UNITED STATES HOUSE OF REPRESENTATIVES
CALENDAR YEAR 2012 FINANCIAL DISCLOSURE STATEMENT

Form A
For use by Members, officers, and employees

Name: Robert L Turner **Daytime Telephone:**

Filer Status	☑ Member of the U.S. House of Representatives	State: N.Y. District: 9TH CD	☐ Officer or Employee	Employing Office:
Report Type	☐ Annual (May 15, 2012)	☐ Amendment	☑ Termination	Termination Date: 6/2/13

A $200 penalty shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes ☒	No ☐	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $350 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes ☐ No ☒
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes ☐	No ☒	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $350 from one source)? **If yes, complete and attach Schedule VII.**	Yes ☐ No ☒
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes ☒	No ☐	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes ☐ No ☒
IV. Did you, your spouse, or a dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes ☒	No ☐	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes ☒ No ☐
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes ☒	No ☐	**Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.**	

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Ethics and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes ☐	No ☒
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption? Do not answer "yes" unless you have first consulted with the Committee on Ethics.	Yes ☐	No ☒

SCHEDULE I — EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000. See examples below.
Exclude: Military pay (such as National Guard or Reserve pay), federal retirement programs, and benefits received under the Social Security Act.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$6,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	ST. VINCENT'S SERVICES	SPOUSE SALARY	N/A
	GANNETT	PENSION	+ 6,600

For payments to charity in lieu of honoraria, use Schedule II.

SCHEDULE II — PAYMENTS MADE TO CHARITY IN LIEU OF HONORARIA

List the source, activity (i.e., speech, appearance, or article), date, and amount of any payment made by the sponsor of an event to a charitable organization in lieu of an honorarium. A separate confidential list of charities receiving such payments must be filed directly with the Committee on Ethics. A green envelope for transmitting the list is included in each Member's filing package.

	Source	Activity	Date	Amount
Examples:	Association of American Associations, Washington, DC	Speech	Feb. 2, 2011	$2,000
	XYZ Magazine	Article	Aug. 13, 2011	$500
	NONE			

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SCHEDULE III—ASSETS AND "UNEARNED" INCOME

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting period, and (b) any other reportable asset or sources of income which generated more than $200 in "unearned" income during the year.

Provide complete names of stocks and mutual funds (do not use ticker symbols.)

For **all IRAs** and other retirement plans (such as 401(k) plans) that are self-directed (*i.e.,* plans in which you have the power, *even if not exercised,* to select the specific investments), provide the value for each asset held in the account that exceeds the reporting thresholds. For retirement accounts which are not self-directed, provide only the name of the institution holding the account and its value at the end of the reporting period.

For rental or other real property held for investment, provide a complete address.

For an ownership interest in a privately-held business that is not publicly traded, state the name of the business, the nature of its activities, and its geographic location in Block A.

Exclude: Your personal residence, including second homes and vacation homes (*unless* there was rental income during the reporting period); any deposits totaling $5,000 or less in a personal checking or saving accounts; and any financial interest in, or income derived from, a federal retirement program, including the Thrift Savings Plan.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC), or is jointly held with your spouse (JT), in the optional column on the far left.

For a detailed discussion of Schedule III requirements, please refer to the instruction booklet.

BLOCK B — Value of Asset

Indicate value of asset at close of reporting year. If you use a valuation method other than fair market value, please specify the method used.

If an asset was sold during the reporting year and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

Check all columns that apply. For retirement accounts that do not allow you to choose specific investments *or* that generate tax-deferred income (such as 401(k) plans or IRAs), you may check the "Tax-Deferred" column. **Dividends, interest, and capital gains, even if reinvested, must be disclosed as income.** Check "None" if the asset generated no income during the reporting period.

BLOCK D — Amount of Income

For assets for which you checked "Tax-Deferred" in Block C, you may check the "None" column. For all other assets, indicate the category of income by checking the appropriate box below. **Dividends, interest, and capital gains, even if reinvested, must be disclosed as income.** Check "None" if no income was earned or generated.

BLOCK E — Transaction

Indicate if the asset had purchases (P), sales (S), or exchanges (E) exceeding $1,000 in reporting year.

If only a portion of an asset is sold, please indicate as follows: (S) (partial) See below for example.

SP, DC, JT	Asset	A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	NONE	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED/BLIND TRUST	TAX-DEFERRED	Other Type of Income (Specify: e.g., Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
SP	Mega Corp. Stock					X									X			X							X								S (partial)
Examples:	Simon & Schuster		Indefinite																		Royalties									X			
	1st Bank of Paducah, KY Accounts						X									X											X						
	HSBC CHECKING				X												X						X										
	HSBC SAVINGS			X													X						X										

For additional assets and unearned income, use next page.

SCHEDULE III—ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name ROBERT L TURNER

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset	BLOCK C Type of Income	BLOCK D Amount of Income	BLOCK E Transaction (P, S, E)
		A None; B $1 – $1,000; C $1,001 – $15,000; D $15,001 – $50,000; E $50,001 – $100,000; F $100,001 – $250,000; G $250,001 – $500,000; H $500,001 – $1,000,000; I $1,000,001 – $5,000,000; J $5,000,001 – $25,000,000; K $25,000,001 – $50,000,000; L Over $50,000,000	NONE; DIVIDENDS; RENT; INTEREST; CAPITAL GAINS; EXCEPTED/BLIND TRUST; TAX-DEFERRED; Other Type of Income (Specify: e.g., Partnership Income or Farm Income)	I None; II $1 – $200; III $201 – $1,000; IV $1,001 – $2,500; V $2,501 – $5,000; VI $5,001 – $15,000; VII $15,001 – $50,000; VIII $50,001 – $100,000; IX $100,001 – $1,000,000; X $1,000,001 – $5,000,000; XI Over $5,000,000	
	WINDOR HOSPITALITY LLC PARTNER 32 %	F	RENT; Other Type of Income: PARTN INCOM	VII	
	WELLS FARGO ACCT EXHIBIT #1 12/31/12	G	DIVIDENDS; INTEREST	VII	
	CREDIT SUISSE ACCT (JOINT) EXHIBIT #2 12/31/12	I	DIVIDENDS; INTEREST	VIII	
	CREDIT SUISSE ACCT (SPOUSE) EXHIBIT #3	I	DIVIDENDS; INTEREST	VIII	
	MERRILL LYNCH ACCT (JOINT) EXHIBIT #4 12/31	I	DIVIDENDS; INTEREST	VIII	
	MERRILL LYNCH ACCT EXHIBIT #5 12/31	H	DIVIDENDS; INTEREST	VII	
	MERRILL LYNCH ACCT EXHIBIT #6 (IRA) 12/31	H	DIVIDENDS; INTEREST	VII	

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Name Robert L Turner

SCHEDULE IV— TRANSACTIONS

Report any purchase, sale, or exchange transactions by you, your spouse, or dependent child during the reporting period of any security or real property held for investment that exceeded $1,000. Include transactions that resulted in a capital loss. Provide a brief description of any exchange transaction. Exclude transactions between you, your spouse or dependent children, or the purchase or sale of your personal residence, unless it generates rental income. **If only a portion of an asset is sold, please so indicate (*i.e.,* "partial sale").** See example below.

Capital Gains — if a sales transaction resulted in a capital gain in excess of $200, check the "capital gains" box and disclose this income on Schedule III.

SP, DC, JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Check Box if Capital Gain Exceeded $200	Date (MO/DAY/YR) or Quarterly, Monthly, or Bi-weekly, if applicable	Amount of Transaction: A $1,001-$15,000	B $15,001-$50,000	C $50,001-$100,000	D $100,001-$250,000	E $250,001-$500,000	F $500,001-$1,000,000	G $1,000,001-$5,000,000	H $5,000,001-$25,000,000	I $25,000,001-$50,000,000	J Over $50,000,000
SP	*Example:* Mega Corporation Common Stock (partial sale)		X			10–12–11		X								
	No Transactions in 2012															

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Name ROBERT L TURNER | Page 7 of 9

SCHEDULE V— LIABILITIES

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year. **Exclude:** Any mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances; liabilities of a business in which you own an interest (unless you are personally liable); and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** (i.e., credit cards) only if the balance at the close of the preceding calendar year exceeded $10,000. **NOTE:** Pending legislation may require Members to report mortgages on personal residences.

SP, DC, JT	Creditor	Date Liability Incurred Mo/Year	Type of Liability	Amount of Liability									
				A $10,001-$15,000	B $15,001-$50,000	C $50,001-$100,000	D $100,001-$250,000	E $250,001-$500,000	F $500,001-$1,000,000	G $1,000,001-$5,000,000	H $5,000,001-$25,000,000	I $25,000,001-$50,000,000	J Over $50,000,000
	Example: First Bank of Wilmington, DE	May 1998	Mortgage on 123 Main St., Dover, DE				X						
	MERRILL LYNCH	4/99	MORTGAGE ON 13 FRANCIS PARK DR WINDHAM, N.Y				X						

SCHEDULE VI— GIFTS

Report the source, a brief description, and the value of all gifts totalling more than $350 received by you, your spouse, or a dependent child from any source during the year.

Exclude: Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of $140 or less need not be added towards the $350 disclosure threshold.

Note: The gift rule (House Rule 25, clause 5) prohibits acceptance of gifts except as specifically provided in the rule.

Source	Description	Value
Example: Mr. Joseph H. Smith, Anytown, Anystate	Silver Platter (determination on personal friendship received from Committee on Ethics)	$375
NONE		

Use additional sheets if more space is required.

SCHEDULE VII — TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $350 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were paid directly by the sponsor or were paid by you and reimbursed by the sponsor.

Exclude: Travel-related expenses provided by federal, state, and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. § 7342); political travel that is required to be reported under the Federal Election Campaign Act; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

	Source	Date(s)	City of Departure—Destination—City of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Number of days not at sponsor's expense
Examples:	Chicago Chamber of Commerce	Mar. 2	DC—Chicago—DC	N	N	N	None
	Roycroft Corporation	Aug. 6–11	DC—Los Angeles—Cleveland	Y	Y	Y	2 Days
	NONE						

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SCHEDULE VIII—POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions listed on Schedule I; positions held in any religious, social, fraternal, or political entities (such as political parties and campaign organizations); and positions solely of an honorary nature.

Position	Name of Organization
NONE	

SCHEDULE IX—AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement
JAN 99	SELF	GANNETT PENSION - PARTICIPANT IN PLAN

Use additional sheets if more space is required.

EXHIBIT #1

ADVISORS

SNAPSHOT

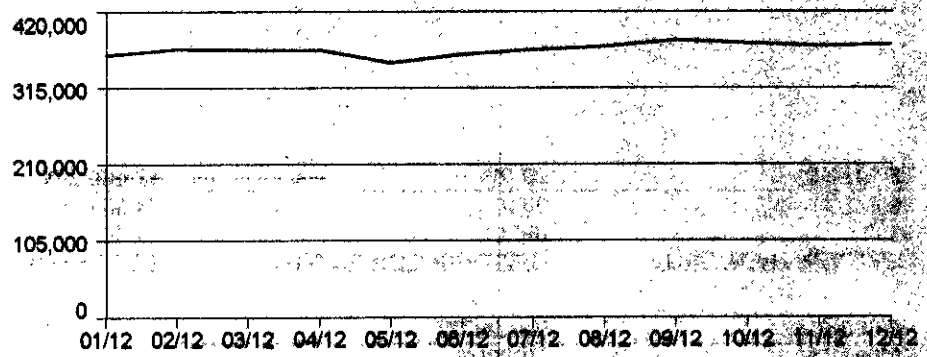
ROBERT L TURNER &
MARGARET L TURNER JT WROS

DECEMBER 1 - DECEMBER 31, 2012
ACCOUNT NUMBER

Progress summary

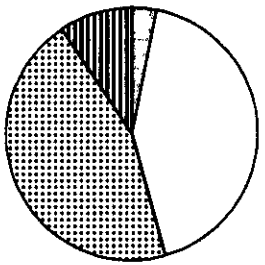
	THIS PERIOD	THIS YEAR
Opening value	**$372,709.86**	**$348,129.41**
Cash deposited	0.00	0.00
Securities deposited	0.00	0.00
Cash withdrawn	0.00	-12,622.73
Securities withdrawn	0.00	0.00
Income earned	3,067.08	17,517.74
Change in value	-1,250.33	21,502.19
Closing value	**$374,526.61**	**$374,526.61**

Value over time



Portfolio summary

CURRENT



	ASSET TYPE	PREVIOUS VALUE ON NOV 30	%	CURRENT VALUE ON DEC 31	%	ESTIMATED ANN. INCOME
ASSETS	Cash and sweep balances	10,099.17	2.71	11,768.67	3.15	1
	Stocks, options & ETFs	157,965.00	42.38	158,821.03	42.54	4,839
	Fixed income securities	0.00	0.00	0.00	0.00	0
	Mutual funds	170,128.97	45.65	167,899.68	44.97	12,204
	Unit investment trusts	34,516.72	9.26	34,895.79	9.35	629
	Asset value	**$372,709.86**	**100%**	**$373,385.17**	**100%**	**$17,673**
	Margin balance	0.00		1,141.44		
	Net asset value	**$372,709.86**		**$374,526.61**		

ROBERT L TURNER &
MARGARET L TURNER JT WROS

DECEMBER 1 - DECEMBER 31, 2012
ACCOUNT NUMBER:

Cash flow summary

	THIS PERIOD	THIS YEAR
Opening value of cash and sweep balances	**$10,099.17**	
Income and distributions	3,067.08	17,517.74
Securities sold and redeemed	0.00	9,336.40
Net additions to cash	**$3,067.08**	**$26,854.14**
Withdrawals by check	0.00	-11,920.78
Securities purchased	-256.14	-11,858.29
Other subtractions	0.00	-701.95
Net subtractions from cash	**-$256.14**	**-$24,481.02**
Closing value of cash and sweep balances	**$12,910.11**	

Income summary

		THIS PERIOD	THIS YEAR
TAXABLE	Money market/sweep funds	0.09	0.92
	Ordinary dividends and ST capital gains	2,054.98	11,010.25
	Qualified dividends	850.00	4,150.00
	Total taxable income	**$2,905.07**	**$15,161.17**
TAX-EXEMPT	Dividends	162.01	1,748.43
	Total federally tax-exempt income	**$162.01**	**$1,748.43**
	Total income	**$3,067.08**	**$16,909.60**

Gain/loss summary

	UNREALIZED	THIS PERIOD REALIZED	THIS YEAR REALIZED
Short term (S)	-525.03	0.00	-2.16
Long term (L)	27,605.42	0.00	1,577.68
Total	**$27,080.39**	**$0.00**	**$1,575.52**

ADVISORS

ROBERT L TURNER &
MARGARET L TURNER JT WROS

DECEMBER 1 - DECEMBER 31, 2012
ACCOUNT NUMBER:

Your Financial Advisor

CARL A PALMINTERI
Phone: 831-625-6890 / 800-245-2630

26135 CARMEL RANCHO BLVD
STE 200
CARMEL CA 93923

Client service information

Client service:	800-266-6263	(800) COMMAND
En espanol:	800-326-8977	
Website:	www.wellsfargoadvisors.com	

Account profile

Full account name:	ROBERT L TURNER & MARGARET L TURNER JT WROS
Account type:	Command Asset Program
Brokerage account number:	
Command account number:	
Tax status:	Taxable
Investment objective/Risk tolerance:*	MODERATE GROWTH
Time horizon:*	LONG TERM (10+ YEARS)
Liquidity needs:*	NONE
Cost Basis Election:	First in, First out
Sweep option:	BANK DEPOSIT SWEEP
Your managed program:	CUSTOMCHOICE

*For more information, go to www.wellsfargoadvisors.com/disclosures.

For your consideration

Go paperless. Accessing all of your account documents online is easy and costs nothing. To participate, go to wellsfargoadvisors.com and click on the Access Online "Client Login" link in the upper right hand corner of the homepage. If you already have a User ID and Password, please log in and click on the "Delivery Preferences" link found under the Accounts & Services tab to turn off paper delivery of your account documents. If you do not have a User ID and Password, please click on the "Sign up online" link on the right side of the Access Online login page or call 877-879-2495 for assistance.

Available funds

Cash	327.25
Money market and sweep funds	11,441.42
Available for loan	219,936.00
Your total available funds	**$231,704.67**

Document delivery status

	Paper	Electronic
Statements:	X	
Trade confirmations:		X
Tax documents:	X	
Shareholder communications:		X

ROBERT L TURNER &
MARGARET L TURNER JT WROS

DECEMBER 1 - DECEMBER 31, 2012
ACCOUNT NUMBER:

Additional information

	THIS PERIOD	THIS YEAR
Gross proceeds	0.00	9,336.40

Portfolio detail

Cash and Sweep Balances

Bank Deposit Sweep - Consists of monies held at Wells Fargo Bank, N.A. and (if amounts exceed $250,000) at one or more other Wells Fargo affiliated banks. These assets are not covered by SIPC, but are instead eligible for FDIC insurance of up to $250,000 per depositor, per institution, in accordance with FDIC rules. For additional information on the Bank Deposit Sweep for your account, please contact Your Financial Advisor.

DESCRIPTION	% OF ACCOUNT	ANNUAL PERCENTAGE YIELD EARNED*	CURRENT MARKET VALUE	ESTIMATED ANNUAL INCOME
Cash	0.09	0.00	327.25	0.00
BANK DEPOSIT SWEEP Interest Period 12/01/12 - 12/31/12	3.06	0.01	11,441.42	1.14
Total Cash and Sweep Balances	**3.15**		**$11,768.67**	**$1.14**
Margin balance	0.00	0.00	1,141.44	0.00

* APYE measures the total amount of the interest paid on an account based on the interest rate and the frequency of the compounding during the interest period. The annual percentage yield earned is expressed as an annualized rate, based on a 365 day year.

Stocks, options & ETFs

Stocks and ETFs

DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED ANNUAL INCOME	ESTIMATED ANNUAL YIELD (%)
AT & T INC T - HELD IN MARGIN									
Acquired 10/27/89 L nc		35.85332	22.55	808.74		1,208.62	399.88		
Acquired 05/04/93 L nc		181.60486	24.69	4,484.57		6,121.90	1,637.33		
Acquired 06/13/05 L nc		164.45762	24.44	4,151.44		5,543.86	1,392.42		
Acquired 06/13/05 L nc		7.08420	24.46	196.96		238.81	41.85		
Acquired 02/14/06 L nc		111	28.07	3,200.77		3,741.81	541.04		
Total	**4.51**	**500**		**$12,842.48**	**33.7100**	**$16,855.00**	**$4,012.52**	**$900.00**	**5.34**

ROBERT L TURNER &
MARGARET L TURNER JT WROS

DECEMBER 1 - DECEMBER 31, 2012
ACCOUNT NUMBER:

ADVISORS

Stocks, options & ETFs

Stocks and ETFs continued

DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED ANNUAL INCOME	ESTIMATED ANNUAL YIELD(%)
CORNING INC									
GLW - HELD IN MARGIN		1,300	15.42	20,233.85		16,406.00	-3,827.85		
Acquired 06/01/09 L nc		700	15.43	10,902.25		8,834.00	-2,068.25	$720.00	2.85
Acquired 06/01/09 L nc	6.76	2,000		$31,136.10	12.6200	$25,240.00	-$5,896.10		
Total								240.00	1.53
DEVON ENERGY CORP									
DVN - HELD IN MARGIN									
Acquired 06/01/09 L nc	4.18	300	66.00	19,981.56	52.0400	15,612.00	-4,369.56		
ISHARES S&P GLOBAL ENERGY SECTOR INDEX FUND									
IXC - HELD IN MARGIN		200	33.97	6,865.67		7,650.00	784.33		
Acquired 06/01/09 L nc		100	33.96	3,429.49		3,825.00	395.51	$292.20	2.55
Acquired 06/01/09 L nc	3.07	300		$10,295.16	38.2500	$11,475.00	$1,179.84		
Total								2,440.00	3.48
JOHNSON & JOHNSON									
JNJ - HELD IN MARGIN									
Acquired 05/23/97 L nc	18.77	1,000	30.00	30,357.67	70.1000	70,100.00	39,742.33		
POWERSHARES QQQ TR ET SERIES 1								246.90	1.26
QQQ - HELD IN MARGIN								$4,839.10	3.05
Acquired 06/01/09 L nc	5.23	300	36.27	10,988.10	65.1301	19,539.03	8,550.93	$4,839.10	3.05
Total Stocks and ETFs	42.54			$115,601.07		$158,821.03	$43,219.96		
Total Stocks, options & ETFs	42.54			$115,601.07		$158,821.03	$43,219.96		

nc Cost information for this tax lot is not covered by IRS reporting requirements. Unless indicated, cost for all other lots will be reported to the IRS.

ROBERT L TURNER &
MARGARET L TURNER JT WROS

DECEMBER 1 - DECEMBER 31, 2012
ACCOUNT NUMBER:

Mutual Funds

If a portion of your fund position was converted, the 'Client Investment' value may include reinvestments from previously held positions.

Open End Mutual Funds

Open End Mutual Fund shares are priced at net asset value. Estimated Annual Income and Yield refer to Dividends and Interest Income only, and typically do not reflect Total return.

DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED ANNUAL INCOME	ESTIMATED ANNUAL YIELD (%)
PRUDENTIAL NATIONAL MUNI FUND INC CL Z DNMZX - HELD IN MARGIN									
On Reinvestment									
Acquired 06/24/88 L nc		2,575.09100	13.80	35,544.53		40,325.90	4,781.37		
Reinvestments L nc		441.10200	15.65	6,904.60		6,907.67	3.07		
Reinvestments S		123.50600	15.43	1,906.57		1,934.11	27.54		
Total	**13.17**	**3,139.69900**		**$44,355.70**	**15.6600**	**$49,167.68**	**$4,811.98**	**$1,915.21**	**3.90**
	Client Investment (Excluding Reinvestments)					$35,544.53			
	Gain/Loss on Client Investment (Including Reinvestments)					$13,623.15			
Total Open End Mutual Funds	**13.17**			**$44,355.70**		**$49,167.68**	**$4,811.98**	**$1,915.21**	**3.90**

nc Cost information for this tax lot is not covered by IRS reporting requirements. Unless indicated, cost for all other lots will be reported to the IRS.

