

A Guide to Understanding Your Brokerage Account Statement



Rated Excellent
Every Year Since 2007
DALBAR RATED COMMUNICATIONS
EXCELLENCE

Introduction

Few documents allow you to monitor your financial activity as closely as your brokerage account statement. This report provides you with a snapshot of all relevant information regarding your portfolio. Whether tracking deposits or withdrawals, reviewing the performance of your annuities or simply keeping an eye on your debit card activity, your brokerage account statement acts as your financial diary.

The important nature of this statement makes it imperative that you are able to both navigate and understand this document. This guide will provide you with the steps necessary to review and familiarize yourself with your statement's features and benefits.

Make a Powerful Choice: Go Paperless

Conservation of resources has become an important initiative across the globe. Support efforts to go green by choosing electronic delivery of your brokerage account statements, trade confirmations and other eligible account communications. Available through a password-protected website, electronic delivery provides convenience and increased security over paper documents. Once enrolled, you'll be able to view, download and print your account communications from just about any computer, all at your convenience. An e-mail will notify you when communications are available to view, and you can change your delivery preferences at any time.

Make the move to paperless today. Contact your financial advisor or financial organization to learn how to access your account communications electronically.

Contents

Summary of Accounts	4
Summary of Asset Allocation.....	4
Account Information.....	5
Valuation at a Glance.....	5
Asset Allocation	5
For Your Information.....	6
Summary of Gains and Losses	6
Purchasing Power Summary	6
Client Service Information	7
Your Account Information.....	7
Cash Not Yet Received.....	8
Securities Not Yet Received.....	8
Exchange Rate Table and Global Cash.....	8
Activity Summary	9
Transactions Section	10
Bond Maturity Schedule.....	11

Bond Quality.....	11
Called Bonds.....	11
Retirement Account Transactions.....	12
Required Minimum Distribution Summary	13
Income and Expense Summary	14
Accrued Interest Summary	14
Money Market Mutual Fund Detail	15
Open Orders.....	15
Portfolio Holdings	16
Schedule of Realized Gains and Losses	16



**Consolidated
Account Summary**

JOHN Q. PUBLIC
1234 TOWNLINE STREET
APT. #1234
SOMEWHERE, MA 00000-0000

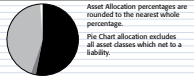
Your Financial Consultant: Robert "Contact" Representative
Phone: (999) 999-9999
Primary Account Number: 999-999999
Investor Identification: 999999999999
Period Ending: 01/31/2015

Summary of Accounts

Description	Account Number	Name	Prior Year-End Value	% of Assets	Previous Month Value	% of Assets	Current Month Value	% of Assets
Managed Account	999-999999	JOHN Q. PUBLIC	250,872.98	45.68%	250,872.98	45.68%	241,377.20	45.34%
Brokerage Account	999-999999	JANE Q. PUBLIC	245,637.42	44.74%	245,637.42	44.74%	239,962.68	45.07%
IRA Account	999-999999	IRA FBO JANE Q. PUBLIC	52,577.40	9.58%	52,577.40	9.58%	51,028.03	9.59%
Total			\$549,087.80	100.00%	\$549,087.80	100.00%	\$532,367.91	100.00%

Summary of Asset Allocation

	Value Prior Year-End	Value Last Period	Value This Period	Percent Allocation
Cash, Money Funds, and FDIC Deposits	278,212.11	278,212.11	272,322.86	50%
Equities	10,243.90	10,243.90	9,580.85	2%
Mutual Funds	257,891.79	257,891.79	247,738.61	47%
Exchange-Traded Products	2,740.00	2,740.00	2,725.59	1%
Accounts Total (Pie Chart)	\$549,087.80	\$549,087.80	\$532,367.91	100%

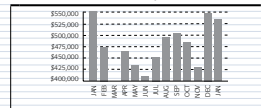


Note: Detailed information can be found on the individual statements that follow the Consolidated Summary Statement.

