

# How to Read Your Statement

## Comprehensive investment reporting



A comprehensive statement gives you the convenience of having all of your investment activities in one place. In order to help you better manage your investments and plan your financial future, our statement will provide you with:

- Current-period transaction activity
- Positions in your account grouped by investment type
- Detailed information about your investments

0991029 0200 00030001  
 QUALITY BROKERS, INC.  
 123 MAIN STREET  
 ANYWHERE, MA 02101

Account Number ABC-123456

**Quality Brokers, Inc.**

FOR YOUR INFORMATION  
 Our comprehensive statement gives you the convenience of having all of your investment activity in one place. It will help you understand your financial picture, when working with us to plan your financial future.

**1** YOUR INVESTMENT CONSULTANT IS:  
 Local **BILL SMITH**  
 RRF: 123  
 BSMITH@QB.COM

FOR QUESTIONS OR UP-TO-DATE ACCOUNT INFORMATION:  
 Local **123 456 7890**  
 In-State **123 456 7890**  
 National **123 456 7890**  
 WWW.QB.COM

Statement Date: 12/01/01 to 12/31/01

**2** **SNAPSHOT**

PORTFOLIO VALUE	This Period	Prior Period
Cash and Cash Equivalents	\$16,213.06	\$14,000.00
Securities	\$108,336.85	\$108,314.65
Other Securities	\$9,000.00	\$8,750.00
<b>TOTAL ACCOUNT VALUE</b>	<b>\$133,549.91</b>	<b>\$131,064.65</b>
Limited Partnerships	\$0.00	\$0.00
Assets Held Away	\$8,000.00	\$7,900.00
<b>TOTAL PORTFOLIO VALUE</b>	<b>\$141,549.91</b>	<b>\$138,964.65</b>

Cash and Cash Equivalents will include margin debit and credit balances. Your portfolio contains unpriced positions. These securities may be unpriced for various reasons including but not limited to unavailability of pricing or the security may not have value. Please contact your broker/dealer for further information.

**3** **Portfolio Value**  
 (in thousands of dollars)

A portfolio value less than \$100.00 may not be displayed.

**4** **MARGIN PROFILE**

ACCOUNT ACTIVITY	This Period	Year-To-Date
Net Trading	\$9,958.61	(\$8,879.22)
Net Cash Fund Activity	(\$3,912.06)	(\$3,292.44)
Net Additions and Withdrawals	(\$5,996.22)	\$10,037.65
Net Income and Expenses	(\$150.33)	(\$634.25)
Net Miscellaneous Activity	\$0.00	\$103.27

Margin Balance (\$1,589.00)  
 Equity Buying Power \$12,987.00  
 Available to Withdraw \$16,329.00  
 Available to Borrow \$13,789.00

Balances and margin availability are reflected as of the closing date of this statement. Please consult with your broker/dealer prior to trading as these amounts may have changed.

Quality Brokers, Inc. Account carried with National Financial Services LLC, Member NYSE, SIPC  
 A New Year's resolution for your financial security. One of the most important financial planning decisions you can make this year is to focus on your IRA. Call your investment representative today to discuss your options.

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STATEMENT PROTOTYPE

- 1 General Account Information**  
 Your account number is readily available for placing orders or making inquiries. Contact information for your investment representative is also available.
- 2 Snapshot**  
 Provides a high-level overview of important account information including current and historical portfolio value and account activity.
- 3 Quarterly Performance Bar Graph**  
 An easy-to-use tool that visually displays current portfolio value to historical account performance by quarter.
- 4 Margin Profile**  
 Displays margin account information including margin balance and equity buying power, available to withdraw and available to borrow.

