixed income	510,723.75	91.59%
E	Non-traditional	0.00	0.00%
F	Commodities	0.00	0.00%
G	Other	0.00	0.00%
Total assets		**$557,603.77**	**100.00%**

Value of your account **$557,603.77**

Your current asset allocation



Cash and money balances may include available cash balances, deposit balances at UBS Bank USA and other participating banks through the UBS Bank Sweep Programs and the UBS FDIC-Insured Deposit Program, and money market fund sweep balances. See *Important information about your statement* at the end of this document.

Eye on the markets

Index	Percentage change March 2026	Percentage change Year to date
S&P 500	-4.98%	-4.33%
Russell 3000	-4.97%	-3.96%
MSCI - Europe, Australia & Far East	-10.19%	-1.12%
Barclays Capital U.S. Aggregate Bond Index	-1.76%	-0.05%

Interest rates on March 31, 2026

3-month Treasury bills: 3.64%

One-month SOFR: 3.65%

Change in the value of your account

	March 2026 ($)	Year to date ($)
Opening account value	**$552,117.93**	**$541,907.18**
Deposits, including investments transferred in	4,021.00	12,063.00
Withdrawals and fees, including investments transferred out	0.00	-464.24
Dividend and interest income	435.56	3,400.31
Change in value of accrued interest	1,179.62	966.55
Change in market value	-150.34	-269.03
Closing account value	**$557,603.77**	**$557,603.77**

Dividend and interest income earned

For purposes of this statement, taxability of interest and dividend income has been determined from a US tax reporting perspective. Based upon the residence of the account holder, account type, or product type, some interest and/or dividend payments may not be subject to United States (US) and/or Puerto Rico (PR) income taxes. The client monthly statement is not intended to be used and cannot be relied upon for tax purposes. Clients should refer to the applicable tax reporting forms they receive from UBS annually, such as the Forms 1099 and the Forms 480, for tax reporting information. It is the practice of UBS to file the applicable tax reporting forms with the US Internal Revenue Service and PR Treasury Department, and in such forms accurately classify dividends and/or interest as tax exempt or taxable income. Please consult your individual tax preparer.

	March 2026 ($)	Year to date ($)
Taxable dividends	226.84	294.07
Taxable interest	208.72	3,071.73
Total current year	**$435.56**	**$3,365.80**
Prior year adjustment	0.00	34.51
Total dividend & interest	**$435.56**	**$3,400.31**

Summary of gains and losses

Values reported below exclude products for which gains and losses are not classified.

	Realized gains and losses		Unrealized
	March 2026 ($)	Year to date ($)	gains and losses ($)
Short term	0.00	0.00	2,033.56
Long term	44.70	44.70	-0.44
Total	**$44.70**	**$44.70**	**$2,033.12**

Cash activity summary

See *Account activity* this month for details. Balances in your Sweep Options are included in the opening and closing balances value. FDIC insurance applies to deposits at UBS Bank USA and all banks participating in the UBS FDIC-Insured Deposit Program and the UBS Insured Sweep Program, provided that the requirements for deposit insurance have been met. FDIC deposit insurance only covers the failure of an insured bank. UBS Financial Services Inc. is not an FDIC-insured bank. Bank deposits are not protected by SIPC. See *Important Information about your statement* at the end of this document.

	March 2026 ($)	Year to date ($)
Opening balances	**$6,436.62**	**$10,986.23**
Additions		
Deposits and other funds credited	4,021.00	12,063.00
Dividend and interest income	435.56	3,400.31
Proceeds from investment transactions	15,000.00	70,000.00
Total additions	**$19,456.56**	**$85,463.31**
Subtractions		
Professional management fees and related services	0.00	-464.24
Funds withdrawn for investments bought	-46.90	-70,139.02
Total subtractions	**-$46.90**	**-$70,603.26**
Net cash flow	**$19,409.66**	**$14,860.05**
Closing balances	**$25,846.28**	**$25,846.28**

UBS Insured Sweep Program Account APY

Interest period Mar 1 - Mar 31

Opening UBS Insured Sweep Program balance Mar 1	$6,436.62
Closing UBS Insured Sweep Program balance Mar 31	$25,846.28
Number of days in interest period	31
Average daily balance	$9,390.33
Interest earned	$0.79
Annual percentage yield earned	0.10%

Your investment objectives:

You have identified the following investment objectives for this account. Contact your Financial Advisor if you have any questions, if your financial situation, individual needs, risk tolerance or investment objectives for your advisory account(s) have changed, or if you would like to impose or change investment restrictions on your discretionary advisory accounts. You can find a full description of the alternative investment objectives in *Important information about your statement* at the end of this document.