Valuation at a Glance

	This Period
Beginning Account Value	\$549,087.80
Deposits (Cash and Securities)	1,000.00
Withdrawals (Cash and Securities)	-10,219.29
Dividends/Interest and Other Income	6,159.12
Net Other Activity	-823.58
Net Change in Portfolio	-12,836.14
Ending Account Value	\$532,367.91
Estimate Annual Income	\$2,362.22

Account Total Value Comparison



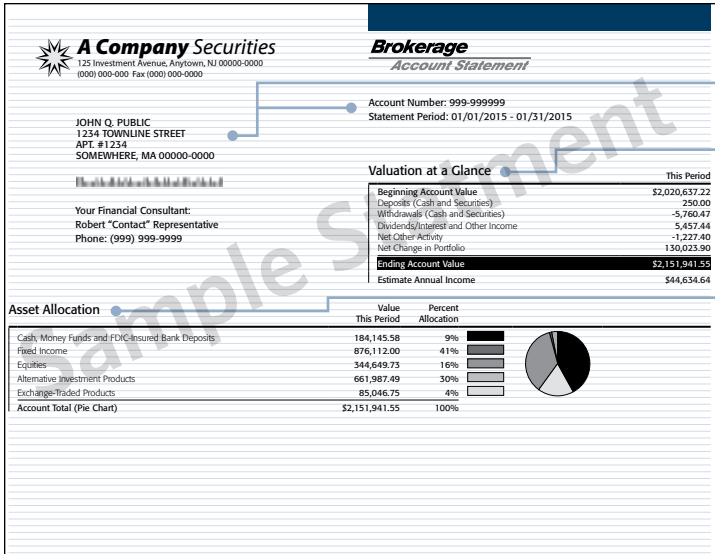
Consolidated Account Summary Sections

Summary of Accounts

If you are enrolled in SelectLink®, this section lists each of the linked accounts, including the account description, the account number and the registration of each account. SelectLink is a complimentary service that allows you to link all of your accounts that share the same mailing address. To sign up for SelectLink, contact your financial advisor or financial organization. The value of each account, the percentage of total assets for each account and the entire market value (or net worth) of all accounts included in the Consolidated Account Summary are also listed.

Summary of Asset Allocation

Here you will find a summary of your portfolio holdings in linked accounts by asset class. The market value (based on prices as of the last day of the statement period) of each asset class and the percentage of the account it represents are displayed. The sum of market values for each asset class represents the net value of your portfolio. In addition, a pie chart will be displayed illustrating asset allocation if at least two asset classes equal 2.5 percent or greater of the total account value.



Account Information

Your account number and the statement period appear here on the top right. Your name and address appear on the top left.

Valuation at a Glance

The beginning and ending account values for the current statement period and an explanation of the changes in the value of your account appear here. A summary of your account activity including cash deposits, cash withdrawals, dividends and interest, fees and changes in account value are also present.

Asset Allocation

Here you will find a summary of your portfolio holdings by asset class. The market value (based on prices as of the last day of the statement period) of each asset class and the percentage of the account it represents are displayed; the sum of market values for each asset class represents the net value of your portfolio. A pie chart will also be displayed illustrating asset allocation if at least two asset classes equal 2.5 percent or greater of the total account value.

For Your Information			
This message area is reserved for your financial organization.			
Summary of Gains and Losses	Realized		Unrealized This Period
	This Period	Year-to-Date	
Short-Term Gain/Loss	26.88	26.88	25,127.12
Long-Term Gain/Loss	504.09	28,299.33	90,244.08
Net Gain/Loss	530.97	28,326.21	115,371.20
Purchasing Power Summary			
Cash and Money Market Mutual Funds Available			184,145.58
Borrowing Power			522,323.39
Total Purchasing Power			\$706,468.97
You may be able to borrow against the value of your brokerage account assets to buy additional securities or for other purposes. For more information, please call your Investment Professional.			

For Your Information

Important messages and notices from your financial organization, such as industry-related topics, regulatory announcements, and information regarding new products and services, will appear in this section.

Summary of Gains and Losses

For investors with gains and losses on their statements, information may be included here that displays a summary of unrealized and realized gains and losses.

Purchasing Power Summary

A breakdown of your total purchasing power including a listing of your available cash and money market mutual funds, as well as your current borrowing power appear here.



