

SAMPLE ACCOUNTING - FICTIONAL

This is a sample accounting generated by Balanced for a fictional matter. The people, the trust or estate, the accounts and the account numbers are made up, and it is provided for illustration only.

It is general information, current as of October 2026, and not legal, tax or accounting advice. Statutes, rules of court, Judicial Council forms and local court rules change and vary by county; confirm the current requirements before relying on any format shown here. Any accounting must be independently reviewed and verified by the fiduciary or their attorney before it is relied on, delivered or filed.

CALIFORNIA FIDUCIARY ACCOUNTING

The Okafor Family Trust

Period: 10/01/2025 – 09/30/2026

CHARGES	
Schedule A – Assets at Beginning of Period	\$ 6,000,000.00
Schedule B – Receipts of Principal	\$ 274,200.00
Schedule E – Income Received	\$ 30,000.00
Schedule C – Gains on Sales	\$ 68,800.00
TOTAL CHARGES	\$ 6,373,000.00

CREDITS	
Schedule F – Disbursements of Principal	\$ 282,250.00
Schedule G – Disbursements of Income	\$ 0.00
Schedule D – Losses on Sales	\$ 46,000.00
Schedule I – Distributions to Beneficiaries	\$ 0.00
Schedule H – Assets on Hand at End of Period	\$ 6,044,750.00
TOTAL CREDITS	\$ 6,373,000.00

BALANCE (Charges – Credits)	\$ 0.00
BALANCED ✓	

PER-ACCOUNT BALANCE	
Harbor Point Securities (acct xxxx4417)	✓
Larkspur Futures LLC (acct xxxx0926)	✓
Tamsen Harbor Bank, swap collateral (acct xxxx7302)	✓

*All amounts pull live from schedule tabs. Edit any amount in any schedule
and this summary updates automatically.*

Generated: October 06, 2026 | 33 transactions

Schedule A – Assets at Beginning of Period

California Probate Code § 1061(a)(1)

The Okafor Family Trust

Period: 10/01/2025 – 09/30/2026

Date	Symbol	Security	Quantity	Basis/Share	Carry Value	Total
Harbor Point Securities (acct xxxx4417)						
<i>Cash & Cash Equivalents</i>						
10/01/2025		HARBOR POINT GOVT MONEY MARKET FUND			\$ 2,400,000.00	
<i>Stocks</i>						
10/01/2025	QLSY	QUILLON SYSTEMS INC	30,000.000	\$ 120.00	\$ 3,600,000.00	
Harbor Point Securities (acct xxxx4417) – Subtotal						\$ 6,000,000.00
TOTAL ASSETS – BEGINNING OF PERIOD						\$ 6,000,000.00

Schedule B – Receipts of Principal*California Probate Code §§ 1061(a)(3), 1062(a)***The Okafor Family Trust***Period: 10/01/2025 – 09/30/2026*

Date	Description	Amount	Total
Harbor Point Securities (acct xxxx4417)			
01/16/2026	SOLD TO OPEN 10 CALL QLSY 03/20/2026 140.00	\$ 3,500.00	
03/02/2026	Interest rate swap net settlement, Tamsen Harbor Bank: floating 4.30% vs fixed 4.00% on \$2,000,000 notional, received	\$ 1,500.00	
04/10/2026	SOLD TO OPEN 10 CALL QLSY 06/19/2026 150.00	\$ 4,200.00	
07/10/2026	SOLD TO OPEN 10 CALL QLSY 09/18/2026 155.00	\$ 5,000.00	
09/14/2026	Transfer from Tamsen Harbor Bank, swap collateral (acct xxxx7302): swap collateral returned	\$ 100,000.00	
Harbor Point Securities (acct xxxx4417) – Subtotal			\$ 114,200.00
Larkspur Futures LLC (acct xxxx0926)			
02/03/2026	Transfer from Harbor Point Securities (acct xxxx4417): initial margin	\$ 60,000.00	
Larkspur Futures LLC (acct xxxx0926) – Subtotal			\$ 60,000.00
Tamsen Harbor Bank, swap collateral (acct xxxx7302)			
12/02/2025	Transfer from Harbor Point Securities (acct xxxx4417): swap collateral posted	\$ 100,000.00	
Tamsen Harbor Bank, swap collateral (acct xxxx7302) – Subtotal			\$ 100,000.00
TOTAL PRINCIPAL RECEIPTS			\$ 274,200.00