Closed End Mutual Funds

Closed End Fund shares are priced at the market which may be more or less than its net asset value.

DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED ANNUAL INCOME	ESTIMATED ANNUAL YIELD (%)
NFJ DIVIDEND INTEREST & PREMIUM STRATEGY FUND NFJ - HELD IN MARGIN									
Acquired 06/14/06 L nc	4.18	1,000	21.83 22.30	21,834.92 22,450.00	15.6000	15,600.00	-6,234.92	1,800.00	11.53
NUVEEN DIVERSIFIED CURRENCY OPPTY FD JGT									
Acquired 10/23/08 L nc	3.79	1,100	11.97 13.48	13,170.67 15,037.29	12.8700	14,157.00	986.33	1,309.00	9.24

ADVISORS

ROBERT L TURNER &
MARGARET L TURNER JT WROS

DECEMBER 1 - DECEMBER 31 2012
ACCOUNT NUMBER:

Mutual Funds

Closed End Mutual Funds continued

DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED ANNUAL INCOME	ESTIMATED ANNUAL YIELD (%)
NUVEEN EQUITY PREMIUM AND GROWTH FUND JPG - HELD IN MARGIN									
Acquired 04/16/09 L nc		1,000	8.93	8,939.20		12,930.00	3,990.80		
			10.39	10,540.00					
Acquired 04/16/09 L nc		600	8.92	5,357.56		7,758.00	2,400.44		
			10.38	6,318.00					
Acquired 04/16/09 L nc		400	8.93	3,572.64		5,172.00	1,599.36		
			10.37	4,213.00					
Total	**6.93**	**2,000**		**$17,869.40**	**12.9300**	**$25,860.00**	**$7,990.60**	**$2,240.00**	**8.66**
				$21,071.00					
Client Investment (Excluding Reinvestments)						$21,071.00			
Gain/Loss on Client Investment (Including Reinvestments)						$4,789.00			
NUVEEN PREFERRED INCOME OPPORTUNITIES FUND JPC - HELD IN MARGIN									
Acquired 06/09/06 L nc		1,500	12.44	18,660.67		14,565.00	-4,095.67		
			12.43	18,832.50					
Acquired 06/09/06 L nc		500	12.43	6,215.24		4,855.00	-1,360.24		
			12.42	6,272.50					
Acquired 06/14/06 L nc		1,000	12.15	12,155.43		9,710.00	-2,445.43		
			12.17	12,270.00					
Acquired 06/23/06 L nc		1,000	12.24	12,245.43		9,710.00	-2,535.43		
			12.26	12,360.00					
Acquired 08/10/06 L nc		800	13.17	10,539.96		7,768.00	-2,771.96		
			13.10	10,631.58					
Acquired 01/16/07 L nc		550	14.24	7,832.63		5,340.50	-2,492.13		
			14.14	7,895.61					
Acquired 10/17/07 L nc		300	11.86	3,559.13		2,913.00	-646.13		
			11.84	3,593.44					
Acquired 10/17/07 L nc		850	11.87	10,093.19		8,253.50	-1,839.69		
			11.84	10,190.79					

ROBERT L TURNER &
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DECEMBER 1 - DECEMBER 31, 2012
ACCOUNT NUMBER: [redacted]

Mutual Funds

Closed End Mutual Funds continued

DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED ANNUAL INCOME	ESTIMATED ANNUAL YIELD (%)
Total	**16.90**	**6,500**		**$81,301.68** **$82,046.42**	**9.7100**	**$63,115.00**	**-$18,186.68**	**$4,940.00**	**7.83**
	Client Investment (Excluding Reinvestments)					$82,046.42			
	Gain/Loss on Client Investment (Including Reinvestments)					-$18,931.42			
Total Closed End Mutual Funds	**31.80**			**$134,176.67** **$140,604.71**		**$118,732.00**	**-$15,444.67**	**$10,289.00**	**8.67**
Total Mutual Funds	**44.97**			**$178,532.37** **$184,960.41**		**$167,899.68**	**-$10,632.69**	**$12,204.21**	**7.27**

nc Cost information for this tax lot is not covered by IRS reporting requirements. Unless indicated, cost for all other lots will be reported to the IRS.

Unit Investment Trusts

Equity Trusts

DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED ANNUAL INCOME	ESTIMATED ANNUAL YIELD (%)
FIRST TRUST INFLATION HEDGE OPPTY PORT SERIES 8 REINVEST CUSIP 30277J465									
Acquired 04/19/11 L nc		3,036	9.88	30,013.43		25,077.33	-4,936.10		
Reinvestments L nc		50.76400	8.61	437.52		419.31	-18.21		
Reinvestments S nc		55.73900	8.14	454.21		460.43	6.22		
Total	**6.95**	**3,142.50300**		**$30,905.16**	**8.2600**	**$25,957.07**	**-$4,948.09**	**$474.51**	**1.83**
FIRST TRUST PORTFOLIO LP INFLATION HEDGE OPPTYS PORT SER 11 REIN CUSIP 30278T561									
Acquired 01/25/12 S nc		865	10.81	9,351.17		8,788.39	-562.78		
Reinvestments S nc		14.79600	9.89	146.34		150.33	3.99		
Total	**2.39**	**879.79600**		**$9,497.51**	**10.1600**	**$8,938.72**	**-$558.79**	**$154.84**	**1.73**

ROBERT L TURNER &
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DECEMBER 1 - DECEMBER 31, 2012
ACCOUNT NUMBER:

ADVISORS

Unit Investment Trusts

Equity Trusts continued

DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED ANNUAL INCOME	ESTIMATED ANNUAL YIELD (%)
Total Equity Trusts	**9.35**			**$40,402.67**		**$34,895.79**	**-$5,506.88**	**$629.35**	**1.80**
Total Unit Investment Trusts	**9.35**			**$40,402.67**		**$34,895.79**	**-$5,506.88**	**$629.35**	**1.80**

nc Cost information for this tax lot is not covered by IRS reporting requirements. Unless indicated, cost for all other lots will be reported to the IRS.

Activity detail

Income and distributions

DATE	ACCOUNT TYPE	TRANSACTION	QUANTITY	DESCRIPTION	PRICE	AMOUNT
12/03	Margin	DIVIDEND		NUVEEN PREFERRED INCOME OPPORTUNITIES FUND 120312 6,500		411.45
12/03	Margin	DIVIDEND		PRUDENTIAL NATIONAL MUNI FUND INC CL Z 113012 3,129.55400 AS OF 11/30/12		162.01
12/11	Margin	DIVIDEND		JOHNSON & JOHNSON 121112 1,000		610.00
12/14	Margin	DIVIDEND		CORNING INC 121412 2,000		180.00
12/24	Margin	DIVIDEND		ISHARES S&P GLOBAL ENERGY SECTOR INDEX FUND 122412 300		140.31
12/26	Cash	DIVIDEND		FIRST TRUST INFLATION HEDGE OPPTY PORT SERIES 8 REINVEST 122512 3,132.98500 AS OF 12/25/12		78.32
12/26	Cash	DIVIDEND		FIRST TRUST PORTFOLIO LP INFLATION HEDGE OPPTYS PORT SER 11 REIN 122512 878.23400 AS OF 12/25/12		15.81

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ROBERT L TURNER &
MARGARET L TURNER JT WROS

DECEMBER 1 - DECEMBER 31, 2012
ACCOUNT NUMBER:

Activity detail continued

Income and distributions

DATE	ACCOUNT TYPE	TRANSACTION	QUANTITY	DESCRIPTION	PRICE	AMOUNT
12/31	Cash	DIVIDEND		NUVEEN DIVERSIFIED CURRENCY OPPTY FD 123112 1,100		327.25
12/31	Cash	INTEREST		BANK DEPOSIT SWEEP 123112 11,441		0.09
12/31	Margin	DIVIDEND		DEVON ENERGY CORP 123112 300		60.00
12/31	Margin	DIVIDEND		NUVEEN EQUITY PREMIUM AND GROWTH FUND 123112 2,000		560.00
12/31	Margin	DIVIDEND		NUVEEN PREFERRED INCOME OPPORTUNITIES FUND 123112 6,500		411.45
12/31	Margin	DIVIDEND		POWERSHARES QQQ TR ETF SERIES 1 123112 300		109.99
				Total Income and distributions:		**$3,067.08**

Securities purchased

DATE	ACCOUNT TYPE	TRANSACTION	QUANTITY	DESCRIPTION	PRICE	AMOUNT
12/03	Margin	REINVEST DIV	10.14500	PRUDENTIAL NATIONAL MUNI FUND INC CL Z REINVEST AT 15.970		-162.01
12/26	Cash	REINVEST DIV	9.51800	FIRST TRUST INFLATION HEDGE OPPTY PORT SERIES 8 REINVEST REINVEST AT 8.228		-78.32
12/26	Cash	REINVEST DIV	1.56200	FIRST TRUST PORTFOLIO LP INFLATION HEDGE OPPTYS PORT SER 11 REIN REINVEST AT 10.124		-15.81
				Total Securities purchased:		**-$256.14**

ADVISORS

ROBERT L TURNER &
MARGARET L TURNER JT WROS

DECEMBER 1 - DECEMBER 31, 2012
ACCOUNT NUMBER:

Cash sweep activity

Our Cash Sweep program allows you to earn a return on the idle cash balances in your account by automatically investing such balances into one of our cash sweep options. These 'sweep transactions' may represent a net amount for the day and occur on settlement date. The following section displays transfers into and out of your sweep option. Transactions displayed here are Transfer To, Transfer From and Reinvested Dividends and Interest. These transaction amounts are not included in your cash flow summary.

DATE	TRANSACTION	DESCRIPTION	AMOUNT
12/01		BEGINNING BALANCE	10,099.17
12/04	TRANSFER TO	BANK DEPOSIT SWEEP	411.45
12/12	TRANSFER TO	BANK DEPOSIT SWEEP	610.00
12/17	TRANSFER TO	BANK DEPOSIT SWEEP	180.00
12/26	TRANSFER TO	BANK DEPOSIT SWEEP	140.71
12/31	REINVEST INT	BANK DEPOSIT SWEEP	0.09
12/31		ENDING BALANCE	11,441.42

Bank Deposits Through Teller

December 1 - December 31

Wells Fargo Bank, N.A. (Member FDIC) **Account number 9086980494** **Questions? Call us at 1-800-266-6263**

Deposits made in a bank branch on the last business day of the month will typically appear on your next statement.

DATE	TRANSACTION	DESCRIPTION	AMOUNT	BANK BALANCE
12/01		BEGINNING BALANCE		$0.00
12/31		ENDING BALANCE		$0.00

ROBERT L TURNER &
MARGARET L TURNER JT WROS

DECEMBER 1 - DECEMBER 31, 2012
ACCOUNT NUMBER:

Specific instructions and disclosures

Available funds
"Available for loan" reflects the approximate amount available as of the statement period ending date and should be reduced by any pending checks and Visa charges not yet cleared. This amount is the approximate amount available for withdrawal and loans. A margin loan is a variable rate loan secured by your account.

Margin accounts
Interest charged on debit balances in your margin account appears on this statement. The rate of interest and period covered are indicated. The rate may change from time to time due to interest rate fluctuations or for other reasons. Interest is computed as described in material previously furnished to you. This is a combined statement of your general account and the Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve Board. The permanent record of the separate account, as required by Regulation T, is available for your inspection.

Cost basis - To add or update information or modify your reporting options, please contact Your Financial Advisor.
This statement presents estimated unrealized or realized gains or losses for your information only. If acquisition or other information is not available, the gain/loss information may not be displayed and section and summary totals may not reflect your complete portfolio. Cost basis information is not verified by FCC or Wells Fargo Advisors and should not be relied upon for legal or tax purposes. Revisions to this information (due to corporate mergers, tenders and other reorganizations) may be required from time to time.

Cost basis for factored bonds (GNMA, CMO, etc.) will be adjusted for paydown of principal. Systematic investments in mutual funds and reinvested dividends for mutual funds and stocks have been consolidated for each position. Unit cost data for systematic investments and dividend reinvestment securities is provided for informational purposes only and is a non-weighted average.

Your account statement should not be used for tax preparation without assistance from your tax consultant. We do not report capital gains or losses for non-covered securities to the IRS.

Cost basis options
Unless specific tax lots are selected at trade time, sales of tax lots will occur using the cost basis election reflected in the Account profile section.

CREDIT SUISSE

CREDIT SUISSE SECURITIES (USA) LLC
Eleven Madison Avenue
7th Floor
New York, NY 10010-3629
(800) 847-2510

EXHIBIT #2

* 00011270 03 AT 0.624 03 TR 00093 X220GD02 111000

ROBERT TURNER
MARAGRET TURNER JT TEN

KEW GARDENS NY 11415-1022

Your Relationship Manager:
JACOB SCHORI
(212) 538-1907

Account Number:
Statement Period: 12/01/2012 - 12/31/2012

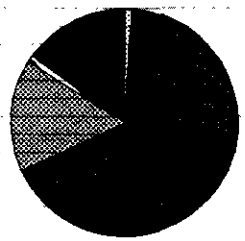
Valuation at a Glance

	This Period	Year-to-Date
Beginning Account Value	**$1,333,427.67**	**$1,351,977.97**
Cash Withdrawals	-175.51	-75,686.16
Dividends/Interest	6,767.13	61,109.63
Fees	0.00	-25.00
Change in Account Value	-34,594.71	-31,951.86
Ending Account Value	$1,305,424.58	$1,305,424.58
Accrued Interest	$0.00	
Account Value with Accrued Interest	**$1,305,424.58**	
Estimated Annual Income	$62,637.30	
Total Purchasing Power	$737,372.06	

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation
Cash, Money Funds, and Bank Deposits	51,459.98	13,737.40	18,677.03	1%
Equities	1,104,304.80	890,440.54	873,000.78	67%
Mutual Funds	196,213.19	210,594.24	202,596.35	16%
Global Cash Balance[4]	0.00	9,860.03	10,820.97	1%
Global Securities[4]	0.00	208,795.46	200,329.45	15%
Account Total (Pie Chart)	**$1,351,977.97**	**$1,333,427.67**	**$1,305,424.58**	**100%**

See page 2 of this statement for important information regarding the Asset Allocation section.



Asset Allocation percentages are rounded to the nearest whole percentage.

Pie Chart allocation only includes products that are of positive value.

Asset Allocation Disclosure and Footnotes

[4] Global Cash Balance and Global Securities are displayed in U.S. dollars based on interbank exchange rates as of 12/31/2012. Exchange rates can vary.

Summary of Gains and Losses

	Realized		
	This Period	Year-to-Date	Unrealized
Short-Term Gain/Loss	0.00	0.00	-328.41
Long-Term Gain/Loss	0.00	8.50	435,983.69
Net Gain/Loss	**0.00**	**8.50**	**435,655.28**

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

Purchasing Power Summary

Cash, Money Market Funds and Bank Deposits Available	18,677.03
Borrowing Power	718,695.03
Total Purchasing Power	**$737,372.06**

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 Relationship Manager.

Client Service Information

Your Relationship Manager: 25V
JACOB SCHORI
PRIVATE BANKING USA
ELEVEN MADISON AVENUE, 7TH FL
NEW YORK NY 10010-3698

Contact Information
Telephone Number: (212) 538-1907

Client Service Information
Service Hours: Monday - Friday 07:00 a.m. - 10:00 p.m. (EST)
Saturday - Sunday 08:00 a.m. - 06:00 p.m. (EST)
Client Service Telephone Number: (866) 355-4746
Web Site: WWW.CREDIT-SUISSE.COM/CLIENTVIEW
To report a lost or stolen Debit Card or check call (800) 547-7008, 24 hours a day, 7 days a week.

Investment Objective: GROWTH
Risk Exposure: NONE SPECIFIED

If you have any questions concerning your investment objective or wish to make a change, please contact your Relationship Manager.

Default Tax Lot Disposition Method for Mutual Funds: FIRST IN FIRST OUT
Default Tax Lot Disposition Method for Stocks in a Dividend Reinvestment Plan: FIRST IN FIRST OUT
Default Tax Lot Disposition Method for All Other Securities: FIRST IN FIRST OUT

Exchange Rate Table

Currency	USD Equivalent	Currency per USD
CANADIAN DOLLAR	1.0046	0.9954

Exchange rates are based on interbank exchange rates as of 12/31/2012. Exchange rates can vary.

Global Cash

Currency	Closing Balance	Amount in Base Currency USD
CANADIAN DOLLAR [redacted]	10,771.20	10,820.97
Total Global Cash Balance		**$10,820.97**

Portfolio Holdings

The total percent allocation of Global Securities is 15.00%.

Quantity	Opening Date	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and Bank Deposits 1.00% of Portfolio									
Margin Balance				0.00	2,154.00				
Money Market									
FEDERATED AUTO CASH MGMT TR II									
16,523.030	12/01/12		12/31/12	13,737.40	16,523.03	0.00	2.74	0.01%	0.01%
Total Money Market				**$13,737.40**	**$16,523.03**	**$0.00**	**$2.74**		
Total Cash, Money Funds, and Bank Deposits				**$13,737.40**	**$18,677.03**	**$0.00**	**$2.74**		

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Equities 67.00% of Portfolio								
Common Stocks								
BP PLC SPONS ADR			**Security Identifier:** BP					
CUSIP: 055622104								
Dividend Option: Cash								
900.00 of these shares are in your margin account								
500.000	10/20/08*	50.2190	25,109.57	41.6400	20,820.00	-4,289.57	1,080.00	5.18%
400.000	12/08/08*	46.0360	18,414.23	41.6400	16,656.00	-1,758.23	864.00	5.18%
900.000	**Total Noncovered**		**43,523.80**		**37,476.00**	**-6,047.80**	**1,944.00**	
900.000	**Total**		**$43,523.80**		**$37,476.00**	**-$6,047.80**	**$1,944.00**	
FRONTIER COMMUNICATIONS CORP			**Security Identifier:** FTR					
COM								
CUSIP: 35906A108								
Dividend Option: Cash								
720.00 of these shares are in your margin account								
479.960	11/10/05*	7.0590	3,387.95	4.2800	2,054.23	-1,333.72	191.98	9.34%
240.040	08/10/06*	7.7560	1,861.76	4.2800	1,027.37	-834.39	96.02	9.34%
720.000	**Total Noncovered**		**5,249.71**		**3,081.60**	**-2,168.11**	**288.00**	
720.000	**Total**		**$5,249.71**		**$3,081.60**	**-$2,168.11**	**$288.00**	

Portfolio Holdings *(continued)*

The total percent allocation of Global Securities is 15.00%.

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Equities *(continued)*								
Common Stocks *(continued)*								
GENERAL ELECTRIC CO COM			**Security Identifier:** GE					
CUSIP: 369604103								
Dividend Option: Cash								
2,000.00 of these shares are in your margin account								
950.000	06/13/94*	8.0890	37,685.00	20.9900	19,940.50	12,255.50	722.00	3.62%
250.000	10/20/08*	20.3790	5,094.65	20.9900	5,247.50	152.85	190.00	3.62%
800.000	12/08/08*	19.0810	15,264.99	20.9900	16,792.00	1,527.01	608.00	3.62%
2,000.000	**Total Noncovered**		**28,044.64**		**41,980.00**	**13,935.36**	**1,520.00**	
2,000.000	**Total**		**$28,044.64**		**$41,980.00**	**$13,935.36**	**$1,520.00**	
INTEL CORP COM			**Security Identifier:** INTC					
CUSIP: 458140100								
Dividend Option: Cash								
1,500.00 of these shares are in your margin account								
1,500.000	06/21/96*	9.0010	313,501.17	20.6200	30,930.00	17,428.83	1,350.00	4.36%
KINDER MORGAN ENERGY PARTNERS L P UNIT			**Security Identifier:** KMP					
LTD PARTNERSHIP INT								
CUSIP: 494550106								
Dividend Option: Cash								
1,000.00 of these shares are in your margin account								
1,000.000	07/12/07*	56.8080	356,808.25	79.7900	79,790.00	22,981.75	5,040.00	6.31%
KRAFT FOODS GROUP INC COM			**Security Identifier:** KRFT					
CUSIP: 50076Q106								
Dividend Option: Cash								
266.00 of these shares are in your margin account								
266.000	10/18/10*	33.7760	8,984.29	45.4700	12,095.02	3,110.73	532.00	4.39%
MERCK & CO INC NEW COM			**Security Identifier:** MRK					
CUSIP: 58933Y105								
Dividend Option: Cash								
700.00 of these shares are in your margin account								
700.000	10/18/10*	37.5710	26,299.53	40.9400	28,658.00	2,358.47	1,204.00	4.20%
MONDELEZ INTL INC CL A			**Security Identifier:** MDLZ					
CUSIP: 609207105								
Dividend Option: Cash								
800.00 of these shares are in your margin account								
800.000	10/18/10*	20.8260	16,660.93	25.4532	20,362.56	3,701.63	416.00	2.04%

Portfolio Holdings *(continued)*

The total percent allocation of Global Securities is 15.00%.

