JUN 12 2020
LEGISLATIVE RESOURCE CENTER
2020 JUN 12 PM 2:19
(Office Use Only)
U.S. HOUSE OF REPRESENTATIVES

MC

# UNITED STATES HOUSE OF REPRESENTATIVES
## 2019 FINANCIAL DISCLOSURE STATEMENT

**Form A**
For Use by Members, Officers, and Employees

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

**Name:** Charles J. Fleischmann **Daytime Telephone:** ______

| | | |
|---|---|---|
| **FILER STATUS** | [X] Member of the U.S. House of Representatives — State: TN District: 03 | [ ] Officer or Employee — Employing Office: ______ — Staff Filer Type: (If Applicable) Shared [ ] Principal Assistant [ ] |
| **REPORT TYPE** | [X] 2019 Annual (Due: May 15, 2020) | [ ] Amendment — [ ] Termination, Date of Termination: ______ |

## PRELIMINARY INFORMATION – ANSWER EACH OF THESE QUESTIONS

| | Yes | No |
|---|---|---|
| A. Did you, your spouse, or your dependent child: a. Own any reportable asset that was worth more than $1,000 at the end of the reporting period? or b. Receive more than $200 in unearned income from any reportable asset during the reporting period? | X | |
| B. Did you, your spouse, or your dependent child purchase, sell, or exchange any securities or reportable real estate in a transaction exceeding $1,000 during the reporting period? | X | |
| C. Did you or your spouse have "earned" income (*e.g.*, salaries, honoraria, or pension/IRA distributions) of $200 or more during the reporting period? | | X |
| D. Did you, your spouse, or your dependent child have any reportable liability (more than $10,000) at any point during the reporting period? | | X |
| E. Did you hold any reportable positions during the reporting period or in the current calendar year up through the date of filing? | | X |
| F. Did you have any reportable agreement or arrangement with an outside entity during the reporting period or in the current calendar year up through the date of filing? | | X |
| G. Did you, your spouse, or your dependent child receive any reportable gift(s) totaling more than $390 in value from a single source during the reporting period? | | X |
| H. Did you, your spouse, or your dependent child receive any reportable travel or reimbursements for travel totaling more than $390 in value from a single source during the reporting period? | | X |
| I. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article during the reporting period? | | X |

**ATTACH THE CORRESPONDING SCHEDULE IF YOU ANSWER "YES"**

## IPO AND EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION - ANSWER EACH OF THESE QUESTIONS

| | Yes | No |
|---|---|---|
| **IPO** – Did you purchase any shares that were allocated as a part of an Initial Public Offering during the reporting period? If you answered "yes" to this question, please contact the Committee on Ethics for further guidance. | | X |
| **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 that benefits you, your spouse, or dependent child? | | X |
| **EXEMPTION** – Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or your dependent child because they meet all three tests for exemption? Do not answer "yes" unless you have first consulted with the Committee on Ethics. | | X |

# SCHEDULE A – ASSETS & "UNEARNED INCOME"

**Name:** Charles J. Fleischmann



**BLOCK A — Assets and/or Income Sources**

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

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

For all IRAs and other retirement plans (such as 401(k) plans) provide the value for each asset held in the account that exceeds the reporting thresholds.

For bank and other cash accounts, total the amount in all interest-bearing accounts. If the total is over $5,000, list every financial institution where there is more than $1,000 in interest-bearing accounts.

For rental and other real property held for investment, provide a complete address or description, e.g., "rental property," and a city and state.

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); and any financial interest in, or income derived from, a federal retirement program, including the Thrift Savings Plan.

If you report a privately-traded fund that is an Excepted Investment Fund, please check the "EIF" box.

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

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

**BLOCK B — Value of Asset**

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

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

*Column M is for assets held by your spouse or dependent child in which you have no interest.

**BLOCK C — Type of Income**

Check all columns that apply. For accounts that generate tax-deferred income (such as 401(k), IRA, or 529 accounts), you may check the "Tax-Deferred" column. **Dividends, interest, and capital gains, even if reinvested, must be disclosed as income for assets held in taxable accounts.** 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 for assets held in taxable accounts.** Check "None" if no income was earned or generated.