125 Investment Avenue, Anytown, NJ 00000-0000
(000) 000-000 Fax (000) 000-0000

Brokerage
Account Statement

Client Service Information

Identification Number: 000	Contact Information	Customer Service Information
Robert "Contact" Representation 1234 Any Street for Contact P.O. Box 1234 for Contact Contact's Anytown, WI 12345-6789 USA of Contact	Telephone Number: (999) 999-9999 Fax Number: (999) 999-9999 E-Mail Address: investmentprofessional@generic.com	Service Hours: Weekdays: 8:00 a.m. – 9:00 p.m. (EST) Saturday: 9:00 a.m. – 7:00 p.m. (EST) Customer Service Telephone Number: (999) 999-9999 Web Site: www.website.com

Your Account Information

Retirement Information Year-End Fair Market Value (12/31/2013): \$224,522.73. The year-end fair market value is furnished to the Internal Revenue Service. Your fair market value may change based on transaction or asset valuation adjustments made after 12/31/2013.
Tax Lot Default Disposition Method Default Method for Mutual Funds: HIGH COST Default Method for Stocks in a Dividend Reinvestment Plan: HIGH COST Default Method for all Other Securities: HIGH COST
Electronic Delivery You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Investment Advisor for more information.
Portfolio Manager Portfolio Manager: STERLING CAPITAL MANAGEMENT LLC
Portfolio Investment Style: INCOME PRIMARY

Client Service Information

Specific information about your financial organization, such as your financial advisor name and address, service hours and other information, will appear in this section.

Your Account Information

The default tax lots disposition methods for your account is displayed in this section. For information about all available methods, or to change your default selections, please consult your tax advisor or investment professional.

You will also find information regarding your e-delivery selections, investment objectives, interested parties that have received a copy of your statement, and any portfolio managers associated with the account.

For retirement accounts, your prior year-end fair market value is displayed in this section.

Security	Record Date	Payable Date	Quantity Held	Rate	Amount of Payment	Dividend Option	
Dividends							
A COMPANY	01/10/15	04/01/15	320.000	0.400000	128.00	Cash	
A COMPANY	01/10/15	04/01/15	440.000	0.310000	136.40	Cash	
A COMPANY	01/10/15	04/01/15	310.000	0.430000	133.30	Cash	
Total Cash Not Yet Received					\$397.70		
Assets shown here are not reflected in your account. This information has been received from sources we believe to be reliable. Pershing does not guarantee the accuracy of the information.							
Security	Ex-Dividend Date	Distribution Date	Quantity Held	Rate	Quantity of Payment	Current Price	Market Value
Security Dividends and Stock Splits							
A COMPANY	01/15/15	01/20/15	1,000.00	.05	1,000.00	1,000.00	1,000.00
A COMPANY	01/15/15	01/20/15	1,000.00	.05	1,000.00	1,000.00	1,000.00
A COMPANY	01/15/15	01/20/15	1,000.00	.05	1,000.00	1,000.00	1,000.00
Total Value of Securities Not Yet Received							\$3,000.00
The above information has been obtained from sources we believe to be reliable. All items are subject to receipt.							
Currency	USD Equivalent	Currency per USD	Currency	Closing Balance	Amount in Base Currency USD		
Exchange Rate Table							
CANADIAN DOLLAR	0.9412	1.0624	CANADIAN DOLLAR	66,320.49	64,425.16		
SWISS FRANC	0.9276	1.0780	EURO	287,079.31	351,586.03		
EGYPTIAN POUND	0.1755	5.6950	BRITISH POUND	-44,602.28	-66,720.55		
EURO	1.2247	0.8165	SWEDISH KRÖNA	2,249,985.42	289,217.63		
BRITISH POUND	1.4959	0.6684	UNITED STATES DOLLAR	-64,313.35	-64,313.35		
SWEDISH KRÖNA	0.1285	7.7795	SOUTH AFRICAN RAND	-174.04	-22.59		
SOUTH AFRICAN RAND	0.1305	7.6608	Total Global Cash Balance		\$572,172.33		
Global Cash							

Cash Not Yet Received

Pending payments for dividends, interest and other cash distributions not yet posted to your account are displayed here.

Securities Not Yet Received

Pending stock distributions not yet posted to your account appear here.

Exchange Rate Table and Global Cash

This section will only appear if there are non-USD securities and/or cash in your account. The Exchange Rate Table shows exchange rates—as of the statement date—for all currencies, or underlying securities, held in an account. Global Account Cash shows balances—as of the statement date—of all currencies held in the account and the U.S. dollar equivalent.