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Equities *(continued)*								
Common Stocks *(continued)*								
PEPCO HLDGS INC COM			**Security Identifier:** POM					
CUSIP: 713291102								
Dividend Option: Cash								
6,000.00 of these shares are in your margin account								
3,000.000	09/16/09*	15.3520	46,056.06	19.6100	58,830.00	12,773.94	3,240.00	5.50%
3,000.000	10/02/09*	14.5860	43,757.54	19.6100	58,830.00	15,072.46	3,240.00	5.50%
6,000.000	**Total Noncovered**		**89,813.60**		**117,660.00**	**27,846.40**	**6,480.00**	
6,000.000	**Total**		**$89,813.60**		**$117,660.00**	**$27,846.40**	**$6,480.00**	
QUALCOMM INC			**Security Identifier:** QCOM					
CUSIP: 747525103								
Dividend Option: Cash								
6,000.00 of these shares are in your margin account								
6,000.000	07/10/98*	3.2600	[3]19,561.57	61.8596	371,157.60	351,596.03	6,000.00	1.61%
VERIZON COMMUNICATIONS COM			**Security Identifier:** VZ					
CUSIP: 92343V104								
Dividend Option: Cash								
3,000.00 of these shares are in your margin account								
2,000.000	11/10/05*	28.2780	[3]56,556.59	43.2700	86,540.00	29,983.41	4,120.00	4.76%
1,000.000	08/10/06*	30.8100	[3]30,809.91	43.2700	43,270.00	12,460.09	2,060.00	4.76%
3,000.000	**Total Noncovered**		**87,366.50**		**129,810.00**	**42,443.50**	**6,180.00**	
3,000.000	**Total**		**$87,366.50**		**$129,810.00**	**$42,443.50**	**$6,180.00**	
Total Common Stocks			**$395,813.99**		**$873,000.78**	**$477,186.79**	**$30,954.00**	
Total Equities			**$395,813.99**		**$873,000.78**	**$477,186.79**	**$30,954.00**	

Portfolio Holdings *(continued)*

The total percent allocation of Global Securities is 15.00%.

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds 16.00% of Portfolio								
Mutual Funds								
ALPINE DYNAMIC DIVIDEND FUND			**Security Identifier:** ADVDX					
CUSIP: 020875209								
Open End Fund								
Dividend Option: Reinvest; Capital Gains Option: Reinvest								
10,197.876	12/02/09*	5.1800	52,830.00	3.4100	34,774.76	-18,055.24	5,139.73	14.78%
3,742.672	Reinvestments to Date*	4.4560	16,678.81	3.4100	12,762.51	-3,916.30	1,886.31	14.78%
13,940.548	**Total Noncovered**		**69,508.81**		**47,537.27**	**-21,971.54**	**7,026.04**	
1,904.423	Reinvestments to Date	3.5820	6,822.49	3.4100	6,494.08	-328.41	959.82	14.78%
1,904.423	**Total Covered**		**6,822.49**		**6,494.08**	**-328.41**	**959.82**	
15,844.971	**Total**		**$76,331.30**		**$54,031.35**	**-$22,299.95**	**$7,985.86**	
APOLLO INVT CORP COM			**Security Identifier:** AINV					
CUSIP: 03761U106								
Closed End Fund								
Dividend Option: Cash; Capital Gains Option: Cash								
1,000.00 of these shares are in your margin account								
1,000.000	07/12/07*	22.8220	[3]22,821.50	8.3600	8,360.00	-14,461.50	800.00	9.56%
BLACKROCK NEW YORK MUN INCOME TR II COM			**Security Identifier:** BFY					
CUSIP: 09249R102								
Closed End Fund								
Dividend Option: Cash; Capital Gains Option: Cash								
6,000.00 of these shares are in your margin account								
6,000.000	05/16/07*	15.6480	[3]93,885.19	16.0000	96,000.00	2,114.81	5,544.00	5.77%
KAYNE ANDERSON MLP INVT CO COM			**Security Identifier:** KYN					
CUSIP: 486606106								
Closed End Fund								
Dividend Option: Cash; Capital Gains Option: Cash								
1,500.00 of these shares are in your margin account								
1,500.000	05/24/07*	34.0600	[3]51,089.87	29.4700	44,205.00	-6,884.87	3,300.00	7.46%
Total Mutual Funds			**$244,127.86**		**$202,596.35**	**-$41,531.51**	**$17,629.86**	
Total Mutual Funds			**$244,127.86**		**$202,596.35**	**-$41,531.51**	**$17,629.86**	

	Cost Basis	Market Value	Unrealized Gain/Loss	Accrued Interest	Estimated Annual Income
Total Portfolio Holdings	**$658,618.88**	**$1,094,274.16**	**$435,655.28**	**$0.00**	**$48,586.60**

Portfolio Holdings *(continued)*

* Noncovered under the cost basis rules as defined below.
Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L.110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered " noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
- Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.

3 The cost basis of this security has been provided to us by you or your introducing firm and Pershing makes no representation as to the accuracy of this information.

Disclosures and Other Information

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from quotation services, which we believe to be reliable. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

The Estimated Price as of Date only appears when the price date does not equal the statement date and the price indicated is estimated since it is not reflective of a last trade price on a recognized exchange.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your Statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This

conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Portfolio Holdings

The total percent allocation of Global Securities is 15.00%.

CANADIAN DOLLAR

Quantity	Description	Opening Balance	Closing Balance	Currency	Accrued Income	30-day Yield
Cash, Money Funds, and Bank Deposits						
Global Margin Balance		**9,792.00**	**10,771.20**	**CAD**		
			10,820.97	USD		
Total Cash, Money Funds, and Bank Deposits		**9,792.00**	**10,771.20**	**CAD**	**0.00**	
			$10,820.97	USD	$0.00	

Quantity	Description	Market Price	Market Value	Currency	Estimated Annual Income	Estimated Yield
Equities						
Common Stocks						
3,600.000M	**BAYTEX ENERGY CORP COM**	**43.0411**	**154,947.99**	**CAD**	**9,615.42**	**6.20%**
	ISIN#CA07317Q1054		155,664.00	USD	9,659.86	
	CUSIP: 07317Q105					
	Security Identifier: BTE					
3,000.000M	**BONAVISTA ENERGY CORP COM**	**14.8200**	**44,460.00**	**CAD**	**4,370.64**	**9.83%**
	ISIN#CA09784Y1088		44,665.45	USD	4,390.84	
	CUSIP: 09784Y108					
	Security Identifier: BNPUF					
Total Common Stocks			**199,407.99**	**CAD**	**13,986.06**	
			$200,329.45	USD	$14,050.70	
Total Equities			**199,407.99**	**CAD**	**13,986.06**	
			$200,329.45	USD	$14,050.70	

Description	Market Value	Currency	Accrued Interest	Estimated Annual Income
Total CANADIAN DOLLAR	**210,179.19**	**CAD**	**0.00**	**13,986.06**
	$211,150.42	USD	$0.00	$14,050.70

Portfolio Holdings *(continued)*

The total percent allocation of Global Securities is 15.00%.

Description	Market Value	Currency	Accrued Interest	Estimated Annual Income
Total Portfolio Holdings	$211,150.42	USD	$0.00	$14,050.70

■ This symbol next to the quantity indicates a position in your margin account.

Disclosures and Other Information

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from quotation services, which we believe to be reliable. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

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Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your Statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

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Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

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Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
Dividend Income				
Equities	5,843.00	924.00	50,452.91	5,835.00
Money Market	0.13	0.00	2.74	0.00
Expenses				
Withholding Taxes	-175.51	0.00	-2,077.16	0.00
Total Dividends, Interest, Income and Expenses	**$5,667.62**	**$924.00**	**$48,378.49**	**$5,835.00**
Distributions				
Alternative Investments	0.00	0.00	0.00	4,850.00
Total Distributions	**$0.00**	**$0.00**	**$0.00**	**$4,850.00**

Cash Not Yet Received

Security	Record Date	Payable Date	Quantity Held	Rate	Amount of Payment	Dividend Option
Dividends						
APOLLO INVT CORP COM	12/18/12	01/04/13	1,000.000	0.200000	200.00	Cash
GENERAL ELECTRIC CO COM	12/24/12	01/25/13	2,000.000	0.190000	380.00	Cash
KAYNE ANDERSON MLP INVT CO COM	12/28/12	01/11/13	1,500.000	0.550000	825.00	Cash
MERCK & CO INC NEW COM	12/17/12	01/08/13	700.000	0.430000	301.00	Cash
Total Cash Not Yet Received					**$1,706.00**	

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.

Schedule of Realized Gains and Losses Year-to-Date

Disposition Date	Acquisition Date	Disposition Transaction	Description	Security Identifier	Quantity	Cost Basis	Proceeds	Realized Gain/Loss/ Disallowance
Long Term								
10/12/12	10/18/10*	CLEU First In First Out	KRAFT FOODS GROUP INC COM	KRFT	0.666	22.51	31.01	8.50
Total Long Term						**$22.51**	**$31.01**	**$8.50**
Total Short Term and Long Term						**$22.51**	**$31.01**	**$8.50**

* Noncovered under the cost basis rules as defined below.

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L.110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

CREDIT SUISSE

CREDIT SUISSE SECURITIES (USA) LLC
Eleven Madison Avenue
7th Floor
New York, NY 10010-3629
(800) 647-2516

[redacted]

[redacted]

Statement Period: 12/01/2012 - 12/31/2012

Schedule of Realized Gains and Losses Year-to-Date *(continued)*

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
- Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.

This Schedule may not reflect all cost basis adjustments necessary for tax reporting purposes, especially for noncovered securities. Adjustments to cost basis may have been made for prior income received and subsequently reclassified by the issuer as a return of capital. In addition, corporate action events may require adjustments to your original cost basis. Return of capital information and cost basis information, as it relates to corporate actions, has been obtained from sources we believe to be reliable.

Adjustments to cost basis can be made after year-end, in particular, for return of capital adjustments, but may also include adjustments for corporate action events. Therefore there may be differences in cost basis reflected on your monthly client brokerage statement at year end versus any subsequent reports, including your 1099-B or online displays you may have available to you.

When you report your cost basis on your tax return, it should be verified using all of your own records. In particular, there may be other adjustments which you need to make, but are not required to be made by Pershing as it relates to H.R. 1424. You should consult with your tax advisor in order to properly report your gain or loss for tax purposes. Pershing shall not be responsible for and makes no representations or warranties with respect to the accuracy of any information that you report to the IRS or other taxing authorities, and, accordingly, disclaims any and all liability that may arise with respect to your use and reliance on the information provided herein for such reporting.

Please refer to the Client Service Information Section in your brokerage account statement for your account's existing tax-lot disposition method. The disposition method is the method which you have selected to use in the disposal of each tax lot of the securities held in your account. If you do not select a method, your account will be defaulted to First In, First Out (FIFO). Your account's selected tax lot method will be used to determine the cost basis for calculating gain and/or loss, unless another method was selected at the time of the security disposal, and this may be reported on the IRS Form 1099-B.

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

Credits	This Period	Year-to-Date
Securities		
Securities Sold	0.00	31.02
Total Securities	**$0.00**	**$31.02**
Additional Transactions		
Dividends and Interest	6,767.13	56,259.63
Distributions	0.00	4,850.00
Fees	0.00	0.00
Taxes Withheld	0.00	0.00
Total Additional Transactions	**$6,767.13**	**$61,109.63**
Cash		
Deposits	0.00	0.00
Total Cash	**$0.00**	**$0.00**

Debits	This Period	Year-to-Date
Securities		
Securities Bought	-657.46	-7,401.28
Total Securities	**-$657.46**	**-$7,401.28**
Additional Transactions		
Dividends and Interest	0.00	0.00
Distributions	0.00	0.00
Fees	0.00	-25.00
Taxes Withheld	-175.51	-2,077.16
Total Additional Transactions	**-$175.51**	**-$2,102.16**
Cash		
Withdrawals	0.00	-15,000.00
Total Cash	**$0.00**	**-$15,000.00**

Activity Summary *(continued)*

Credits	This Period	Year-to-Date
Asset Management		
Asset Management Checks	0.00	0.00
Total Asset Management	**$0.00**	**$0.00**
Total Credits	**$6,767.13**	**$61,140.65**

Debits	This Period	Year-to-Date
Asset Management		
Asset Management Checks	0.00	-58,609.00
Total Asset Management	**$0.00**	**-$58,609.00**
Total Debits	**-$832.97**	**-$83,112.44**

Transactions by Type of Activity

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
CANADIAN DOLLAR							
Dividends and Interest							
12/14/12	FOREIGN SECURITY DIVIDEND RECEIVED BTE	3600.00 SHARES BAYTEX ENERGY CORP COM ISIN#CA07317Q1054 FOREIGN SECURITY DIVIDEND RECEIVED RD 113012 PD 121412 AS OF 11/30/12 Exchange Rate: 0.9838				792.00 805.04E	CAD USD
12/17/12	FOREIGN SECURITY DIVIDEND RECEIVED BNPUF	3000.00 SHARES BONAVISTA ENERGY CORP COM ISIN#CA09784Y1088 FOREIGN SECURITY DIVIDEND RECEIVED RD 113012 PD 121712 AS OF 11/30/12 Exchange Rate: 0.9863				360.00 365.00E	CAD USD
Total Dividends and Interest					**0.00**	**1,152.00**	**CAD**
Total USD Equivalent					**0.00**	**1,170.04**	**USD**
Taxes Withheld							
12/14/12	FOREIGN TAX WITHHELD AT THE SOURCE BTE	3600.00 SHARES BAYTEX ENERGY CORP COM ISIN#CA07317Q1054 FOREIGN TAX WITHHELD AT THE SOURCE RD 113012 PD 121412 AS OF 11/30/12 Exchange Rate: 0.9838				-118.80 -120.76E	CAD USD
12/17/12	FOREIGN TAX WITHHELD AT THE SOURCE BNPUF	3000.00 SHARES BONAVISTA ENERGY CORP COM ISIN#CA09784Y1088 FOREIGN TAX WITHHELD AT THE SOURCE RD 113012 PD 121712 AS OF 11/30/12 Exchange Rate: 0.9863				-54.00 -54.75E	CAD USD
Total Taxes Withheld					**0.00**	**-172.80**	**CAD**
Total USD Equivalent					**0.00**	**-175.51**	**USD**
Total Transactions					**0.00**	**979.20**	**CAD**
Total USD Equivalent					**0.00**	**994.53**	**USD**
UNITED STATES DOLLAR							
Securities Bought and Sold							
12/04/12	REINVEST CASH INCOME ADVDX	ALPINE DYNAMIC DIVIDEND FUND 15653.8490 SHRS SHRS PURCH. AT $3.44000 RD 11/29 PD 11/30/12	191.122			-657.46	USD
Total Securities Bought and Sold					**$0.00**	**-$657.46**	**USD**

Transactions by Type of Activity *(continued)*

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
UNITED STATES DOLLAR *(continued)*							
Dividends and Interest							
12/03/12	NON-TAXABLE DISTRIBUTION RECEIVED BFY	6000 SHRS BLACKROCK NEW YORK MUN INCOME TR II COM RD 11/15 PD 12/03/12				462.00	USD
12/03/12	CASH DIVIDEND RECEIVED INTC	1500 SHRS INTEL CORP COM RD 11/07 PD 12/01/12				337.50	USD
12/04/12	CASH DIVIDEND RECEIVED ADVDX	ALPINE DYNAMIC DIVIDEND FUND 15653.8490 SHRS RD 11/29 PD 11/30/12				657.46	USD
12/21/12	FOREIGN SECURITY DIVIDEND RECEIVED BP	BP PLC SPONS ADR RD 11/09 PD 12/21/12 DIV @ .54	-900.000			486.00	USD
12/21/12	CASH DIVIDEND RECEIVED QCOM	6000 SHRS QUALCOMM INC RD 12/07 PD 12/21/12				1,500.00	USD
12/31/12	MONEY MARKET FUND INCOME RECEIVED 052992500	FEDERATED AUTO CASH				0.13	USD
12/31/12	NON-TAXABLE DISTRIBUTION RECEIVED BFY	6000 SHRS BLACKROCK NEW YORK MUN INCOME TR II COM RD 12/14 PD 12/31/12				462.00	USD
12/31/12	CASH DIVIDEND RECEIVED FTR	720 SHRS FRONTIER COMMUNICATIONS CORP COM RD 12/07 PD 12/31/12				72.00	USD
12/31/12	CASH DIVIDEND RECEIVED POM	6000 SHRS PEPCO HLDGS INC COM RD 12/10 PD 12/31/12				1,620.00	USD
Total Dividends and Interest					**$0.00**	**$5,597.09**	**USD**
Total Transactions					**$0.00**	**$4,939.63**	**USD**

E Represents the U.S. Dollar (USD) Equivalent.

The price and quantity displayed may have been rounded.

Money Market Fund Detail

Date	Activity Type	Description	Amount	Balance
Sweep Money Market Fund				
FEDERATED AUTO CASH MGMT TR II				
Account Number:	Current Yield: 0.01% Activity Ending: 12/31/12			
12/01/12	Opening Balance		13,737.40	13,737.40
12/04/12	Deposit	MONEY FUND PURCHASE	799.50	14,536.90
12/24/12	Deposit	MONEY FUND PURCHASE	1,986.00	16,522.90
12/31/12	Deposit	INCOME REINVEST	0.13	16,523.03
12/31/12	**Closing Balance**			**$16,523.03**
Total All Money Market Funds				**$16,523.03**

Messages

As a reminder, all Visa® debit card transactions outside of the U.S. are subject to a 1% foreign transaction fee. This charge may apply whether or not there is a currency conversion.

Although a money market mutual fund seeks to preserve the value of your investment at $1 per share, it is possible to lose money by investing in a money market mutual fund. Please see the money market mutual fund's prospectus or contact your investment professional for additional information.

Please note the following information for Pershing's 2012 mailing of Internal Revenue Service (IRS) Forms 1099 (B, DIV, INT, OID and MISC). Your Form 1099(s) will be mailed by February 28, 2013. Pershing has decided to delay this mailing to reduce the need for 1099 revisions, due to late information received from issuers regarding income reclassifications and cost basis-related adjustments.

A $35 Custodial Fee will be charged to Credit Suisse Securities (USA) LLC accounts that have been inactive for the year January 1, 2012 to December 31, 2012. The fee will be charged in March 2013. An account will be considered inactive if it has not effected a security transaction in the calendar year and has 1) one or more security position(s) 2) margin and or credit interest of less than $100 per year or 3) the average monthly balances in money market funds are less than $10,000. If an account does one securities trade, regardless of how much commission was generated they will be considered exempt. This excludes all dividend reinvestment trades, but includes Systematic Reinvestment System (SRS) trades, mutual fund exchanges and principal trades. All of these trades must have settled in 2012. This notice is not an offer or solicitation to buy or sell any security and you should only engage in securities transactions that are suitable and appropriate for you in light of your particular financial situation, and consistent with your investment strategy. This fee will not be charged with respect to Retirement Accounts for which Pershing LLC acts as custodian, Cash on Delivery (COD) accounts, precious metals accounts, Cash Management Services for Credit Suisse Securities (USA) LLC (CSSU) Accounts and fixed income book-entry "only" positions.

Important Arbitration Disclosures and Important Arbitration Agreement

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Important Arbitration Disclosures and Important Arbitration Agreement *(continued)*

Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330.

GENERAL INFORMATION

1. ANY FREE CREDIT BALANCE CARRIED FOR YOUR ACCOUNT REPRESENTS FUNDS PAYABLE UPON DEMAND WHICH, ALTHOUGH PROPERLY ACCOUNTED FOR ON PERSHING'S BOOKS OF RECORD, ARE NOT SEGREGATED AND MAY BE USED IN THE CONDUCT OF ITS BUSINESS.

2. ALL ORDERS AND TRANSACTIONS SHALL BE SOLELY FOR YOUR ACCOUNT AND RISK SHALL BE SUBJECT TO THE CONSTITUTION, RULES, REGULATIONS, CUSTOMS, USAGES, RULINGS AND INTERPRETATIONS OF THE EXCHANGE OR MARKET AND THE CLEARING FACILITY, IF ANY, WHERE THE TRANSACTIONS ARE EXECUTED AND/OR SETTLED, OR IF APPLICABLE, OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY AND TO ALL APPLICABLE LAWS AND REGULATIONS.

3. WHENEVER YOU ARE INDEBTED TO PERSHING LLC ("PERSHING") FOR ANY AMOUNT, ALL SECURITIES HELD BY IT FOR YOU IN ANY ACCOUNT IN WHICH YOU HAVE ANY INTEREST SHALL SECURE ALL YOUR LIABILITIES TO PERSHING, AND PERSHING MAY IN ITS DISCRETION AT ANY TIME, WITHOUT TENDER, DEMAND OR NOTICE TO YOU, CLOSE OR REDUCE ANY OR ALL OF YOUR ACCOUNTS BY PUBLIC OR PRIVATE SALE OR PURCHASE OR BOTH OF ALL OR ANY SECURITIES CARRIED IN SUCH ACCOUNTS; ANY BALANCE REMAINING DUE PERSHING TO BE PROMPTLY PAID BY YOU

4. WHENEVER YOU ARE INDEBTED TO PERSHING FOR ANY AMOUNT, ALL SECURITIES CARRIED FOR YOUR ACCOUNT ARE OR MAY BE, WITHOUT FURTHER NOTICE TO YOU, LOANED OR PLEDGED BY PERSHING, EITHER SEPARATELY OR UNDER CIRCUMSTANCES WHICH WILL PERMIT THE COMMINGLING THEREOF, WITH OTHER SECURITIES FOR ANY AMOUNT LESS THAN, EQUAL TO OR GREATER THAN YOUR LIABILITIES TO PERSHING, BUT NOT UNDER CIRCUMSTANCES FOR AN AMOUNT PROHIBITED BY LAW.

5. TITLE TO SECURITIES SOLD TO YOU, WHERE PERSHING HAS ACTED AS PRINCIPAL, SHALL REMAIN WITH PERSHING UNTIL THE ENTIRE PURCHASE PRICE IS RECEIVED OR UNTIL THE SETTLEMENT DATE, WHICHEVER IS LATER.

6. YOU MAY HAVE RECEIVED CONFIRMATIONS FOR TRANSACTIONS WHICH DO NOT APPEAR ON YOUR STATEMENT. IF SO, THE TRANSACTIONS WILL APPEAR ON YOUR NEXT PERIODIC STATEMENT. SUCH TRANSACTIONS MUST BE CONSIDERED BY YOU WHEN COMPUTING THE VALUE OF YOUR ACCOUNT. THIS IS ESPECIALLY TRUE IF YOU HAVE WRITTEN OPTIONS WHICH HAVE BEEN EXERCISED.