Your return objective:
Current income
Your risk profile:
Primary - Conservative
Investment eligibility consideration - None selected

Your account instructions

- Your account is managed by your Financial Advisor under the Portfolio Management Program.
- Your account cost basis default closing method is FIFO, First In, First Out.

Your assets

Some prices, income and current values shown may be approximate. As a result, gains and losses may not be accurately reflected. See *Important information about your statement* at the end of this document for more information.

Cash

Cash and money balances

Cash and money balances include available cash balances, deposit account balances at UBS Bank USA and banks participating in the UBS FDIC-Insured Deposit Program and the UBS Insured Sweep Program, and money market mutual fund sweep balances.

Deposit account balances at UBS Bank USA and all banks participating in the UBS FDIC-Insured Deposit Program and the UBS Insured Sweep Program are insured by the FDIC up to $250,000 per depositor per ownership category but are not protected by SIPC. Money market sweep balances are protected by SIPC but are not insured by the FDIC.

For FDIC insurance purposes, deposit balances include deposit account balances held at UBS Bank USA through the UBS deposit sweep programs, certificates of deposit and UBS Bank USA Core Savings. FDIC insurance is calculated by ownership category (e.g., single, joint, retirement, business, trust). As a result, you will need to review your deposit amounts in each ownership category to determine whether your deposit balances are fully insured. For more information, visit www.fdic.gov. Please review this section as well as the "Cash alternatives" and "Fixed income" sections to review the current deposit balances held at UBS Bank USA.

See the *Important information about your statement* at end of this document for details about those balances.

Holding	Opening balance on Mar 1 ($)	Closing balance on Mar 31 ($)	Price per share on Mar 31 ($)	Average rate	Dividend/Interest period	Days in period
UBS Insured Sweep Prgm	6,436.62	25,846.28				

UBS Insured Sweep Program

Priority	Bank Name	Closing balance on Mar 31 ($)	Status
1	UBS Bank USA	25,846.28	
2	Citibank, National Association	0.00	
3	Barclays Bank Delaware	0.00	
4	The Bank of New York Mellon	0.00	
5	Truist Bank	0.00	
6	The Huntington National Bank	0.00	
7	CIBC Bank USA	0.00	
8	Associated Bank	0.00	
9	Pinnacle Bank	0.00	
10	Valley National Bank	0.00	
11	Tristate Capital Bank	0.00	
12	EagleBank	0.00	
13	HSBC Bank USA	0.00	
	TOTAL	**$25,846.28**	

Your assets (continued)

Cash alternatives

Money market funds

Money market funds are neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Institutional prime and institutional municipal funds must float their net asset values (NAV) per share to the nearest 1/100th of a cent (e.g., $1.0000). Government and retail money market funds will continue to transact at a stable $1.00 net asset value. Although money market funds seek to preserve the value of your investment at $1.00 per share, it is possible to lose money by investing in these funds.

Total reinvested is the total of all reinvested dividends. It does not include any cash dividends. It is not a tax lot for purposes of determining holding periods or cost basis. The shares you receive each time you reinvest dividends become a separate tax lot.

Cost basis is the total purchase cost of the security, including reinvested dividends. The cost basis may need to be adjusted for return of capital payments in order to determine the adjusted cost basis for tax reporting purposes.

Unrealized (tax) gain or loss is the difference between the current value and the cost basis and would generally be your taxable gain or loss if the security was sold on this date. The unrealized (tax) gain or loss may need to be adjusted for return of capital payments in order to determine the realized gain or loss for tax reporting purposes.

Investment return is the current value minus the amount you invested. It does not include shares that are not reflected on your statement, including shares that have been realized as either a gain or a loss. It also does not include cash dividends that were not reinvested.

Estimated annual income (EAI) is for informational purposes only and is calculated by the annualized per share dividend/interest paid, multiplied by the quantity of the shares held.

Current yield is estimated for informational purposes only and may not reflect changes in price. It is calculated by dividing the total estimated annual income by the current market value displayed.

