

# How to read your statement

Better informed, better equipped

Your account statement provides a fast and easy way to analyze your portfolio, while giving you a clear picture of how your investments are working for you. It delivers information about your account and details of transactions for the statement period.

## It's clear, comprehensive, and convenient

Your account statement is so complete you can use it to:

- Make budgeting easier
- Plan your expenses
- Simplify your tax preparation

### FINANCIAL PROFESSIONAL INFORMATION


Provides you with advisor contact information for easy access when making inquiries about your statement.

### YOUR ACCOUNT NUMBER

Lists the account numbers for each of your accounts.

### INCOME SUMMARY

Reports your total taxable and nontaxable income, including year-to-date dividends, interest, return of capital and principal, and any additional income.



**Investment Report**  
March 1, 2012 - March 31, 2012

JANE DOE  
20 BIG CITY LANE  
HAMPTON FL 34275-0000

**Your Advisor**  
ABC WEALTH ADVISORS  
2 WALL STREET  
NEW YORK NY 14203-0000  
Phone: (716)555-5555

**Brokerage** X09-111111 JANE DOE U/A 11/18/05 JANE DOE TRUSTEE

Account Summary		Income Summary		Realized Gain/Loss from Sales	
		This Period	Year to Date	This Period	Year to Date
Beginning value as of Mar 1	\$2,127,815.85				
Withdrawals	-20,000.00				
Transaction costs, loads and fees	-1,257.72	Dividends	\$9,285.40	Long-term gain	\$430.24
Change in investment value	24,622.32	Interest	2,585.33		\$2,810.11
<b>Ending value as of Mar 31</b>	<b>\$2,131,180.45</b>	<b>Total</b>	<b>\$11,870.73</b>		
Accrued Interest (AI)	\$1,241.46				
Change in AI from last statement	-\$1,169.48				

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Holdings	(Symbol) as of March 31, 2012	Quantity	Price as of March 31, 2012	Total Cost Basis	Total Value March 31, 2012	Total Value March 31, 2012	Unrealized Gain (Loss) March 31, 2012
<b>Stocks 60% of holdings</b>							
ABB LTD SPONSORED ADR (ABB)		1,535,000	\$20.410	\$31,811.75	\$31,452.15	\$31,329.35	\$ 12,517.60
ABBOTT LABORATORIES (ABT)		355,000	61.290	21,811.57	20,096.55	21,757.95	2,946.38
AMERSON CORP (AEE)		775,000	32.580	25,178.61	24,854.25	25,249.50	1,070.89
EMERSON ELECTRIC CO (EMR)		360,000	52.180	18,936.65	18,111.60	18,784.80	-1,151.85
EXELON CORP (EXC)		520,000	39.210	20,446.00	20,316.40	20,389.20	-4,656.80

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For illustrative purposes only.

## ACCOUNT SUMMARY

Reports your total assets and market values for equity, fixed-income, mutual fund, and other investments.

## REALIZED GAIN/LOSS FROM SALES

Provides a summary of your realized gain/loss information during the statement period and year-to-date. These figures exclude transactions where cost basis information is incomplete.

Account Summary		Income Summary		Realized Gain/Loss from Sales	
	This Period	This Period	Year to Date	This Period	Year to Date
Beginning value as of Mar 1	\$2,127,815.85			Long-term gain	\$430.24
Withdrawals	-20,000.00	Dividends	\$9,285.40		\$2,810.11
Transaction costs, loads and fees	-1,257.72	Interest	2,585.33		
Change in investment value	24,622.32	<b>Total</b>	<b>\$11,870.73</b>		
<b>Ending value as of Mar 31</b>	<b>\$2,131,180.45</b>				
Accrued Interest (AI)	\$1,241.46				
Change in AI from last statement	-\$1,169.48				

Holdings	Quantity	Price per Unit	Total Cost Basis	Total Value	Unrealized Gain (Loss)
(Symbol) as of March 31, 2012	March 31, 2012	March 31, 2012	March 31, 2012	March 31, 2012	March 31, 2012
<b>Stocks 60% of Holdings</b>					
ABB LTD SPONSORED ADR (ABB)	1,535,000	\$20.410	\$18,811.75	\$31,452.15	\$ 12,517.60
ABBOTT LABORATORIES (ABT)	355,000	61.290	18,811.57	20,096.55	2,946.38
AMEREN CORP (AEE)	775,000	32.980	24,178.61	24,854.25	2,549.50
EMERSON ELECTRIC CO (EMR)	360,000	52.180	19,336.65	18,111.60	-1,151.85
EXELON CORP (EXC)	520,000	39.210	25,046.00	20,316.40	-20,389.20

## YOUR HOLDINGS

Reports all stocks, bonds, mutual funds, and money market funds held in your account, including total cost basis. This information can be suppressed at your financial professional's discretion.

