

# A Guide to Understanding Your Brokerage Account Statement

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#1 Brokerage Statement

## 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.

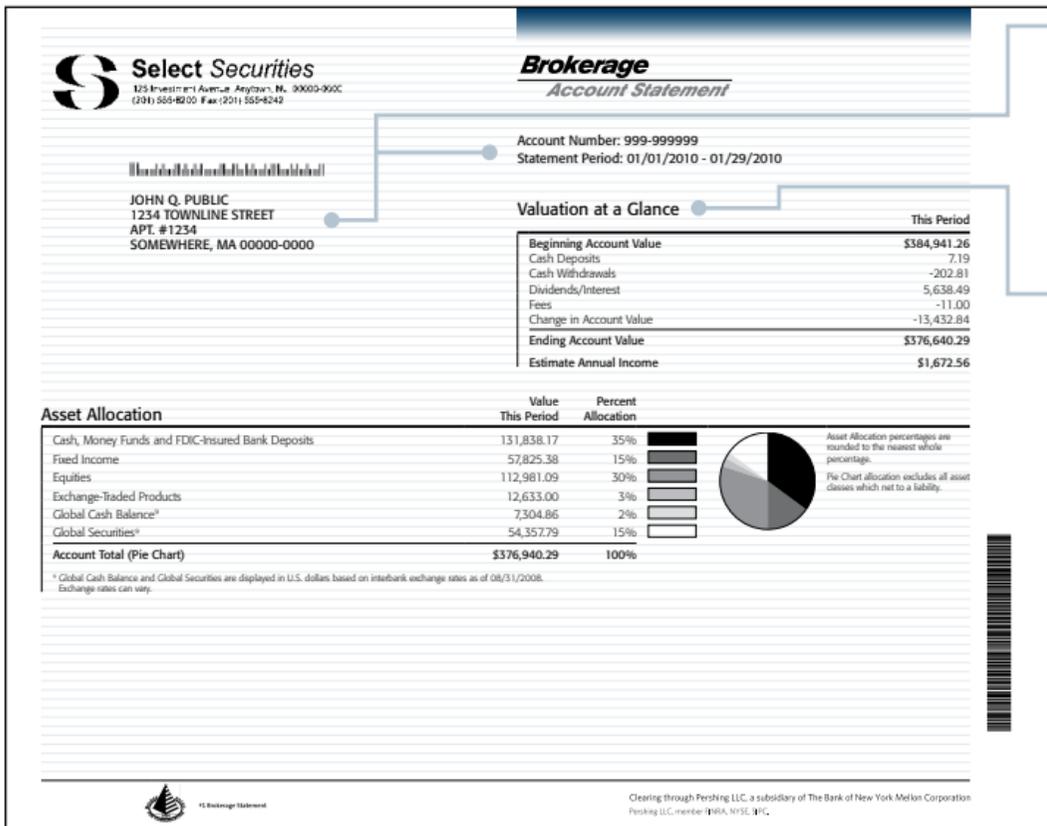
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Make the move to paperless today. Log in to your financial organization's web site to enroll, or contact your investment professional to learn how to access your documents electronically.

## Contents

Account Information.....	4	Securities Not Yet Received.....	11
Valuation at a Glance .....	4	Bond Maturity Schedule (With Pie Chart).....	12
Asset Allocation .....	5	Bond Quality (With Pie Chart).....	12
Summary of Gains and Losses .....	6	Called Bonds.....	12
Required Minimum Distribution Summary .....	6	Annuities .....	13
For Your Information.....	7	Pending Annuities.....	13
Customer Service Information.....	7	Retirement Account Transactions.....	14
Portfolio Holdings .....	8	Daily Transactions Summary.....	15
Transactions by Type of Activity.....	8	Checking Activity.....	15
Income and Expense Summary .....	9	Debit Card Activity.....	15
Accrued Interest Summary .....	9	Portfolio Evaluation Service Portfolio Holdings .....	16
Purchasing Power Summary .....	10	Schedule of Realized Gains and Losses Year-to-Date.....	16
Money Market Mutual Fund Detail .....	10	Summary of Accounts .....	17
Open Orders.....	10	Summary of Asset Allocation.....	18
Cash Not Yet Received.....	11		



## Account Information

Your account number and the statement period appear here on the top right. Your name and address, followed by your investment professional's information, 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.