125 Investment Avenue, Anytown, NJ 00000-0000
(000) 000-000 Fax (000) 000-0000

Brokerage
Account Statement

Activity Summary (All amounts shown are in base currency: USD)

Credits			Debits		
	This Period	Year-to-Date		This Period	Year-to-Date
Securities			Securities		
Securities Sold	0.00	32,920.20	Securities Bought	-5,760.47	-29,516.21
Total Securities	\$0.00	\$32,920.20	Total Securities	-\$5,760.47	-\$29,516.21
Cash			Cash		
Deposits	0.00	0.00	Withdrawals	0.00	-35,000.00
Total Cash	\$0.00	\$0.00	Total Cash	\$0.00	-\$35,000.00
Additional Transactions			Additional Transactions		
Fees	0.00	0.00	Fees	-1,227.40	-3,548.41
Distributions	70,009.82	70,060.22	Distributions	0.00	0.00
Dividends and Interest	5,457.44	17,364.10	Dividends and Interest	0.00	0.00
Taxes Withheld	0.00	0.00	Taxes Withheld	0.00	-64.48
Total Additional Transactions	\$75,467.26	\$87,424.32	Total Additional Transactions	-\$1,227.40	-\$3,612.89
Total Credits	\$75,467.26	\$120,344.52	Total Debits	-\$6,987.87	-\$68,129.10

Activity Summary

All activity since the previous statement is listed for each account, including net amounts of all security transactions, income, deposits, withdrawals and opening and closing balances.

Transactions Section

All financial transactions since the last statement period are displayed in this section, and will be ordered by type of activity, date sequence or CUSIP (not shown). Your financial organization determines how this section appears on your statement. For more information, please consult your financial advisor.

Transactions by Type of Activity


Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount
Securities Bought and Sold							
01/04/15		STOCK SPINOFF RECEIVED	ABC INTL INC COM RD 12/19 PD 01/04/15 SPINOFF FR 022095103 ABC INC COM	130.000			0.00
01/04/15		CASH IN LIEU OF FRACTIONAL SHARE RECEIVED	CASH IN LIEU ON ABC COMMUNICATIONS INC COM SPINOFF FR 92343VT04 ABC				2,259.66
01/04/15		STOCK SPINOFF RECEIVED	ABC COMMUNICATIONS INC COM RD 12/11 PD 01/04/15 SPINOFF FR 92343VT04 ABC	5.000			0.00
Total Securities Bought and Sold							\$2,259.66
Fees							
01/04/15		ADVISORY FEES	ADVISORY FEE BILLED FROM 10/01/13 TO 12/31/14 TAV: \$310,761.66 QUARTERLY FEE				-1,158.99
Total Fees							\$1,158.99

Transactions by Date Sequence

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount
Securities Bought and Sold							
01/17/14	01/16/15	PURCHASED	MUTUAL INVESTORS FUND CLASS F-1	3.675	27.2100		-101.00
01/21/14	01/16/15	PURCHASED	CAPITAL APPRECIATION CLASS A	2.330	42.9200		-108.04
01/21/14	01/16/15	PURCHASED	ALL ASSET ALL AUTHORITY FUND CLASS A	9.407	10.6300		-108.04
01/22/15		DIVIDEND	01/17/11 ALL ASSET ALL AUTHORITY FUND CLASS A 9.3550	-0.052			0.55
01/22/15		REINVEST CASH INCOME	SHRS SHRS PURCH AT \$10.61000 RD 01/16 PD 01/21/11	0.052			-0.55

Bond Maturity Schedule


Bond Maturity	Market Value	Percentage of Bond Market Value
Within 1 month	10,000.00	100%
1 to 6 months	10,000.00	100%
7 to 12 months	10,000.00	100%
1 to 5 years	10,000.00	100%
6 to 10 years	10,000.00	100%
Over 10 years	10,000.00	100%
Total	\$60,000.00	100%



Percentages of bond market values are rounded to the nearest whole percentages.

Bond Quality

Bond Quality	Market Value	Percentage of Bond Market Value
AAA	149,652.00	23%
AA	293,781.70	44%
A	218,639.85	33%
Total	\$662,073.55	100%



Percentages of bond market values are rounded to the nearest whole percentages.

