Unparalleled Property Services

Riviera Dunes Master Association Inc.

04/30/2026

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
04/30/2026

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	26,722.81	0.00	26,722.81
120011	Due (To)/From Reserves	22,796.56	0.00	22,796.56
	TOTAL CURRENT ASSETS	49,519.37	0.00	49,519.37
	RESERVE CASH			
102035	Truist Bank - Reserves	0.00	25,774.73	25,774.73
102180	UBS Financial Services - Reserves	0.00	562,618.77	562,618.77
120020	Due (To) / From Operating	0.00	(22,796.56)	(22,796.56)
	TOTAL RESERVE CASH	0.00	565,596.94	565,596.94
	ACCOUNTS RECEIVABLE			
110010	Maintenance Fees Receivable	3,419.99	0.00	3,419.99
	TOTAL ACCOUNTS RECEIVABLE	3,419.99	0.00	3,419.99
	OTHER ASSETS			
150000	Prepaid Insurance	3,071.49	0.00	3,071.49
151011	Deposits - Utilities	610.00	0.00	610.00
	TOTAL OTHER ASSETS	3,681.49	0.00	3,681.49
	TOTAL ASSETS	**56,620.85**	**565,596.94**	**622,217.79**

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	908.62	0.00	908.62
220000	Prepaid Assessments	2,213.00	0.00	2,213.00
250100	Deferred Maintenance Fees	38,164.12	0.00	38,164.12
	TOTAL NON-RESERVE LIABILITIES	41,285.74	0.00	41,285.74
	RESERVE CONTRACT LIABILITIES			
300100	Contract Liability-Prior Year Reserve	0.00	515,222.66	515,222.66
300106	Contract Liability - Signs	0.00	(22,796.56)	(22,796.56)
300108	Contract Liability-Current Year Income	0.00	16,084.00	16,084.00
300117	Contract Liability - Bank Fees	0.00	(482.25)	(482.25)
	TOTAL RESERVE CONTRACT LIABILITIES	0.00	508,027.85	508,027.85
	RESERVE FUND			
309999	Reserve Interest	0.00	57,569.09	57,569.09
	TOTAL RESERVE FUND	0.00	57,569.09	57,569.09
	OPERATING FUND			
360000	Prior Years Surplus/(Deficit)	35,766.27	0.00	35,766.27
	Current Surplus/(Deficit)	(20,431.16)	0.00	(20,431.16)
	TOTAL OPERATING FUND	15,335.11	0.00	15,335.11
	TOTAL LIABILITIES & FUND BALANCES	**56,620.85**	**565,596.94**	**622,217.79**

RDM Riviera Dunes Master Association Inc.
Income Statement Operating Format
04/30/2026

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	76,328.24	76,328	0.24	228,978	152,649.76
400400	Late Fees	80.10	0	80.10	160.20	0	160.20	0	(160.20)
401120	Bank Interest Income	1.39	0	1.39	4.99	0	4.99	0	(4.99)
	Total Revenues	19,163.55	19,082	81.55	76,493.43	76,328	165.43	228,978	152,484.57
	Administrative Expenses								
510100	Insurance	2,902.17	3,107	204.83	8,860.47	12,428	3,567.53	37,281	28,420.53
520115	Postage & Mailings	0.00	125	125.00	618.60	500	(118.60)	1,500	881.40
520119	Office Expense/Equipment	0.00	83	83.00	512.80	332	(180.80)	1,000	487.20
520131	Web Site	300.00	300	0.00	1,312.35	1,200	(112.35)	3,600	2,287.65
530100	Accounting/Audit/Review	0.00	342	342.00	0.00	1,368	1,368.00	4,100	4,100.00
530110	Legal/Professional	14,473.00	1,250	(13,223.00)	29,186.50	5,000	(24,186.50)	15,000	(14,186.50)
540110	License, Permits, Fees & Taxes	0.00	17	17.00	0.00	68	68.00	200	200.00
540122	Income Tax	0.00	17	17.00	184.54	68	(116.54)	200	15.46
600000	Management Services Contract	1,458.61	1,479	20.39	5,834.44	5,916	81.56	17,753	11,918.56
	Total Administrative Expenses	19,133.78	6,720	(12,413.78)	46,509.70	26,880	(19,629.70)	80,634	34,124.30
	Operating Expenses								
700100	Lawn Maintenance Contract	2,740.00	2,478	(262.00)	10,141.00	9,912	(229.00)	29,736	19,595.00
700133	Misc - Tree Trimming & Harbour cleanup	0.00	238	238.00	0.00	952	952.00	2,856	2,856.00
701160	Mangrove Trimming	0.00	2,383	2,383.00	15,275.00	9,532	(5,743.00)	28,600	13,325.00
702000	General Repairs & Maintenance	3,660.00	263	(3,397.00)	4,435.00	1,052	(3,383.00)	3,150	(1,285.00)
702008	Contingency	0.00	1,250	1,250.00	0.00	5,000	5,000.00	15,000	15,000.00
705012	Walkway Electricity	(52.61)	83	135.61	64.79	332	267.21	1,000	935.21
705023	Electricity - Street Lights	533.41	750	216.59	2,065.62	3,000	934.38	9,000	6,934.38
705024	Sign Electric	77.41	63	(14.41)	309.48	252	(57.48)	750	440.52
707020	Miscellaneous Grounds Expense	0.00	833	833.00	2,040.00	3,332	1,292.00	10,000	7,960.00
	Total Operating Expenses	6,958.21	8,341	1,382.79	34,330.89	33,364	(966.89)	100,092	65,761.11
	Reserves								
900100	Pooled Reserves	4,021.00	4,021	0.00	16,084.00	16,084	0.00	48,252	32,168.00
	Total Reserves	4,021.00	4,021	0.00	16,084.00	16,084	0.00	48,252	32,168.00
	Total Expenses	30,112.99	19,082	(11,030.99)	96,924.59	76,328	(20,596.59)	228,978	132,053.41
	Net Income (Loss)	**(10,949.44)**	**0**	**(10,949.44)**	**(20,431.16)**	**0**	**(20,431.16)**	**0**	**20,431.16**

Riviera Dunes Master Association, Inc. Due to/from Funds - 120011 / 120020 April 30, 2026		
Description	**Date**	**Balance**
Suncoast Ventures II paid from Operating for a Reserve expense	04/30/26	22,796.56
		22,796.56

Riviera Dunes Master Association, Inc.