**Brokerage**  
*Account Statement*

Account Number: 999-999999  
Statement Period: 01/01/2010 - 01/29/2010



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

**Valuation at a Glance**

	This Period
Beginning Account Value	\$384,941.26
Cash Deposits	7.19
Cash Withdrawals	-202.81
Dividends/Interest	5,638.49
Fees	-11.00
Change in Account Value	-13,432.84
Ending Account Value	\$376,640.29
Estimate Annual Income	\$1,672.56

**Asset Allocation**

	Value This Period	Percent Allocation	
Cash, Money Funds and FDIC-Insured Bank Deposits	131,838.17	35%	
Fixed Income	57,825.38	15%	
Equities	112,981.09	30%	
Exchange-Traded Products	12,633.00	3%	
Global Cash Balance*	7,304.86	2%	
Global Securities*	54,357.79	15%	
<b>Account Total (Pie Chart)</b>	<b>\$376,940.29</b>	<b>100%</b>	

Asset Allocation percentages are rounded to the nearest whole percentage.  
Pie Chart allocation excludes all asset classes which net to a liability.

\* Global Cash Balance and Global Securities are displayed in U.S. dollars based on interbank exchange rates as of 08/31/2008. Exchange rates can vary.



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## 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 is 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.

### Summary of Gains and Losses

	Realized		Unrealized
	This Period	Year-to-Date	This Period
Short-Term Gain/Loss	26.88	26.88	58,746.05
Long-Term Gain/Loss	504.09	28,299.33	963,789.13
<b>Net Gain/Loss</b>	<b>530.97</b>	<b>28,326.21</b>	<b>1,022,535.18</b>

This summary excludes transactions where cost basis information is not available.

### 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 2010:	\$23,548.42
Amount Withdrawn Year to Date:	\$0.00
<b>The Remaining Amount You Are Required to Withdraw for 2010:</b>	<b>\$23,548.42</b>

#### 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 (QRPs) 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.

## 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.

## Required Minimum Distribution Summary

If you are 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:** The required minimum distribution for Traditional IRAs is waived for 2009 for individuals age 70½ or over. 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.



13 Brokerage Statement

Account Number: 999-999999

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## For Your Information

This message area would be reserved for your financial organization.

## Customer Service Information

Your Investment Professional	Contact Information	Customer Service Information
Identification Number: 456	Telephone Number: (999) 999-9999	Service Hours: Monday - Friday 8:00 a.m. - 5:00 p.m. (ET) <small>Saturday 12:00 p.m. - 4:00 p.m. (ET)</small>
Robert "Contact" Representation 1234 Any Street for Contact	Fax Number: (999) 999-9999	Customer Service Telephone Number: (999) 999-9999
P.O. Box 1234 for Contact	E-Mail Address: mrcoresebtatue@company.com	Web Site: www.yourwebsite.com
Contact's Anytown, WI 12345-6789		To report a lost or stolen debit card or check call (999) 999-9999, 24 hours a day, 7 days a week.
USA of Contact		
Portfolio Manager: John Manager		Portfolio Investment Style: Aggressive
Prior Year-End: \$9,999,999.99		Date of Birth: 12/01/1970
Related Bank Account Number: 12345678901234567890		

As you requested, copies of this statement have been sent to:

Interested Party Information

For additional information about other possible interested parties not listed here, 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 here.

## Customer Service Information

Specific information about your financial organization, such as your investment professional's name and address, interested party information, service hours, your financial organization's web site address, and other information, will appear in this section. For retirement products, your prior year-end fair market value is displayed at the end of this section.