Schedule E – Income Received*California Probate Code §§ 1061(a)(3), 1062(a)***The Okafor Family Trust***Period: 10/01/2025 – 09/30/2026*

Date	Description	Amount	Total
Harbor Point Securities (acct xxxx4417)			
12/15/2025	QUILLON SYSTEMS INC DIVIDEND	\$ 7,500.00	
03/16/2026	QUILLON SYSTEMS INC DIVIDEND	\$ 7,500.00	
06/15/2026	QUILLON SYSTEMS INC DIVIDEND	\$ 7,500.00	
09/15/2026	QUILLON SYSTEMS INC DIVIDEND	\$ 7,500.00	
Harbor Point Securities (acct xxxx4417) – Subtotal			\$ 30,000.00
TOTAL INCOME RECEIVED			\$ 30,000.00

Schedule C – Gains on Sales

California Probate Code §§ 1061(a)(5), 1062(d)

The Okafor Family Trust

Period: 10/01/2025 – 09/30/2026

Date	Symbol	Security	Quantity	Basis/Share	Carry Value	Sale Proceeds	Gain	Total
Harbor Point Securities (acct xxxx4417)								
08/14/2026	MRDN0918 P	SOLD TO CLOSE PUT MRDN 09/18/2026 4950.00	5.000	\$ 700.00	\$ 3,500.00	\$ 11,300.00	\$ 7,800.00	
09/18/2026	QLSY	QUILLON SYSTEMS INC: 1,000 shares delivered on exercise, at market value	1,000.000	\$ 120.00	\$ 120,000.00	\$ 168,000.00	\$ 48,000.00	
Harbor Point Securities (acct xxxx4417) – Subtotal								\$ 55,800.00

Larkspur Futures LLC (acct xxxx0926)								
05/15/2026		MERIDIAN 500 INDEX futures, 2 contracts short, opened 04/06/2026 at 5,180.00, closed 05/15/2026 at 5,050.00: net variation margin received					\$ 13,000.00	
Larkspur Futures LLC (acct xxxx0926) – Subtotal								\$ 13,000.00

TOTAL GAINS ON SALES								\$ 68,800.00
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Securities sold: carry value first in, first out (FIFO).

Schedule F – Disbursements of Principal

California Probate Code §§ 1061(a)(6), 1062(b)

The Okafor Family Trust

Period: 10/01/2025 – 09/30/2026

Date	Payee	Description	Amount	Total
Harbor Point Securities (acct xxxx4417)				
12/01/2025	Tamsen Harbor Bank, swap collateral	Transfer to Tamsen Harbor Bank, swap collateral (acct xxxx7302): swap collateral posted	\$ 100,000.00	
02/02/2026	Larkspur Futures LLC	Transfer to Larkspur Futures LLC (acct xxxx0926): initial margin	\$ 60,000.00	
05/22/2026	Harbor Point Securities	BOUGHT TO CLOSE 10 CALL QLSY 06/19/2026 150.00	\$ 1,100.00	
06/01/2026	Tamsen Harbor Bank	Interest rate swap net settlement, Tamsen Harbor Bank: floating 3.85% vs fixed 4.00% on \$2,000,000 notional, paid	\$ 750.00	
09/01/2026	Tamsen Harbor Bank	Interest rate swap net settlement, Tamsen Harbor Bank: floating 3.60% vs fixed 4.00% on \$2,000,000 notional, paid	\$ 2,000.00	
09/10/2026	Tamsen Harbor Bank	Interest rate swap early termination payment, Tamsen Harbor Bank	\$ 18,400.00	
Harbor Point Securities (acct xxxx4417) – Subtotal				\$ 182,250.00
Tamsen Harbor Bank, swap collateral (acct xxxx7302)				
09/11/2026	Harbor Point Securities	Transfer to Harbor Point Securities (acct xxxx4417): swap collateral returned	\$ 100,000.00	
Tamsen Harbor Bank, swap collateral (acct xxxx7302) – Subtotal				\$ 100,000.00
TOTAL PRINCIPAL DISBURSEMENTS				\$ 282,250.00