Prepaid Insurance - 150000

April 30, 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	5	211.67
IPFS Corporation	Directors & Officers /Crime	05/23/25	05/23/26	28,150.50	12	2,345.88	1	2,345.88
IPFS Corporation	Property & General Liability	05/23/25	05/23/26	6,167.50	12	513.96	1	513.96
TOTALS				**$34,826.00**		**$ 2,902.17**		**$ 3,071.49**

Riviera Dunes Master Association, Inc.

Utility Deposits - 151011

April 30, 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

April 30, 2026

Account	Description	Service Dates	Vendor	Amount
705023	Electric Street Lights	04/02/26-04/30/26	FPL #7105	497.85
705024	Electric Sign	04/02/26-04/30/26	FPL #6559	72.37
705012	Walkway Electricity	04/02/26-04/30/26	FPL #5310	38.40
520131	Web Site	04/01/26-04/30/26	Fineman Communications	300.00
	TOTAL			**908.62**

Riviera Dunes Master Association, Inc.

Deferred Maintenance - 250100

April 30, 2026

GL	Description	Month	Monthly Amount	Balance
400100	Amount Billed	2nd Quarter		57,246.18
400100	Maintenance Fees	April	19,082.06	38,164.12
400100	Maintenance Fees	May	19,082.06	19,082.06
400100	Maintenance Fees	June	19,082.06	-

Riviera Dunes Master Association, Inc.

Reserve Liabilies - 300101-309999

April 30, 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
300106	Contract Liability - Signs			(22,796.56)		(22,796.56)
300108	Contract Liability - Current Year Reserve Income		16,084.00			16,084.00
300117	Contract Liability - Bank Fees			(482.25)		(482.25)
309999	Interest	51,899.49			5,669.60	57,569.09
		567,122.15	**16,084.00**	**(23,278.81)**	**5,669.60**	**565,596.94**

Riviera Dunes Master Association, Inc.
Prior Year Surplus/Deficit - 360000
April 30, 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			41,919.07
		ACK	RDM99-001650	04/01/2026	Riviera Dunes Master		4,021.00	
		ACK	RDM99-001651	04/01/2026	Castle Management, I		1,458.61	
		ACK	RDM99-001652	04/01/2026	Florida Power & Ligh		36.58	
		ACK	RDM99-001653	04/01/2026	Florida Power & Ligh		39.77	
		ACK	RDM99-001654	04/01/2026	Florida Power & Ligh		38.37	
		ACK	RDM99-001655	04/01/2026	Florida Power & Ligh		515.63	
		RCP	04493978	04/01/2026	Lockbox	11,180.88		
		RCP	04497074	04/03/2026	Payabli Online Pymts	15,740.00		
		RCP	04498585	04/06/2026	Lockbox	7,912.53		
		AVD	RDM99-001649	04/23/2026	VOID CHECK RDM99 1649	48.46		
		ACK	RDM99-001656	04/28/2026	Fineman Communications		300.00	
		ACK	RDM99-001657	04/28/2026	Action Sod & Landscape		6,400.00	
		ACK	RDM99-001658	04/28/2026	Lobeck & Hanson PA		14,473.00	
		ACK	RDM99-001659	04/29/2026	Suncoast Ventures II		22,796.56	
	Interest	JBR	rdm99-043026	04/30/2026	Bank Reconciliation	1.39		
					Account Total	34,883.26	50,079.52	-15,196.26
					Ending Balance			26,722.81
102035	Truist Bank - Reserves				Beginning Balance			25,750.22
	Interest	JBR	rdm21-043026	04/30/2026	Bank Reconciliation	24.51		
					Account Total	24.51	0.00	24.51
					Ending Balance			25,774.73
102180	UBS Financial Services - Reserves				Beginning Balance			557,603.77
	RESERVES	AVC	03881320	04/01/2026	Riviera Dunes Master	4,021.00		
	Quarter Advisory Fee	JE	00862268	04/21/2026	Quarter Advisory Fee		482.25	
	Interest	JBR	rdm22-043026	04/30/2026	Bank Reconciliation	1,476.25		
					Account Total	5,497.25	482.25	5,015.00
					Ending Balance			562,618.77
110010	Maintenance Fees Receivable				Beginning Balance			0.00
		RCP	04493978	04/01/2026	Lockbox		11,180.88	
		RMC	04488871	04/01/2026	RM Charges	57,246.18		
		RCP	04497074	04/03/2026	Payabli Online Pymts		15,740.00	
		RMC	04504955	04/05/2026	RM Credits		19,072.88	
		RCP	04498585	04/06/2026	Lockbox		7,912.53	
		RCG	04541877	04/30/2026	RM Charges	30.00		
		RLF	04538800	04/30/2026	RM Charges	50.10		
					Account Total	57,326.28	53,906.29	3,419.99
					Ending Balance			3,419.99
120011	Due (To)/From Reserves				Beginning Balance			0.00
	Due To/From	JE	00862500	04/30/2026	Due To/From	22,796.56		
					Account Total	22,796.56	0.00	22,796.56
					Ending Balance			22,796.56
120020	Due (To) / From Operating				Beginning Balance			0.00
	Due To/From	JE	00862500	04/30/2026	Due To/From		22,796.56	
					Account Total	0.00	22,796.56	-22,796.56
					Ending Balance			-22,796.56
150000	Prepaid Insurance				Beginning Balance			5,973.66
	Monthly Insurance	JER	00253703	04/01/2026	Monthly Insurance		2,902.17	
					Account Total	0.00	2,902.17	-2,902.17
					Ending Balance			3,071.49
151011	Deposits - Utilities				Beginning Balance			610.00
					Ending Balance			610.00
200000	Accounts Payable				Beginning Balance			0.00
	RESERVES	ACK	RDM99-001650	04/01/2026	Riviera Dunes Master	4,021.00		
	Apr 26 MGT Fees	ACK	RDM99-001651	04/01/2026	Castle Management, I	1,458.61		
	03/04/2026-04/02/2026	ACK	RDM99-001652	04/01/2026	Florida Power & Ligh	36.58		
	03/04/26-04/02/26	ACK	RDM99-001653	04/01/2026	Florida Power & Ligh	39.77		
	03/04/26-04/02/26	ACK	RDM99-001654	04/01/2026	Florida Power & Ligh	38.37		
	03/04/26-04/02/26	ACK	RDM99-001655	04/01/2026	Florida Power & Ligh	515.63		
	RESERVES	AVC	03881320	04/01/2026	Riviera Dunes Master		4,021.00	
	Apr 26 MGT Fees	AVC	03892912	04/02/2026	Castle Management, I		1,458.61	