Bond quality ratings reflect Moody's or Standard and Poor's. Bonds may be rated by other services. Bonds that are in default are not included. Please refer to your Portfolio Holdings section.

Called Bonds

Call Date	Security Description	Eligible Quantity	Called Quantity	Call Price	Type of Call	Redemption Proceeds
01/14/15	ABC MARITIME FINL HODGS INC GTD DEFB INT DEB 0.000% 09/01/13 REG DTD 09/01/82 CALLABLE MOODY RATING AAA S&P RATING AAA	100,000.00	100,000.00	100.00	Full	100,000.00
01/14/15	ABC MARITIME FINL HODGS INC GTD DEFB INT DEB 0.000% 09/01/13 REG DTD 09/01/82 CALLABLE MOODY RATING AAA S&P RATING AAA	100,000.00	100,000.00	100.00	Partial	100,000.00
01/14/15	ABC MARITIME FINL HODGS INC GTD DEFB INT DEB 0.000% 09/01/13 REG DTD 09/01/82 CALLABLE MOODY RATING AAA S&P RATING AAA	100,000.00	100,000.00	100.00	Partial	100,000.00

Fixed Income Sections

Bond Maturity Schedule

Here you will find numeric and graphic detail of the maturity schedule of your bond investments. Negative market values are not included in the pie chart.

Bond Quality

A breakdown of your fixed income securities as rated by Moody's Investor Service or Standard and Poor's will be displayed here.

Called Bonds

This section provides a list of bonds that have already been called, on a full or partial basis.

Retirement Account Section

Retirement Account Transactions

If you have a retirement account for which Pershing LLC serves as the custodian or servicing agent, this section provides information for the current statement period and year to date. Specific contribution and distribution transactions are displayed by type. Total contributions and distributions, as well as federal and state taxes withheld, are displayed for the various retirement account types. For tax reporting requirements, the year to date totals are also featured along with the previous tax year's activity.

Retirement Account Transactions

	Tax Year - 2015		Tax Year - 2014	
	This Period	Year-to-Date	This Period	Year-to-Date
Contributions				
Participant	0.00	505.00	0.00	0.00
Rollover	7.00	765.00	0.00	236.00
Total Contributions	\$7.00	\$1,270.00	\$0.00	\$236.00
Distributions				
Early	0.00	- 200.00	0.00	0.00
Substantially Equal Series	0.00	- 300.00	0.00	0.00
Roth Conversion	0.00	- 1,700.00	0.00	0.00
Total Distributions	\$0.00	- \$2,200.00	\$0.00	\$0.00
Federal Tax Withheld on Distributions				
Early	0.00	- 20.00	0.00	0.00
Substantially Equal Shares	0.00	- 30.00	0.00	0.00
Roth Conversion	0.00	- 70.00	0.00	0.00
Total Federal Tax Withheld	\$0.00	- \$120.00	\$0.00	\$0.00
State Tax Withheld on Distributions				
State Tax Withheld	0.00	- 240.00	0.00	0.00
Total State Tax Withheld	\$0.00	- \$240.00	\$0.00	\$0.00
Total Tax Withheld on Distributions	\$0.00	- \$360.00	\$0.00	\$0.00

Note: The amounts shown in the Year-to-Date columns are aggregate amounts of all transactions conducted for a particular transaction type.



A Company Securities

125 Investment Avenue, Anytown, NJ 00000-0000
(000) 000-000 Fax (000) 000-0000

Brokerage

Account Statement

Required Minimum Distribution Summary

Calculated Amount

Prior Year-End Fair Market Value ("FMV"):	\$560,452.53
Calculation Factor:	23.8
Participant DOB: 04/1934 Beneficiary DOB: 10/1938	
Beneficiary Relationship: SPOUSE	
Amount Required to be Withdrawn for 2015:	\$23,548.42
Amount Withdrawn Year to Date:	\$0.00
The Remaining Amount You Are Required to Withdraw for 2015:	\$23,548.42

Disclaimers and Other Important Information Regarding Your Required Minimum Distribution Summary

According to our records, you are required under federal tax law to take an annual minimum distribution from your retirement account. These required minimum distributions (RMDs) usually begin in the year you reach the age of 70 1/2. Failure to take the RMD when required may result in a 50% excise tax imposed on the amount you did not take.