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## Portfolio Holdings

The total percent allocation of Global Securities is 14.00%.

Quantity	Opening Date	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30 Day Yield	Current Yield
<b>Cash, Money Funds, and FDIC Deposits 60.00% of Portfolio</b>									
Cash Balance				21,317.88	0.00				
Margin Balance				57,645.36	0.00				
Short Account Balance				0.00	-2,230.60				
<b>Money Market</b>									
<b>DAILY DOLLAR INTL RETAI L CL</b>									
183,554.700	01/01/09	0000014941	01/30/09	60,754.79	183,554.70	37.88	51.66	0.67%	0.44%
<b>Total Money Market</b>				<b>\$60,754.79</b>	<b>\$183,554.70</b>	<b>\$37.88</b>	<b>\$51.66</b>		
<b>Total Cash, Money Funds, and FDIC Deposits</b>				<b>\$139,718.03</b>	<b>\$181,324.10</b>	<b>\$37.88</b>	<b>\$51.66</b>		

## Transactions by Type of Activity

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount
<b>Securities Bought and Sold</b>							
04/03/09		STOCK SPINOFF RECEIVED	PHILIP MORRIS INTL INC COM RD 03/19 PD 04/03/08 SPINOFF FR 022095 103	130.000			0.00
			ALTRIA GROUP INC C OM				
04/04/09		CASH IN LIEU OF FRACTIONAL SHARE RECEIVED	CASH IN LIEU ON FAIRPOINT COMMUNICATIONS INC COM				2,259.66
			SPINOFF FR 92343V104 VERIZON				
04/04/09		STOCK SPINOFF RECEIVED	FAIRPOINT COMMUNICATIONS INC COM RD 03/07 PD 04/04/08 SPINOFF FR 92343V104 VERIZON	5.000			0.00
<b>Total Securities Bought and Sold</b>							<b>\$2,259.66</b>
<b>Fees</b>							
04/03/09		ADVISORY FEES	ADVISORY FEE BILLED FROM 04/01/08 TO 06/30/08 TAX: \$310,761.66 QUARTERLY FEE				-1,158.99
<b>Total Fees</b>							<b>\$1,158.99</b>

## Portfolio Holdings

Here you will find the quantity, description, market price (if available), market value, dividend and capital gain options, and additional information on each security position as of the close of business on the last day of the statement period. The opening and closing cash, margin, short and money market mutual fund balances are also displayed.

## Transactions by Type of Activity

A detailed list of transactions posted to your account since the last statement period is displayed here by date, security identification or transaction type. The process/settlement date and the date that you initiated either the sale or the purchase of a security also appear.



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### Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
<b>Dividend Income</b>				
Equities	613.58	0.00	20,256.70	0.00
Money Market	0.00	20.41	6,412.49	2,221.12
<b>Interest Income</b>				
Bond Interest	0.00	0.00	34,957.06	0.00
Other Interest	-2.42	0.00	-3.93	0.00
<b>Expenses</b>				
Margin Interest	0.00	-4.71	0.00	-28.96
Withholding Taxes	-9.04	0.00	9.04	0.00
<b>Total Dividends, Interest, Income and Expenses</b>	<b>\$602.12</b>	<b>\$15.70</b>	<b>\$61,613.28</b>	<b>\$2,192.16</b>
<b>Distributions</b>				
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
<b>Total Distributions</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$8,050.00</b>	<b>\$5,599.50</b>

### Accrued Interest Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
<b>Accrued Interest Paid</b>				
Other Government Bond	1,000.00	1,000.00	1,000.00	1,000.00
<b>Total Accrued Interest Paid</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$1,000.00</b>	<b>\$1,000.00</b>
<b>Accrued Interest Received</b>				
Corporate Bond	1,000.00	1,000.00	1,000.00	1,000.00
<b>Total Accrued Interest Received</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$1,000.00</b>	<b>\$1,000.00</b>

## 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 nontaxable 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.