Schedule I – Distributions to Beneficiaries

California Probate Code §§ 1061(a)(9), 1062(e)

The Okafor Family Trust

Period: 10/01/2025 – 09/30/2026

Schedule G – Disbursements of Income

California Probate Code §§ 1061(a)(6), 1062(b)

The Okafor Family Trust

Period: 10/01/2025 – 09/30/2026

Date	Description	Amount	Total
TOTAL INCOME DISBURSEMENTS		\$	0.00

Schedule D – Losses on Sales

California Probate Code §§ 1061(a)(7), 1062(d)

The Okafor Family Trust

Period: 10/01/2025 – 09/30/2026

Date	Symbol	Security	Quantity	Basis/Share	Carry Value	Sale Proceeds	Loss	Total
Harbor Point Securities (acct xxxx4417)								
03/20/2026	MRDN0320P	PUT MRDN 03/20/2026 5000.00 EXPIRED	5.000	\$ 480.00	\$ 2,400.00		\$ 2,400.00	
06/19/2026	MRDN0619P	PUT MRDN 06/19/2026 4900.00 EXPIRED	5.000	\$ 620.00	\$ 3,100.00		\$ 3,100.00	
09/18/2026		CALL QLSY 09/18/2026 155.00 EXERCISED: strike 155.00 less market 168.00					\$ 13,000.00	
Harbor Point Securities (acct xxxx4417) – Subtotal								\$ 18,500.00
Larkspur Futures LLC (acct xxxx0926)								
03/13/2026		MERIDIAN 500 INDEX futures, 4 contracts long, opened 02/09/2026 at 5,400.00, closed 03/13/2026 at 5,262.50: net variation margin paid					\$ 27,500.00	
Larkspur Futures LLC (acct xxxx0926) – Subtotal								\$ 27,500.00
TOTAL LOSSES ON SALES								\$ 46,000.00

Securities sold: carry value first in, first out (FIFO).

Schedule H – Assets on Hand at End of Period

California Probate Code §§ 1061(a)(10), 1062(f)

The Okafor Family Trust

Period: 10/01/2025 – 09/30/2026

Date	Symbol	Security	Quantity	Basis/Share	Carry Value	Total
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Harbor Point Securities (acct xxxx4417)

Cash & Cash Equivalents

09/30/2026		HARBOR POINT GOVT MONEY MARKET FUND			\$ 2,519,250.00	
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Stocks

09/30/2026	QLSY	QUILLON SYSTEMS INC	29,000.000	\$ 120.00	\$ 3,480,000.00	
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Harbor Point Securities (acct xxxx4417) – Subtotal **\$ 5,999,250.00**

Larkspur Futures LLC (acct xxxx0926)

Cash & Cash Equivalents

09/30/2026		MARGIN ON DEPOSIT (CASH HELD BY THE FUTURES FIRM)			\$ 45,500.00	
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Larkspur Futures LLC (acct xxxx0926) – Subtotal **\$ 45,500.00**