Holding	Number of shares	Purchase price/ Average price per share ($)	Client investment ($)	Cost basis ($)	Price per share on Mar 31 ($)	Value on Mar 31 ($)	Unrealized gain or loss ($)	Investment return ($)	Holding period
FEDERATED HERMES GOVT OBL FUND CLASS ADVISOR	21,033.740	---This information was unavailable---			1.0000	21,033.74			
Symbol: GOVXX EAI: $693 Current yield: 3.29%									

Your assets (continued)

Fixed income

Certificates of deposit and share certificates

Cost basis has been adjusted for accreted original issue discount (OID) on long-term (more than 1 year) CDs and share certificates. Cost basis has been adjusted automatically for amortization of premium using the constant yield method on long-term (more than 1 year) CDs and share certificates.

CDs are insured by the FDIC up to $250,000 per depositor per ownership category, but are not protected by SIPC. For FDIC insurance purposes, balances of CDs issued by UBS Bank USA are combined with your other deposit balances held at UBS Bank USA, including deposits through the UBS cash sweep programs and UBS Core Savings.

FDIC insurance is calculated by ownership category (e.g., single, joint, retirement, business, trust). As a result, you will need to review your deposit amounts in each ownership category to determine whether your deposit balances are fully insured. For more information, visit www.fdic.gov. Please review this section as well as the "Cash" and "Cash alternatives" sections to review the current deposit balances held at UBS Bank USA.

Share certificates are NCUA insured up to $250,000 in principal and accrued and posted dividends per qualifying account and per credit union, in accordance with NCUA rules. Yankee CDs are not insured by FDIC or NCUA.

Holding	Trade date	Total face value at maturity ($)	Purchase price ($)	Adjusted cost basis ($)	Price on Mar 31 ($)	Value on Mar 31 ($)	Unrealized gain or loss ($)	Holding period
MORGAN STANLEY PRI NJ US RATE 04.8000% MAT 04/06/2026 FIXED RATE CD ACCRUED INTEREST $1,272.98 CUSIP 61768ERK1 EAI: $1,320 Current yield: 4.80% Original cost basis: $55,438.83	Aug 06, 24	55,000.000	100.006	55,003.70	99.988	54,993.40	-10.30	LT
PENN CMNTY BK PA US RATE 04.4500% MAT 04/13/2026 FIXED RATE CD ACCRUED INTEREST $290.16 CUSIP 707312AV6 EAI: $312 Current yield: 4.45% Original cost basis: $14,043.68	Mar 18, 25	14,000.000	100.009	14,001.36	100.019	14,002.66	1.30	LT
ALLY BK UT US RATE 03.1500% MAT 05/19/2026 FIXED RATE CD ACCRUED INTEREST $364.53 CUSIP 02007GRL9 EAI: $504 Current yield: 3.15%	May 13, 25	32,000.000	98.957	31,666.24	99.891	31,965.12	298.88	ST

continued next page

Your assets › **Fixed income** › **Certificates of deposit and share certificates** (continued)

Holding	Trade date	Total face value at maturity ($)	Purchase price ($)	Adjusted cost basis ($)	Price on Mar 31 ($)	Value on Mar 31 ($)	Unrealized gain or loss ($)	Holding period
JONESBORO ST BK LA US RATE 01.0000% MAT 11/27/2026 FIXED RATE CD CALLABLE 04/27/2026 @ 100.0000 ACCRUED INTEREST $8.76 CUSIP 48040PJN6 EAI: $533 Current yield: 1.02%	Oct 16, 25	80,000.000	96.847	77,477.62	98.143	78,514.40	1,036.78	ST
CIBC BANK ILLINOIS IL US RATE 04.4500% MAT 05/14/2027 FIXED RATE CD ACCRUED INTEREST $1,234.41 CUSIP 12547CBF4 EAI: $3,338 Current yield: 4.42% Original cost basis: $75,570.75	May 13, 25	75,000.000	100.431	75,323.94	100.614	75,460.50	136.56	ST
BMW BK OF NA NA UT US RATE 04.0000% MAT 05/14/2027 FIXED RATE CD ACCRUED INTEREST $149.04 CUSIP 05612LCP5 EAI: $400 Current yield: 4.00%	May 13, 25	10,000.000	99.982	9,998.20	100.124	10,012.40	14.20	ST
DISCOVER BANK DE US RATE 03.1500% MAT 06/07/2027 FIXED RATE CD ACCRUED INTEREST $688.68 CUSIP 254673G34 EAI: $2,205 Current yield: 3.18%	May 13, 25	70,000.000	98.223	68,756.10	99.135	69,394.50	638.40	ST
SAUK VALLEY B&T CO IL US RATE 03.6000% MAT 10/16/2028 FIXED RATE CD ACCRUED INTEREST $414.24 CUSIP 804375EF6 EAI: $900 Current yield: 3.63%	Oct 16, 25	25,000.000	99.900	24,975.00	99.237	24,809.25	-165.75	ST

continued next page

Your assets › **Fixed income** › **Certificates of deposit and share certificates** (continued)