\*3 Brokerage Statement

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### Purchasing Power Summary

Cash and Money Market Mutual Funds Available	131,838.17
Borrowing Power	64,883.57
<b>Total Purchasing Power</b>	<b>\$196,721.74</b>

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.

### Money Market Mutual Fund Detail

Date	Activity Type	Description	Amount	Share Balance
<b>Sweep Money Market Mutual Fund</b>				
<b>CASH ACCT TRST TAXFREE INV CL</b>				
Account Number: 9999999999 Current Yield: 1.29% Activity Ending: 06/30/08				
05/31/09	Opening Balance		226,064.55	226,064.55
06/03/09	Deposit	MONEY FUND PURCHASE	845.64	226,910.19
06/11/09	Deposit	MONEY FUND PURCHASE	1,730.00	228,640.19
06/26/09	Deposit	MONEY FUND PURCHASE	45.00	228,685.19
06/30/09	Deposit	INCOME REINVEST	234.15	228,919.34
06/30/09	Closing Balance			\$228,919.34
<b>Total All Money Market Mutual Funds</b>				<b>\$228,919.34</b>

### Open Orders

Date Entered	Buy/Sell	Type of Order	Security	Quantity	Limit Price	Current Price	Special Instructions
12/22/10	Sell	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.

Effective February 17, 2006, Pershing will implement a maximum time in force for Good 'Til Cancel (GTC) and Good 'Til Date (GTD) equity orders at no greater than 365 calendar days. On this date, all open GTC and GTD equity orders aged at or greater than 365 days will be purged. Additionally, any open GTC and GTD equity orders entered on or after February 17, 2006 will be automatically purged if not executed or cancelled within 365 days. Please note that your financial organization's policy regarding GTC and GTD equity orders may be more stringent.

## 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 up-to-date borrowing power appears here.

## 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.



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### Cash Not Yet Received

Security	Record Date	Payable Date	Quantity Held	Rate	Amount of Payment	Dividend Option
<b>Dividends</b>						
A COMPANY	02/10/10	05/01/10	320.000	0.400000	128.00	Cash
A COMPANY	02/04/10	05/01/10	440.000	0.310000	136.40	Cash
A COMPANY	02/10/10	05/01/10	310.000	0.430000	133.30	Cash

**Total Cash Not Yet Received** **\$397.70**

The above information has been obtained from sources we believe to be reliable. All items are subject to receipt. We make no representation as to accuracy or completeness. Cash Not Yet Received is not reflected as an asset in your account until it is actually received.

### Securities Not Yet Received

Security	Ex-Dividend Date	Distribution Date	Quantity Held	Rate	Quantity of Payment	Current Price	Market Value
<b>Security Dividends and Stock Splits</b>							
A COMPANY	10/15/10	10/20/10	1,000.00	.05	1,000.00	1,000.00	1,000.00
A COMPANY	10/15/10	10/20/10	1,000.00	.05	1,000.00	1,000.00	1,000.00
A COMPANY	10/15/10	10/20/10	1,000.00	.05	1,000.00	1,000.00	1,000.00

**Total Value of Securities Not Yet Received** **\$1,000.00**

The above information has been obtained from sources we believe to be reliable. All items are subject to receipt. We make no representation as to accuracy or completeness.