7. IF YOU MAINTAIN A MARGIN ACCOUNT, THIS IS A COMBINED STATEMENT OF YOUR GENERAL ACCOUNT AND A SPECIAL MEMORANDUM ACCOUNT MAINTAINED FOR YOU UNDER REGULATION T OF THE BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM. THE PERMANENT RECORD OF THE SEPARATE ACCOUNT AS REQUIRED BY REGULATION T IS AVAILABLE FOR YOUR INSPECTION UPON REQUEST.

8. INTEREST CHARGED ON DEBIT BALANCES IN YOUR ACCOUNT APPEARS ON THE STATEMENT. THE RATE OF INTEREST AND PERIOD COVERED ARE INDICATED. THE RATE MAY CHANGE FROM TIME TO TIME DUE TO FLUCTUATIONS IN MONEY RATES OR OTHER REASONS. INTEREST IS COMPUTED AS DESCRIBED IN MATERIAL PREVIOUSLY FURNISHED TO YOU. PLEASE CONTACT YOUR FINANCIAL INSTITUTION IF YOU DESIRE ADDITIONAL COPIES.

9. DIVIDENDS, INTEREST AND OTHER DISTRIBUTIONS SHOWN ON THIS STATEMENT WERE CLASSIFIED AS TAXABLE OR NONTAXABLE BASED ON CERTAIN INFORMATION KNOWN AS OF THE DISTRIBUTION DATE. THIS CLASSIFICATION IS SUBJECT TO CHANGE AND IS SOLELY INTENDED FOR USE AS GENERAL INFORMATION. AFTER YEAR END, PERSHING IS REQUIRED TO PROVIDE TAX INFORMATION TO THE INTERNAL REVENUE SERVICE AND OTHER GOVERNMENTAL AUTHORITIES. AT THAT TIME PERSHING WILL PROVIDE THAT INFORMATION ON THE ANNUAL TAX INFORMATION STATEMENT TO YOU; USE THAT STATEMENT TO PREPARE YOUR TAX FILINGS. THE TAX STATEMENT ALSO INCLUDES OTHER USEFUL INFORMATION TO ASSIST IN ACCUMULATING THE DATA TO PREPARE YOUR TAX RETURNS.

10. PERSHING DOES NOT PROVIDE TAX, INVESTMENT OR LEGAL ADVISORY SERVICES AND NO ONE ASSOCIATED WITH PERSHING IS AUTHORIZED TO RENDER SUCH ADVICE. DO NOT RELY UPON ANY SUCH ADVICE, IF GIVEN. INVESTORS ARE ENCOURAGED TO CONSULT THEIR TAX ADVISORS TO DETERMINE THE APPROPRIATE TAX TREATMENT OF THEIR BUSINESS.

1. PERSHING MAY TRADE FOR ITS OWN ACCOUNT AS A MARKET MAKER, SPECIALIST, ODD LOT EALER, BLOCK POSITIONER, ARBITRAGEUR OR INVESTOR. CONSEQUENTLY, AT THE TIME OF NY TRANSACTION YOU MAY MAKE, PERSHING MAY HAVE A POSITION IN SUCH SECURITIES, HICH POSITION MAY BE PARTIALLY OR COMPLETELY HEDGED.

IF AVERAGE PRICE TRANSACTION IS INDICATED ON THE FRONT OF THIS STATEMENT YOUR ANCIAL INSTITUTION OR PERSHING MAY HAVE ACTED AS PRINCIPAL, AGENT OR BOTH. AILS AVAILABLE UPON REQUEST.

[redacted] TERMS AND CONDITIONS

13. A FINANCIAL STATEMENT OF PERSHING IS AVAILABLE FOR YOUR PERSONAL INSPECTION AT PERSHING'S OFFICES. A COPY OF IT WILL BE MAILED UPON YOUR WRITTEN REQUEST OR YOU CAN VIEW IT ONLINE AT PERSHING.COM.

14. THIS STATEMENT SHOULD BE RETAINED FOR YOUR RECORDS.

THE ROLE OF PERSHING

PERSHING CARRIES YOUR ACCOUNT AS CLEARING BROKER PURSUANT TO A CLEARING AGREEMENT WITH YOUR FINANCIAL INSTITUTION. PERSHING MAY ACCEPT FROM YOUR FINANCIAL INSTITUTION WITHOUT INQUIRY OR INVESTIGATION (I) ORDERS FOR THE PURCHASE AND SALE OF SECURITIES AND OTHER PROPERTY AND (II) ANY OTHER INSTRUCTIONS CONCERNING YOUR ACCOUNT. PERSHING IS NOT RESPONSIBLE OR LIABLE FOR ANY ACTS OR OMISSIONS OF YOUR FINANCIAL INSTITUTION OR ITS EMPLOYEES AND IT DOES NOT SUPERVISE THEM. PERSHING PROVIDES NO INVESTMENT ADVICE NOR DOES IT ASSESS THE SUITABILITY OF ANY TRANSACTION OR ORDER. PERSHING ACTS AS THE AGENT OF YOUR FINANCIAL INSTITUTION AND YOU AGREE THAT YOU WILL NOT HOLD PERSHING OR ANY PERSON CONTROLLING OR UNDER COMMON CONTROL WITH IT LIABLE FOR ANY INVESTMENT LOSSES INCURRED BY YOU.

PERSHING PERFORMS SEVERAL KEY FUNCTIONS AT THE DIRECTION OF YOUR FINANCIAL INSTITUTION. IT ACTS AS CUSTODIAN FOR FUNDS AND SECURITIES YOU MAY DEPOSIT WITH IT DIRECTLY OR THROUGH YOUR FINANCIAL INSTITUTION OR THAT IT RECEIVES AS THE RESULT OF SECURITIES TRANSACTIONS IT PROCESSES.

INQUIRIES CONCERNING THE POSITIONS AND BALANCES IN YOUR ACCOUNT MAY ONLY BE DIRECTED TO THE PERSHING CUSTOMER SERVICE DEPARTMENT AT (201) 413-3333. ALL OTHER INQUIRIES REGARDING YOUR ACCOUNT OR ACTIVITY SHOULD BE DIRECTED TO YOUR FINANCIAL INSTITUTION.

FOR A DESCRIPTION OF OTHER FUNCTIONS PERFORMED BY PERSHING PLEASE CONSULT THE DISCLOSURE STATEMENT PROVIDED TO YOU UPON THE OPENING OF YOUR ACCOUNT.

YOUR FINANCIAL INSTITUTION IS RESPONSIBLE FOR ADHERENCE TO THE SECURITIES LAWS, REGULATIONS AND RULES WHICH APPLY TO IT REGARDING ITS OWN OPERATIONS AND THE SUPERVISION OF YOUR ACCOUNT, ITS SALES REPRESENTATIVES AND OTHER PERSONNEL. YOUR FINANCIAL INSTITUTION IS ALSO RESPONSIBLE FOR APPROVING THE OPENING OF ACCOUNTS AND OBTAINING ACCOUNT DOCUMENTS; THE ACCEPTANCE AND, IN CERTAIN INSTANCES, EXECUTION OF SECURITIES ORDERS; THE ASSESSMENT OF THE SUITABILITY OF THOSE TRANSACTIONS, WHERE APPLICABLE; THE RENDERING OF INVESTMENT ADVICE, IF ANY, TO YOU AND IN GENERAL, FOR THE ONGOING RELATIONSHIP THAT IT HAS WITH YOU.

PERSHING MAY CAPTURE AND STORE DATA ABOUT YOU SUCH AS YOUR FINANCIAL INFORMATION AND INVESTMENT OBJECTIVES. HOWEVER, PERSHING IS NOT REVIEWING THIS INFORMATION AND EVALUATING WHETHER YOUR INVESTMENTS COMPORT WITH YOUR FINANCIAL STATUS AND OBJECTIVES AND YOU HEREBY RELEASE PERSHING FROM ANY LIABILITY TO DO SO. SIMILARLY, PERSHING MAY CAPTURE AND STORE INFORMATION ABOUT WHETHER A BROKER OR AN INTRODUCING FIRM IS REGISTERED IN A GIVEN STATE. YOU HEREBY RELEASE PERSHING FROM ANY LIABILITY TO REVIEW THIS DATA OR TO EVALUATE WHETHER A PARTICULAR SECURITY IS REGISTERED OR EXEMPT FROM REGISTRATION IN YOUR STATE.

THIS NOTICE IS NOT MEANT AS A DEFINITIVE ENUMERATION OF EVERY POSSIBLE CIRCUMSTANCE, BUT AS A GENERAL DISCLOSURE. IF YOU HAVE ANY QUESTIONS REGARDING THIS NOTICE OR IF YOU WOULD LIKE ADDITIONAL COPIES OF THE DISCLOSURE STATEMENT, PLEASE CONTACT YOUR FINANCIAL INSTITUTION.

PERSHING IS A MEMBER OF THE SECURITIES INVESTOR PROTECTION CORPORATION (SIPC®). PLEASE NOTE THAT SIPC DOES NOT PROTECT AGAINST LOSS DUE TO MARKET FLUCTUATION. IN ADDITION TO SIPC PROTECTION, PERSHING PROVIDES COVERAGE IN EXCESS OF SIPC LIMITS. FOR MORE DETAILED INFORMATION PLEASE VISIT:
WWW.PERSHING.COM/STRENGTH_STABILITY.HTML

THIS STATEMENT WILL BE DEEMED CONCLUSIVE AND AN ACCOUNT STATED UNLESS YOU ADVISE PERSHING IN WRITING OF ANY OBJECTION TO IT WITHIN TEN DAYS AFTER RECEIPT. A YOU ARE ADVISED TO REPORT PROMPTLY ANY INACCURACY OR DISCREPANCY IN YOUR ACCOUNT (INCLUDING UNAUTHORIZED TRADING) TO YOUR FINANCIAL ORGANIZATION AND PERSHING, THE CUSTODIAN OF YOUR ACCOUNT. PLEASE BE ADVISED THAT ANY ORAL COMMUNICATION SHOULD BE RE-CONFIRMED IN WRITING TO FURTHER PROTECT YOUR RIGHTS, INCLUDING YOUR RIGHTS UNDER THE SECURITIES INVESTOR PROTECTION ACT.

YOUR FINANCIAL ORGANIZATION'S CONTACT INFORMATION CAN BE FOUND ON THE FIRST PAGE OF THIS STATEMENT. PERSHING'S CONTACT INFORMATION IS AS FOLLOWS: PERSHING LLC; LEGAL DEPARTMENT; ONE PERSHING PLAZA; JERSEY CITY, NEW JERSEY 07399; (201) 413-3330. ERRORS AND OMISSIONS EXCEPTED.

PAYMENT FOR ORDER FLOW AND ORDER ROUTING POLICIES DISCLOSURES (REGULATION NMS—RULE 607(A)(1)–(2))

PERSHING SENDS CERTAIN EQUITY ORDERS TO EXCHANGES, ELECTRONIC COMMUNICATION NETWORKS, OR BROKER-DEALERS DURING NORMAL BUSINESS HOURS AND DURING EXTENDED TRADING SESSIONS. CERTAIN OF THESE VENUES PROVIDE PAYMENTS TO PERSHING OR CHARGE ACCESS FEES TO PERSHING DEPENDING UPON THE CHARACTERISTICS OF THE ORDER AND ANY SUBSEQUENT EXECUTION. IN ADDITION PERSHING MAY EXECUTE CERTAIN EQUITY ORDERS AS PRINCIPAL. THE DETAILS OF THESE PAYMENTS AND FEES ARE AVAILABLE UPON WRITTEN REQUEST. PERSHING RECEIVES PAYMENTS FOR DIRECTING LISTED OPTIONS ORDER FLOW TO CERTAIN OPTION EXCHANGES. COMPENSATION IS GENERALLY IN THE FORM OF A PER OPTION CONTRACT CASH PAYMENT.

BEST EXECUTION: NOTWITHSTANDING THE PREVIOUS PARAGRAPH REGARDING PAYMENT FOR ORDER FLOW, PERSHING SELECTS CERTAIN MARKET CENTERS TO PROVIDE EXECUTION OF OVER-THE-COUNTER AND EXCHANGE-LISTED SECURITIES TRANSACTIONS WHICH AGREE TO ACCEPT ORDERS, TRANSMITTED ELECTRONICALLY UP TO A SPECIFIED SIZE, AND TO EXECUTE THEM AT OR BETTER THAN THE NATIONAL BEST BID OR OFFER (NBBO). ON CERTAIN LARGER ORDERS, OR IF THE DESIGNATED MARKET CENTERS DO NOT MAKE A MARKET IN THE SUBJECT SECURITY, PERSHING DIRECTLY CONTACTS MARKET CENTERS TO OBTAIN AN EXECUTION. THE DESIGNATED MARKET CENTERS TO WHICH ORDERS ARE AUTOMATICALLY ROUTED ARE SELECTED BASED ON THE CONSISTENT HIGH QUALITY OF THEIR EXECUTIONS IN ONE OR MORE MARKET SEGMENTS AND THEIR ABILITY TO PROVIDE OPPORTUNITIES FOR EXECUTIONS AT PRICES SUPERIOR TO THE NBBO. PERSHING ALSO REGULARLY REVIEWS REPORTS FOR QUALITY OF EXECUTION PURPOSES.

WRAP ACCOUNT CUSTOMERS WHO ELECTED NOT TO RECEIVE IMMEDIATE CONFIRMATION OF TRANSACTIONS

THE FOLLOWING TERMS AND CONDITIONS ARE APPLICABLE ONLY IF YOUR ACCOUNT IS AN INVESTMENT ADVISORY ACCOUNT AND THE TRANSACTION CONFIRMATIONS ARE NOT SENT TO YOU (SENT ONLY TO YOUR FIDUCIARY) PURSUANT TO YOUR INSTRUCTION:

1. THE FOLLOWING INFORMATION WILL BE FURNISHED TO YOU UPON REQUEST TO YOUR FINANCIAL INSTITUTION ("INTRODUCING FIRM") WITH RESPECT TO ANY TRANSACTION FOR WHICH A CONFIRMATION WAS NOT SENT TO YOU: ⓐ THE MARKET UPON WHICH ANY TRANSACTION WAS EXECUTED; ⓑ THE TIME OF DAY THAT ANY TRANSACTION WAS EXECUTED; ⓒ THE NAME OF THE PERSON FROM WHOM ANY SECURITY WAS PURCHASED OR TO WHOM SUCH SECURITY WAS SOLD; ⓓ THE SOURCE AND AMOUNT OF OTHER COMMISSIONS RECEIVED IN CONNECTION WITH ANY TRANSACTION; AND ⓔ A COPY OF THE TRANSACTION CONFIRMATION.

2. YOUR INTRODUCING FIRM EFFECTED EACH TRANSACTION FOR WHICH A CONFIRMATION WAS NOT SENT TO YOU AS YOUR AGENT.

3. YOUR INTRODUCING FIRM DOES NOT RECEIVE ANY PAYMENT FOR ORDER FLOW FOR ANY TRANSACTION FOR WHICH A CONFIRMATION WAS NOT SENT TO YOU.

4. CALL FEATURES MAY EXIST FOR SECURITIES. CALL FEATURES FOR FIXED INCOME SECURITIES MAY AFFECT YIELD. COMPLETE INFORMATION WILL BE PROVIDED UPON REQUEST.

5. IF ANY TRANSACTION INVOLVES AN ASSET-BACKED SECURITY, INCLUDING A MUNICIPAL COLLATERALIZED MORTGAGE OBLIGATION, WHICH REPRESENTS AN INTEREST IN OR IS SECURED BY A POOL OF RECEIVABLES OR OTHER FINANCIAL ASSETS THAT ARE SUBJECT CONTINUOUSLY TO PREPAYMENT, THEN THE ACTUAL YIELD OF SUCH SECURITY MAY VARY ACCORDING TO THE RATE AT WHICH THE UNDERLYING RECEIVABLES OR OTHER FINANCIAL ASSETS ARE PREPAID. I NFORMATION CONCERNING THE FACTORS THAT AFFECT YIELD (INCLUDING AT A MINIMUM ESTIMATED YIELD, WEIGHTED AVERAGE LIFE, AND THE PREPAYMENT ASSUMPTIONS OF UNDERLYING YIELD) WILL BE FURNISHED TO YOU UPON REQUEST TO YOUR INTRODUCING FIRM.

6. THE RATINGS THAT APPEAR IN THE DESCRIPTION OF SOME FIXED INCOME SECURITIES HAVE BEEN OBTAINED FROM RATINGS SERVICES WHICH PERSHING BELIEVES TO BE RELIABLE; HOWEVER, PERSHING CANNOT GUARANTEE THEIR ACCURACY. SECURITIES FOR WHICH A RATING IS NOT AVAILABLE ARE MARKED "UNRATED."

IF ANY OF THE ABOVE TERMS AND CONDITIONS ARE UNACCEPTABLE TO YOU, PLEASE NOTIFY PERSHING IMMEDIATELY IN WRITING BY CERTIFIED MAIL TO ONE PERSHING PLAZA, JERSEY CITY, NJ 07399, ATTN: LEGAL DEPT

[redacted]

CREDIT SUISSE

CREDIT SUISSE SECURITIES (USA) LLC
Eleven Madison Avenue
7th Floor
New York, NY 10010-3629
(800) 847-2518

EXHIBIT #3

* 00011271 03 AT 0.624 03 TR 00093 X220GD02 111000

MARGARET TURNER

KEW GARDENS NY 11415-1022

Account Number:
Statement Period: 12/01/2012 - 12/31/2012

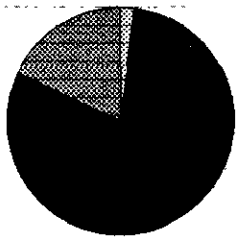
Valuation at a Glance

	This Period	Year-to-Date
Beginning Account Value	**$1,033,716.84**	**$966,961.29**
Cash Withdrawals	-3,000.00	-46,000.00
Dividends/Interest	14,497.36	56,040.97
Fees	0.00	-25.00
Change in Account Value	2,653.78	70,890.72
Ending Account Value	$1,047,867.98	$1,047,867.98
Accrued Interest	$0.00	
Account Value with Accrued Interest	**$1,047,867.98**	
Estimated Annual Income	$52,230.94	
Total Purchasing Power	$189,862.05	

Your Relationship Manager:
JACOB SCHORI
(212) 538-1907

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation
Cash, Money Funds, and Bank Deposits	19,319.05	17,829.92	23,810.10	2%
Mutual Funds	777,977.24	833,533.92	836,383.88	80%
Exchange-Traded Products	169,665.00	182,353.00	187,674.00	18%
Account Total (Pie Chart)	**$966,961.29**	**$1,033,716.84**	**$1,047,867.98**	**100%**



Asset Allocation percentages are rounded to the nearest whole percentage.

Pie Chart allocation only includes products that are of positive value.

Summary of Gains and Losses

	Realized		
	This Period	Year-to-Date	Unrealized
Short-Term Gain/Loss	0.00	0.00	-33.48
Long-Term Gain/Loss	0.00	0.00	-66,572.21
Net Gain/Loss	**0.00**	**0.00**	**-66,605.69**

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

Purchasing Power Summary

Cash, Money Market Funds and Bank Deposits Available	23,810.10
Borrowing Power	166,051.95
Total Purchasing Power	**$189,862.05**

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 Relationship Manager.

Client Service Information

Your Relationship Manager: 25V
JACOB SCHORI
PRIVATE BANKING USA
ELEVEN MADISON AVENUE, 7TH FL
NEW YORK NY 10010-3698

Contact Information
Telephone Number: (212) 538-1907

Client Service Information
Service Hours: Monday - Friday 07:00 a.m. - 10:00 p.m. (EST)
Saturday - Sunday 08:00 a.m. - 06:00 p.m. (EST)
Client Service Telephone Number: (866) 355-4746
Web Site: WWW.CREDIT-SUISSE.COM/CLIENTVIEW
To report a lost or stolen Debit Card or check call (800) 547-7008, 24 hours a day, 7 days a week.

Investment Objective: GROWTH
Risk Exposure: NONE SPECIFIED

If you have any questions concerning your investment objective or wish to make a change, please contact your Relationship Manager.