Holding	Trade date	Total face value at maturity ($)	Purchase price ($)	Adjusted cost basis ($)	Price on Mar 31 ($)	Value on Mar 31 ($)	Unrealized gain or loss ($)	Holding period
JPMORGAN CHASE BK OH US RATE 04.1500% MAT 01/05/2029 FIXED RATE CD CALLABLE 04/05/2026 @ 100.0000 ACCRUED INTEREST $483.22 CUSIP 46656MZA2 EAI: $2,075 Current yield: 4.15% Original cost basis: $50,007.50	Nov 13, 25	50,000.000	100.013	50,006.64	100.003	50,001.50	-5.14	ST
CFG BK MD US RATE 04.3000% MAT 05/21/2029 FIXED RATE CD CALLABLE 04/20/2026 @ 100.0000 ACCRUED INTEREST $40.17 CUSIP 12527CLR1 EAI: $1,333 Current yield: 4.30% Original cost basis: $31,010.85	Nov 13, 25	31,000.000	100.031	31,009.75	99.998	30,999.38	-10.37	ST
Total		**$442,000.000**		**$438,218.55**		**$440,153.11**	**$1,934.56**	

Total accrued interest: $4,946.19

Total estimated annual income: $12,920

Closed end funds & Exchange traded products

Total reinvested is the total of all reinvested dividends. It does not include any cash dividends. It is not a tax lot for the purposes of determining holding periods or cost basis. The shares you receive each time you reinvest dividends become a separate tax lot.

Cost basis is the total purchase cost of the security, including reinvested dividends. The cost basis may need to be adjusted for return of capital payments in order to determine the adjusted cost basis for tax reporting purposes.

Unrealized (tax) gain or loss is the difference between the current value and the cost basis and would generally be your taxable gain or loss if the security was sold on this date. The unrealized (tax) gain or loss may need to be adjusted for return of capital payments in order to determine the realized gain or loss for tax reporting purposes.

Investment return is the current value minus the amount you invested. It does not include shares that are not reflected on your statement, including shares that have been realized as either a gain or a loss. It also does not include cash dividends that were not reinvested.

Holding	Number of shares	Purchase price/ Average price per share ($)	Client investment ($)	Cost basis ($)	Price per share on Mar 31 ($)	Value on Mar 31 ($)	Unrealized (tax) gain or loss ($)	Investment return ($)	Holding period
GOLDMAN SACHS ACCESS TREAS 0-1 YEAR ETF Symbol: GBIL									
Trade date: Mar 18, 25	55.000	100.034	5,501.89	5,501.89	100.190	5,510.45	8.56		LT
Trade date: Feb 11, 26	600.000	100.040	60,024.00	60,024.00	100.190	60,114.00	90.00		ST

continued next page

Your assets ▸ **Fixed income** ▸ **Closed end funds & Exchange traded products** (continued)

Holding	Number of shares	Purchase price/ Average price per share ($)	Client investment ($)	Cost basis ($)	Price per share on Mar 31 ($)	Value on Mar 31 ($)	Unrealized (tax) gain or loss ($)	Investment return ($)	Holding period
EAI: $2,555 Current yield: 3.89%									
Security total	655.000	100.040	65,525.89	65,525.89		65,624.45	98.56	98.56	

Your total assets

		Value on Mar 31 ($)	Percentage of your account	Cost basis ($)	Estimated annual income ($)	Unrealized gain or loss ($)
Cash	**Cash and money balances**	**25,846.28**	**4.64%**	**25,846.28**		
Cash alternatives	*** Money market funds**	**21,033.74**	**3.77%**		**693.00**	
Fixed income	Certificates of deposits and share certificates	440,153.11		438,218.55	12,920.00	1,934.56
	Closed end funds & Exchange traded products	65,624.45		65,525.89	2,555.00	98.56
	Total accrued interest	4,946.19				
	Total fixed income	**510,723.75**	**91.59%**	**503,744.44**	**15,475.00**	**2,033.12**
Total		**$557,603.77**	**100.00%**	**$529,590.72**	**$16,168.00**	**$2,033.12**

* Missing cost basis information.