Holdings	Quantity	Price per Unit	Total Cost Basis	Total Value	Unrealized Gain (Loss)
(Symbol) as of March 31, 2012	March 31, 2012	March 31, 2012	March 31, 2012	March 31, 2012	March 31, 2012
FIRST NIAGARA FINL GROUP INC NEW (FNG)	1,745,000	9.840	18,881.70	16,682.20	-1,710.90
GENERAL MILLS INC (GIS)	575,000	39.450	22,527.48	22,028.25	-156.27
INTL BUSINESS MACH (IBM)	215,000	208.650	17,692.01	44,859.75	27,167.74
ISHARES TR DOW JONES U S ENERGY SECTOR INDEX FD (IYE)	1,125,000	39.140	39,755.44	45,900.00	4,032.50
JOHNSON & JOHNSON (JNJ)	9,517,420	65.960	100,143.84	619,393.69	527,625.18
KINDER MORGAN ENERGY PARTNERS L P (KMP)	350,000	82.750	17,136.30	31,150.00	28,962.50
KONINKLUJKE PHILIPS ELECTRS NV	959,000	20.350	19,462.22	20,119.82	19,515.65
SPON ADR NEW 2000 (PHG)					53.43
M & T BANK CORP (MTB)	350,000	86.880	17,349.10	28,567.00	13,058.90
MCDONALDS CORP (MCD)	400,000	98.100	22,976.68	39,712.00	39,240.00
NOVARTIS AG ADR ISIN HUS66987V1098 (NVS)	450,000	55.410	21,561.42	24,529.50	24,934.50
PEPSICO INC (PEP)	350,000	68.350	21,405.90	22,029.00	23,222.50
PROCTER & GAMBLE CO (PG)	350,000	67.210	21,352.98	23,687.00	23,523.50
PROGRESS ENERGY INC (PGN)	500,000	53.110	20,568.65	26,540.00	26,555.00
ROGERS COMMUNICATIONS INC CLASS B COM CAD1.62478 ISIN #CA7751092007 SEDOL #2169051 (RCI)	825,000	39.700	25,069.69	31,597.50	32,752.50
SOUTHERN CO (SO)	635,000	44.930	21,581.25	28,060.65	28,530.55
SYSCO CORP (SYY)	685,000	29.860	19,748.21	20,152.70	20,454.10
TOTAL ADR EACH REP 1 ORD SHS EUR10 (TOT)	320,000	51.120	19,402.00	17,942.40	16,358.40
TRANSCANADA CORP ISIN #CA89353D1078 SEDOL #2665184 (TRP)	600,000	43.000	20,896.08	26,388.00	26,800.00
VERIZON COMMUNICATIONS (VZ)	640,000	38.230	19,461.70	24,390.40	24,467.20
VODAFONE GROUP PLC NEW SPONSORED ADR NEW (VOD)	980,000	27.670	21,711.24	26,548.20	27,116.60


For illustrative purposes only.

**TRANSACTION DETAILS**

Details all of your brokerage and core account activity during the statement period, as well as fees and charges deducted from your accounts.

**CORE ACCOUNT \*\***

Your core account reflects both a beginning and ending summary, as well as a daily breakdown.



**Investment Report**  
March 1, 2012 - March 31, 2012

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**Brokerage X09-111111** JANE DOE U/A 11/18/05 JANE DOE TRUSTEE

**Transaction Details**

**Brokerage Activity**

Settlement Date	Security	Description	Quantity	Price per Unit	Cost Basis of Close	Transaction Amount
3/30	PEPSICO INC	Dividend received				180.25
3/30	SBC COMMUNICATION NOTES 5.875 % 08/15/2012 MAKE WHOLE FULL CALL PAYOUT #REOR R003451888000	Redeemed	-25,000.000		\$25,079.51f	25,509.75
3/30	SBC COMMUNICATION NOTES 5.875 % 08/15/2012 MAKE WHOLE FULL CALL PAYOUT #REOR R003451888000	Long-term gain: \$430.24 Interest				183.59

*f - FIFO (First-In, First-Out)  
Cost basis and gain/loss information is provided as a service to our customers and is based on standards for filing US Federal Tax Returns as determined by Fidelity. This information is not intended to address tax law or reporting requirements applicable in your country of tax residence.*

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**Core Account - Cash**

Description	Amount	Balance	Description	Amount	Balance
Beginning		\$37,007.90	Checking activity	-20,000.00	
Securities sold	\$25,509.75		Account fees and charges	-1,257.72	
Core account income	0.98		Ending		\$53,130.66
Income	11,869.75				

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**Checking Activity ( 1 )**

Check #	Date	Code	Description	Amount	Check #	Date	Code	Description	Amount
1103	3/ 14		John Doe	-20,000.00	<b>Total</b>				<b>-\$20,000.00</b>

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**Fees and Charges**

Date	Description	Amount	Date	Description	Amount
3/ 15	Advisor fee	-\$1,257.72	<b>Total</b>		<b>-\$1,257.72</b>

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For illustrative purposes only.

\*\* Core Account - Your core account reflects transactions in your primary cash account. For taxable accounts the core cash account is FCash, for tax deferred accounts the core cash account is the Fidelity Cash Reserve (FDRXX)

For more information, please contact your financial advisor.



**FIDELITY INSTITUTIONAL WEALTH SERVICES**

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