*Column XII is for assets held by your spouse or dependent child in which you have no interest.

**BLOCK E — Transaction**

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

If only a portion of an asset was sold, please indicate as follows: (S (part)).

Leave this column blank if there are no transactions that exceeded $1,000.

| SP, DC, JT | Asset | EIF | B-A None | B-B $1-$1,000 | B-C $1,001-$15,000 | B-D $15,001-$50,000 | B-E $50,001-$100,000 | B-F $100,001-$250,000 | B-G $250,001-$500,000 | B-H $500,001-$1,000,000 | B-I $1,000,001-$5,000,000 | B-J $5,000,001-$25,000,000 | B-K $25,000,001-$50,000,000 | B-L Over $50,000,000 | B-M Spouse/DC Asset over $1,000,000* | C NONE | C DIVIDENDS | C RENT | C INTEREST | C CAPITAL GAINS | C EXCEPTED/BLIND TRUST | C TAX-DEFERRED | C Other Type of Income (Specify: e.g., Partnership Income or Farm Income) | D-I None | D-II $1-$200 | D-III $201-$1,000 | D-IV $1,001-$2,500 | D-V $2,501-$5,000 | D-VI $5,001-$15,000 | D-VII $15,001-$50,000 | D-VIII $50,001-$100,000 | D-IX $100,001-$1,000,000 | D-X $1,000,001-$5,000,000 | D-XI Over $5,000,000 | D-XII Spouse/DC Asset with Income over $1,000,000* | E P, S, S(part), or E |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| *Examples:* SP | Mega Corp. Stock | | | | | | X | | | | | | | | | | X | | | | | | | | | | X | | | | | | | | | S(part) |
| | Simon & Schuster | | | | Indefinite | | | | | | | | | | | | | | | | | | Royalties | | | X | | | | | | | | | | |
| | ABC Hedge Fund | X | | | | | | | X | | | | | | | | | | | | | | Partnership Income | | | | | X | | | | | | | | |
| JT | Benjamin Edwards | | | | | | | | | | X | | | | | | X | | X | X | | | | | | | | | X | | | | | | | S (part) |
| JT | Pinnacle Bank | | | | | | | | X | | | | | | | | | | X | | | | | | | | X | | | | | | | | | |
| JT | Congressional Federal | | | | X | | | | | | | | | | | X | | | | | | | | X | | | | | | | | | | | | |
| JT | Smartbank | | | | | | | X | | | | | | | | | | | X | | | | | | | | X | | | | | | | | | |
| JT | First Horizon Bank | | | | | | | | X | | | | | | | | | | X | | | | | | | | X | | | | | | | | | |
| JT | First Bank | | | | | | | | | X | | | | | | | | | X | | | | | | | | | X | | | | | | | | |

Use additional sheets if more space is required.

# SCHEDULE A – ASSETS & "UNEARNED INCOME"

Name: Charles J. Fleischmann | Page 3 of 10

## BLOCK A – Assets and/or Income Sources; BLOCK B – Value of Asset

| SP, DC, JT | ASSET NAME | EIF | 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 | M Spouse/DC Asset over $1,000,000* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| JT | Regions Bank | | | | | | X | | | | | | | | |

## BLOCK C – Type of Income

| ASSET NAME | NONE | DIVIDENDS | RENT | INTEREST | CAPITAL GAINS | EXCEPTED/BLIND TRUST | TAX-DEFERRED | Other Type of Income (Specify: e.g., Partnership Income or Farm Income) |
|---|---|---|---|---|---|---|---|---|
| Regions Bank | | | | X | | | | |

## BLOCK D – Amount of Income; BLOCK E – Transaction

| ASSET NAME | 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 | XII Spouse/DC Asset with Income over $1,000,000* | BLOCK E Transaction: P, S, S(part), or E |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Regions Bank | | | X | | | | | | | | | | |

Use additional sheets if more space is required.