Account activity this month

For more information about the price/value shown for restricted securities, see *Important information about your statement* at the end of this document.

Date	Activity	Description	Your expense code	Quantity/ Face value	Price/Value ($)	Cash amount ($)	Cash and money balance ($)
Feb 27		**Cash and money balance**					**$6,436.62**
Mar 2	Dividend	FEDERATED HERMES GOVT OBL FUND CLASS ADVISOR AS OF 02/27/26 SYMBOL: GOVXX				46.90	
Mar 2	Reinvestment	FEDERATED HERMES GOVT OBL FUND CLASS ADVISOR DIVIDEND REINVESTED AT 1.00 NAV ON 02/27/26 AS OF 02/27/26 SYMBOL: GOVXX		46.900		-46.90	6,436.62
Mar 6	Dividend	GOLDMAN SACHS ACCESS TREAS 0-1 YEAR ETF PAID ON 655 SYMBOL: GBIL				179.94	6,616.56

continued next page

Account activity this month (continued)

Date	Activity	Description	Your expense code	Quantity/ Face value	Price/Value ($)	Cash amount ($)	Cash and money balance ($)
Mar 17	Deposit	DIRECT DEPOSIT RIVIERA DUNES MA REF#:122105985998646				4,021.00	10,637.56
Mar 20	Interest	CFG BK MD US RT 04.3000% MAT 05/21/29 FIXED RATE CD PAID ON 31000 CUSIP: 12527CLR1				102.26	10,739.82
Mar 27	Interest	FIRST BK GA US RT 03.8500% MAT 03/27/26 FIXED RATE CD PAID ON 15000 CUSIP: 319097AQ4				44.30	
Mar 27	Call Redemption	FIRST BK GA US RT 03.8500% MAT 03/27/26 FIXED RATE CD CUSIP: 319097AQ4		-15,000.000		15,000.00	
Mar 27	Interest	JONESBORO ST BK LA US RT 01.0000% MAT 11/27/26 FIXED RATE CD PAID ON 80000 CUSIP: 48040PJN6				61.37	25,845.49
Mar 31	Interest	UBS INSURED SWEEP PROGRAM				.79	25,846.28
Mar 31		**Closing cash and money balance**					**$25,846.28**
		Proceeds from investment transactions					**$15,000.00**
		Funds used for investment transactions					**-$46.90**

Money balance activities

Date	Activity	Description	Amount ($)
Feb 27	**Balance forward**		**$6,436.62**
Mar 9	Deposit	UBS INSURED SWEEP PROGRAM	179.94
Mar 18	Deposit	UBS INSURED SWEEP PROGRAM	4,021.00
Mar 23	Deposit	UBS INSURED SWEEP PROGRAM	102.26
Mar 30	Deposit	UBS INSURED SWEEP PROGRAM	15,105.67
Mar 31	Deposit	UBS INSURED SWEEP PROGRAM	0.79
Mar 31	**Closing UBS Insured Sweep Program**		**$25,846.28**

Realized gains and losses

The estimated realized gains and losses shown below are not intended for tax purposes. Please note that gain or loss recognized on the sale or redemption of certain Structured Products, like Contingent Debt Securities, may be ordinary, and not capital, gain or loss. Please check with your tax advisor. To calculate gains or losses, we liquidate the oldest security lot first. This is known as the first-in, first-out or FIFO accounting method. We use this method unless you specified which tax lot to close when you placed your order. This is known as a versus purchases or VSP order.

See Important information about your statement at the end of this document for more information. We may not adjust gains and losses for all capital changes. We automatically adjust cost basis for tax-exempt and AMT coupon municipal securities for estimated amortization of bond premiums and for accreted OID securities issued at a discount. If you requested that UBS adjust cost basis for the bond premium amortization on taxable debt securities then cost basis reflected for these securities has been adjusted. Estimates in the Unclassified section can not be classified as short term or long term because information is missing, or the product is one in which the gain/loss calculation is not provided.

Long-term capital gains and losses

Security description	Method	Quantity or face value	Purchase date	Sale date	Sale amount ($)	Cost basis ($)	Wash sale cost basis adjustment($)	Loss ($)	Gain ($)
FIRST BK GA US RT 03.8500% MAT 03/27/26 FIXED RATE CD	FIFO	15,000.000	Mar 18, 25	Mar 27, 26	15,000.00	14,955.30			44.70