For All Accounts

Account		Type	Reference	Date	Description	Debit Amount	Credit Amount	Balance
	03/04/26-04/02/26	AVC	03906561	04/03/2026	Florida Power & Ligh		39.77	
	03/04/26-04/02/26	AVC	03906579	04/03/2026	Florida Power & Ligh		38.37	
	03/04/26-04/02/26	AVC	03906604	04/03/2026	Florida Power & Ligh		515.63	
	Deposit	AVC	03909505	04/07/2026	Suncoast Ventures II		22,796.56	
	03/04/2026-04/02/2026	AVC	03900292	04/09/2026	Florida Power & Ligh		36.58	
	Website Maintenance	AVC	3909500	04/15/2026	Fineman Communications		300.00	
	LEGAL/PROFESSIONAL	AVC	3909502	04/15/2026	Lobeck & Hanson PA		14,473.00	
	1084	AVC	3909503	04/15/2026	Action Sod & Landscape		3,660.00	
	1084	AVC	3909504	04/15/2026	Action Sod & Landscape		2,740.00	
		ACR	00099891	04/23/2026	Florida Power & Ligh	48.46		
	02/03/2026-03/04/2026	AVD	RDM99-001649	04/23/2026	VOID CHECK RDM99 1649		48.46	
		ACK	RDM99-001656	04/28/2026	Fineman Communications	300.00		
		ACK	RDM99-001657	04/28/2026	Action Sod & Landscape	2,740.00		
		ACK	RDM99-001657	04/28/2026	Action Sod & Landscape	3,660.00		
		ACK	RDM99-001658	04/28/2026	Lobeck & Hanson PA	14,473.00		
	Deposit	ACK	RDM99-001659	04/29/2026	Suncoast Ventures II	22,796.56		
					Account Total	50,127.98	50,127.98	0.00
					Ending Balance			0.00
210031	Accrued Expenses				Beginning Balance			-932.30
		REV	00859404	04/01/2026	March Accruals	932.30		
	April Accruals	JE	00862510	04/30/2026	April Accruals		908.62	
					Account Total	932.30	908.62	23.68
					Ending Balance			-908.62
220000	Prepaid Assessments				Beginning Balance			-21,285.88
		RMC	04504955	04/05/2026	RM Credits	19,072.88		
					Account Total	19,072.88	0.00	19,072.88
					Ending Balance			-2,213.00
250100	Deferred Maintenance Fees				Beginning Balance			0.00
	Deferred Maintenance	JER	00253705	04/01/2026	Deferred Maintenance	19,082.06		
	Deferred Maintenance	JE	00862491	04/30/2026	Deferred Maintenance		57,246.18	
					Account Total	19,082.06	57,246.18	-38,164.12
					Ending Balance			-38,164.12
300100	Contract Liability-Prior Year Reserve				Beginning Balance			-515,222.66
					Ending Balance			-515,222.66
300106	Contract Liability - Signs				Beginning Balance			0.00
	Deposit	AVC	03909505	04/07/2026	Suncoast Ventures II	22,796.56		
					Account Total	22,796.56	0.00	22,796.56
					Ending Balance			22,796.56
300108	Contract Liability-Current Year Income				Beginning Balance			-12,063.00
	Riviera Dunes Rsv	JER	00253704	04/01/2026	Riviera Dunes Rsv		4,021.00	
					Account Total	0.00	4,021.00	-4,021.00
					Ending Balance			-16,084.00
300117	Contract Liability - Bank Fees				Beginning Balance			0.00
	Quarter Advisory Fee	JE	00862268	04/21/2026	Quarter Advisory Fee	482.25		
					Account Total	482.25	0.00	482.25
					Ending Balance			482.25
309999	Reserve Interest				Beginning Balance			-56,068.33
	Interest	JBR	rdm21-043026	04/30/2026	Bank Reconciliation		24.51	
	Interest	JBR	rdm22-043026	04/30/2026	Bank Reconciliation		1,476.25	
					Account Total	0.00	1,500.76	-1,500.76
					Ending Balance			-57,569.09
360000	Prior Years Surplus/(Deficit)				Beginning Balance			-35,766.27
					Ending Balance			-35,766.27
400100	Maintenance Assessments				Beginning Balance			-57,246.18
	Deferred Maintenance	JER	00253705	04/01/2026	Deferred Maintenance		19,082.06	
		RMC	04488871	04/01/2026	RM Charges		57,246.18	
	Deferred Maintenance	JE	00862491	04/30/2026	Deferred Maintenance	57,246.18		
					Account Total	57,246.18	76,328.24	-19,082.06
					Ending Balance			-76,328.24