Default Tax Lot Disposition Method for Mutual Funds: FIRST IN FIRST OUT
Default Tax Lot Disposition Method for Stocks in a Dividend Reinvestment Plan: FIRST IN FIRST OUT
Default Tax Lot Disposition Method for All Other Securities: FIRST IN FIRST OUT

Portfolio Holdings

Quantity	Opening Date	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and Bank Deposits 2.00% of Portfolio									
Margin Balance				0.00	2,194.95				

Portfolio Holdings *(continued)*

Quantity	Opening Date	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and Bank Deposits *(continued)*									
Money Market									
FEDERATED US TREASURY INSTL SH									
21,615.150	12/01/12		12/31/12	17,829.92	21,615.15	0.00	0.39	0.01%	0.02%
Total Money Market				**$17,829.92**	**$21,615.15**	**$0.00**	**$0.39**		
Total Cash, Money Funds, and Bank Deposits				**$17,829.92**	**$23,810.10**	**$0.00**	**$0.39**		

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds 80.00% of Portfolio								
Mutual Funds								
AMERICAN HIGH INCOME TRUST CLASS A			**Security Identifier:** AHITX					
CUSIP: 026547109								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Cash								
15,504.000	02/17/04*	12.9000	200,006.60	11.3600	176,125.44	-23,881.16	12,340.70	7.00%
COLUMBIA MULTI- ADVISOR INTL EQUITY			**Security Identifier:** NIIAX					
FUND CLASS A								
CUSIP: 19765H719								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Cash								
662.033	03/09/99*	8.8540	5,861.87	11.8700	7,858.33	1,996.46	257.23	3.27%
297.244	12/14/01*	10.7820	3,205.01	11.8700	3,528.29	323.28	115.49	3.27%
178.934	12/11/02*	9.6280	1,722.81	11.8700	2,123.95	401.14	69.52	3.27%
189.688	12/08/03*	12.5720	2,384.71	11.8700	2,251.60	-133.11	73.70	3.27%
79.200	12/06/04*	14.8390	1,175.28	11.8700	940.10	-235.18	30.77	3.27%
77.245	10/07/05*	16.6130	1,283.30	11.8700	916.90	-366.40	30.01	3.27%
89.760	12/27/05*	17.2020	1,544.08	11.8700	1,065.45	-478.63	34.88	3.27%
126.259	12/27/05*	17.2020	2,171.95	11.8700	1,498.69	-673.26	49.06	3.27%
210.551	12/26/06*	18.8490	3,968.64	11.8700	2,499.24	-1,469.40	81.81	3.27%
457.254	12/26/06*	18.8490	8,618.74	11.8700	5,427.61	-3,191.13	177.67	3.27%
310.012	12/24/07*	17.2230	5,339.26	11.8700	3,679.84	-1,659.42	120.45	3.27%

Portfolio Holdings *(continued)*

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds *(continued)*								
Mutual Funds *(continued)*								
COLUMBIA MULTI- ADVISOR INTL EQUITY *(continued)*								
486.185	12/24/07*	17.2230	8,373.43	11.8700	5,771.02	-2,602.41	188.91	3.27%
1,348.328	12/24/07*	17.2230	23,221.83	11.8700	16,004.65	-7,217.18	523.90	3.27%
4,512.693	**Total Noncovered**		**68,870.91**		**53,565.67**	**-15,305.24**	**1,753.40**	
4,512.693	**Total**		**$68,870.91**		**$53,565.67**	**-$15,305.24**	**$1,753.40**	
COLUMBIA SELIGMAN COMMUNICATIONS AND INFORMATION FUND CLASS A CUSIP: 19766H429 Open End Fund Dividend Option: Reinvest; Capital Gains Option: Reinvest			**Security Identifier:** SLMCX					
107.240	11/24/97*	24.4100	2,617.73	41.1500	4,412.93	1,795.20		
120.890	11/25/98*	26.0200	3,145.51	41.1500	4,974.62	1,829.11		
169.780	11/24/99*	41.1300	6,983.05	41.1500	6,986.45	3.40		
907.677	11/24/00*	29.0600	26,377.08	41.1500	37,350.91	10,973.83		
248.800	10/22/01*	21.9900	5,471.15	41.1500	10,238.12	4,766.97		
66.151	Reinvestments to Date*	41.0800	2,717.47	41.1500	2,722.11	4.64		
1,620.538	**Total Noncovered**		**47,311.99**		**66,685.14**	**19,373.15**		
106.117	Reinvestments to Date	41.4300	4,396.40	41.1500	4,366.71	-29.69		
106.117	**Total Covered**		**4,396.40**		**4,366.71**	**-29.69**		
1,726.655	**Total**		**$51,708.39**		**$71,051.85**	**$19,343.46**	**$0.00**	
DWS COMMUNICATIONS FUND CLASS A CUSIP: 23339G108 Open End Fund Dividend Option: Reinvest; Capital Gains Option: Reinvest			**Security Identifier:** TISHX					
76.940	12/17/97*	18.8780	[3]1,452.51	18.9000	1,454.17	1.66	43.96	3.02%
58.000	04/06/98*	24.3680	[3]1,413.35	18.9000	1,096.20	-317.15	33.14	3.02%
38.000	07/07/98*	24.8870	[3]945.72	18.9000	718.20	-227.52	21.71	3.02%
165.000	07/07/98*	24.8370	[3]4,098.11	18.9000	3,118.50	-979.61	94.28	3.02%
24.000	10/06/98*	23.2830	[3]558.80	18.9000	453.60	-105.20	13.71	3.02%
116.000	12/10/98*	28.9470	[3]3,357.86	18.9000	2,192.40	-1,165.46	66.28	3.02%
360.000	12/10/98*	28.8700	[3]10,393.36	18.9000	6,804.00	-3,589.36	205.70	3.02%
351.755	04/09/99*	40.1620	[3]14,127.11	18.9000	6,648.17	-7,478.94	200.99	3.02%
44.000	10/06/99*	38.8940	[3]1,711.32	18.9000	831.60	-879.72	25.14	3.02%
7.000	07/07/00*	39.9570	[3]279.70	18.9000	132.30	-147.40	4.00	3.02%
23.000	12/12/00*	30.4180	[3]699.62	18.9000	434.70	-264.92	13.14	3.02%
1,039.000	12/12/00*	29.6280	[3]30,783.32	18.9000	19,637.10	-11,146.22	593.68	3.02%
366.046	Reinvestments to Date*	13.0000	4,758.53	18.9000	6,918.27	2,159.74	209.16	3.02%
2,668.741	**Total Noncovered**		**74,579.31**		**50,439.21**	**-24,140.10**	**1,524.89**	

Portfolio Holdings *(continued)*

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds *(continued)*								
Mutual Funds *(continued)*								
DWS COMMUNICATIONS FUND CLASS A *(continued)*								
59.510	Reinvestments to Date	18.9640	1,128.52	18.9000	1,124.73	-3.79	34.03	3.02%
59.510	**Total Covered**		**1,128.52**		**1,124.73**	**-3.79**	**34.03**	
2,728.251	**Total**		**$75,707.83**		**$51,563.94**	**-$24,143.89**	**$1,558.92**	
FRANKLIN INCOME FUND CLASS A			**Security Identifier:** FKINX					
CUSIP: 353496300								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Cash								
79,366.000	02/17/04*	2.5200	[3]200,007.32	2.2400	177,779.84	-22,227.48	10,952.50	6.16%
KAYNE ANDERSON MLP INVT CO COM			**Security Identifier:** KYN					
CUSIP: 486606106								
Closed End Fund								
Dividend Option: Cash; Capital Gains Option: Cash								
2,000.00 of these shares are in your margin account								
2,000.000	12/17/07*	28.2490	[3]56,497.24	29.4700	58,940.00	2,442.76	4,400.00	7.46%
MAINSTAY HIGH-YIELD CORPORATE BOND FUND			**Security Identifier:** MHCAX					
CLASS A								
CUSIP: 56062F772								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Cash								
30,212.000	02/17/04*	6.6200	[3]200,008.44	6.1100	184,595.32	-15,413.12	12,725.29	6.89%
1,531.394	06/13/05*	6.5330	[3]10,005.00	6.1100	9,356.82	-648.18	645.02	6.89%
31,743.394	**Total Noncovered**		**210,013.44**		**193,952.14**	**-16,061.30**	**13,370.31**	
31,743.394	**Total**		**$210,013.44**		**$193,952.14**	**-$16,061.30**	**$13,370.31**	

Portfolio Holdings *(continued)*

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds *(continued)*								
Mutual Funds *(continued)*								
NUVEEN PFD INCOME OPPORTUNITIES FD COM			**Security Identifier:** JPC					
CUSIP: 67073B106								
Closed End Fund								
Dividend Option: Cash; Capital Gains Option: Cash								
5,500.00 of these shares are in your margin account								
4,700.000	05/01/07*	14.1550	[3]66,530.51	9.7100	45,637.00	-20,893.51	3,570.12	7.82%
800.000	10/12/07*	12.3220	[3]9,857.58	9.7100	7,768.00	-2,089.58	607.68	7.82%
5,500.000	**Total Noncovered**		**76,388.09**		**53,405.00**	**-22,983.09**	**4,177.80**	
5,500.000	**Total**		**$76,388.09**		**$53,405.00**	**-$22,983.09**	**$4,177.80**	
Total Mutual Funds			**$939,199.82**		**$836,383.88**	**-$102,815.94**	**$48,553.63**	
Total Mutual Funds			**$939,199.82**		**$836,383.88**	**-$102,815.94**	**$48,553.63**	

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Exchange-Traded Products 18.00% of Portfolio								
Exchange-Traded Products								
ISHARES TR S&P GLOBAL MATERIALS			**Security Identifier:** MXI					
INDEX FD								
CUSIP: 464288695								
Dividend Option: Cash; Capital Gains Option: Cash								
1,400.00 of these shares are in your margin account								
1,200.000	08/07/09*	53.9130	64,696.15	62.4500	74,940.00	10,243.85	1,568.67	2.09%
200.000	02/02/10*	59.4630	11,892.62	62.4500	12,490.00	597.38	261.45	2.09%
1,400.000	**Total Noncovered**		**76,588.77**		**87,430.00**	**10,841.23**	**1,830.12**	
1,400.000	**Total**		**$76,588.77**		**$87,430.00**	**$10,841.23**	**$1,830.12**	
MARKET VECTORS ETF TR AGRIBUSINESS ETF			**Security Identifier:** MOO					
CUSIP: 57060U605								
Dividend Option: Cash; Capital Gains Option: Cash								
1,900.00 of these shares are in your margin account								
1,600.000	08/07/09*	38.7610	62,017.55	52.7600	84,416.00	22,398.45	1,555.20	1.84%
300.000	02/02/10*	42.8580	12,857.43	52.7600	15,828.00	2,970.57	291.60	1.84%
1,900.000	**Total Noncovered**		**74,874.98**		**100,244.00**	**25,369.02**	**1,846.80**	
1,900.000	**Total**		**$74,874.98**		**$100,244.00**	**$25,369.02**	**$1,846.80**	
Total Exchange-Traded Products			**$151,463.75**		**$187,674.00**	**$36,210.25**	**$3,676.92**	
Total Exchange-Traded Products			**$151,463.75**		**$187,674.00**	**$36,210.25**	**$3,676.92**	

Portfolio Holdings *(continued)*

	Cost Basis	Market Value	Unrealized Gain/Loss	Accrued Interest	Estimated Annual Income
Total Portfolio Holdings	$1,114,473.67	$1,047,867.98	-$66,605.69	$0.00	$52,230.94

* Noncovered under the cost basis rules as defined below.
Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L.110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered " noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
- Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.

3 The cost basis of this security has been provided to us by you or your introducing firm and Pershing makes no representation as to the accuracy of this information.

Disclosures and Other Information

Pricing
This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from quotation services, which we believe to be reliable. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

The Estimated Price as of Date only appears when the price date does not equal the statement date and the price indicated is estimated since it is not reflective of a last trade price on a recognized exchange.

Reinvestment
The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your Statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure
Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Portfolio Holdings *(continued)*

Foreign Currency Transactions
Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote
Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Exchange-Traded Products
Exchange-traded products may include any combination of exchange-traded funds, exchange-traded notes, and other exchange-traded products.

Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
Dividend Income				
Equities	10,100.93	0.00	51,644.18	0.00
Money Market	0.03	0.00	0.39	0.00
Total Dividends, Interest, Income and Expenses	**$10,100.96**	**$0.00**	**$51,644.57**	**$0.00**
Distributions				
Long - Term Capital Gain Distributions	3,053.04	0.00	3,053.04	0.00
Short - Term Capital Gain Distributions	1,343.36	0.00	1,343.36	0.00
Total Distributions	**$4,396.40**	**$0.00**	**$4,396.40**	**$0.00**

Cash Not Yet Received

Security	Record Date	Payable Date	Quantity Held	Rate	Amount of Payment	Dividend Option
Dividends						
KAYNE ANDERSON MLP INVT CO COM	12/28/12	01/11/13	2,000.000	0.550000	1,100.00	Cash
Total Cash Not Yet Received					**$1,100.00**	

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.

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

Credits	This Period	Year-to-Date
Securities		
Securities Sold	0.00	0.00
Total Securities	**$0.00**	**$0.00**

Debits	This Period	Year-to-Date
Securities		
Securities Bought	-5,517.18	-5,524.92
Total Securities	**-$5,517.18**	**-$5,524.92**

Statement Period: 12/01/2012 - 12/31/2012

Activity Summary *(continued)*

Credits	This Period	Year-to-Date
Additional Transactions		
Dividends and Interest	10,100.96	51,644.57
Distributions	4,396.40	4,396.40
Fees	0.00	0.00
Total Additional Transactions	**$14,497.36**	**$56,040.97**
Cash		
Deposits	0.00	0.00
Total Cash	**$0.00**	**$0.00**
Asset Management		
Asset Management Checks	0.00	0.00
Total Asset Management	**$0.00**	**$0.00**
Total Credits	**$14,497.36**	**$56,040.97**

Debits	This Period	Year-to-Date
Additional Transactions		
Dividends and Interest	0.00	0.00
Distributions	0.00	0.00
Fees	0.00	-25.00
Total Additional Transactions	**$0.00**	**-$25.00**
Cash		
Withdrawals	-3,000.00	-36,000.00
Total Cash	**-$3,000.00**	**-$36,000.00**
Asset Management		
Asset Management Checks	0.00	-10,000.00
Total Asset Management	**$0.00**	**-$10,000.00**
Total Debits	**-$8,517.18**	**-$51,549.92**

Transactions by Type of Activity

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
Securities Bought and Sold							
12/20/12	REINVEST CASH INCOME TISHX	DWS COMMUNICATIONS FUND CLASS A 2669.1690 SHRS SHRS PURCH. AT $18.97000 RD 12/18 PD 12/20/12	59.082			-1,120.78	USD
12/21/12	REINVEST CASH INCOME SLMCX	COLUMBIA SELIGMAN COMMUNICATIONS AND INFORMATION FUND CLASS A 1620.5380 SHRS SHRS PURCH. AT $41.43000 RD 12/19 PD 12/20/12	73.692			-3,053.04	USD
12/21/12	REINVEST CASH INCOME SLMCX	COLUMBIA SELIGMAN COMMUNICATIONS AND INFORMATION FUND CLASS A 1620.5380 SHRS SHRS PURCH. AT $41.43000 RD 12/19 PD 12/20/12	32.425			-1,343.36	USD
Total Securities Bought and Sold					**$0.00**	**-$5,517.18**	**USD**
Dividends and Interest							
12/03/12	CASH DIVIDEND RECEIVED MHCAX	MAINSTAY HIGH-YIELD CORPORATE BOND FUND CLASS A 31743.3940 SHRS RD 11/29 PD 11/30/12				1,114.19	USD
12/03/12	CASH DIVIDEND RECEIVED JPC	5500 SHRS NUVEEN PFD INCOME OPPORTUNITIES FD COM RD 11/15 PD 12/03/12				348.15	USD

Transactions by Type of Activity *(continued)*

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
Dividends and Interest *(continued)*							
12/04/12	CASH DIVIDEND RECEIVED MHCAX	MAINSTAY HIGH-YIELD CORPORATE BOND FUND CLASS A 31743.3940 SHRS RD 11/30 PD 12/03/12				1,114.19	USD
12/05/12	CASH DIVIDEND RECEIVED FKINX	FRANKLIN INCOME FUND CLASS A 79366 SHRS RD 11/30 PD 12/05/12				912.71	USD
12/19/12	CASH DIVIDEND RECEIVED NIIAX	COLUMBIA MULTI- ADVISOR INTL EQUITY FUND CLASS A 4512.6930 SHRS RD 12/17 PD 12/18/12				1,279.94	USD
12/20/12	CASH DIVIDEND RECEIVED TISHX	DWS COMMUNICATIONS FUND CLASS A 2669.1690 SHRS RD 12/18 PD 12/20/12				1,120.78	USD
12/24/12	CASH DIVIDEND RECEIVED MXI	1400 SHRS ISHARES TR S&P GLOBAL MATERIALS INDEX FD RD 12/19 PD 12/24/12				853.08	USD
12/28/12	CASH DIVIDEND RECEIVED AHITX	AMERICAN HIGH INCOME TRUST CLASS A FOR ACCRUAL PERIOD ENDING 12/27/12				1,162.94	USD
12/31/12	CASH DIVIDEND RECEIVED MOO	1900 SHRS MARKET VECTORS ETF TR AGRIBUSINESS ETF RD 12/27 PD 12/31/12				1,846.80	USD
12/31/12	CASH DIVIDEND RECEIVED JPC	5500 SHRS NUVEEN PFD INCOME OPPORTUNITIES FD COM RD 12/14 PD 12/31/12				348.15	USD
12/31/12	MONEY MARKET FUND INCOME RECEIVED 903993152	FEDERATED US TREAS				0.03	USD
Total Dividends and Interest					**$0.00**	**$10,100.96**	**USD**
Distributions							
12/21/12	LONG TERM CAPITAL GAIN DISTRIBUTION SLMCX	COLUMBIA SELIGMAN COMMUNICATIONS AND INFORMATION FUND CLASS A 1620.5380 SHRS RD 12/19 PD 12/20/12				3,053.04	USD
12/21/12	SHORT TERM CAPITAL GAIN DISTRIBUTION SLMCX	COLUMBIA SELIGMAN COMMUNICATIONS AND INFORMATION FUND CLASS A 1620.5380 SHRS RD 12/19 PD 12/20/12				1,343.36	USD
Total Distributions					**$0.00**	**$4,396.40**	**USD**
Cash Withdrawals and Deposits							
12/03/12	ELECTRONIC TRANSACTION USD999997	PRINCIPAL DISTRIBTN ACH 021000089 53713362				-3,000.00	USD
Total Cash Withdrawals and Deposits					**$0.00**	**-$3,000.00**	**USD**
Total Value of Transactions					**$0.00**	**$5,980.18**	

The price and quantity displayed may have been rounded.

CREDIT SUISSE

CREDIT SUISSE SECURITIES (USA) LLC
Eleven Madison Avenue
7th Floor
New York, NY 10010-3629
(800) 647-2516

[redacted]

Statement Period: 12/01/2012 - 12/31/2012

Money Market Fund Detail

Date	Activity Type	Description	Amount	Balance
Sweep Money Market Fund				
FEDERATED US TREASURY INSTL SH				
Account Number: (	Current Yield: 0.02%	Activity Ending: 12/31/12		
12/01/12	Opening Balance		17,829.92	17,829.92
12/03/12	Withdrawal	MONEY FUND REDEMPTION	-2,651.85	15,178.07
12/04/12	Deposit	MONEY FUND PURCHASE	1,114.19	16,292.26
12/05/12	Deposit	MONEY FUND PURCHASE	1,114.19	17,406.45
12/06/12	Deposit	MONEY FUND PURCHASE	912.71	18,319.16
12/20/12	Deposit	MONEY FUND PURCHASE	1,279.94	19,599.10
12/26/12	Deposit	MONEY FUND PURCHASE	853.08	20,452.18
12/31/12	Deposit	MONEY FUND PURCHASE	1,162.94	21,615.12
12/31/12	Deposit	INCOME REINVEST	0.03	21,615.15
12/31/12	**Closing Balance**			**$21,615.15**
Total All Money Market Funds				**$21,615.15**

Messages

As a reminder, all Visa® debit card transactions outside of the U.S. are subject to a 1% foreign transaction fee. This charge may apply whether or not there is a currency conversion.

Although a money market mutual fund seeks to preserve the value of your investment at $1 per share, it is possible to lose money by investing in a money market mutual fund. Please see the money market mutual fund's prospectus or contact your investment professional for additional information.

Please note the following information for Pershing's 2012 mailing of Internal Revenue Service (IRS) Forms 1099 (B, DIV, INT, OID and MISC). Your Form 1099(s) will be mailed by February 28, 2013. Pershing has decided to delay this mailing to reduce the need for 1099 revisions, due to late information received from issuers regarding income reclassifications and cost basis-related adjustments.

A $35 Custodial Fee will be charged to Credit Suisse Securities (USA) LLC accounts that have been inactive for the year January 1, 2012 to December 31, 2012. The fee will be charged in March 2013. An account will be considered inactive if it has not effected a security transaction in the calendar year and has 1) one or more security position(s) 2) margin and or credit interest of less than $100 per year or 3) the average monthly balances in money market funds are less than $10,000. If an account does one securities trade, regardless of how much commission was generated they will be considered exempt. This excludes all dividend reinvestment trades, but includes Systematic Reinvestment System (SRS) trades, mutual fund exchanges and principal trades. All of these trades must have settled in 2012. This notice is not an offer or solicitation to buy or sell any security and you should only engage in securities transactions that are suitable and appropriate for you in light of your particular financial situation, and consistent with your investment strategy. This fee will not be charged with respect to Retirement Accounts for which Pershing LLC acts as custodian, Cash on Delivery (COD) accounts, precious metals accounts, Cash Management Services for Credit Suisse Securities (USA) LLC (CSSU) Accounts and fixed income book-entry "only" positions.

Important Arbitration Disclosures and Important Arbitration Agreement

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330.

EXHIBIT #4

Merrill Lynch Wealth Management
Bank of America Corporation

PRIVATE BANKING & INVESTMENT GROUP

Online at: **www.mymerrill.com**

Account Number:

24-Hour Assistance: (800) MERRILL
Access Code:

MR ROBERT L TURNER AND
MRS MARGARET TURNER JTWROS

KEW GARDENS NY 11415-1022

Net Portfolio Value: $2,349,468.48

Your Private Wealth Advisor:
JACOBS/PAPA & ASSOCIATES
623 FIFTH AVE 34TH FLR
NEW YORK NY 10022
1-800-893-4806

CMA® ACCOUNT

This account is enrolled in the Master Financial Service

December 01, 2012 - December 31, 2012

ASSETS

	December 31	*November 30*
Cash/Money Accounts	**832,135.47**	14,124.96
Fixed Income	**42,483.00**	42,636.00
Equities	**967,186.33**	956,888.82
Mutual Funds	**507,663.68**	512,725.73
Options	-	-
Other	-	-
Subtotal (Long Portfolio)	***2,349,468.48***	*1,526,375.51*
TOTAL ASSETS	**$2,349,468.48**	$1,526,375.51

LIABILITIES

Debit Balance	-	-
Short Market Value	-	-
TOTAL LIABILITIES	-	-
NET PORTFOLIO VALUE	**$2,349,468.48**	$1,526,375.51
MARGIN AVAILABLE CREDIT	**1,891,600.00**	

CASH FLOW

	This Statement	*Year to Date*
Opening Cash/Money Accounts	**$14,124.96**	
CREDITS		
Funds Received	**810,000.00**	810,000.00
Electronic Transfers	-	-
Other Credits	-	10,000.00
Subtotal	***810,000.00***	*820,000.00*
DEBITS		
Electronic Transfers	**(1,211.76)**	(34,541.12)
Margin Interest Charged	-	-
Other Debits	**(103.20)**	(1,204.35)
Visa Purchases *(debits)*	-	-
ATM/Cash Advances	-	-
Checks Written/Bill Payment	-	(50,600.00)
Subtotal	***(1,314.96)***	*(86,345.47)*
Net Cash Flow	**$808,685.04**	$733,654.53
Dividends/Interest Income	**11,221.11**	73,126.75
Dividend Reinvestments	**(1,895.64)**	(2,432.38)
Security Purchases/Debits	-	-
Security Sales/Credits	-	20,833.20
Closing Cash/Money Accounts	**$832,135.47**	
Securities You Transferred In/Out	**31.01**	75.95

[redacted]

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ACCOUNT INVESTMENT OBJECTIVE

December 01, 2012 - December 31, 2012

INCOME: Objective is to obtain a continuing stream of income from investments in both fixed-income instruments and equities. In order to satisfy current yield requirements, the investor should be willing to accept the risk of principal loss.