TOTAL ASSETS – END OF PERIOD **\$ 6,044,750.00**

Schedule MV — Market Value Detail										
Informational reference — not part of balance equation										
The Okafor Family Trust										
Period: 10/01/2025 – 09/30/2026										
Date	Symbol	Security	Quantity	Basis/Share	Carry Value	Total Carry Value	Unrealized Gain/Loss	% Change	Market Value	Total Market Value
Harbor Point Securities (acct xxxx4417)										
Cash & Cash Equivalents										
09/30/2026		HARBOR POINT GOVT MONEY MARKET FUND			\$ 2,519,250.00		\$ 0.00	—	\$ 2,519,250.00	
Stocks										
09/30/2026	QLSY	QUILLON SYSTEMS INC	29,000.000	\$ 120.00	\$ 3,480,000.00		\$ 1,305,000.00	+37.5%	\$ 4,785,000.00	
Harbor Point Securities (acct xxxx4417) – Subtotal						\$ 5,999,250.00	\$ 1,305,000.00	+21.8%		\$ 7,304,250.00
Larkspur Futures LLC (acct xxxx0926)										
Cash & Cash Equivalents										
09/30/2026		MARGIN ON DEPOSIT (CASH HELD BY THE FUTURES FIRM)			\$ 45,500.00		\$ 0.00	—	\$ 45,500.00	
Larkspur Futures LLC (acct xxxx0926) – Subtotal						\$ 45,500.00	\$ 0.00	—		\$ 45,500.00
TOTAL ENDING HOLDINGS						\$ 6,044,750.00	\$ 1,305,000.00	+21.6%		\$ 7,349,750.00

ALLOCATION OF RECEIPTS AND DISBURSEMENTS BETWEEN PRINCIPAL AND INCOME

Prob. Code §1063(c); Uniform Fiduciary Income and Principal Act, Prob. Code §§16320–16383

The Okafor Family Trust

Period: 10/01/2025 – 09/30/2026

Date	Description	Sch.	Amount	Income share	Principal	Income
RECEIPTS						
12/02/2025	Transfer from Harbor Point Securities (acct xxxx4417): swap collateral posted	B	\$ 100,000.00	0%	\$ 100,000.00	\$ 0.00
12/15/2025	QUILLON SYSTEMS INC DIVIDEND	E	\$ 7,500.00	100%	\$ 0.00	\$ 7,500.00
01/16/2026	SOLD TO OPEN 10 CALL QLSY 03/20/2026 140.00	B	\$ 3,500.00	10%	\$ 3,150.00	\$ 350.00
02/03/2026	Transfer from Harbor Point Securities (acct xxxx4417): initial margin	B	\$ 60,000.00	0%	\$ 60,000.00	\$ 0.00
03/02/2026	Interest rate swap net settlement, Tamsen Harbor Bank: floating 4.30% vs fixed 4.00% on \$2,000,000 notional, received	B	\$ 1,500.00	10%	\$ 1,350.00	\$ 150.00
03/16/2026	QUILLON SYSTEMS INC DIVIDEND	E	\$ 7,500.00	100%	\$ 0.00	\$ 7,500.00
04/10/2026	SOLD TO OPEN 10 CALL QLSY 06/19/2026 150.00	B	\$ 4,200.00	10%	\$ 3,780.00	\$ 420.00
06/15/2026	QUILLON SYSTEMS INC DIVIDEND	E	\$ 7,500.00	100%	\$ 0.00	\$ 7,500.00
07/10/2026	SOLD TO OPEN 10 CALL QLSY 09/18/2026 155.00	B	\$ 5,000.00	10%	\$ 4,500.00	\$ 500.00
09/14/2026	Transfer from Tamsen Harbor Bank, swap collateral (acct xxxx7302): swap collateral returned	B	\$ 100,000.00	0%	\$ 100,000.00	\$ 0.00
09/15/2026	QUILLON SYSTEMS INC DIVIDEND	E	\$ 7,500.00	100%	\$ 0.00	\$ 7,500.00
TOTAL RECEIPTS					\$ 272,780.00	\$ 31,420.00
GAINS AND LOSSES ON SALES						
03/13/2026	MERIDIAN 500 INDEX futures, 4 contracts long, opened 02/09/2026 at 5,400.00, closed 03/13/2026 at 5,262.50: net variation margin paid	D	\$ (27,500.00)	10%	\$ (24,750.00)	\$ (2,750.00)
03/20/2026	PUT MRDN 03/20/2026 5000.00 EXPIRED	D	\$ (2,400.00)	10%	\$ (2,160.00)	\$ (240.00)
05/15/2026	MERIDIAN 500 INDEX futures, 2 contracts short, opened 04/06/2026 at 5,180.00, closed 05/15/2026 at 5,050.00: net variation margin received	C	\$ 13,000.00	10%	\$ 11,700.00	\$ 1,300.00
06/19/2026	PUT MRDN 06/19/2026 4900.00 EXPIRED	D	\$ (3,100.00)	10%	\$ (2,790.00)	\$ (310.00)
08/14/2026	SOLD TO CLOSE PUT MRDN 09/18/2026 4950.00	C	\$ 7,800.00	10%	\$ 7,020.00	\$ 780.00
09/18/2026	QUILLON SYSTEMS INC: 1,000 shares delivered on exercise, at market value	C	\$ 48,000.00	0%	\$ 48,000.00	\$ 0.00
09/18/2026	CALL QLSY 09/18/2026 155.00 EXERCISED: strike 155.00 less market 168.00	D	\$ (13,000.00)	10%	\$ (11,700.00)	\$ (1,300.00)
TOTAL GAINS AND LOSSES ON SALES					\$ 25,320.00	\$ (2,520.00)