For All Accounts

Account		Type	Reference	Date	Description	Debit Amount	Credit Amount	Balance
400400	Late Fees				Beginning Balance			-80.10
		RCG	04541877	04/30/2026	RM Charges		30.00	
		RLF	04538800	04/30/2026	RM Charges		50.10	
					Account Total	0.00	80.10	-80.10
					Ending Balance			-160.20
401120	Bank Interest Income				Beginning Balance			-3.60
	Interest	JBR	rdm99-043026	04/30/2026	Bank Reconciliation		1.39	
					Account Total	0.00	1.39	-1.39
					Ending Balance			-4.99
510100	Insurance				Beginning Balance			5,958.30
	Monthly Insurance	JER	00253703	04/01/2026	Monthly Insurance	2,902.17		
					Account Total	2,902.17	0.00	2,902.17
					Ending Balance			8,860.47
520115	Postage & Mailings				Beginning Balance			618.60
					Ending Balance			618.60
520119	Office Expense/Equipment				Beginning Balance			512.80
					Ending Balance			512.80
520131	Web Site				Beginning Balance			1,012.35
		REV	00859404	04/01/2026	March Accruals		300.00	
	March 2026	AVC	3909500	04/15/2026	Fineman Communications	300.00		
	April Accruals	JE	00862510	04/30/2026	April Accruals	300.00		
					Account Total	600.00	300.00	300.00
					Ending Balance			1,312.35
530110	Legal/Professional				Beginning Balance			14,713.50
	March 2026	AVC	3909502	04/15/2026	Lobeck & Hanson PA	14,473.00		
					Account Total	14,473.00	0.00	14,473.00
					Ending Balance			29,186.50
540122	Income Tax				Beginning Balance			184.54
					Ending Balance			184.54
600000	Management Services Contract				Beginning Balance			4,375.83
	Apr 26 MGT Fees	AVC	03892912	04/02/2026	Castle Management, I	1,458.61		
					Account Total	1,458.61	0.00	1,458.61
					Ending Balance			5,834.44
700100	Lawn Maintenance Contract				Beginning Balance			7,401.00
	March 2026	AVC	3909504	04/15/2026	Action Sod & Landscape	2,740.00		
					Account Total	2,740.00	0.00	2,740.00
					Ending Balance			10,141.00
701160	Mangrove Trimming				Beginning Balance			15,275.00
					Ending Balance			15,275.00
702000	General Repairs & Maintenance				Beginning Balance			775.00
	March 2026	AVC	3909503	04/15/2026	Action Sod & Landscape	3,660.00		
					Account Total	3,660.00	0.00	3,660.00
					Ending Balance			4,435.00
705012	Walkway Electricity				Beginning Balance			117.40
		REV	00859404	04/01/2026	March Accruals		82.32	
	03/04/26-04/02/26	AVC	03906561	04/03/2026	Florida Power & Ligh	39.77		
		ACR	00099891	04/23/2026	Florida Power & Ligh		48.46	
	April Accruals	JE	00862510	04/30/2026	April Accruals	38.40		
					Account Total	78.17	130.78	-52.61
					Ending Balance			64.79
705023	Electricity - Street Lights				Beginning Balance			1,532.21
		REV	00859404	04/01/2026	March Accruals		480.07	
	03/04/26-04/02/26	AVC	03906604	04/03/2026	Florida Power & Ligh	515.63		
	April Accruals	JE	00862510	04/30/2026	April Accruals	497.85		
					Account Total	1,013.48	480.07	533.41
					Ending Balance			2,065.62

For All Accounts

Account		Type	Reference	Date	Description	Debit Amount	Credit Amount	Balance
705024	Sign Electric				Beginning Balance			232.07
		REV	00859404	04/01/2026	March Accruals		69.91	
	03/04/26-04/02/26	AVC	03906579	04/03/2026	Florida Power & Ligh	38.37		
	03/04/2026-04/02/2026	AVC	03900292	04/09/2026	Florida Power & Ligh	36.58		
	April Accruals	JE	00862510	04/30/2026	April Accruals	72.37		
					Account Total	147.32	69.91	77.41
					Ending Balance			309.48
707020	Miscellaneous Grounds Expense				Beginning Balance			2,040.00
					Ending Balance			2,040.00
900100	Pooled Reserves				Beginning Balance			12,063.00
	Riviera Dunes Rsv	JER	00253704	04/01/2026	Riviera Dunes Rsv	4,021.00		
					Account Total	4,021.00	0.00	4,021.00
					Ending Balance			16,084.00
					Entity Totals	321,361.82	321,361.82	0.00

For Journal Entries Dated 04/01/26 to 04/30/26
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	00253705	Deferred Maintenance	04/01/2026	1michelles		05/07/2026		
		Riviera Dunes Master	RDM	250100		Def Maintenance Fees	19,082.06	
		Riviera Dunes Master	RDM	400100		Maintenance Fees		19,082.06
JER	00253704	Riviera Dunes Rsv	04/01/2026	1michelles		05/07/2026		
		Riviera Dunes Master	RDM	300108		Res - Contingency BI		4,021.00
		Riviera Dunes Master	RDM	900100		Res - General	4,021.00	
		Riviera Dunes Rsv						
JER	00253703	Monthly Insurance	04/01/2026	1michelles		05/07/2026		
		Riviera Dunes Master	RDM	150000		Prep Insurance		2,902.17
		Riviera Dunes Master	RDM	510100		Insurance	2,902.17	
JE	00862268	Quarter Advisory Fee	04/21/2026	1michelles		05/06/2026		
		Riviera Dunes Master	RDM	102180		UBS Fin Svcs-Resv		482.25
		Riviera Dunes Master	RDM	300117		Reserve- Exterior	482.25	
		Quarter Advisory Fee						
JE	00862491	Deferred Maintenance	04/30/2026	1michelles		05/07/2026		
		Riviera Dunes Master	RDM	250100		Def Maintenance Fees		57,246.18
		Riviera Dunes Master	RDM	400100		Maintenance Fees	57,246.18	
		Deferred Maintenance						
JE	00862510	April Accruals	04/30/2026	1michelles		05/07/2026		
		Riviera Dunes Master	RDM	210031		Accrued Expenses		908.62
		Riviera Dunes Master	RDM	520131		Web Site	300.00	
		Riviera Dunes Master	RDM	705012		Elec - Shrd Roadway	38.40	
		Riviera Dunes Master	RDM	705023		Elec - Street	497.85	
		Riviera Dunes Master	RDM	705024		Elec - Pavil	72.37	
		April Accruals						
JE	00862500	Due To/From	04/30/2026	1michelles		05/07/2026		
		Riviera Dunes Master	RDM	120011		Due (To)/From Res	22,796.56	
		Riviera Dunes Master	RDM	120020		Due from Operating		22,796.56
		Due To/From						
Totals							107,438.84	107,438.84

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	03878367	03/26/2026	48.46	0.00	RDM99	001649	V	03/01/2026	-48.46
RIDMAP	Riviera Dunes Master	03881320	04/01/2026	4,021.00	0.00	RDM99	001650	D	04/01/2026	4,021.00
CASTAP	Castle Management, LLC	03892912	04/02/2026	1,458.61	0.00	RDM99	001651	D	04/01/2026	1,458.61
FLORAP	Florida Power & Light	03900292	04/09/2026	36.58	0.00	RDM99	001652	D	04/01/2026	36.58
FLORAP	Florida Power & Light	03906561	04/03/2026	39.77	0.00	RDM99	001653	D	04/01/2026	39.77
FLORAP	Florida Power & Light	03906579	04/03/2026	38.37	0.00	RDM99	001654	D	04/01/2026	38.37
FLORAP	Florida Power & Light	03906604	04/03/2026	515.63	0.00	RDM99	001655	D	04/01/2026	515.63
013682	Fineman Communications	03909500	04/15/2026	300.00	0.00	RDM99	001656	C	04/28/2026	300.00
002221	Action Sod & Landscape	03909503	04/15/2026	3,660.00	0.00	RDM99	001657	C	04/28/2026	3,660.00
002221	Action Sod & Landscape	03909504	04/15/2026	2,740.00	0.00	RDM99	001657	C	04/28/2026	2,740.00
LOBE01	Lobeck & Hanson PA	03909502	04/15/2026	14,473.00	0.00	RDM99	001658	C	04/28/2026	14,473.00
019834	Magee Sign Service	03909505	04/07/2026	22,796.56	0.00	RDM99	001659	C	04/29/2026	22,796.56
	Entity Totals			50,127.98	0.00					50,031.06