If you have changes to your investment objective, please contact your Private Wealth Advisor(s).

YOUR CMA BANK DEPOSIT INTEREST SUMMARY

Money Account Description	Opening Balance	Average Deposit Balance	Current Yield%	Interest on Deposits	Closing Balance
FIA Card Services, N.A.	13,320	283,413	.07	16.85	**337,728**
Bank of America RI, N.A.	3	412,645	.07	24.54	**492,024**
TOTAL ML Bank Deposit Program	13,323			41.39	**829,752**

YOUR CMA ASSETS

CASH/MONEY ACCOUNTS Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Estimated Annual Income	Est. Annual Yield%
CASH	2,383.47	2,383.47		**2,383.47**		
ML BANK DEPOSIT PROGRAM	829,752.00	829,752.00	1.0000	**829,752.00**	**581**	.07
TOTAL		832,135.47		**832,135.47**	**581**	.07

PREFERRED STOCKS Description	Acquired	Quantity	Adjusted/Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield%
MORGAN STANLEY CAP TR IV *DEF INT TR PFD SECS 06.250% APRIL 1 2033* *MOODY'S: BA1 S&P: BB+ CUSIP: 617462205*	11/23/09	1,700	34,404.42	24.9900	**42,483.00**	8,078.58		**2,656**	6.25
TOTAL		1,700	[redacted]		**42,483.00**	8,078.58		**2,656**	6.25

PLEASE REFER TO NOTES BELOW FOR INFORMATION REGARDING CREDIT RATINGS.

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YOUR CMA ASSETS

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EQUITIES Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
B & G FOODS INC NEW CL A	BGS	03/01/05	1,000	8.0792	8,079.25	28.3100	**28,310.00**	20,230.75	**1,160**	4.09
BOEING COMPANY	BA	09/01/98	1,000	33.6316	33,631.68	75.3600	**75,360.00**	41,728.32	**1,940**	2.57
BP PLC SPON ADR	BP	02/08/96	134	26.8939	3,603.79	41.6400	5,579.76	1,975.97	290	5.18
		04/22/96	134	26.9589	3,612.50	41.6400	5,579.76	1,967.26	290	5.18
		05/14/96	132	27.6988	3,656.25	41.6400	5,496.48	1,840.23	286	5.18
Subtotal			*400*		*10,872.54*		***16,656.00***	*5,783.46*	***866***	*5.18*
CHEVRON CORP	CVX	02/23/96	800	28.0625	22,450.00	108.1400	86,512.00	64,062.00	2,880	3.32
		05/14/96	200	29.5000	5,900.00	108.1400	21,628.00	15,728.00	720	3.32
Subtotal			*1,000*		*28,350.00*		***108,140.00***	*79,790.00*	***3,600***	*3.32*
CONAGRA FOODS INC	CAG	11/17/10	1,050	21.5715	22,650.10	29.5000	**30,975.00**	8,324.90	**1,050**	3.38
EXXON MOBIL CORP COM	XOM	02/08/96	792	21.6145	17,118.75	86.5500	68,547.60	51,428.85	1,806	2.63
		05/14/96	528	21.8750	11,550.00	86.5500	45,698.40	34,148.40	1,204	2.63
Subtotal			*1,320*		*28,668.75*		***114,246.00***	*85,577.25*	***3,010***	*2.63*
GLAXOSMITHKLINE PLC ADR	GSK	05/23/96	1,000	26.1250	26,125.00	43.4700	**43,470.00**	17,345.00	**2,319**	5.33
JPMORGAN CHASE & CO	JPM	04/05/94	1,110	16.5967	18,422.42	43.9691	48,805.70	30,383.28	1,333	2.72
		04/30/97	1,500	31.2240	46,836.10	43.9691	65,953.65	19,117.55	1,801	2.72
Subtotal			*2,610*		*65,258.52*		***114,759.35***	*49,500.83*	***3,134***	*2.72*
KRAFT FOODS GROUP INC SHS	KRFT	11/17/10	249	32.4206	8,072.75	45.4700	11,322.03	3,249.28	498	4.39
(.9998 FRACTIONAL SHARE)		11/17/10		32.4164	32.41	45.4700	45.46	13.05	2	4.39
(.0002 FRACTIONAL SHARE)		N/A		N/A	N/A	45.4700	.01	N/A		4.39
Subtotal			*250*		*8,105.16*		***11,367.50***	*3,262.33*	***500***	*4.39*
MICROSOFT CORP	MSFT	12/09/96	4,125	10.0306	41,376.60	26.7097	**110,177.51**	68,800.91	**3,795**	3.44
MONDELEZ INTERNATIONAL INC	MDLZ	11/17/10	750	19.9907	14,993.05	25.4532	**19,089.90**	4,096.85	**391**	2.04
PROCTER & GAMBLE CO	PG	04/26/96	1,000	21.0526	21,052.60	67.8900	**67,890.00**	46,837.40	**2,248**	3.31

YOUR CMA ASSETS

December 01, 2012 - December 31, 2012

EQUITIES (continued) *Description*	*Symbol*	*Acquired*	*Quantity*	*Unit Cost Basis*	*Total Cost Basis*	*Estimated Market Price*	*Estimated Market Value*	*Unrealized Gain/(Loss)*	*Estimated Annual Income*	*Current Yield%*
ROYAL DUTCH SHELL PLC *SPONS ADR A*	RDSA	02/08/96	800	35.4375	28,350.00	68.9500	**55,160.00**	26,810.00	**2,340**	4.24
TOTAL S.A. SP ADR	TOT	N/A	1,600	N/A	N/A	52.0100	**83,216.00**	N/A	**4,010**	4.81
VENTAS INC *REIT*	VTR	11/17/10	450	51.6703	23,251.65	64.7200	**29,124.00**	5,872.35	**1,116**	3.83
VODAFONE GROP PLC SP ADR	VOD	10/10/91	1,093	7.5159	8,214.96	25.1900	**27,532.67**	19,317.71	**1,640**	5.95
WINDSTREAM CORP	WIN	02/24/05	830	16.0132	13,291.03	8.2800	6,872.40	(6,418.63)	830	12.07
		03/21/05	200	15.2762	3,055.25	8.2800	1,656.00	(1,399.25)	200	12.07
		03/21/05	1,800	15.3592	27,646.65	8.2800	14,904.00	(12,742.65)	1,800	12.07
		10/05/07	1,000	14.2840	14,284.01	8.2800	8,280.00	(6,004.01)	1,000	12.07
Subtotal			*3,830*		*58,276.94*		***31,712.40***	*(26,564.54)*	***3,830***	*12.07*
TOTAL					427,256.80		**967,186.33**	456,713.52	**36,949**	3.82

RESEARCH RATINGS

Security	*Symbol*	*BofAML Research*	*Morningstar*	*S&P*
BP PLC SPON ADR	BP	Buy (C17)	Hold	Hold
BOEING COMPANY	BA	Buy (B17)	Hold	Buy
CHEVRON CORP	CVX	Neutral (A27)	Buy	Buy
CONAGRA FOODS INC	CAG	Buy (B17)	Hold	Buy
EXXON MOBIL CORP COM	XOM	Buy (A17)	Buy	Buy
GLAXOSMITHKLINE PLC ADR	GSK	Buy (A17)	Buy	Sell
JPMORGAN CHASE & CO	JPM	Buy (B17)	Hold	Buy
KRAFT FOODS GROUP INC	KRFT	Buy (B17)	Buy	Hold
MONDELEZ INTERNATIONAL	MDLZ	Buy (B17)	Hold	Buy
MICROSOFT CORP	MSFT	Buy (B17)	[redacted]	Buy
PROCTER & GAMBLE CO	PG	Buy (A17)	Hold	Hold
ROYAL DUTCH SHELL PLC	RDSA	Neutral (A27)	Buy	Hold

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RESEARCH RATINGS (continued)

Security	Symbol	BofAML Research	Morningstar	S&P
TOTAL S.A. SP ADR	TOT	Underperform (C37)	Hold	Buy
VENTAS INC	VTR	Buy (B17)	Hold	Buy
VODAFONE GROP PLC SP ADR	VOD	Neutral (B27)	Buy	Buy
WINDSTREAM CORP	WIN	Buy (C17)	Buy	Buy

PLEASE REFER TO THE BACK OF YOUR STATEMENT FOR A GUIDE TO BofAML AND THIRD PARTY RESEARCH RATINGS.

MUTUAL FUNDS/CLOSED END FUNDS/UIT Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Total Client Investment	Cumulative Investment Return ($)	Estimated Annual Income	Current Yield%
BLACKROCK NY MUNI INC	4,600	75,426.35	16.5100	**75,946.00**	519.65	75,426	**519**	**4,140**	5.45
SYMBOL: BNY Initial Purchase:03/30/06									
Fixed Income 100%									
BLACKROCK EMERGING	3,323	56,711.74	19.8100	**65,828.63**	9,116.89	17,307	**48,521**	**718**	1.09
MARKETS FUND A									
SYMBOL: MDDCX Initial Purchase:11/17/03									
Equity 100%									
.0700 Fractional Share		*1.36*	*19.8100*	***1.39***	*.03*			***1***	*1.09*
CALAMOS STRAT TOT RETURN	11,975	103,975.07	9.8100	**117,474.75**	13,499.68	103,975	**13,499**	**10,059**	8.56
FD									
SYMBOL: CSQ Initial Purchase:11/23/09									
Fixed Income 42% Equity 58%									
INVESCO BOND FUND	2,575	50,641.07	21.3400	**54,950.50**	4,309.43	50,641	**4,309**	**2,395**	4.35
SYMBOL: VBF Initial Purchase:11/23/09									
Fixed Income 100%									
MAINSTAY HIGH YIELD CORP	6,359	39,239.22	6.0800	**38,662.72**	(576.50)	39,239	**(576)**	**2,379**	6.15

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MUTUAL FUNDS/CLOSED END FUNDS/UIT (continued) Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Total Client Investment	Cumulative Investment Return ($)	Estimated Annual Income	Current Yield%
BOND FD CL C									
SYMBOL: MYHCX Initial Purchase:12/10/03									
Fixed Income 100%									
.7690 Fractional Share		4.34	6.0800	**4.68**	.34			**1**	6.15
NUVEEN NY INV QUAL MUNI	3,400	41,322.99	15.4600	**52,564.00**	11,241.01	41,322	**11,241**	**2,815**	5.35
SYMBOL: NQN Initial Purchase:11/21/08									
Fixed Income 100%									
PIMCO TOTAL RETURN FD	2,897	31,743.33	11.2400	**32,562.28**	818.95	24,792	**7,769**	**681**	2.09
CL C									
	1	N/A	11.2400	**11.24**	N/A			**1**	2.09
SYMBOL: PTTCX Initial Purchase:10/06/09									
Fixed Income 100%									
.6660 Fractional Share		7.61	11.2400	**7.49**	(0.12)			**1**	2.09
PIONEER HIGH INCOME TR	4,375	75,761.44	15.9200	**69,650.00**	(6,111.44)	75,761	**(6,111)**	**7,219**	10.36
SYMBOL: PHT Initial Purchase:02/14/06									
Fixed Income 100%									
Subtotal (Fixed Income)				373,698.31					
Subtotal (Equities)				133,965.37					

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MUTUAL FUNDS/CLOSED END FUNDS/UIT (continued) Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Total Client Investment	Cumulative Investment Return ($)	Estimated Annual Income	Current Yield%
TOTAL		474,834.52		**507,663.68**	32,817.92		**79,171**	**30,410**	5.99

Total Client Investment: Cost of shares directly purchased and still held. Does not include shares purchased through reinvestment.
Cumulative Investment Return: Estimated Market Value minus Total Client Investment. Cumulative Investment Return is the dollar value of the capital appreciation (depreciation) of all shares purchased and still held, including shares acquired through reinvestment of dividends and distributions, which may be greater or less than the actual income distributed.
Unrealized Gain or (Loss): Estimated Market Value minus Total Cost Basis (total cost of shares directly purchased and still held, as well as cost of shares acquired through reinvestment). Provided for Tax Planning purposes only and is not applicable to retirement accounts.
Initial Purchase: Date of your initial investment in this fund.

Market Timing: Merrill Lynch's policies prohibit mutual fund market timing, which involves the purchase and sale of mutual fund shares within short periods of time with the intention of capturing short-term profits resulting from market volatility. Market timing may result in lower returns for long-term fund shareholders because market timers capture short-term gains that would otherwise pass to all shareholders and due to increased transaction costs and fewer assets for investment due to the need to retain cash to satisfy redemptions.

LONG PORTFOLIO	Adjusted/Total Cost Basis	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield%
TOTAL	1,768,631.21	**2,349,468.48**	497,610.02		**70,595**	3.00

Notes
Total values exclude N/A items
For Credit Ratings: S&P and Moody's provide credit ratings on the credit quality of certain bonds and preferred stocks. For a credit enhanced security, Moody's and S&P publish and provide third party vendors the higher of the rating on the credit enhancer (guarantor) or the stand alone rating on the underlying security.

YOUR CMA TRANSACTIONS

DIVIDENDS/INTEREST INCOME TRANSACTIONS

Date	Transaction Type	Quantity	Description	Reinvestment	Income	Income Year To Date
12/31	¤ Bank Interest		BANK DEPOSIT INTEREST		1.39	
	Income Total		ML BANK DEPOSIT PROGRAM [redacted]		40.00	
	Subtotal (Taxable Interest)				*41.39*	*2,720.28*
12/03	Dividend		NUVEEN NY INV QUAL MUNI HOLDING 3400.0000		234.60	

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YOUR CMA TRANSACTIONS

December 01, 2012 - December 31, 2012

DIVIDENDS/INTEREST INCOME TRANSACTIONS (continued)

Date	Transaction Type	Quantity	Description	Reinvestment	Income	Income Year To Date
			PAY DATE 12/03/2012			
12/03	Dividend		BLACKROCK NY MUNI INC		345.00	
			HOLDING 4600.0000			
			PAY DATE 12/03/2012			
12/31	Dividend		NUVEEN NY INV QUAL MUNI		234.60	
			HOLDING 3400.0000			
			PAY DATE 12/31/2012			
12/31	Dividend		BLACKROCK NY MUNI INC		345.00	
			HOLDING 4600.0000			
			PAY DATE 12/31/2012			
	Subtotal (Tax-Exempt Dividends)				*1,159.20*	*7,196.70*
12/03	* Dividend		MAINSTAY HIGH YIELD CORP		198.42	
			BOND FD CL C			
			PAY DATE 11/30/2012			
12/04	* Dividend		CONAGRA FOODS INC		262.50	
			HOLDING 1050.0000			
			PAY DATE 12/04/2012			
12/05	* Dividend		MAINSTAY HIGH YIELD CORP		198.42	
			BOND FD CL C			
			PAY DATE 12/04/2012			
12/07	* Dividend		BOEING COMPANY		440.00	
			HOLDING 1000.0000			
			PAY DATE 12/07/2012			
12/10	* Dividend		CHEVRON CORP		900.00	
			HOLDING 1000.0000			
			PAY DATE 12/10/2012			
12/10	* Dividend		EXXON MOBIL CORP COM		752.40	
			HOLDING 1320.0000	[redacted]		
			PAY DATE 12/10/2012			
12/10	* Dividend		PIMCO TOTAL RETURN FD		61.71	

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YOUR CMA TRANSACTIONS

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DIVIDENDS/INTEREST INCOME TRANSACTIONS (continued)

Date	Transaction Type	Quantity	Description	Reinvestment	Income	Income Year To Date
			CL C			
			PAY DATE 12/07/2012			
12/10	Reinvestment		PIMCO TOTAL RETURN FD	(61.71)		
			CL C			
12/10	Divd Reinv	5	PIMCO TOTAL RETURN FD			
			CL C			
			REINV AMOUNT $61.71			
			REINV PRICE $11.62000			
			QUANTITY BOT 5.3110			
			AS OF 11/30			
12/13	* Dividend		MICROSOFT CORP		948.75	
			HOLDING 4125.0000			
			PAY DATE 12/13/2012			
12/13	* Lg Tm Cap Gain		PIMCO TOTAL RETURN FD		318.60	
			CL C			
			PAY DATE 12/12/2012			
12/13	Reinvestment		PIMCO TOTAL RETURN FD	(318.60)		
			CL C			
12/13	* Sh Tm Cap Gain		PIMCO TOTAL RETURN FD		434.06	
			CL C			
			PAY DATE 12/12/2012			
12/13	Reinvestment		PIMCO TOTAL RETURN FD	(434.06)		
			CL C			
12/13	Divd Reinv	28	PIMCO TOTAL RETURN FD			
			CL C			
			REINV AMOUNT $318.60			
			REINV PRICE $11.36000			
			QUANTITY BOT 28.0460			
			AS OF 12/12			
12/13	Divd Reinv	38	PIMCO TOTAL RETURN FD			
			CL C			

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YOUR CMA TRANSACTIONS

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DIVIDENDS/INTEREST INCOME TRANSACTIONS (continued)

Date	Transaction Type	Quantity	Description	Reinvestment	Income	Income Year To Date
			REINV AMOUNT $434.06			
			REINV PRICE $11.36000			
			QUANTITY BOT 38.2100			
			AS OF 12/12			
12/14	* Dividend		CALAMOS STRAT TOT RETURN FD		838.25	
			HOLDING 11975.0000			
			PAY DATE 12/14/2012			
12/20	* Dividend		PIONEER HIGH INCOME TR		601.56	
			HOLDING 4375.0000			
			PAY DATE 12/20/2012			
12/20	* Rpt Fgn Div		ROYAL DUTCH SHELL PLC SPONS ADR A		688.00	
			HOLDING 800.0000			
			PAY DATE 12/20/2012			
12/21	* Rpt Fgn Div		BP PLC SPON ADR		216.00	
			HOLDING 400.0000			
			PAY DATE 12/21/2012			
12/21	* Dividend		BLACKROCK EMERGING MARKETS FUND A		711.69	
			PAY DATE 12/20/2012			
12/21	Reinvestment		BLACKROCK EMERGING MARKETS FUND A	(711.69)		
12/21	Divd Reinv	36	BLACKROCK EMERGING MARKETS FUND A			
			REINV AMOUNT $711.69			
			REINV PRICE $19.50000			
			QUANTITY BOT 36.4970 [redacted]			
			AS OF 12/19			
12/28	* Dividend		VENTAS INC REIT		279.00	

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YOUR CMA TRANSACTIONS

December 01, 2012 - December 31, 2012

DIVIDENDS/INTEREST INCOME TRANSACTIONS (continued)

Date	Transaction Type	Quantity	Description	Reinvestment	Income	Income Year To Date
			HOLDING 450.0000			
			PAY DATE 12/28/2012			
12/28	* Dividend		PIMCO TOTAL RETURN FD		327.93	
			CL C			
			PAY DATE 12/27/2012			
12/28	Reinvestment		PIMCO TOTAL RETURN FD	(327.93)		
			CL C			
12/28	Divd Reinv	29	PIMCO TOTAL RETURN FD			
			CL C			
			REINV AMOUNT $327.93			
			REINV PRICE $11.24000			
			QUANTITY BOT 29.1750			
			AS OF 12/27			
12/31	* Lg Tm Cap Gain		NUVEEN NY INV QUAL MUNI		145.86	
			HOLDING 3400.0000			
			PAY DATE 12/31/2012			
12/31	* Dividend		INVESCO BOND FUND		199.56	
			HOLDING 2575.0000			
			PAY DATE 12/31/2012			
12/31	* Lg Tm Cap Gain		INVESCO BOND FUND		442.90	
			HOLDING 2575.0000			
			PAY DATE 12/31/2012			
12/31	* Sh Tm Cap Gain		INVESCO BOND FUND		1,013.26	
			HOLDING 2575.0000			
			PAY DATE 12/31/2012			
12/31	* Dividend		PIMCO TOTAL RETURN FD		41.65	
			CL C			
			PAY DATE 12/31/2012			
12/31	Reinvestment		PIMCO TOTAL RETURN FD	(41.65)		
			CL C			
	Subtotal (Taxable Dividends)				*10,020.52*	*63,209.77*

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YOUR CMA TRANSACTIONS

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DIVIDENDS/INTEREST INCOME TRANSACTIONS (continued)

Date	Transaction Type	Quantity	Description	Reinvestment	Income	Income Year To Date
	NET TOTAL			**(1,895.64)**	**11,221.11**	**73,126.75**
	▪ Long Term Capital Gain Distributions				907.36	907.36

The long-term capital gain distribution amounts may change due to income reclassification information provided by the issuer. In particular, distributions made by Mutual Funds, REITs and UITs often need to be reclassified as a different type of distribution (including long-term capital gain distributions) after the end of the year in which the distribution was originally paid.