## 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.



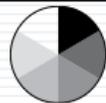
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### Bond Maturity Schedule

Bond Maturity	Market Value	Percentage of Bond Market Value
Within 1 month	10,000,000,000.00	100%
1 to 6 months	10,000,000,000.00	100%
7 to 12 months	10,000,000,000.00	100%
1 to 5 years	10,000,000,000.00	100%
6 to 10 years	10,000,000,000.00	100%
Over 10 years	10,000,000,000.00	100%
<b>Total</b>	<b>\$10,000,000,000.00</b>	<b>100%</b>



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%
<b>Total</b>	<b>\$662,073.55</b>	<b>100%</b>



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
10/15/10	SEARIVER MARITIME FINL HODGS INC GTD DEFB INT DEB 0.000% 09/01/12 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
10/15/10	SEARIVER MARITIME FINL HODGS INC GTD DEFB INT DEB 0.000% 09/01/12 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
10/15/10	SEARIVER MARITIME FINL HODGS INC GTD DEFB INT DEB 0.000% 09/01/12 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



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## Fixed Income Sections

### Bond Maturity Schedule (With Pie Chart)

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

### Bond Quality (With Pie Chart)

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.

## Annuity Sections

### Annuities

Details of your account's fixed and variable annuities are listed, including a product description, contract number, valuation date and the account value of each annuity. Details on your subaccount investments are also displayed for variable annuities.

### Pending Annuities

Information regarding annuities purchased through your brokerage account that are awaiting acknowledgement by the appropriate annuity providers is provided, including the transaction date, annuity description and purchase price.

#### Annuities

Quantity	Description	Market Price	Market Value	% Allocation
<b>Variable Annuities</b>				
<b>PACIFIC LIFE INSURANCE COMPANY</b>				
<b>PACIFIC INNOVATIONS SELECT STEPUP</b>				
Contract Number: 123456789    Security Identifier: 999999999				
66.473	Large-Cap Growth	8.9511	595.00	5.00%
90.216	Short Duration Bond	10.2099	921.09	7.80%
35.915	Dynld Research	13.1833	473.47	4.00%
60.389	Main Street Core	11.7890	711.92	6.00%
9.518	Emerging Markets	38.7337	368.65	3.10%
18.703	Equity Index	12.7215	237.93	2.00%
26.744	Am Funds Growth	13.5146	361.42	3.00%
<b>Total PACIFIC INNOVATIONS Valuation as of 04/27/07</b>			<b>\$11,856.97</b>	<b>100.00%</b>

#### Pending Annuities

Transaction Date	Activity Type	Description	Price	Security Identification
<b>ABC VARIABLE ANNUITY PRODUCT</b>				
10/15/10	New Purchase	Growth	1,000,000.00	GHI4000001
10/15/10	New Purchase	Money Fund II	1,000,000.00	
10/15/10	New Purchase	Other Subaccount	1,000,000.00	
ABC Insurance Company ABC Variable Annuity Product				
<b>Total ABC VARIABLE ANNUITY PRODUCT</b>			<b>\$3,000,000.00</b>	
<b>Total of All Pending Annuities</b>			<b>\$3,000,000.00</b>	

This information has been supplied to us by the issuer of the annuity and is presented without inquiry or investigation and its accuracy is not guaranteed. The annuity information presented is not intended to replace the annuity statement you receive from the annuity issuer. Your surrender, liquidation, or withdrawal value may be less than the value reflected on this statement. The information contained in this statement may be different than the information contained in the statement sent to you by the issuer because valuations are calculated on different dates for statement purposes. Surrender charges or other annuity contract fees may apply which could reduce the value of your annuity. Annuity surrenders, liquidations, or withdrawals may result in tax penalties.

Pershing does not perform any tax reporting relating to annuities held by the insurance

company, registered to the client. All tax reporting for annuities held in insurance company retirement accounts, registered to the client is the responsibility of the insurance company issuer. All tax reporting for annuities registered in custodial name and held in Pershing retirement accounts is the responsibility of Pershing LLC.

Fixed annuities are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). Variable annuities are securities, but are not covered by SIPC since Pershing does not hold them for custody in your brokerage account. You should have received the annuity contract directly from the issuer or from your investment professional. Contact your investment professional or tax professional for further information.