You are allowed to take your RMD in cash or securities. For a distribution to be made, sufficient cash or securities must be available in your retirement account when we receive your distribution request and for subsequent distributions. If you changed your beneficiary after January 1 of this year and your new or prior beneficiary is your spouse who is more than ten years younger than you, you may need to recalculate the RMD amount stated above.

If you have more than one traditional individual retirement account (IRA), including SEP and SIMPLE IRAs, the RMD for these accounts can be aggregated and removed from a single Traditional IRA. This exception does not apply to multiple qualified retirement plans (QRP)s such as profit sharing, money purchase pension, 401(k) and defined benefit plans. RMDs for QRPs must be removed from each QRP account.

NOTE: Any outstanding rollovers or recharacterizations that were not in your account on December 31 of the prior year should be added to your year-end fair market value for the previous year to calculate your RMD for the current year. Also, when taking your RMD, please consider any scheduled distribution amounts you have established which may allow you to automatically meet all or part of your RMD. Please contact us if you are interested in establishing instructions.

Using the information on our files, your RMD was determined by dividing your fair market value by a calculation factor determined by the Internal Revenue Service (IRS). The factor is based on your age at the end of the year and the age and relationship of your beneficiary(ies). We strongly suggest that you verify this calculation with your tax professional, as there may be other pertinent information that could impact your RMD amount. To withdraw your RMD, contact your investment professional for the appropriate withdrawal form.

Required Minimum Distribution Summary

If you are age 70½ or older by the end of the calendar year and have a retirement account for which Pershing LLC serves as the custodian or servicing agent, this section will appear. It displays the prior year-end fair market value, the calculation factor, the Internal Revenue Service required minimum distribution amount for the current year, the amount withdrawn year to date for the current year and the remaining amount to be withdrawn for the current year.

Note: Please note that Pershing does not offer tax or legal advice. Please consult your tax advisor concerning the impact of this change on your specific circumstances.

	Current Period		Year-to-Date	
	Taxable	Non-Taxable	Taxable	Non-Taxable
Income and Expense Summary				
Dividend Income				
Equities	613.58	0.00	20,256.70	0.00
Money Market	0.00	20.41	6,412.49	2,221.12
Interest Income				
Bond Interest	0.00	0.00	34,957.06	0.00
Other Interest	-2.42	0.00	-3.93	0.00
Expenses				
Margin Interest	0.00	-4.71	0.00	-28.96
Withholding Taxes	-9.04	0.00	9.04	0.00
Total Dividends, Interest, Income and Expenses	\$602.12	\$15.70	\$61,613.36	\$2,192.16
Distributions				
Long-Term Capital Gain Distributions	0.00	0.00	7,320.00	0.00
Short-Term Capital Gain Distributions	0.00	0.00	730.00	0.00
Alternative Investments	0.00	0.00	0.00	5,599.50
Total Distributions	\$0.00	\$0.00	\$8,050.00	\$5,599.50
Accrued Interest Summary				
	Current Period		Year-to-Date	
	Taxable	Non-Taxable	Taxable	Non-Taxable
Accrued Interest Paid				
Other Government Bond	-1,000.00	-1,000.00	-1,000.00	-1,000.00
Total Accrued Interest Paid	\$0.00	\$0.00	\$1,000.00	-\$1,000.00
Accrued Interest Received				
Corporate Bond	-1,000.00	-1,000.00	-1,000.00	-1,000.00
Total Accrued Interest Received	\$0.00	\$0.00	-\$1,000.00	-\$1,000.00

Income and Expense Summary

A summary of dividends, interest, expenses or distributions posted during the current statement period and year-to-date totals are posted here. For your convenience, the income or expense is categorized as taxable or non-taxable and summarized by type.

Accrued Interest Summary

The accrued interest paid or received, resulting from the purchase or sale of fixed income securities that occurred during the current statement period and year to date appears here.