REALIZED GAINS/(LOSSES)

Description	Quantity	Acquired Date	Liquidation Date	Sale Amount	Cost Basis	Gains/(Losses) * This Statement	Gains/(Losses) * Year to Date
Subtotal (Long-Term)							*(5,229.35)*
Subtotal (Short-Term)							*(.13)*
TOTAL							**(5,229.48)**

* - Excludes transactions for which we have insufficient data

The capital gains and losses shown above may not reflect all transactions which must be reported on your 2012 tax return. These reportable transactions will appear on your January statement.

SECURITIES YOU TRANSFERRED IN/OUT

Date	Description	Transaction Type	Quantity	Value of Securities	Year To Date
12/03	PIMCO TOTAL RETURN FD CL C FULL SHARE ACCUM SHARE VALUE $11.63	Journal Entry	1	11.63	
12/05	PIMCO TOTAL RETURN FD CL C FULL SHARE ACCUM SHARE VALUE $11.65	Journal Entry	-1	(11.65)	
12/10	PIMCO TOTAL RETURN FD CL C FULL SHARE ACCUM SHARE VALUE $11.65	Journal Entry	1	11.65	

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YOUR CMA TRANSACTIONS

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SECURITIES YOU TRANSFERRED IN/OUT (continued)

Date	Description	Transaction Type	Quantity	Value of Securities	Year To Date
12/21	BLACKROCK EMERGING MARKETS FUND A FULL SHARE ACCUM SHARE VALUE $19.38	Journal Entry	1	19.38	
	NET TOTAL			**31.01**	**75.95**

CASH/OTHER TRANSACTIONS

Date	Transaction Type	Quantity	Description	Debit	Credit
12/04	Funds Received		CHECK DEPOSIT		790,000.00
12/04	Funds Received		CHECK DEPOSIT		20,000.00
	Subtotal (Funds Received)				*810,000.00*
12/03	Pre-Authdebt		MORTGAGE SERV CT	1,211.76	
	Subtotal (Electronic Transfers)			*1,211.76*	
12/20	Fgn Div Tax		ROYAL DUTCH SHELL PLC SPONS ADR A NON-RECLAIMABLE TAX PAY DATE 12/20/2012	103.20	
	Subtotal (Other Debits/Credits)			*103.20*	
	NET TOTAL				**808,685.04**

YOUR CMA MONEY ACCOUNT TRANSACTIONS

Date	Description	Withdrawals	Deposits	Date	Description	Withdrawals	Deposits
12/03	ML BANK DEPOSIT PROGRAM	410.00		12/14	ML BANK DEPOSIT PROGRAM		949.00
12/04	ML BANK DEPOSIT PROGRAM		778.00	12/17	ML BANK DEPOSIT PROGRAM		838.00
12/05	ML BANK DEPOSIT PROGRAM		810,262.00	12/21	ML BANK DEPOSIT PROGRAM		1,186.00
12/06	ML BANK DEPOSIT PROGRAM		199.00	12/24	ML BANK DEPOSIT PROGRAM		216.00
12/10	ML BANK DEPOSIT PROGRAM		440.00	12/31	ML BANK DEPOSIT PROGRAM		279.00

MR ROBERT L TURNER AND

Account Number

24-Hour Assistance: (800) MERRILL
Access Code

YOUR CMA MONEY ACCOUNT TRANSACTIONS (continued)

December 01, 2012 - December 31, 2012

Date	*Description*	*Withdrawals*	*Deposits*	*Date*	*Description*	*Withdrawals*	*Deposits*
12/11	ML BANK DEPOSIT PROGRAM		1,652.00				
	NET TOTAL						**816,389.00**

BY HIOIT #5

Merrill Lynch Wealth Management
Bank of America Corporation

PRIVATE BANKING & INVESTMENT GROUP

Primary Account

ROBERT L TURNER

KEW GARDENS NY 11415-1022

YOUR MERRILL LYNCH REPORT

December 01, 2012 - December 31, 2012

PORTFOLIO SUMMARY

	December 31	November 30	Month Change	
Net Portfolio Value	**$574,252.47**	**$568,755.21**	**$5,497.26**	▲
Your assets	$574,252.47	$568,755.21	$5,497.26	▲
Your liabilities [1]	-	-		
Your Net Cash Flow (Inflows/Outflows)	$3,829.31	($14,470.69)		
Securities You Transferred In/Out	$86.40	-		
Subtotal Net Contributions	***$3,915.71***	***($14,470.69)***		
Your Dividends/Interest Income	$2,421.78	$966.08		
Your Market Change	($840.23)	($12,009.47)		
Subtotal Investment Earnings	***$1,581.55***	***($11,043.39)***		

If you have questions on your statement, call 24-Hour Assistance:
(800) MERRILL
(800) 637-7455
Access Code:

Investment Advice and Guidance: Call Your Private Wealth Advisor

Your Private Wealth Advisor:
JACOBS/PAPA & ASSOCIATES
623 FIFTH AVE 34TH FLR
NEW YORK NY 10022
1-800-893-4806

Up-to-date account information can be viewed at: www.mymerrill.com, where your statements are archived for three or more years.

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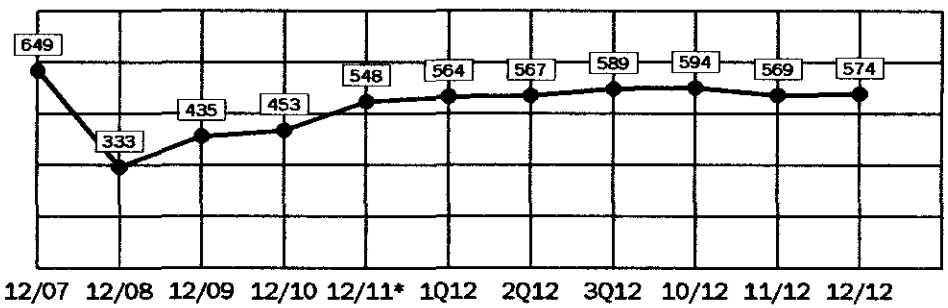
Total Value (Net Portfolio Value plus Assets Not Held/Valued By MLPF&S, if any) in thousands, 2007-2012



* Link relationship change.

[1] Includes cash/margin debit balances and short market values. See Your Balance Sheet and account statements for more details.

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Primary Account:

24-Hour Assistance: (800) MERRILL
Access Code:

YOUR ACCOUNTS

December 01, 2012 - December 31, 2012

INVESTMENTS

	Account No.	Account Type/Managing Firm	December 31	November 30	Page
ROBERT L TURNER	5R9-23W20	Master CMA	**553,594.77**	548,498.81	**6**
Margin Available Credit: 399,590.20					
JOHN MICHAEL TURNER UTMA/NY	5R9-10079	CMA Sub	**10,328.85**	10,128.20	**14**
ANGELINA NAOMI TURNER UTMA/NY	5R9-10081	CMA Sub	**10,328.85**	10,128.20	**19**
Subtotal			**574,252.47**	568,755.21	

All brokerage accounts are held at Merrill Lynch, Pierce, Fenner & Smith Incorporated, Member SIPC. Bank deposits are held at Merrill Lynch affiliated banks or other depository institutions and are covered by FDIC insurance up to applicable limits. They are not protected by SIPC, see the section titled "Protection for Your Account" on the second to last page of your statement for more information.

These summary reports are provided for informational purposes only and contain information from accounts linked for delivery in a single package. The underlying accounts may have different owners and use of "you" or "your" in these reports refer to all owners. The enclosed separate account statements are the official record for each account.

Primary Account

YOUR BALANCE SHEET (for your ML accounts)

December 01, 2012 - December 31, 2012

ASSETS

	December 31	November 30
Cash/Money Accounts	**11,182.09**	5,087.78
Fixed Income	-	-
Equities	**407,689.40**	404,784.00
Mutual Funds	**155,380.98**	158,883.43
Options	-	-
Other	-	-
Subtotal (Long Portfolio)	**574,252.47**	568,755.21
TOTAL ASSETS	**$574,252.47**	$568,755.21

LIABILITIES

Margin Loan/Debit Balance	-	-
Short Market Value	-	-
Subtotal	-	-
NET PORTFOLIO VALUE	**$574,252.47**	$568,755.21

OTHER LIABILITIES (not included in Net Portfolio Value)

Loan Management Account[1]	-	-
Mortgages	-	-
Home Equity Loans	-	-
Business Loans	-	-
Subtotal	-	-
TOTAL LIABILITIES	-	-

[1] Secured by assets in a Merrill Lynch account

CASH FLOW

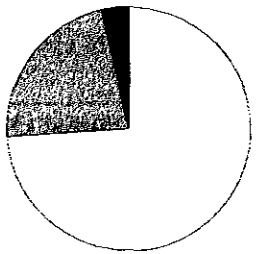
	This Report	Year to Date
Opening Cash/Money Accounts	**$5,087.78**	
CREDITS		
Funds Received	-	-
Electronic Transfers	**9,829.31**	116,409.42
Other Credits	-	29,362.88
Subtotal	**9,829.31**	*145,772.30*
DEBITS		
Electronic Transfers	-	(77,973.77)
Margin Interest Charged	-	-
Other Debits	-	(10,000.00)
Visa Purchases *(debits)*	-	-
ATM/Cash Advances	-	-
Checks Written/Bill Payment	**(6,000.00)**	(91,118.64)
Subtotal	**(6,000.00)**	*(179,092.41)*
Net Cash Flow	**$3,829.31**	($33,320.11)
Dividends/Interest Income	**2,421.78**	24,239.35
Dividend Reinvestments	**(156.78)**	(191.62)
Security Purchases/Debits	-	(19,600.00)
Security Sales/Credits	-	-
Closing Cash/Money Accounts	**$11,182.09**	
Securities You Transferred In/Out	**86.40**	121.02

YOUR PORTFOLIO REVIEW

December 01, 2012 - December 31, 2012

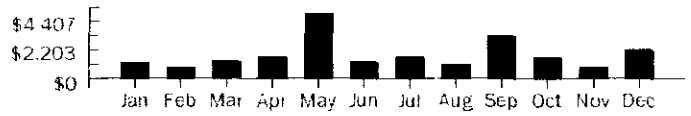
ASSET ALLOCATION*

* Estimated Accrued Interest not included; may not reflect all holdings; does not include asset categories less than 1%; includes the categorical values for the underlying portfolio of individual mutual funds, closed end funds, and UITs.



	Current Value	Allocation
Equities	425,294.29	74.06%
Fixed Income	128,735.17	22.42%
Cash/Money Accounts	11,182.09	1.95%
Alternative Investments	9,040.92	1.57%
TOTAL	**$574,252.47**	**100%**

CURRENT INCOME



	This Report	Year To Date
Tax-Exempt Interest	-	-
Taxable Interest	0.23	16.66
Tax-Exempt Dividends	577.06	3.587.03
Taxable Dividends	1.844.49	20.635.66
Total	$2 421.78	$24.239.35
Your Estimated Annual Income		$24,458.06

TOP FIVE PORTFOLIO HOLDINGS

Based on Estimated Market Value

	Current Value	*% of Portfolio*
PEARSON SPONSORED ADR	195,400.00	34.03%
B & G FOODS INC NEW	84,930.00	14.79%
BLACKROCK NY MUNI INC	39,211.25	6.83%
PIONEER HIGH INCOME TR	38,208.00	6.65%
CONAGRA FOODS INC	30,975.00	5.39%

FINANCIAL MARKET INDICATORS

	This Report	*Last Report*	*Previous Year End*
S&P 500	1426.19	1416.18	1257.60
Three-Month Treasury Bills	.05%	.08%	.01%
Long-Term Treasury Bonds	2.95%	2.81%	2.89%
One-Month LIBOR	.21%	.21%	.30%
NASDAQ	3019.51	3010.24	2605.15

[redacted]

Primary Account:

YOUR MONTHLY INCOME & GAIN/(LOSS) REVIEW

December 01, 2012 - December 31, 2012

INCOME SUMMARY

	This Report					Year to Date				
Account No.	*Tax-Exempt Interest*	*Taxable Interest*	*Tax-Exempt Dividends*	*Taxable Dividends »*	*Total This Report Income*	*Tax-Exempt Interest*	*Taxable Interest*	*Tax-Exempt Dividends*	*Taxable Dividends »*	*Total YTD Income*
Non-Retirement										
5R9-23W20	-	-	577	1,688	**2,265**	-	15	3,587	20,444	**24,046**
5R9-10079	-	-	-	78	**78**	-	1	-	96	**97**
5R9-10081	-	-	-	78	**78**	-	1	-	96	**97**
TOTAL	-	-	$577	$1,844	**$2,422**	-	$17	$3,587	$20,636	**$24,239**

» Dividends may include long term capital gain distributions.

GAIN/(LOSS) SUMMARY

	Realized Gains/(Losses)				Long Term Capital Gain Distributions	Unrealized Gains/(Losses)	
Account No.	*This Report Short Term*	*YTD Short Term*	*This Report Long Term*	*YTD Long Term*	*Year To Date*	*Short Term*	*Long Term*
Non-Retirement							
5R9-23W20	-	-	-	-	201.94	-	115,213.92
5R9-10079	-	-	-	-	-	231.93	-
5R9-10081	-	-	-	-	-	231.93	-
TOTAL	-	-	-	-	**$201.94**	**$463.86**	**$115,213.92**

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Merrill Lynch Wealth Management
Bank of America Corporation

PRIVATE BANKING & INVESTMENT GROUP

Online at: **www.mymerrill.com**

Account Number:

24-Hour Assistance: (800) MERRILL
Access Code:

ROBERT L TURNER

KEW GARDENS NY 11415-1022

Net Portfolio Value: $553,594.77

Your Private Wealth Advisor:
JACOBS/PAPA & ASSOCIATES
623 FIFTH AVE 34TH FLR
NEW YORK NY 10022
1-800-893-4806

CMA® ACCOUNT

This account is enrolled in the Master Financial Service

December 01, 2012 - December 31, 2012

ASSETS

	December 31	*November 30*
Cash/Money Accounts	**10,779.87**	4,685.56
Fixed Income	-	-
Equities	**407,689.40**	404,784.00
Mutual Funds	**135,125.50**	139,029.25
Options	-	-
Other	-	-
Subtotal (Long Portfolio)	***553,594.77***	*548,498.81*
TOTAL ASSETS	**$553,594.77**	$548,498.81

LIABILITIES

Debit Balance	-	-
Short Market Value	-	-
TOTAL LIABILITIES	-	-
NET PORTFOLIO VALUE	**$553,594.77**	$548,498.81
MARGIN AVAILABLE CREDIT	**399,590.20**	

CASH FLOW

	This Statement	*Year to Date*
Opening Cash/Money Accounts	**$4,685.56**	
CREDITS		
Funds Received	-	-
Electronic Transfers	**9,829.31**	116,409.42
Other Credits	-	29,362.88
Subtotal	***9,829.31***	*145,772.30*
DEBITS		
Electronic Transfers	-	(77,973.77)
Margin Interest Charged	-	-
Other Debits	-	(10,000.00)
Visa Purchases *(debits)*	-	-
ATM/Cash Advances	-	-
Checks Written/Bill Payment	**(6,000.00)**	(91,118.64)
Subtotal	***(6,000.00)***	*(179,092.41)*
Net Cash Flow	**$3,829.31**	($33,320.11)
Dividends/Interest Income	**2,265.00**	24,045.59
Security Purchases/Debits	-	-
Security Sales/Credits	-	-
Closing Cash/Money Accounts	**$10,779.87**	
Securities You Transferred In/Out	-	-

[redacted]

ROBERT L TURNER

Account Numbe

24-Hour Assistance: (800) MERRILL
Access Code

ACCOUNT INVESTMENT OBJECTIVE

December 01, 2012 - December 31, 2012

GROWTH: Objective is to accumulate wealth over time through price appreciation rather than current income. The investor should be willing to accept the risk of price volatility and principal loss in seeking to achieve growth.

If you have changes to your investment objective, please contact your Private Wealth Advisor(s).

YOUR CMA BANK DEPOSIT INTEREST SUMMARY

Money Account Description	Opening Balance	Average Deposit Balance	Current Yield%	Interest on Deposits	Closing Balance
FIA Card Services, N.A.	4,295	13,367	.02	0.23	**9,924**
TOTAL ML Bank Deposit Program	4,295			0.23	**9,924**

YOUR CMA ASSETS

CASH/MONEY ACCOUNTS Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Estimated Annual Income	Est. Annual Yield%
CASH	855.87	855.87		**855.87**		
ML BANK DEPOSIT PROGRAM	9,924.00	9,924.00	1.0000	**9,924.00**	**2**	.02
TOTAL		10,779.87		**10,779.87**	**2**	.02

EQUITIES Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
B & G FOODS INC NEW CL A	BGS	11/19/04	3,000	7.8528	23,558.51	28.3100	**84,930.00**	61,371.49	**3,481**	4.09
BRISTOL-MYERS SQUIBB CO	BMY	07/24/03	500	27.2923	13,646.16	32.5900	**16,295.00**	2,648.84	**700**	4.29
CONAGRA FOODS INC	CAG	11/17/10	1,050	21.5710	22,649.57	29.5000	**30,975.00**	8,325.43	**1,050**	3.38

ROBERT L TURNER

Account Number:

YOUR CMA ASSETS

December 01, 2012 - December 31, 2012

EQUITIES (continued) Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
KRAFT FOODS GROUP INC SHS	KRFT	11/17/10	249	32.4100	8,070.11	45.4700	11,322.03	3,251.92	498	4.39
(.9998 FRACTIONAL SHARE)		11/17/10		32.4064	32.40	45.4700	45.46	13.06	2	4.39
(.0002 FRACTIONAL SHARE)		N/A		N/A	N/A	45.4700	.01	N/A		4.39
Subtotal			*250*		*8,102.51*		***11,367.50***	*3,264.98*	***500***	*4.39*
MONDELEZ INTERNATIONAL INC	MDLZ	11/17/10	750	19.9842	14,988.16	25.4532	**19,089.90**	4,101.74	**391**	2.04
PEARSON SPONSORED ADR	PSO	N/A	639	N/A	N/A	19.5400	12,486.06	N/A	444	3.55
		N/A	7,769	N/A	N/A	19.5400	151,806.26	N/A	5,392	3.55
		12/18/03	1,592	11.2429	17,898.81	19.5400	31,107.68	13,208.87	1,105	3.55
Subtotal			*10,000*		*17,898.81*		***195,400.00***	*13,208.87*	***6,941***	*3.55*
VENTAS INC REIT	VTR	11/17/10	450	51.6634	23,248.57	64.7200	**29,124.00**	5,875.43	**1,116**	3.83
WELLS FARGO & CO NEW DEL	WFC	07/24/03	600	26.4865	15,891.90	34.1800	**20,508.00**	4,616.10	**528**	2.57
TOTAL					139,984.19		**407,689.40**	103,412.88	**14,707**	3.61

RESEARCH RATINGS

Security	*Symbol*	*BofAML Research*	*Morningstar*	*S&P*
BRISTOL-MYERS SQUIBB CO	BMY	Buy (A17)	Hold	Hold
CONAGRA FOODS INC	CAG	Buy (B17)	Hold	Buy
KRAFT FOODS GROUP INC	KRFT	Buy (B17)	Buy	Hold
MONDELEZ INTERNATIONAL	MDLZ	Buy (B17)	Hold	Buy
PEARSON SPONSORED ADR	PSO	Neutral (A27)	Hold	Hold
VENTAS INC	VTR	Buy (B17)	Hold	Buy
WELLS FARGO & CO NEW DEL	WFC	Buy (B17)	Buy [redacted]	Hold

PLEASE REFER TO THE BACK OF YOUR STATEMENT FOR A GUIDE TO BofAML AND THIRD PARTY RESEARCH RATINGS.

ROBERT L TURNER

Account Numb

24-Hour Assistance: (800) MERRILL
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YOUR CMA ASSETS

December 01, 2012 - December 31, 2012

MUTUAL FUNDS/CLOSED END FUNDS/UIT *Description*	*Quantity*	*Total Cost Basis*	*Estimated Market Price*	*Estimated Market Value*	*Unrealized Gain/(Loss)*	*Total Client Investment*	*Cumulative Investment Return ($)*	*Estimated Annual Income*	*Current Yield%*
BLACKROCK NY MUNI INC *SYMBOL: BNY Initial Purchase:03/31/06* *Fixed Income 100%*	2,375	38,716.60	16.5100	**39,211.25**	494.65	38,716	**494**	**2,138**	5.45
CALAMOS STRAT TOT RETURN *FD* *SYMBOL: CSQ Initial Purchase:11/17/10* *Fixed Income 42% Equity 58%*	1,675	15,115.18	9.8100	**16,431.75**	1,316.57	15,115	**1,316**	**1,407**	8.56
INVESCO BOND FUND *SYMBOL: VBF Initial Purchase:11/17/10* *Fixed Income 100%*	775	15,185.42	21.3400	**16,538.50**	1,353.08	15,185	**1,353**	**721**	4.35
NUVEEN NY INV QUAL MUNI *SYMBOL: NQN Initial Purchase:11/21/08* *Fixed Income 100%*	1,600	15,087.12	15.4600	**24,736.00**	9,648.88	15,087	**9,648**	**1,325**	5.35
PIONEER HIGH INCOME TR *SYMBOL: PHT Initial Purchase:08/10/06* *Fixed Income 100%*	2,400	39,220.14	15.9200	**38,208.00**	(1,012.14)	39,220	**(1,012)**	**3,960**	10.36
Subtotal (Fixed Income)				*125,595.09*					
Subtotal (Equities)				*9,530.41*					

ROBERT L TURNER

Account Number:

YOUR CMA ASSETS

December 01, 2012 - December 31, 2012

MUTUAL FUNDS/CLOSED END FUNDS/UIT (continued) Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Total Client Investment	Cumulative Investment Return ($)	Estimated Annual Income	Current Yield%
TOTAL		123,324.46		**135,125.50**	11,801.04		**11,799**	**9,551**	7.07

Total Client Investment: Cost of shares directly purchased and still held. Does not include shares purchased through reinvestment.
Cumulative Investment Return: Estimated Market Value minus Total Client Investment. Cumulative Investment Return is the dollar value of the capital appreciation (depreciation) of all shares purchased and still held, including shares acquired through reinvestment of dividends and distributions, which may be greater or less than the actual income distributed.
Unrealized Gain or (Loss): Estimated Market Value minus Total Cost Basis (total cost of shares directly purchased and still held, as well as cost of shares acquired through reinvestment). Provided for Tax Planning purposes only and is not applicable to retirement accounts.
Initial Purchase: Date of your initial investment in this fund.