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## 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 - 2010		Tax Year - 2009	
	This Period	Year-to-Date	This Period	Year-to-Date
<b>Contributions</b>				
Participant	1,000.00	1,000.00	1,000.00	1,000.00
Employer	1,000.00	1,000.00	1,000.00	1,000.00
Employer - Prior Year	1,000.00	1,000.00	1,000.00	1,000.00
Rollover	1,000.00	1,000.00	1,000.00	1,000.00
Roth Conversion	1,000.00	1,000.00	1,000.00	1,000.00
Recharacterization	1,000.00	1,000.00	1,000.00	1,000.00
<b>Total Contributions</b>	<b>\$6,000.00</b>	<b>\$6,000.00</b>	<b>\$6,000.00</b>	<b>\$6,000.00</b>
<b>Distributions</b>				
Early	1,000.00	1,000.00	1,000.00	1,000.00
Normal	1,000.00	1,000.00	1,000.00	1,000.00
Disability	1,000.00	1,000.00	1,000.00	1,000.00
Excess Contribution	1,000.00	1,000.00	1,000.00	1,000.00
Education IRA	1,000.00	1,000.00	1,000.00	1,000.00
Roth IRA	1,000.00	1,000.00	1,000.00	1,000.00
Direct Rollover to IRA	1,000.00	1,000.00	1,000.00	1,000.00
Direct Rollover to QRP	1,000.00	1,000.00	1,000.00	1,000.00
<b>Total Distributions</b>	<b>\$8,000.00</b>	<b>\$8,000.00</b>	<b>\$8,000.00</b>	<b>\$8,000.00</b>
<b>Federal Tax Withheld on Distributions</b>				
Early	1,000.00	1,000.00	1,000.00	1,000.00
Normal	1,000.00	1,000.00	1,000.00	1,000.00
Disability	1,000.00	1,000.00	1,000.00	1,000.00
Death	1,000.00	1,000.00	1,000.00	1,000.00
Roth IRA	1,000.00	1,000.00	1,000.00	1,000.00
<b>Total Federal Tax Withheld</b>	<b>\$8,000.00</b>	<b>\$8,000.00</b>	<b>\$8,000.00</b>	<b>\$8,000.00</b>
<b>State Tax Withheld on Distributions</b>	<b>1,000.00</b>	<b>1,000.00</b>	<b>1,000.00</b>	<b>1,000.00</b>
State Tax Withheld	1,000.00	1,000.00	1,000.00	1,000.00
<b>Total State Tax Withheld</b>	<b>1,000.00</b>	<b>1,000.00</b>	<b>1,000.00</b>	<b>1,000.00</b>
<b>Total Tax Withheld on Distributions</b>	<b>1,000.00</b>	<b>1,000.00</b>	<b>1,000.00</b>	<b>1,000.00</b>



\*3 Brokerage Statement

Account Number: 999-999999

Clearing through Pershing LLC, a subsidiary of The Bank of New York Mellon Corporation  
Pershing LLC, member FINRA, NYSE, SIPC.

## Asset Management Account Sections

### Daily Transactions Summary

Asset management account transactions are presented here in order of the date of transaction with a running cash balance for each entry. Checking and debit card activity, deposits and withdrawals, and brokerage transactions are also listed in this section.

#### Daily Transactions Summary

Settlement/ Process Date	Transaction Date	Activity Type	Description	Quantity	Price	Amount	Balance
01/24/10		CUSTOMER AUTHORIZED TRANSFER	TRANS FRM 123-456789			100,000.00	88,167.09
01/24/10		ASSET MANAGEMENT CHECK	CHECK NUMBER - 0000			-600.00	87,567.09
01/24/10		ASSET MANAGEMENT CHECK	CHECK NUMBER - 0001			-300.00	87,267.09
01/30/10		ASSET MANAGEMENT CHECK	CHECK NUMBER - 0002			-600.00	86,667.09
01/30/10		ASSET MANAGEMENT CHECK	CHECK NUMBER - 0003			-600.00	86,067.09
01/30/10		TAXFREE MONEY MARKET MUTUAL FUND INCOME RECEIVED	MA MUNI CASH TRUST			10.92	86,078.01
01/30/10		Combined Closing Balances				\$42,246.89	\$86,078.01

The price and quantity displayed may have been rounded.