Computer Checks:	43,969.56
Manual Checks:	-48.46
Direct Credits:	6,109.96

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	03878367	03/26/2026	48.46	0.00	RDM99	001649	V	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
RIDMAP	Riviera Dunes Master	03881320	04/01/2026	4,021.00	0.00	RDM99	001650	D	04/01/2026	4,021.00
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Riviera Dunes Master	RESERVES				RDM	102180		RV00000068001 4	4,021.00
CASTAP	Castle Management, LLC	03892912	04/02/2026	1,458.61	0.00	RDM99	001651	D	04/01/2026	1,458.61
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Riviera Dunes Master	Apr 26 MGT Fees				RDM	600000		mgt040126395	1,458.61
FLORAP	Florida Power & Light	03900292	04/09/2026	36.58	0.00	RDM99	001652	D	04/01/2026	36.58
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Riviera Dunes Master	03/04/2026-04/02/2026				RDM	705024		09236-62050	36.58
FLORAP	Florida Power & Light	03906561	04/03/2026	39.77	0.00	RDM99	001653	D	04/01/2026	39.77
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Riviera Dunes Master	03/04/26-04/02/26				rdm	705012		47524-85310	39.77
FLORAP	Florida Power & Light	03906579	04/03/2026	38.37	0.00	RDM99	001654	D	04/01/2026	38.37
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Riviera Dunes Master	03/04/26-04/02/26				rdm	705024		49743-06559	38.37
FLORAP	Florida Power & Light	03906604	04/03/2026	515.63	0.00	RDM99	001655	D	04/01/2026	515.63
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Riviera Dunes Master	03/04/26-04/02/26				RDM	705023		51700-27105	515.63
013682	Fineman Communications	03909500	04/15/2026	300.00	0.00	RDM99	001656	C	04/28/2026	300.00
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Riviera Dunes Master	March 2026				RDM	520131		3946	300.00
002221	Action Sod & Landscape	03909503	04/15/2026	3,660.00	0.00	RDM99	001657	C	04/28/2026	3,660.00
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Riviera Dunes Master	March 2026				RDM	702000		20094	3,660.00
002221	Action Sod & Landscape	03909504	04/15/2026	2,740.00	0.00	RDM99	001657	C	04/28/2026	2,740.00
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Riviera Dunes Master	March 2026				RDM	700100		20097	2,740.00
LOBE01	Lobeck & Hanson PA	03909502	04/15/2026	14,473.00	0.00	RDM99	001658	C	04/28/2026	14,473.00
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Riviera Dunes Master	March 2026				RDM	530110		3841	14,473.00
019834	Magee Sign Service	03909505	04/07/2026	22,796.56	0.00	RDM99	001659	C	04/29/2026	22,796.56
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Riviera Dunes Master	Deposit				RDM	300106		54283	22,796.56
	Entity Totals			50,127.98	0.00					50,031.06

Computer Checks:	43,969.56
Manual Checks:	-48.46
Direct Credits:	6,109.96

RD

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

Unit Space	R Sts Type	Resident Co-Resident	CC	Unit Address Description	Deposit Date	Amount	Current	30 Days	60 Days	90 Days
RD-M001 - RDM- RIVIERA DUNES										
HMRD	01 C	Hammocks at RD		4301 32nd St W STE A 20		3,419.99	3,419.99			
				Project Totals Delinquent		3,419.99	3,419.99	0.00	0.00	0.00
				Prepaids		0.00	0.00	0.00	0.00	0.00
				Net		3,419.99	3,419.99	0.00	0.00	0.00
				Net Distribution						
			DL	Notice of Late Assmt		30.00	30.00	0.00	0.00	0.00
			LF	Late Fee		50.10	50.10	0.00	0.00	0.00
			QA	Quarterly Assessment		3,339.89	3,339.89	0.00	0.00	0.00

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

Unit Space	R Sts Type	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		-2,213.00				-2,213.00
				Project Totals Delinquent		0.00	0.00	0.00	0.00	0.00
				Prepaids		-2,213.00	0.00	0.00	0.00	-2,213.00
				Net		-2,213.00	0.00	0.00	0.00	-2,213.00
				Net Distribution						
			QA	Quarterly Assessment		-2,213.00	0.00	0.00	0.00	-2,213.00

Bank Reconciliation
RDM99 RDM-Alliance Oper
04/30/2026

Bank Balance As Of 04/30/2026	49,519.37
Outstanding Checks AP	-22,796.56
Adjusted Bank Balance	26,722.81
Book Balance As Of 04/30/2026	26,721.42
Interest Income	1.39
Bank Charges	0.00
Adjusted Book Balance	26,722.81

Check	Date	Vendor		Type	Amount
001659	04/29/2026	019834	Magee Sign Service	C	22,796.56
			Report Total		22,796.56

Western Alliance Bank®

Alliance Association Banking

PO Box 26237 • Las Vegas, NV 89126-0237

Return Service Requested

Last statement: March 31, 2026
This statement: April 30, 2026
Total days in statement period: 30

XXXXXX0035
(0)

Direct inquiries to:
888-734-4567

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

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

THANK YOU FOR BANKING WITH US!