ALLOCATION OF RECEIPTS AND DISBURSEMENTS BETWEEN PRINCIPAL AND INCOME

Prob. Code §1063(c); Uniform Fiduciary Income and Principal Act, Prob. Code §§16320–16383

The Okafor Family Trust

Period: 10/01/2025 – 09/30/2026

Date	Description	Sch.	Amount	Income share	Principal	Income
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DISBURSEMENTS

12/01/2025	Transfer to Tamsen Harbor Bank, swap collateral (acct xxxx7302): swap collateral posted	F	\$ 100,000.00	0%	\$ 100,000.00	\$ 0.00
02/02/2026	Transfer to Larkspur Futures LLC (acct xxxx0926): initial margin	F	\$ 60,000.00	0%	\$ 60,000.00	\$ 0.00
05/22/2026	BOUGHT TO CLOSE 10 CALL QLSY 06/19/2026 150.00	F	\$ 1,100.00	10%	\$ 990.00	\$ 110.00
06/01/2026	Interest rate swap net settlement, Tamsen Harbor Bank: floating 3.85% vs fixed 4.00% on \$2,000,000 notional, paid	F	\$ 750.00	10%	\$ 675.00	\$ 75.00
09/01/2026	Interest rate swap net settlement, Tamsen Harbor Bank: floating 3.60% vs fixed 4.00% on \$2,000,000 notional, paid	F	\$ 2,000.00	10%	\$ 1,800.00	\$ 200.00
09/10/2026	Interest rate swap early termination payment, Tamsen Harbor Bank	F	\$ 18,400.00	10%	\$ 16,560.00	\$ 1,840.00
09/11/2026	Transfer to Harbor Point Securities (acct xxxx4417): swap collateral returned	F	\$ 100,000.00	0%	\$ 100,000.00	\$ 0.00
TOTAL DISBURSEMENTS					\$ 280,025.00	\$ 2,225.00

DISTRIBUTIONS

TOTAL DISTRIBUTIONS					\$ 0.00	\$ 0.00
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PRINCIPAL AND UNDISTRIBUTED INCOME

	Principal	Income
On hand at beginning of period (Schedule A)	\$6,000,000.00	\$ 0.00
Add: receipts	\$ 272,780.00	\$ 31,420.00
Add (less): gains and losses on sales	\$ 25,320.00	\$ (2,520.00)
Less: disbursements	\$ (280,025.00)	\$ (2,225.00)
Less: distributions	\$ 0.00	\$ 0.00
On hand at end of period	\$6,018,075.00	\$ 26,675.00
Principal plus undistributed income, less Schedule H (must be zero)		\$ 0.00

Changes in Form of Assets

California Probate Code § 1063(b)