# SCHEDULE B – TRANSACTIONS

**Name:** Charles J. Fleischmann



Report any purchase, sale, or exchange transactions that exceeded $1,000 in the reporting period of any security or real property held by you, your spouse, or your dependent child for investment or the production of income. Include transactions that resulted in a capital loss. Provide a brief description of an exchange transaction. Exclude transactions between you, your spouse, or dependent children, or the purchase or sale of your personal residence, unless it generated rental income. If only a portion of an asset is sold, please choose "partial sale" as the type of transaction.

**Capital Gains:** If a sales transaction resulted in a capital gain in excess of $200, check the "capital gains" box, unless it was an asset in a tax-deferred account, and disclose the capital gain income on Schedule A.

* Column K is for assets solely held by your spouse or dependent child.

| SP, DC, JT | Asset | Type of Transaction: Purchase | Type of Transaction: Sale | Type of Transaction: Partial Sale | Type of Transaction: Exchange | Check Box if Capital Gain Exceeded $200 | Date (MO/DA/YR) or Quarterly, Monthly, or Bi-weekly, if applicable | 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 | K Over $1,000,000* (Spouse/DC Asset) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| SP | *Example* Mega Corp. Stock | | | x | | x | 3/9/19 | | x | | | | | | | | | |
| JT | Benjamin Edwards - Atts 1,2,3,4 & 5 | | | X | | X | | | | | X | | | | | | | |
| | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | |

Use additional sheets if more space is required.

## SCHEDULE C – EARNED INCOME

Name: Charles J. Fleischmann



List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. government) totaling $200 or more during the reporting period. 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.

**INCOME LIMITS and PROHIBITED INCOME:** The 2019 limit on outside earned income for Members and employees compensated at or above the "senior staff" rate was $28,440. The 2020 limit is $28,845. In addition, certain types of income (notably honoraria, director's fees, and payments for professional services involving a fiduciary relationship) are totally prohibited.

| | Source (include date of receipt for honoraria) | Type | Amount |
|---|---|---|---|
| Examples: | Keene State | Approved Teaching Fee | $6,000 |
| | State of Maryland | Legislative Pension | $18,000 |
| | Civil War Roundtable (Oct. 2) | Spouse Speech | $1,000 |
| | Ontario County Board of Education | Spouse Salary | N/A |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

Use additional sheets if more space is required.

## SCHEDULE D – LIABILITIES

**Name:** Charles J. Fleischmann



Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or your dependent child. **Mark the highest amount owed during the reporting period. Members:** Members are required to report all liabilities secured by real property including mortgages on their personal residence. **Exclude:** Any mortgage on your personal residence (unless *you rent it out or are a Member); 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 you by a spouse or the child, parent, or sibling of you or your spouse. Report a ***revolving charge account*** (*i.e.*, credit card) only if the balance at the close of the reporting period exceeded $10,000. *Column K is for liabilities held solely by your spouse or dependent child.

| SP, DC, JT | Creditor | Date Liability Incurred MO/YR | Type 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 | K Over $1,000,000* (Spouse/DC Liability) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | *Example* First Bank of Wilmington, DE | 5/19 | Mortgage on Rental Property, Dover, DE | | | | X | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |

## SCHEDULE E – POSITIONS

Report all positions, compensated or uncompensated, held during the current or prior 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, nonprofit organization, labor organization, or educational or other institution other than the United States. **Exclude:** 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 |
|---|---|
| | |
| | |
| | |
| | |
| | |
| | |

Use additional sheets if more space is required.

## SCHEDULE F – AGREEMENTS

Name: Charles J. Fleischmann



Identify the date, parties to, and general terms of any agreement or arrangement that you have 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 Agreement | Terms of Agreement |
|---|---|---|
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

## SCHEDULE G – GIFTS

Report the source (by name), a brief description, and the value of all gifts totaling more than $390 received by you, your spouse, or your dependent child from any source during the year. **Exclude:** Gifts from relatives, gifts of personal hospitality from an individual (which may not include a registered lobbyist or foreign agent), 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 $156 or less need not be added towards the $390 disclosure threshold. **Note:** The gift rule (House Rule 25, clause 5) prohibits acceptance of gifts except as specifically provided in the rule and some gifts require prior approval of the Committee on Ethics.

| Source | | Description | Value |
|---|---|---|---|
| *Example:* | Mr. Joseph Smith, Arlington, VA | Silver Platter (prior determination of personal friendship received from the Committee on Ethics) | $400 |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

Use additional sheets if more space is required.