SUMMARY OF ACCOUNT BALANCES

Account	Number	Ending Balance
AAB Community Checking	XXXXXX0035	$49,519.37
Cash Manager Balance	XX-XXX0-35-9	$0.00

Investment totals as of April 30, 2026

AAB Community Checking

Account number	XXXXXX0035	Beginning balance	$41,967.53
Low balance	$49,517.98	Total additions	34,834.80
Average balance	$67,621.01	Total subtractions	27,282.96
Avg collected balance	$67,357	Ending balance	$49,519.37

DEBITS

Date	Description	Subtractions
04-01	' ACH Debit Castle Managemen MGT-040126 260401 19954665	1,458.61
04-14	' ACH Debit FPL DIRECT DEBIT ELEC PYMT 260414	36.58
04-14	' ACH Debit FPL DIRECT DEBIT ELEC PYMT 260414	38.37
04-14	' ACH Debit FPL DIRECT DEBIT ELEC PYMT 260414	39.77
04-14	' ACH Debit FPL DIRECT DEBIT ELEC PYMT 260414	515.63

Date	Description	Subtractions
04-16	' ACH Debit RIVIERA DUNES MA ACH 260416	4,021.00
04-29	' ACH Debit Fineman Communic FUND PMTS 260429 1656	300.00
04-29	' ACH Debit Action Sod & Lan FUND PMTS 260429 1657	6,400.00
04-29	' ACH Debit Lobeck & Hanson FUND PMTS 260429 1658	14,473.00

CREDITS

Date	Description	Additions
04-01	' Lockbox Deposit	11,180.88
04-06	' ACH Credit PAY IN-PAYABLI D TRANSFER 260404 909443299	15,740.00
04-06	' Lockbox Deposit	7,912.53
04-30	' Interest Credit	1.39

DAILY BALANCES

Date	Amount	Date	Amount	Date	Amount
03-31	41,967.53	04-14	74,711.98	04-30	49,519.37
04-01	51,689.80	04-16	70,690.98		
04-06	75,342.33	04-29	49,517.98		

INTEREST INFORMATION

Annual percentage yield earned	0.03 %
Interest-bearing days	30
Average balance for APY	$67,357.24
Interest earned	$1.39

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
04/30/2026

Bank Balance As Of 04/30/2026	25,774.73
Adjusted Bank Balance	25,774.73
Book Balance As Of 04/30/2026	25,750.22
Interest Income	24.51
Bank Charges	0.00
Adjusted Book Balance	25,774.73

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 04/24/2026

Contact us

Truist.com

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

■ ASSOC SVCS MONEY MKT SAVINGS 1100013255766

Account summary

Your previous balance as of 03/25/2026	$25,750.22
Checks	- 0.00
Other withdrawals, debits and service charges	- 0.00
Deposits, credits and interest	+ 24.51
Your new balance as of 04/24/2026	**= $25,774.73**

Interest summary

Interest paid this statement period	$24.51
2026 interest paid year-to-date	$95.52
Interest rate	1.12%
Annual percentage yield (APY) earned	1.13%

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT($)
04/24	EFFECTIVE DATE 4-25-26 INTEREST PAYMENT	24.51
Total deposits, credits and interest		**= $24.51**

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 Care 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.)

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
If you believe your **Truist Ready Now Credit Line statement** contains an error, please notify us in writing within sixty (60) days of the date the error FIRST appeared. Written correspondence must be sent to:

Truist Ready Now Credit Line Disputed Payments
PO Box 849
Wilson, NC 27894

You may contact us by phone; telephone inquiries do not obligate us to investigate and may result in your responsibility for the disputed amount.
Your written notice should include:

- Your name and account number
- The dollar amount of the suspected error
- A description of the error and an explanation of why you believe it is incorrect

During our investigation process:

- We cannot try to collect the amount in question, or report you as delinquent on that amount
- The change may remain on your statement and accrue interest; however, if an error is confirmed, you will not be liable for the amount in question or any interest or other fees related to that amount
- You are required to pay all other amounts not in dispute
- We can apply any unpaid amount against your credit limit

Mail-in deposits

Deposits can be made at a Truist ATM or using Truist Mobile Banking.
If you wish to mail a deposit, please send a deposit ticket and check to the following address (Please do not send cash):

Central Processing
MC:306-40-04-25
P.O. Box 27572
Richmond, VA 23261-7572

Change of address
If you need to change your address, please visit your local Truist branch or call Truist Care 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
04/30/2026

Bank Balance As Of 04/30/2026	562,618.77
Adjusted Bank Balance	562,618.77
Book Balance As Of 04/30/2026	561,142.52
Interest Income	1,476.25
Bank Charges	0.00
Adjusted Book Balance	562,618.77

UBS

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

ANP7000098417 0426 BX 0

Portfolio Management Program

April 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

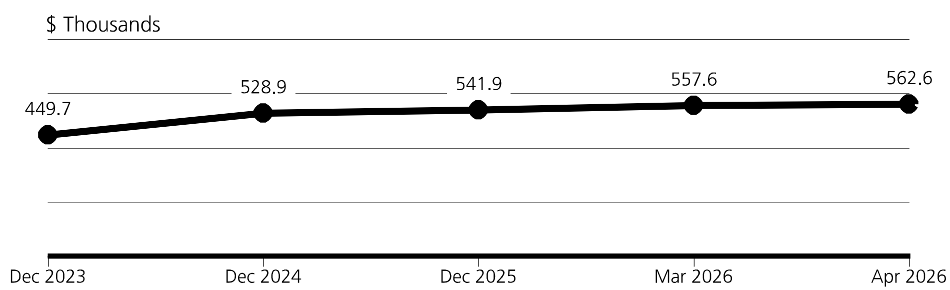
- UBS Bank USA: National Bank Charter Update Get the latest update on UBS Bank USA's application to become a national bank. Learn what it means for you. ubs.com/bankcharter.

Value of your account

	on March 31 ($)	on April 30 ($)
Your assets	557,603.77	562,618.77
Your liabilities	0.00	0.00
Value of your account	**$557,603.77**	**$562,618.77**
Accrued interest in value above	$4,946.19	$3,744.23

As a service to you, your portfolio value of $562,618.77 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	$15,137.51
Your investment return:	
Dividend and interest income	$5,927.46
Change in value of accrued interest	-$235.41
Change in market value	-$117.97
Value of your account on Apr 30, 2026	**$562,618.77**

Your account balance sheet

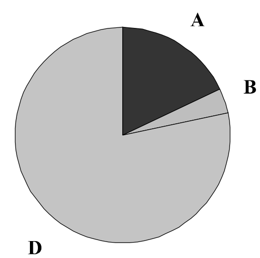
The value of your account includes assets held at UBS and certain assets held away from UBS. See page 1 for more information.