#### CHECKING ACTIVITY

Process Date	Date Written	Check Number	Payee	Amount	Check Category
01/23/10	01/16/10	5413	A COMPANY		200.00
01/24/10	01/16/10	5414	A COMPANY		300.00
01/24/10	01/16/10	5415	A COMPANY		600.00
01/30/10	01/20/10	5417	A COMPANY		600.00
01/30/10	01/26/10	5419	A COMPANY		600.00
Total CHECKING ACTIVITY					\$2,300.00

#### MASTERCARD ACTIVITY

Process Date	Transaction Date	Vendor	Location	Reference Number	Amount
06/19/10	06/17/10	A STORE	SOMEWHERE MA	99999999999999999999999999999999	145.32
06/19/10	06/17/10	A STORE	SOMEWHERE MA	99999999999999999999999999999999	88.89
06/19/10	06/17/10	A STORE	SOMEWHERE MA	99999999999999999999999999999999	55.23
06/19/10	06/17/10	A STORE	SOMEWHERE MA	99999999999999999999999999999999	33.32
06/19/10	06/18/10	A STORE	SOMEWHERE MA	99999999999999999999999999999999	91.70
Total MASTERCARD ACTIVITY					\$414.46

### Checking Activity

Checking activity, presented in sequential check number order, appears here.

### Debit Card Activity

Your monthly debit card activity is listed in this section.



FD Insurance Statement

Account Number: 999-999999

Clearing through Pershing LLC, a subsidiary of The Bank of New York Mellon Corporation  
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## Portfolio Evaluation Service Sections

### Portfolio Holdings

For investors with enhanced portfolio reporting, tax-lot information is provided for easy tracking of gains and losses. 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).

#### Portfolio Holdings

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
<b>Equities</b>								
<b>Common Stocks</b>								
*EXXON MOBIL CORP COM								
Dividend Option: Cash								
4,000.00 of these shares are in your margin account								
Security Identifier: XOM								
Ratings: DBSI: hold								
McDep Assoc: buy								
DB SOLAR: L01								
4,000.000	09/07/10	46.9500	187,800.00	88.1300	352,520.00	164,720.00	6,400.00	1.81%
<b>Total Common Stocks</b>				<b>\$241,755.55</b>	<b>\$481,691.18</b>	<b>\$239,935.63</b>	<b>\$8,532.56</b>	
<b>Total Equities</b>				<b>\$241,755.55</b>	<b>\$481,691.18</b>	<b>\$239,935.63</b>	<b>\$8,532.56</b>	

See Important Information and Disclosures section for information about Security Ratings.

#### Schedule of Realized Gains and Losses Year to Date

Disposition Date	Acquisition Date	Closing Transaction	Description	Security Identifier	Quantity	Cost Basis	Proceeds	Realized Gain/Loss
01/10/10	03/15/10	SELL	AGNICO EAGLE MINES LTD COM	AEM	300.000	22,509.00	21,974.87	-534.13
01/10/10	03/15/10	SELL	AGCO CORP	AG	150.000	9,286.82	8,662.49	-624.33
01/10/10	03/15/10	SELL	AGCO CORP	AG	200.000	12,382.43	11,550.64	-831.79
01/10/10	03/15/10	REC	*NORWEGIAN KRONE CURRENCY	NOK999996	-957.790	Please Provide	191.69	N/A
01/10/10	03/15/10	SELL	AGNICO EAGLE MINES LTD COM	AEM	200.000	14,625.51	15,224.41	598.90
01/10/10	03/15/10	SELL	AGNICO EAGLE MINES LTD COM	AEM	70.000	5,118.24	5,329.22	210.98
01/10/10	03/15/10	SELL	ARENA RES INC COM	ARD	21.000	938.49	1,173.27	234.78
01/10/10	03/15/10	SELL	ARENA RES INC COM	ARD	100.000	4,469.00	5,585.47	1,116.47
01/10/10	03/15/10	SELL	ARENA RES INC COM	ARD	100.000	4,469.00	5,585.47	1,127.47
01/10/10	03/15/10	SELL	ARENA RES INC COM	ARD	100.000	4,469.00	5,585.47	1,123.47
01/10/10	03/15/10	SELL	ARENA RES INC COM	ARD	79.000	3,530.51	4,411.72	881.21
01/10/10	03/15/10	SELL	ARENA RES INC COM	ARD	100.000	4,468.50	5,584.46	1,115.96



