How to Read Your Statement
Comprehensive Investment Reporting with Cost Basis

Your statement provides details on your account activity and positions for the current period. The statement is designed to help you make informed decisions about your account, while helping you effectively manage your investments and plan for your financial future. Information provided in your statement includes:

• Positions in your account grouped by investment type
• Current-period transaction activity
• Detailed information about your investments
• Cash management activity, including checking and debit card transactions, when applicable
• Realized and unrealized gain (loss) information at summary and lot levels

Statements consist of four sections: Front Page, Account Overview, Holdings, and Activity. Each section provides different levels of information on your account’s value and activity.
**General Account Information**

Easily find your account number for placing orders or making inquiries. Contact information for your investment professional, including address and phone number(s), is displayed.

**For Your Information**

This section includes important information related to your account that may require further action.

**Total Value of Your Portfolio**

This section provides the value of the account at a glance, plus any insurance and annuity assets, if applicable.

**Change in Value of Your Portfolio**

This chart visually displays the change in market value of your portfolio assets from the prior 12 months, or when the account was opened, if later, to the current period. The line graph tracks changes in portfolio value for the life of the account.
Account Overview

This section provides an overview of account information. The components include:
- Change in Account Value
- Margin Profile
- Income
- Taxes, Fees, and Expenses
- Account Allocation
- Realized Gain/(Loss)

Change in Account Value

This section displays a summary of account activity for both the current period and year to date. Categories include additions and withdrawals; income; taxes; fees, and expenses; other activity; and change in investment value.

Margin Profile

This displays margin account information, including margin positions market value, margin balance, margin equity, margin equity percentage, equity buying power, and margin interest charged this period.

Income

This displays a summary of income earned in the current period and year to date.

Taxes, Fees, and Expenses

This displays a summary of taxes, fees, and expenses paid in the current period and year to date.

Account Allocation

The pie chart shows an at-a-glance view of the account asset allocation, while the table provides more details for both the current and prior periods.

Realized Gain/(Loss)

This provides a current period and year-to-date summary of gain/(loss) information for transactions, with complete cost basis information.

Messages (Not Shown)

Read important messages from your investment firm, which may include information on regulatory issues, changes to your account, and new investment products.
Holdings

This section provides a detailed view of your portfolio positions as of the end of the statement period. This includes cash, equities, options, fixed income, mutual funds, and other securities.

Alert

This displays notification of specific events occurring in your account that may require further action.

Activity

This section provides a recap of transactions that occurred in your account for the statement period. It includes details on trading, additions and withdrawals, income and expenses, and other activity.
Quality Brokers, Inc.

Accounts carried with National Financial Services, LLC, (NFS), Member NYSE, SIPC

Statement for the Period September 1, 2015, to September 31, 2015
John and Jane Doe, Joint Wros
Account number: ABC-456827

Retirement account cost and associated gain (loss) information is provided for informational purposes only and should not be used for tax reporting purposes. Such information is presented to help you estimate and track the change in market value of each position relative to your investments into this security (not including reinvestments). Refer to the Footnotes and Cost Information at the end of this statement for more information.

**MUTUAL FUNDS**

<table>
<thead>
<tr>
<th>Description</th>
<th>Date Acquired</th>
<th>Date Sold</th>
<th>Symbol/</th>
<th>Quantity</th>
<th>Proceeds</th>
<th>Cost</th>
<th>Gain (Loss)</th>
</tr>
</thead>
<tbody>
<tr>
<td>FRANKLIN INCOME CLASS A</td>
<td>07/14/15</td>
<td>01/07/03</td>
<td>FKINX</td>
<td>$2.05</td>
<td>5.56</td>
<td>$11.40</td>
<td>$0.00</td>
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<td>02/05/03</td>
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<td>$2.05</td>
<td>53.298</td>
<td>$109.26</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

Retirement account cost and net change information is provided for informational purposes only and should not be used for tax-reporting purposes. Such information is provided to help you estimate and track the change in market value of each position relative to your investments into this security (not including reinvestments). NFS makes no warranties with respect to, and specifically disclaims any liability arising out of your use of, or any position taken in reliance upon, NFS-provided cost and net change information.

**MUTUAL FUNDS**

<table>
<thead>
<tr>
<th>Description</th>
<th>Date Acquired</th>
<th>Date Sold</th>
<th>Symbol/</th>
<th>Quantity</th>
<th>Market Value</th>
<th>Cost</th>
<th>Net Change</th>
</tr>
</thead>
<tbody>
<tr>
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<td>$157.21</td>
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</tr>
</tbody>
</table>

NFS makes no warranties with respect to, and specifically disclaims any liability arising out of your use of, or any position taken in reliance upon, NFS-provided cost and net change information. NFS determines gain (loss) using the first-in, first-out (FIFO) method on all transactions in a retirement account. Cost information for debt securities has not been adjusted for amortization or accretion.

**Footnotes and Cost Information**

This section explains important abbreviations used throughout the statement and provides information related to cost basis and gain/(loss) data.

Your statement is customized to include information about your account. It may not contain all the sections described here, or it may contain sections in addition to those described here. Contact your investment professional if you have any questions.

National Financial Services LLC, Member NYSE, SIPC
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