Summary of your assets

		Value on April 30 ($)	Percentage of your account
A	Cash and money balances	100,848.31	17.92%
B	Cash alternatives	21,097.61	3.75%
C	Equities	0.00	0.00%
D	Fixed income	440,672.85	78.33%
E	Non-traditional	0.00	0.00%
F	Commodities	0.00	0.00%
G	Other	0.00	0.00%
Total assets		**$562,618.77**	**100.00%**

Value of your account **$562,618.77**

Your current asset allocation



Cash and money balances may include available cash balances, deposit balances at UBS Bank USA, N.A. 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

	Percentage change	
Index	April 2026	Year to date
S&P 500	10.49%	5.70%
Russell 3000	10.20%	5.84%
MSCI - Europe, Australia & Far East	7.56%	6.36%
Barclays Capital U.S. Aggregate Bond Index	0.11%	0.07%

Interest rates on April 30, 2026

3-month Treasury bills: 3.63%

One-month SOFR: 3.65%

Change in the value of your account

	April 2026 ($)	Year to date ($)
Opening account value	**$557,603.77**	**$541,907.18**
Deposits, including investments transferred in	4,021.00	16,084.00
Withdrawals and fees, including investments transferred out	-482.25	-946.49
Dividend and interest income	2,527.15	5,927.46
Change in value of accrued interest	-1,201.96	-235.41
Change in market value	151.06	-117.97
Closing account value	**$562,618.77**	**$562,618.77**

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.

	April 2026 ($)	Year to date ($)
Taxable dividends	261.82	555.89
Taxable interest	2,265.33	5,337.06
Total current year	**$2,527.15**	**$5,892.95**
Prior year adjustment	0.00	34.51
Total dividend & interest	**$2,527.15**	**$5,927.46**

Summary of gains and losses

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

	Realized gains and losses		Unrealized
	April 2026 ($)	Year to date ($)	gains and losses ($)
Short term	0.00	0.00	2,204.85
Long term	0.00	44.70	8.01
Total	**$0.00**	**$44.70**	**$2,212.86**

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, N.A. 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 desposits are not protected by SIPC. See *Important Information about your statement* at the end of the document.

	April 2026 ($)	Year to date ($)
Opening balances	**$25,846.28**	**$10,986.23**
Additions		
Deposits and other funds credited	4,021.00	16,084.00
Dividend and interest income	2,527.15	5,927.46
Proceeds from investment transactions	69,000.00	139,000.00
Total additions	**$75,548.15**	**$161,011.46**
Subtractions		
Professional management fees and related services	-482.25	-946.49
Funds withdrawn for investments bought	-63.87	-70,202.89
Total subtractions	**-$546.12**	**-$71,149.38**
Net cash flow	**$75,002.03**	**$89,862.08**
Closing balances	**$100,848.31**	**$100,848.31**

UBS Insured Sweep Program Account APY

Interest period Apr 1 - Apr 30

Opening UBS Insured Sweep Program balance Apr 1	$25,846.28
Closing UBS Insured Sweep Program balance Apr 30	$100,848.31
Number of days in interest period	30
Average daily balance	$81,170.77
Interest earned	$6.67
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 may include available cash balances, deposit balances at UBS Bank USA, N.A. and other participating banks through 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, N.A. 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, N.A. 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 wheter 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, N.A.

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

Holding	Opening balance on Apr 1 ($)	Closing balance on Apr 30 ($)	Price per share on Apr 30 ($)	Average rate	Dividend/Interest period	Days in period
UBS Insured Sweep Prgm	25,846.28	100,848.31				

UBS Insured Sweep Program

Priority	Bank Name	Closing balance on Apr 30 ($)	Status
1	UBS BANK USA, N.A.	100,848.31	
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	**$100,848.31**	

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 ($)	Price per share on Apr 30 ($)	Value on Apr 30 ($)	Unrealized gain or loss ($)	Investment return ($)	Holding period
FEDERATED HERMES GOVT OBL FUND CLASS ADVISOR	21,097.610	---This information was unavailable---			1.0000	21,097.61			
Symbol: GOVXX EAI: $769 Current yield: 3.64%									

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, N.A. are combined with your other deposit balances held at UBS Bank USA, N.A., 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, N.A.

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 ($)	Price on Apr 30 ($)	Value on Apr 30 ($)	Unrealized gain or loss ($)	Holding period
ALLY BK UT US RATE 03.1500% MAT 05/19/2026 FIXED RATE CD ACCRUED INTEREST $447.38 CUSIP 02007GRL9 EAI: $504 Current yield: 3.15%	May 13, 25	32,000.000	98.957	31,666.24	99.953	31,984.96	318.72	ST
JONESBORO ST BK LA US RATE 01.0000% MAT 11/27/2026 FIXED RATE CD CALLABLE 05/27/2026 @ 100.0000 ACCRUED INTEREST $6.57 CUSIP 48040PJN6 EAI: $467 Current yield: 1.02%	Oct 16, 25	80,000.000	96.847	77,477.62	98.354	78,683.20	1,205.58	ST
CIBC BANK ILLINOIS IL US RATE 04.4500% MAT 05/14/2027 FIXED RATE CD ACCRUED INTEREST $1,508.73 CUSIP 12547CBF4 EAI: $3,338 Current yield: 4.43% Original cost basis: $75,570.75	May 13, 25	75,000.000	100.401	75,300.75	100.551	75,413.25	112.50	ST
BMW BK OF NA NA UT US RATE 04.0000% MAT 05/14/2027 FIXED RATE CD ACCRUED INTEREST $181.91 CUSIP 05612LCP5 EAI: $400 Current yield: 4.00%	May 13, 25	10,000.000	99.982	9,998.20	100.097	10,009.70	11.50	ST

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

Holding	Trade date	Total face value at maturity ($)	Purchase price ($)	Adjusted cost basis ($)	Price on Apr 30 ($)	Value on Apr 30 ($)	Unrealized gain or loss ($)	Holding period
DISCOVER BANK DE US RATE 03.1500% MAT 06/07/2027 FIXED RATE CD ACCRUED INTEREST $869.91 CUSIP 254673G34 EAI: $2,205 Current yield: 3.18%	May 13, 25	70,000.000	98.223	68,756.10	99.171	69,419.70	663.60	ST
SAUK VALLEY B&T CO IL US RATE 03.6000% MAT 10/16/2028 FIXED RATE CD ACCRUED INTEREST $39.45 CUSIP 804375EF6 EAI: $900 Current yield: 3.63%	Oct 16, 25	25,000.000	99.900	24,975.00	99.180	24,795.00	-180.00	ST
JPMORGAN CHASE BK OH US RATE 04.1500% MAT 01/05/2029 FIXED RATE CD CALLABLE 05/05/2026 @ 100.0000 ACCRUED INTEREST $653.76 CUSIP 46656MZA2 EAI: $2,075 Current yield: 4.15% Original cost basis: $50,007.50	Nov 13, 25	50,000.000	100.012	50,006.45	100.003	50,001.50	-4.95	ST
CFG BK MD US RATE 04.3000% MAT 05/21/2029 FIXED RATE CD CALLABLE 05/20/2026 @ 100.0000 ACCRUED INTEREST $36.52 CUSIP 12527CLR1 EAI: $1,333 Current yield: 4.30% Original cost basis: $31,010.85	Nov 13, 25	31,000.000	100.030	31,009.51	100.011	31,003.41	-6.10	ST
Total		**$373,000.000**		**$369,189.87**		**$371,310.72**	**$2,120.85**	