Market Timing: Merrill Lynch's policies prohibit mutual fund market timing, which involves the purchase and sale of mutual fund shares within short periods of time with the intention of capturing short-term profits resulting from market volatility. Market timing may result in lower returns for long-term fund shareholders because market timers capture short-term gains that would otherwise pass to all shareholders and due to increased transaction costs and fewer assets for investment due to the need to retain cash to satisfy redemptions.

LONG PORTFOLIO	Adjusted/Total Cost Basis	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield%
TOTAL	274,088.52	**553,594.77**	115,213.92		**24,259**	4.38

Total values exclude N/A items

YOUR CMA TRANSACTIONS

DIVIDENDS/INTEREST INCOME TRANSACTIONS

Date	Transaction Type	Quantity	Description	Income	Income Year To Date
12/31	¤ Bank Interest		BANK DEPOSIT INTEREST	.23	
	Subtotal (Taxable Interest)			*.23*	*14.52*
12/03	Dividend		NUVEEN NY INV QUAL MUNI HOLDING 1600.0000 PAY DATE 12/03/2012	110.40	
12/03	Dividend		BLACKROCK NY MUNI INC [redacted] HOLDING 2375.0000 PAY DATE 12/03/2012	178.13	

YOUR CMA TRANSACTIONS

December 01, 2012 - December 31, 2012

DIVIDENDS/INTEREST INCOME TRANSACTIONS (continued)

Date	Transaction Type	Quantity	Description	Income	Income Year To Date
12/31	Dividend		NUVEEN NY INV QUAL MUNI HOLDING 1600.0000 PAY DATE 12/31/2012	110.40	
12/31	Dividend		BLACKROCK NY MUNI INC HOLDING 2375.0000 PAY DATE 12/31/2012	178.13	
	Subtotal (Tax-Exempt Dividends)			*577.06*	*3,587.03*
12/03	* Dividend		WELLS FARGO & CO NEW DEL HOLDING 600.0000 PAY DATE 12/01/2012	132.00	
12/04	* Dividend		CONAGRA FOODS INC HOLDING 1050.0000 PAY DATE 12/04/2012	262.50	
12/14	* Dividend		CALAMOS STRAT TOT RETURN FD HOLDING 1675.0000 PAY DATE 12/14/2012	117.25	
12/20	* Dividend		PIONEER HIGH INCOME TR HOLDING 2400.0000 PAY DATE 12/20/2012	330.00	
12/28	* Dividend		VENTAS INC REIT HOLDING 450.0000 PAY DATE 12/28/2012	279.00	
12/31	* Lg Tm Cap Gain	»	NUVEEN NY INV QUAL MUNI HOLDING 1600.0000 PAY DATE 12/31/2012	68.64	
12/31	* Dividend		INVESCO BOND FUND [redacted] HOLDING 775.0000 PAY DATE 12/31/2012	60.06	

ROBERT L TURNER

Account Number

YOUR CMA TRANSACTIONS

December 01, 2012 - December 31, 2012

DIVIDENDS/INTEREST INCOME TRANSACTIONS (continued)

Date	Transaction Type	Quantity	Description	Income	Income Year To Date
12/31	* Lg Tm Cap Gain		» INVESCO BOND FUND HOLDING 775.0000 PAY DATE 12/31/2012	133.30	
12/31	* Sh Tm Cap Gain		INVESCO BOND FUND HOLDING 775.0000 PAY DATE 12/31/2012	304.96	
	Subtotal (Taxable Dividends)			*1,687.71*	*20,444.04*
	NET TOTAL			**2,265.00**	**24,045.59**
	» Long Term Capital Gain Distributions			201.94	201.94

The long-term capital gain distribution amounts may change due to income reclassification information provided by the issuer. In particular, distributions made by Mutual Funds, REITs and UITs often need to be reclassified as a different type of distribution (including long-term capital gain distributions) after the end of the year in which the distribution was originally paid.

CASH/OTHER TRANSACTIONS

Date	Transaction Type	Quantity	Description	Debit	Credit
12/03	Direct Deposit		House of Rep -Me		9,829.31
	Subtotal (Electronic Transfers)				*9,829.31*
	NET TOTAL				**9,829.31**

CHECKS WRITTEN/BILL PAYMENT

Date Written	Date Cleared	Check Number	Description	Debit	Credit
11/26	12/03	210	FOOD FOR THE POOR	1,000.00	
12/24	12/31	212*	MARILYN DENGLER	5,000.00	
	NET TOTAL			**6,000.00**	

* Indicates gap in check sequence

To report Lost or Stolen Visa Cards or Checks, please call (800) CMA-LOST. [redacted]

ROBERT L TURNER

Account Number:

24-Hour Assistance: (800) MERRILL
Access Code

YOUR CMA MONEY ACCOUNT TRANSACTIONS

December 01, 2012 - December 31, 2012

Date	*Description*	*Withdrawals*	*Deposits*	*Date*	*Description*	*Withdrawals*	*Deposits*
12/03	ML BANK DEPOSIT PROGRAM		9,219.00	12/17	ML BANK DEPOSIT PROGRAM		118.00
12/04	ML BANK DEPOSIT PROGRAM		421.00	12/21	ML BANK DEPOSIT PROGRAM		330.00
12/05	ML BANK DEPOSIT PROGRAM		262.00	12/31	ML BANK DEPOSIT PROGRAM	4,721.00	
	NET TOTAL						**5,629.00**

PX A131 #6

Merrill Lynch Wealth Management
Bank of America Corporation

PRIVATE BANKING & INVESTMENT GROUP

Online at: **www.mymerrill.com**

Account Number

24-Hour Assistance: (800) MERRILL
Access Code:

MLPF& S CUST FPO
ROBERT L TURNER IRRA
FBO ROBERT L TURNER

KEW GARDENS NY 11415-1022

Net Portfolio Value: $560,134.07

Your Private Wealth Advisor:
JACOBS/PAPA & ASSOCIATES
623 FIFTH AVE 34TH FLR
NEW YORK NY 10022
1-800-893-4806

RETIREMENT ACCOUNT

December 01, 2012 - December 31, 2012

ASSETS

	December 31	*November 30*
Cash/Money Accounts	**20,543.97**	15,858.12
Fixed Income	-	-
Equities	**233,160.96**	220,462.00
Mutual Funds	**306,429.14**	304,421.41
Options	-	-
Other	-	9,781.20
Subtotal (Long Portfolio)	***560,134.07***	*550,522.73*
TOTAL ASSETS	**$560,134.07**	$550,522.73

LIABILITIES

Debit Balance	-	-
TOTAL LIABILITIES	-	-
NET PORTFOLIO VALUE	**$560,134.07**	$550,522.73

CASH FLOW

	This Statement	*Year to Date*
Opening Cash/Money Accounts	**$15,858.12**	
CREDITS		
Funds Received	-	-
Electronic Transfers	-	-
Other Credits	-	-
Subtotal	-	-
DEBITS		
Electronic Transfers	-	-
Other Debits	-	(29,362.88)
Subtotal	-	*(29,362.88)*
Net Cash Flow	-	($29,362.88)
Dividends/Interest Income	**4,685.85**	34,697.04
Security Purchases/Debits	-	(36,957.15)
Security Sales/Credits	-	31,206.91
Closing Cash/Money Accounts	**$20,543.97**	
Securities You Transferred In/Out	-	5.91

[redacted]

FBO ROBERT L TURNER

Account Numbe

24-Hour Assistance: (800) MERRILL
Access Code

ACCOUNT INVESTMENT OBJECTIVE

December 01, 2012 - December 31, 2012

GROWTH: Objective is to accumulate wealth over time through price appreciation rather than current income. The investor should be willing to accept the risk of price volatility and principal loss in seeking to achieve growth.

If you have changes to your investment objective, please contact your Private Wealth Advisor(s).

YOUR RETIREMENT ACCOUNT ASSETS

CASH/MONEY ACCOUNTS Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Estimated Annual Income	Est. Annual Yield%
CASH	117.62	117.62		**117.62**		
FIA CARD SERVICES NA RASP	20,426.35	20,426.35	1.0000	**20,426.35**	**14**	.07
TOTAL		20,543.97		**20,543.97**	**14**	.07

EQUITIES Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
AES TRUST III	AESPRC	01/21/05	200	48.8258	9,765.16	49.6500	9,930.00	164.84	675	6.79
PFD CONV 6.75%		01/21/05	1,300	49.0699	63,790.92	49.6500	64,545.00	754.08	4,388	6.79
Subtotal			*1,500*		*73,556.08*		***74,475.00***	*918.92*	***5,063***	*6.79*
BANK OF AMERICA CORP	BAC	03/09/09	1,800	3.7420	6,735.72	11.6100	**20,898.00**	14,162.28	**72**	.34
CITIGROUP INC COM NEW	C	02/02/05	100	494.4000	49,440.00	39.5600	3,956.00	(45,484.00)	4	.10
		07/16/08	100	159.6263	15,962.63	39.5600	3,956.00	(12,006.63)	4	.10
		11/21/08	200	42.7578	8,551.56	39.5600	7,912.00	(639.56)	8	.10
Subtotal			*400*		*73,954.19*		***15,824.00***	*(58,130.19)*	***16***	*.10*
CONAGRA FOODS INC	CAG	11/12/10	400	22.2961	8,918.45	29.5000	**11,800.00**	2,881.55	**400**	3.38
ESC DWS RREEF REAL FD II *PARENT ML# 31KH5*		N/A	5,000	N/A	N/A	N/A	**N/A**	N/A		
GENERAL ELECTRIC	GE	03/09/09	1,800	7.7042	13,867.63	20.9900	**37,782.00**	23,914.37	**1,369**	3.62

FBO ROBERT L TURNER

Account Number:

YOUR RETIREMENT ACCOUNT ASSETS

December 01, 2012 - December 31, 2012

EQUITIES (continued) Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
KINDER MORGAN ENERGY PARTNERS LP	KMP	11/09/06	120	45.9779	5,517.35	79.7900	**9,574.80**	4,057.45	**605**	6.31
KRAFT FOODS GROUP INC SHS	KRFT	11/12/10	99	32.5148	3,218.97	45.4700	4,501.53	1,282.56	198	4.39
(.9999 FRACTIONAL SHARE)		11/12/10		32.5132	32.51	45.4700	45.47	12.96	2	4.39
(.0001 FRACTIONAL SHARE)		N/A		N/A	N/A	45.4700	N/A	N/A		4.39
Subtotal			100		3,251.48		**4,547.00**	1,295.52	**200**	4.39
MONDELEZ INTERNATIONAL INC	MDLZ	11/12/10	300	20.0488	6,014.65	25.4532	**7,635.96**	1,621.31	**156**	2.04
NORDIC AMERICAN TANKERS LTD SHS	NAT	03/18/05	1,000	47.6700	47,670.00	8.7500	8,750.00	(38,920.00)	1,200	13.71
		11/09/06	500	35.0635	17,531.78	8.7500	4,375.00	(13,156.78)	600	13.71
Subtotal			1,500		65,201.78		**13,125.00**	(52,076.78)	**1,800**	13.71
PLAINS ALL AMERN PIPL LP	PAA	05/17/07	600	30.3678	18,220.70	45.2400	**27,144.00**	8,923.30	**1,302**	4.79
VENTAS INC REIT	VTR	04/04/11	160	55.1821	8,829.14	64.7200	**10,355.20**	1,526.06	**397**	3.83
TOTAL					284,067.17		**233,160.96**	(50,906.21)	**11,380**	4.88

RESEARCH RATINGS

Security	Symbol	BofAML Research	Morningstar	S&P
CITIGROUP INC COM NEW	C	Buy (B17)	Hold	Buy
CONAGRA FOODS INC	CAG	Buy (B17)	Hold	Buy
GENERAL ELECTRIC	GE	Buy (B17)	Buy	Hold
KRAFT FOODS GROUP INC	KRFT	Buy (B17)	Buy	Hold
MONDELEZ INTERNATIONAL	MDLZ	Buy (B17)	Hold	Buy
VENTAS INC	VTR	Buy (B17)	H[redacted]	Buy

YOUR RETIREMENT ACCOUNT ASSETS

December 01, 2012 - December 31, 2012

RESEARCH RATINGS (continued)

Security	*Symbol*	*BofAML Research*	*Morningstar*	*S&P*
KINDER MORGAN ENERGY	KMP	Neutral (B27)	Buy	Buy
PLAINS ALL AMERN PIPL LP	PAA	Buy (A17)	Hold	Buy

PLEASE REFER TO THE BACK OF YOUR STATEMENT FOR A GUIDE TO BofAML AND THIRD PARTY RESEARCH RATINGS.

MUTUAL FUNDS/CLOSED END FUNDS/UIT *Description*	*Quantity*	*Total Cost Basis*	*Estimated Market Price*	*Estimated Market Value*	*Unrealized Gain/(Loss)*	*Total Client Investment*	*Cumulative Investment Return ($)*	*Estimated Annual Income*	*Current Yield%*
BLACKROCK CORP HY FUND V *SYMBOL: HYV Initial Purchase:02/14/06* *Fixed Income 100%*	5,345	69,128.17	12.5600	**67,133.20**	(1,994.97)	69,128	**(1,994)**	**5,773**	8.59
BLACKROCK INTL GROWTH & *INCOME TR* *SYMBOL: BGY Initial Purchase:02/12/08* *Equity 100%*	700	11,961.44	7.3500	**5,145.00**	(6,816.44)	11,961	**(6,816)**	**470**	9.12
MACQUARIE/FTGI/UTL D&I *INFRASTR UT DIV & INC FD* *SYMBOL: MFD Initial Purchase:11/04/04* *Equity 100%*	5,900	124,405.61	15.2500	**89,975.00**	(34,430.61)	124,405	**(34,430)**	**8,260**	9.18
MAINSTAY HIGH YIELD CORP *BOND FD CL C* *SYMBOL: MYHCX Initial Purchase:07/07/03* *Fixed Income 100%*	21,697	131,918.73	6.0800	**131,917.76**	(0.97)	131,905	**11**	**8,115**	6.15
.5230 Fractional Share		*3.09*	*6.0800*	***3.18***	*.09*			***1***	*6.15*
TORTOISE MLP FD INC *SYMBOL: NTG Initial Purchase:02/09/12*	500	13,668.26	24.5100	**12,255.00**	(1,413.26)	13,668	**(1,413)**	**830**	6.77

FBO ROBERT L TURNER

Account Number

YOUR RETIREMENT ACCOUNT ASSETS

December 01, 2012 - December 31, 2012

MUTUAL FUNDS/CLOSED END FUNDS/UIT (continued) Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Total Client Investment	Cumulative Investment Return ($)	Estimated Annual Income	Current Yield%
Equity 100%									
Subtotal (Fixed Income)				*199,054.14*					
Subtotal (Equities)				*107,375.00*					
TOTAL		351,085.30		**306,429.14**	(44,656.16)		**(44,642)**	**23,449**	7.65

Total Client Investment: Cost of shares directly purchased and still held. Does not include shares purchased through reinvestment.
Cumulative Investment Return: Estimated Market Value minus Total Client Investment. Cumulative Investment Return is the dollar value of the capital appreciation (depreciation) of all shares purchased and still held, including shares acquired through reinvestment of dividends and distributions, which may be greater or less than the actual income distributed.
Unrealized Gain or (Loss): Estimated Market Value minus Total Cost Basis (total cost of shares directly purchased and still held, as well as cost of shares acquired through reinvestment). Provided for Tax Planning purposes only and is not applicable to retirement accounts.
Initial Purchase: Date of your initial investment in this fund.

Market Timing: Merrill Lynch's policies prohibit mutual fund market timing, which involves the purchase and sale of mutual fund shares within short periods of time with the intention of capturing short-term profits resulting from market volatility. Market timing may result in lower returns for long-term fund shareholders because market timers capture short-term gains that would otherwise pass to all shareholders and due to increased transaction costs and fewer assets for investment due to the need to retain cash to satisfy redemptions.

LONG PORTFOLIO	Adjusted/Total Cost Basis	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield%
TOTAL	655,696.44	**560,134.07**	(95,562.37)		**34,843**	6.22

Total values exclude N/A items

YOUR RETIREMENT ACCOUNT TRANSACTIONS

DIVIDENDS/INTEREST INCOME TRANSACTIONS

Date	Transaction Type	Quantity	Description		Income	Income Year To Date
	Subtotal (Tax-Exempt Interest)					5,062.52
12/03	* Dividend		MACQUARIE/FTGI/UTL D&I INFRASTR UT DIV & INC FD HOLDING 5900.0000 PAY DATE 12/03/2012	[redacted]	2,065.00	

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YOUR RETIREMENT ACCOUNT TRANSACTIONS

December 01, 2012 - December 31, 2012

DIVIDENDS/INTEREST INCOME TRANSACTIONS (continued)

Date	*Transaction Type*	*Quantity*	*Description*	*Income*	*Income Year To Date*
12/03	* Dividend		MAINSTAY HIGH YIELD CORP BOND FD CL C PAY DATE 11/30/2012	676.96	
12/04	* Dividend		CONAGRA FOODS INC HOLDING 400.0000 PAY DATE 12/04/2012	100.00	
12/05	* Dividend		MAINSTAY HIGH YIELD CORP BOND FD CL C PAY DATE 12/04/2012	676.96	
12/12	* Rpt Fgn Div		NORDIC AMERICAN TANKERS LTD SHS HOLDING 1500.0000 PAY DATE 12/12/2012	450.00	
12/18	* Dividend		BLACKROCK CORP HY FUND V HOLDING 5345.0000 PAY DATE 12/18/2012	481.05	
12/28	* Dividend		BANK OF AMERICA CORP HOLDING 1800.0000 PAY DATE 12/28/2012	18.00	
12/28	* Dividend		VENTAS INC REIT HOLDING 160.0000 PAY DATE 12/28/2012	99.20	
12/31	* Dividend		BLACKROCK INTL GROWTH & INCOME TR HOLDING 700.0000 PAY DATE 12/31/2012	117.50	
	Income Total		FIA CARD SERVICES NA RASP [redacted]	1.18	
	Subtotal (Tax-Exempt Dividends)			*4,685.85*	*29,634.52*
	NET TOTAL			**4,685.85**	**34,697.04**

FBO ROBERT L TURNER

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YOUR RETIREMENT ACCOUNT TRANSACTIONS

December 01, 2012 - December 31, 2012

REALIZED GAINS/(LOSSES)

Description	Quantity	Acquired Date	Liquidation Date	Sale Amount	Cost Basis	Gains/(Losses) * This Statement	Gains/(Losses) * Year to Date
Subtotal (Long-Term)							*(6,873.40)*
TOTAL							**(6,873.40)**

* - Excludes transactions for which we have insufficient data

The capital gains and losses shown above may not reflect all transactions which must be reported on your 2012 tax return. These reportable transactions will appear on your January statement.

FUNDS RECEIVED, WITHDRAWALS, AND CHARGES

Date	Transaction Type	Quantity	Description	Debit	Credit
12/03	Fund Delivery	-688	FIA CARD SVS NA RASP		
12/03	Subscription	688	FIA CARD SVS NA RASP	688.00	
12/04	Fund Delivery	-2,742	FIA CARD SVS NA RASP		
12/04	Subscription	2,742	FIA CARD SVS NA RASP	2,742.00	
12/05	Fund Delivery	-100	FIA CARD SVS NA RASP		
12/05	Subscription	100	FIA CARD SVS NA RASP	100.00	
12/06	Fund Delivery	-677	FIA CARD SVS NA RASP		
12/06	Subscription	677	FIA CARD SVS NA RASP	677.00	
12/13	Fund Delivery	-450	FIA CARD SVS NA RASP		
12/13	Subscription	450	FIA CARD SVS NA RASP	450.00	
12/19	Fund Delivery	-481	FIA CARD SVS NA RASP		
12/19	Subscription	481	FIA CARD SVS NA RASP	481.00	
12/31	Fund Delivery	-118	FIA CARD SVS NA RASP		
12/31	Subscription	118	FIA CARD SVS NA RASP	118.00	
	NET TOTAL			**5,256.00**	

FBO ROBERT L TURNER

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YOUR RETIREMENT ACCOUNT CONTRIBUTIONS AND DISTRIBUTIONS

December 01, 2012 - December 31, 2012

Year-End Plan Value as of December 31, 2012: $560,134.07 **Contributions after December 31, 2011 for 2011:** $.00

Distributions	*Tax Year 2012*	*Tax Year 2011*	*RMD Calculated Amount 2012*
Normal	$29,362.88	$10,000.00	$19,362.88

Our records indicate that for 2013 you may be required to take a Required Minimum Distribution (RMD) from this account. You are required to take annual RMDs from your IRA account (s) for the year you turn age 70 1/2 and each subsequent year. The deadline for taking your 2013 RMD is December 31, 2013 or April 1, 2014 if 2013 is your first Required Minimum Distribution year. Contact us after January 15th in order to obtain your RMD calculation (if applicable), otherwise the calculation will be provided to you on your next statement.

The IRS requires all IRA custodians, including Merrill Lynch, to notify it through IRS Form 5498 when an RMD is required from the IRA of a living account owner for the calendar year. An RMD that is required for the current year will be reported to the IRS on the applicable IRS Form 5498.

For IRA, IRRA, SEP/IRA, SIMPLE/IRA ROTH IRA and ESA accounts, the Year-End Plan Value represents the valuation we must furnish to you and the Internal Revenue Service as part of the IRS Form 5498 reporting requirements.