## SCHEDULE H – TRAVEL PAYMENTS and REIMBURSEMENTS

Name: Charles J. Fleischmann



Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totaling more than $390 received by you, your spouse, or your dependent child during the reporting period. Indicate whether a family member accompanied the traveler 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 (FGDA, 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 the filer.

| | Source | Date(s) | City of Departure-Destination-City of Return | Lodging? (Y/N) | Food? (Y/N) | Family Member Included? (Y/N) |
|---|---|---|---|---|---|---|
| *Examples:* | Government of China (MECEA) | Aug. 6-11 | DC-Beijing, China-DC | Y | Y | N |
| | Habitat for Humanity (charity fundraiser) | Mar. 3-4 | DC-Boston-DC | Y | Y | Y |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |

Use additional sheets if more space is required.

## SCHEDULE I – PAYMENTS MADE TO CHARITY IN LIEU OF HONORARIA

Name: Charles J. Fleischmann



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 paying an honorarium to you. A separate confidential list of charities receiving such payments must be filed directly with the Committee on Ethics.

| | Source | Activity | Date | Amount |
|---|---|---|---|---|
| *Examples:* | *Association of American Associations, Washington, DC* | *Speech* | Feb. 2, 2019 | $2,000 |
| | XYZ Magazine | Article | Aug. 13, 2019 | $500 |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

Use additional sheets if more space is required.

**FILER NOTES**
**(Optional)**

Name: Charles J. Fleischmann



| NOTE NUMBER | NOTES |
|---|---|
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |

Use additional sheets if more space is required.

# Attachment 1

# ATTACHMENT 1

Charles J. Fleischmann
December 31, 2019

Summary of Brokerage Accounts Held Through Benjamin Ewards & Co.

| Account # | Value | Dividends and Interest | Capital Gain Distributions | Gain/(Loss) on Investment Sale | Total Income | Proceeds from Investment Sales | Comments |
|---|---|---|---|---|---|---|---|
| *****3890 | 1,103,940 | | 18,706 | (2,205) | 16,501 | 54,248 | Details on Attachment 2 |
| *****9133 | 3,960 | 13 | | | 13 | | Details on Attachment 3 |
| *****5005 | 120,189 | 3,422 | | 2,703 | 6,125 | 82,626 | Details on Attachment 4 |
| *****1695 | 260,894 | 13,976 | 3,578 | 7,602 | 25,156 | 92,818 | Details on Attachment 5 |
| Totals | 1,488,983 | 17,411 | 22,284 | 8,100 | 47,795 | 229,692 | |

# Attachment 2

BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS

One North Brentwood Blvd., Suite 850
St. Louis, MO 63105

001066 XPL372AF

CHARLES AND BRENDA FLEISCHMAN
8714 RAMBLING ROSE DR
OOLTEWAH, TN 37363-7118

001066 XPL372AF 010467

**Notice to Investors Regarding Custodian Account Statements:** You are encouraged to read the statements you receive from the custodian and compare the information on these statements to this report. Please see the Notice on page 2 of this report for an explanation of differences you may find.

BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS

# Portfolio Summary Report
## Quarter Ending December 31, 2019

**Prepared For**
**Charles and Brenda Fleischman**

| Account Name | | Account Number |
|---|---|---|
| Charles J Fleischmann Brenda M Fleischmann JT Ten | Benjamin F. Edwards Advisory Portfolios | |
| Charles J Fleischmann Brenda M Fleischmann JT Ten | Benjamin F. Edwards Private Portfolios | |
| Charles J Fleischmann SEP | Benjamin F. Edwards Private Portfolios | |

**Your Financial Advisor**

**WARD PETTY**
**Benjamin F. Edwards & Company**
**345 Frazier Ave**
**Suite 205**
**Chattanooga, TN 37405**
**423-668-5411**

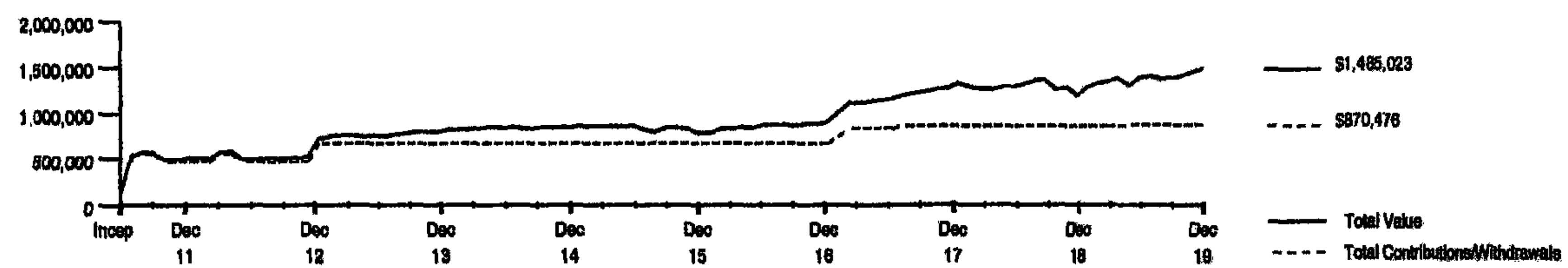
## Portfolio Summary

| Charles and Brenda Fleischman | Portfolio Change | Since Inception (09/22/2011) | Fiscal YTD | Current QTR |
|---|---|---|---|---|
| | Beginning Market Value | $144,158 | $1,190,766 | $1,383,447 |
| | Net Contributions/Withdrawals | $726,317 | $7,824 | $216 |
| | Gain/Loss + Income Earned | $614,546 | $286,433 | $101,360 |
| Quarter Ending 12/31/2019 | Ending Market Value | $1,485,023 | $1,485,023 | $1,485,023 |
| Year Ending 12/31/2019 | | | | |

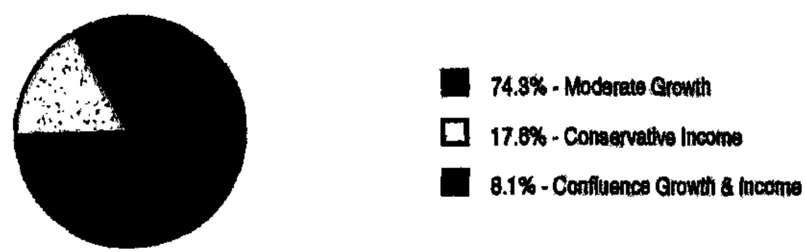
| Taxable Account Information 01/01/2019 - 12/31/2019 | | |
|---|---|---|
| Income Received | | $9,931 |
| Net Gain or Loss | Short | Long |
| Realized | $116 | $10,189 |
| Unrealized | $7,142 | $14,202 |
| Capital Gain | $219 | $3,359 |

| Investment & *Benchmark* Returns (%) | Allocation | Since Inception | Fiscal YTD | Current QTR | Market Value | Accruals | Total Value |
|---|---|---|---|---|---|---|---|
| **Your Portfolio** | **100.0%** | **7.78%[1]** | **23.99%** | **7.33%** | **$1,484,912** | **$111** | **$1,485,023** |
| *S&P 500 Total Return* | | *15.94%[1]* | *31.49%* | *9.07%* | | | |
| *BBgBarc Government Credit* | | *2.97%[1]* | *9.71%* | *-0.01%* | | | |
| *MSCI EAFE Net Taxes* | | *8.26%[1]* | *22.01%* | *8.17%* | | | |
| Benjamin F. Edwards Advisory Portfolios | 8.1% | 8.70%[1] | 21.44% | 4.53% | $120,166 | $23 | $120,189 |
| Benjamin F. Edwards Private Portfolios (EPP-011695) | 17.6% | 3.42%[1] | 13.42% | 3.45% | $260,818 | $76 | $260,894 |
| Benjamin F. Edwards Private Portfolios (EPP-003890) | 74.3% | 9.08%[1] | 27.08% | 8.60% | $1,103,928 | $12 | $1,103,940 |