Total accrued interest: $3,744.23

Total estimated annual income: $11,222

Your assets ▸ **Fixed income** (continued)

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 ($)	Price per share on Apr 30 ($)	Value on Apr 30 ($)	Unrealized (tax) gain or loss ($)	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	100.180	5,509.90	8.01		LT
Trade date: Feb 11, 26	600.000	100.040	60,024.00	60,024.00	100.180	60,108.00	84.00		ST
EAI: $2,528 Current yield: 3.85%									
Security total	655.000	100.040	65,525.89	65,525.89		65,617.90	92.01	92.01	

Your total assets

		Value on Apr 30 ($)	Percentage of your account	Cost basis ($)	Estimated annual income ($)	Unrealized gain or loss ($)
Cash	**Cash and money balances**	**100,848.31**	**17.92%**	**100,848.31**		
Cash alternatives	* **Money market funds**	**21,097.61**	**3.75%**		**769.00**	
Fixed income	Certificates of deposits and share certificates	371,310.72		369,189.87	11,222.00	2,120.85
	Closed end funds & Exchange traded products	65,617.90		65,525.89	2,528.00	92.01
	Total accrued interest	3,744.23				
	Total fixed income	**440,672.85**	**78.33%**	**434,715.76**	**13,750.00**	**2,212.86**
Total		**$562,618.77**	**100.00%**	**$535,564.07**	**$14,519.00**	**$2,212.86**

* 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 ($)
Mar 31		**Cash and money balance**					**$25,846.28**
Apr 1	Dividend	FEDERATED HERMES GOVT OBL FUND CLASS ADVISOR AS OF 03/31/26 SYMBOL: GOVXX				63.87	
Apr 1	Reinvestment	FEDERATED HERMES GOVT OBL FUND CLASS ADVISOR DIVIDEND REINVESTED AT 1.00 NAV ON 03/31/26 AS OF 03/31/26 SYMBOL: GOVXX		63.870		-63.87	25,846.28
Apr 6	Interest	MORGAN STANLEY PRI NJ US RT 04.8000% MAT 04/06/26 FIXED RATE CD PAID ON 55000 CUSIP: 61768ERK1				1,316.38	
Apr 6	Call Redemption	MORGAN STANLEY PRI NJ US RT 04.8000% MAT 04/06/26 FIXED RATE CD CUSIP: 61768ERK1		-55,000.000		55,000.00	82,162.66
Apr 8	Dividend	GOLDMAN SACHS ACCESS TREAS 0-1 YEAR ETF PAID ON 655 SYMBOL: GBIL				197.95	82,360.61
Apr 13	Interest	PENN CMNTY BK PA US RT 04.4500% MAT 04/13/26 FIXED RATE CD PAID ON 14000 CUSIP: 707312AV6				312.35	
Apr 13	Call Redemption	PENN CMNTY BK PA US RT 04.4500% MAT 04/13/26 FIXED RATE CD CUSIP: 707312AV6		-14,000.000		14,000.00	96,672.96
Apr 14	Interest	SAUK VALLEY B&T CO IL US RT 03.6000% MAT 10/16/28 FIXED RATE CD PAID ON 25000 CUSIP: 804375EF6				448.77	97,121.73
Apr 16	Deposit	DIRECT DEPOSIT RIVIERA DUNES MA REF#:122105981149241				4,021.00	101,142.73
Apr 20	Interest	CFG BK MD US RT 04.3000% MAT 05/21/29 FIXED RATE CD PAID ON 31000 CUSIP: 12527CLR1				113.21	101,255.94
Apr 21	Fee Charged	Current Quarter Advisory Fee				-482.25	100,773.69

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Account activity this month (continued)

Date	Activity	Description	Your expense code	Quantity/ Face value	Price/Value ($)	Cash amount ($)	Cash and money balance ($)
Apr 27	Interest	JONESBORO ST BK LA US RT 01.0000% MAT 11/27/26 FIXED RATE CD PAID ON 80000 CUSIP: 48040PJN6				67.95	100,841.64
Apr 30	Interest	UBS INSURED SWEEP PROGRAM				6.67	100,848.31
Apr 30		**Closing cash and money balance**					**$100,848.31**
		Proceeds from investment transactions					**$69,000.00**
		Funds used for investment transactions					**-$63.87**

	Date	Activity	Description	Amount ($)
Money balance activities	**Mar 31**	**Balance forward**		**$25,846.28**
	Apr 7	Deposit	UBS INSURED SWEEP PROGRAM	56,316.38
	Apr 9	Deposit	UBS INSURED SWEEP PROGRAM	197.95
	Apr 14	Deposit	UBS INSURED SWEEP PROGRAM	14,312.35
	Apr 15	Deposit	UBS INSURED SWEEP PROGRAM	448.77
	Apr 17	Deposit	UBS INSURED SWEEP PROGRAM	4,021.00
	Apr 21	Deposit	UBS INSURED SWEEP PROGRAM	113.21
	Apr 22	Withdrawal	UBS INSURED SWEEP PROGRAM	-482.25
	Apr 28	Deposit	UBS INSURED SWEEP PROGRAM	67.95
	Apr 30	Deposit	UBS INSURED SWEEP PROGRAM	6.67
	Apr 30	**Closing UBS Insured Sweep Program**		**$100,848.31**

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 ($)
MORGAN STANLEY PRI NJ US RT 04.8000% MAT 04/06/26 FIXED RATE CD Original cost basis : $55,438.83	FIFO	55,000.000	Aug 06, 24	Apr 06, 26	55,000.00	55,000.00			
PENN CMNTY BK PA US RT 04.4500% MAT 04/13/26 FIXED RATE CD Original cost basis : $14,043.68	FIFO	14,000.000	Mar 18, 25	Apr 13, 26	14,000.00	14,000.00			
Total					**$69,000.00**	**$69,000.00**			
Net long-term capital gains or losses									**$0.00**