Account Number ABC-123456  
 Account Name: Doe

**Quality Brokers, Inc.**

Statement Date: 12/01/01 to 12/31/01

**5** **SUMMARY**

PORTFOLIO VALUE	This Period	Prior Period
Cash and Cash Equivalents	\$0.00	\$0.00
Cash	\$17,812.06	\$14,000.00
Money Markets		
Securities		
Equities	\$4,207.50	\$4,338.90
Options		
Equity	(\$26,000.00)	(\$25,000.00)
Fixed Income		
Corporate Bonds	\$8,080.00	\$8,100.00
CDs	\$50,000.00	\$48,000.00
Municipal Bonds	\$13,364.40	\$13,125.00
U.S. Treasury/Agency Securities	\$9,900.00	\$9,800.00
Mutual Funds		
Equity	\$17,195.53	\$16,920.50
Fixed Income	\$31,589.42	\$33,030.25
<b>Total Securities</b>	<b>\$108,336.85</b>	<b>\$108,314.65</b>
Other Securities	\$9,000.00	\$8,750.00
<b>TOTAL ACCOUNT VALUE</b>	<b>\$133,549.91</b>	<b>\$131,064.65</b>
Limited Partnerships	\$0.00	\$0.00
Assets Held Away	\$8,000.00	\$7,900.00
<b>ANNUITIES AND INSURANCE PRODUCTS</b>	<b>\$8,000.00</b>	<b>\$7,900.00</b>
<b>TOTAL ASSETS HELD AWAY</b>	<b>\$8,000.00</b>	<b>\$7,900.00</b>
<b>TOTAL PORTFOLIO VALUE</b>	<b>\$141,549.91</b>	<b>\$138,964.65</b>

**6** **ACCOUNT ACTIVITY**

ACCOUNT ACTIVITY	This Period	Year-To-Date
Trading		
Securities Purchased	(\$5,720.00)	(\$56,440.07)
Securities Sold	\$15,678.61	\$47,560.85
<b>NET TRADING</b>	<b>\$9,958.61</b>	<b>(\$6,879.22)</b>

**7** **PORTFOLIO ALLOCATION**

Allocations for equities, fixed income, and other categories may include mutual funds and may be net of short positions. NFS has made assumptions concerning how certain mutual funds are allocated. Closed end mutual funds listed on an exchange may be included in the equity allocation. The chart may not reflect your actual portfolio allocation. Consult your broker/dealer prior to making investment decisions.

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STATEMENT PROTOTYPE

- 5 Summary**  
 Summarizes portfolio value and account activity for the current period and prior period.
- 6 Account Activity**  
 Presents account activity for trading, additions and withdrawals, income and expenses, and miscellaneous activity within Snapshot, Summary, and Detail.
- 7 Portfolio Allocation Chart**  
 Shows an at-a-glance view of portfolio positioning and percentage allocation of assets.

Account Number ABC-123456  
 Account Name: Doe

**Quality Brokers, Inc.**

Statement Date: 12/01/01 to 12/31/01

**8** **DETAIL**

**9** **PORTFOLIO VALUE**

**10** **ALERTS**

**10** You have an option expiring within the next 90 days.

**8** **FIXED INCOME 48.85%**  
 For an explanation of fixed income pricing, please see the last page.

Description	Symbol/Cusip	Account Type	Quantity	Estimated Price on 12/31/01	Estimated Current Market Value	Estimated Prior Market Value	Estimated Annual Income
Corporate Bonds							
BETHLEHEM STEEL SR NT 10.375% (02/01)	08759AL7	Margin	8,000	\$101.00	\$8,080.00	\$8,100.00	\$830.00
Estimated Yield 10.288%							
CDs							
BANKERS TR CO 7.00% 11/05/2008	086320LPS	Cash	50,000	\$1.00	\$50,000.00	\$48,000.00	\$2,250.00
Estimated Yield 10.288%							
Municipal Bonds							
NEW YORK DORM AUTH REVS REV (02/15/2019)	648875E7	Cash	20,000	\$86.822	\$13,364.40	\$13,125.00	\$795.00
Estimated Yield 5.942%							
U.S. Treasury/Agency Securities							
US TREAS NYS 5.875% 11/15/2005	912827W2	Cash	10,000	\$89.00	\$9,900.00	\$9,800.00	\$587.50
Estimated Yield 5.942%							
<b>Total Fixed Income</b>					<b>\$81,344.40</b>		

Alerts: You have a fixed income position due to mature within the next 90 days.

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STATEMENT PROTOTYPE

- 8 Detail**  
 Provides portfolio value details at the position level grouped by investment type and account activity details at the transaction level.
- 9 Portfolio Value**  
 Presents securities positions for cash, equities, options, fixed income, mutual funds, and other securities within Snapshot, Summary, and Detail.
- 10 Alerts**  
 Provides notification of specific situations occurring in an account that may require further action by customer.