The Okafor Family Trust

Period: 10/01/2025 – 09/30/2026

Date	Shares	Description	Cash	Carry Value
PURCHASES				
<i>RE: Harbor Point Securities (acct xxxx4417)</i>				
01/12/2026	5.000	PUT MRDN 03/20/2026 5000.00	\$ (2,400.00)	\$ 2,400.00
03/23/2026	5.000	PUT MRDN 06/19/2026 4900.00	\$ (3,100.00)	\$ 3,100.00
06/22/2026	5.000	PUT MRDN 09/18/2026 4950.00	\$ (3,500.00)	\$ 3,500.00
TOTAL PURCHASES			\$ (9,000.00)	\$ 9,000.00

Schedule M – Transfers Between Accounts

Inter-Account Transfers

The Okafor Family Trust

Period: 10/01/2025 – 09/30/2026

Schedule M – Transfers Between Accounts

Inter-Account Transfers

The Okafor Family Trust

Period: 10/01/2025 – 09/30/2026

TOTAL TRANSFERS \$ 0.00

Schedule Q – Proposed Distributions

California Probate Code § 1063(f)

Assets Available for Distribution

Total Assets on Hand (Schedule H)		\$	6,044,750.00
Less: Administrative Reserve (enter amount)		\$	0.00
NET AVAILABLE FOR FINAL DISTRIBUTION		\$	6,044,750.00

Proposed Final Distributions to Beneficiaries

Beneficiary Name	% Interest	Proposed Final Distribution
TOTAL	0	\$ 0.00

Tax — Income Summary

Informational summary derived from statement-level data. Always reconcile against annual tax forms.

Calendar Year 2025

INCOME (Schedule E)		
Account / Category	Transactions	Amount
Harbor Point Securities (acct xxxx4417) — 12/01/2025 - 12/31/2025		
Dividend Income (cash)	1	\$ 7,500.00
Subtotal — Harbor Point Securities (acct xxxx4417)	1	\$ 7,500.00
Income subtotal for 2025	1	\$ 7,500.00
TOTAL for 2025 (Income + Net Realized)	1	\$ 7,500.00

Calendar Year 2026

INCOME (Schedule E)		
Account / Category	Transactions	Amount
Harbor Point Securities (acct xxxx4417) — 03/01/2026 - 09/30/2026		
Dividend Income (cash)	3	\$ 22,500.00
Subtotal — Harbor Point Securities (acct xxxx4417)	3	\$ 22,500.00
Income subtotal for 2026	3	\$ 22,500.00

REALIZED GAINS & LOSSES (Schedules C & D)

Account / Type	Transactions	Amount
Harbor Point Securities (acct xxxx4417) — 03/01/2026 - 09/30/2026		
Realized Gains (Schedule C)	2	\$ 55,800.00
Realized Losses (Schedule D)	2	\$ (5,500.00)
Net Realized — Harbor Point Securities (acct xxxx4417)	4	\$ 50,300.00
Net Realized subtotal for 2026	4	\$ 50,300.00
TOTAL for 2026 (Income + Net Realized)	7	\$ 72,800.00

GRAND TOTAL — Entire Accounting Period	8	\$ 80,300.00
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TRUSTEE'S ACCOUNT: REQUIRED DISCLOSURES

Prob. Code §16063(a)(3)–(6)

The Okafor Family Trust

Period: 10/01/2025 – 09/30/2026

Date or agent	Description or relationship to the trustee	Sch.	Amount
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(3) The trustee's compensation

	None shown in the statements. State any compensation paid or accrued.		\$ 0.00
Total trustee's compensation			\$ 0.00

(4) The agents hired by the trustee, their relationship to the trustee, if any, and their compensation

	None shown in the statements. List any agent hired.		\$ 0.00
Total agents' compensation			\$ 0.00

Agents are taken from the disbursements by their descriptions. The yellow cells are the trustee's to complete: each agent's relationship to the trustee, if any, and any agent paid outside these accounts.

(5) Court review

The recipient of this account may petition the court pursuant to Section 17200 of the Probate Code to obtain a court review of the account and of the acts of the trustee.

(6) Time limit for claims

Claims against the trustee for breach of trust may not be made after the expiration of three years from the date the beneficiary receives an account or report disclosing facts giving rise to the claim.