Money Market Mutual Fund Detail

Date	Activity Type	Description	Amount	Share Balance
Sweep Money Market Mutual Fund				
CASH ACCT TRST TAXFREE INV CL				
Account Number: 9999999999 Current Yield: 1.29% Activity Ending: 01/31/15				
01/03/15	Opening Balance		226,064.55	226,064.55
01/04/15	Deposit	MONEY FUND PURCHASE	845.64	226,910.19
01/11/15	Deposit	MONEY FUND PURCHASE	1,730.00	228,640.19
01/13/15	Deposit	MONEY FUND PURCHASE	45.00	228,685.19
01/31/15	Deposit	INCOME REINVEST	234.15	228,919.34
01/31/15	Closing Balance			\$228,919.34
Total All Money Market Mutual Funds				\$228,919.34

Open Orders

Date Entered	Buy/Sell	Type of Order	Security	Quantity	Limit Price	Current Price	Special Instructions
01/04/15	Sell Limit	Limit	ABC CO	400.000	34.9000	24.1600	

Not all open orders may be reflected above. Please verify the current status of these and other open orders with your financial organization or your Investment Professional.

Money Market Mutual Fund Detail

Here you will find the opening and closing balances, as well as daily money market mutual fund activity presented in date sequence. If you hold more than one money market mutual fund, each fund's activity is listed separately.

Open Orders

Orders that were not fully executed as of the close of business on the last day of the statement period are listed here. Limit and current price, as well as additional information for each security, are shown as of the statement date.

Portfolio Evaluation Service® Sections

Portfolio Holdings

Quantity	Opening Date	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Increase This Year	30-Day Yield	Current Yield
Cash, Money Funds, and FDIC Deposits 60.00% of Portfolio									
Cash Balance				21,317.88	0.00				
Margin Balance				57,645.36	0.00				
Short Account Balance				0.00	-2,230.60				
DAILY DOLLAR INTL RETAIL ABC									
183,554.700	01/01/14	0000014941	01/31/14*	60,754.79	183,554.70	37.88	51.66	0.67%	0.44%
Total Money Market				\$60,754.79	\$183,554.70	\$37.88	\$51.66		
Total Cash, Money Funds, and FDIC Deposits				\$139,718.03	\$181,324.10	\$37.88	\$51.66		

Schedule of Realized Gains and Losses

Disposition Date	Acquisition Date	Disposition Transaction	Security Description	Identifier	Quantity	Cost Basis	Proceeds	Realized Gain/Loss Disallowance
Short-Term								
01/04/15	11/18/13	RDMG AV	FEDERAL NATL MTG ASSN MEDIUM TERM NTS	XXXXXXXX	23,000.0000	23,000.00 ¹	23,000.00	0.00
Total Short-Term						\$23,000.00	\$23,000.00	0.00
Long-Term								
01/04/15	10/20/12	RDMG	SEATTLE WASH WTR SYS REV FCICMBIA RE Original Cost Basis: \$41,647.20	XXXXXXXX	40,000.0000	40,400.00	40,400.00	0.00
Total Long-Term						\$40,400.00	\$40,400.00	0.00
Total Short- and Long-Term						\$64,400.00	\$64,400.00	0.00

This section includes all settled positions. For investors with enhanced portfolio reporting, tax-lot information is provided for easy tracking of cost basis and gain and loss information. Monthly statements will include an expanded Portfolio Holdings section indicating dates acquired, original cost basis, current price, and unrealized gains and losses for all current holdings. For bonds, the statement reflects both original and adjusted cost basis (adjusted for principal paydowns and any accretion or amortization on premium or discounted bonds).

Schedule of Realized Gains and Losses

For investors with enhanced portfolio reporting, information regarding cost basis and realized gains and losses on closed positions (as of the trade date) for the current statement period or year to date is listed here. Buy transactions, sell transactions, instruments that mature and option expirations are displayed, among other transaction types. Also, as a result of new IRS cost basis reporting requirements, the cost basis method, or tax lot disposition method used, will appear.

Additional Information

Your brokerage account statement is a vital tool in managing your financial stability and we encourage you to review it whenever possible. Your personal statement will include only the sections that are relevant to your accounts and may not include all of the sections described in this guide. This particular sample brokerage account statement is designed to reflect a large number of potential situations. It is not intended to recommend any specific security or asset allocation.

Please use this guide to assist you in navigating this important document. If you have any questions or comments, contact your financial advisor or financial organization.

[Go paperless](#)