\*1 Brokerage Statement

Account Number: 999-999999

Clearing through Pershing LLC, a subsidiary of The Bank of New York Mellon Corporation  
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### Schedule of Realized Gains and Losses Year to Date

Information regarding realized gains and losses on closed positions for the current statement period or year to date, as determined by your financial organization, is listed here. Buy transactions, sell transactions, instruments that mature and option expirations are displayed, among other transaction types. The Portfolio Holdings section includes all settled positions and the Schedule of Realized Gains and Losses Year to Date section includes all closed positions as of the trade date.



**Consolidated  
Account Summary**

Your Financial Consultant: Primary Account Number: 999-999999  
Robert "Contact" Representative Investor Identification: 999999999999  
Phone: (999) 999-9999 Period Ending: 01/29/2010

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

**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%
Managed Account	999-999999	JANE Q. PUBLIC	52,577.40	9.58%	52,577.40	9.58%	51,028.03	9.59%
<b>Total</b>			<b>\$549,087.80</b>	<b>100.00%</b>	<b>\$549,087.80</b>	<b>100.00%</b>	<b>\$532,367.91</b>	<b>100.00%</b>

**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%
<b>Accounts Total (Pie Chart)</b>	<b>\$549,087.80</b>	<b>\$549,087.80</b>	<b>\$532,367.91</b>	<b>100%</b>



Asset Allocation percentages are rounded to the nearest whole percentage.  
Pie Chart allocation excludes all asset classes which net to a liability.

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



Clearing through Pershing LLC, a subsidiary of The Bank of New York Mellon Corporation  
Pershing LLC, member FINRA, NYSE, SIPC

## 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 investment professional 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.



**Consolidated  
Account Summary**

Your Financial Consultant: Primary Account Number: 999-999999  
Robert "Contact" Representative Investor Identification: 999999999999  
Phone: (999) 999-9999 Period Ending: 01/29/2010

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

**Summary of Accounts**

Description	Account Number	Name	Prior Year-End Value % of Assets	Current Month 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%	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%	239,962.68 45.07%
Managed Account	999-999999	JANE Q. PUBLIC	52,577.40 9.58%	52,577.40 9.58%	51,028.03 9.59%	51,028.03 9.59%
<b>Total</b>			<b>\$549,087.80 100.00%</b>	<b>\$549,087.80 100.00%</b>	<b>\$532,367.91 100.00%</b>	<b>\$532,367.91 100.00%</b>

**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%
<b>Accounts Total (Pie Chart)</b>	<b>\$549,087.80</b>	<b>\$549,087.80</b>	<b>\$532,367.91</b>	<b>100%</b>



Asset Allocation percentages are rounded to the nearest whole percentage.  
Pie Chart allocation excludes all asset classes which net to a liability.

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



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## Consolidated Account Summary Sections (continued)

### 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 is 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.

## 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 securities or asset allocation.

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

Pershing LLC is a leading global provider of financial business solutions to more than 1,150 institutional and retail financial organizations and independent registered investment advisors who collectively represent over five million active investors. Pershing is a subsidiary of The Bank of New York Mellon Corporation. Member FINRA, NYSE, SIPC.