## Portfolio Growth




## Asset Allocation & Style Allocation


1-Annualized Return 2-Cash, Money Funds, and Bank Deposits
Historical portfolio returns include the impact of terminated accounts previously held.

001066 XPL372AF 010458

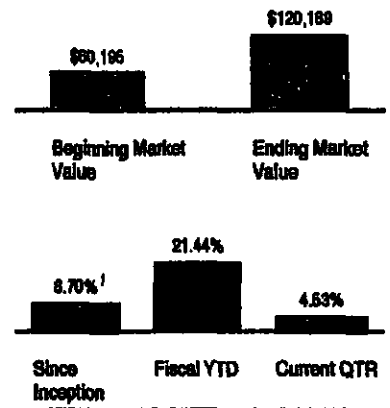
## Account Summary

**Charles J Fleischmann Brenda M Fleischmann JT Ten**

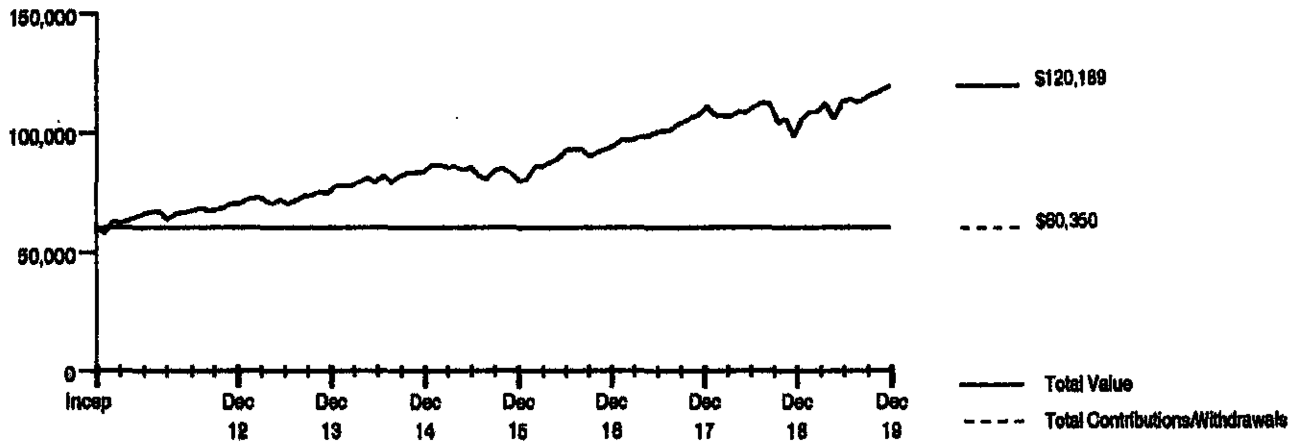
**Benjamin F. Edwards Advisory Portfolios**
**Confluence Growth & Income**

**Inception Date 09/27/2011**
**Quarter Ending 12/31/2019**
**Year Ending 12/31/2019**

| Account Change | *Since Inception* | *Fiscal YTD* | *Current QTR* |
|---|---|---|---|
| Beginning Market Value | $60,195 | $98,970 | $114,977 |
| Net Contributions/Withdrawals | $156 | $0 | $0 |
| Gain/Loss + Income Earned | $59,838 | $21,219 | $5,212 |
| **Ending Market Value** | **$120,189** | **$120,189** | **$120,189** |
| **Account & *Benchmark* Returns (%)** | | | |
| **Your Account** | 8.70%[1] | 21.44% | 4.53% |
| *Blended Index** | *9.12%*[1] | *20.22%* | *5.07%* |

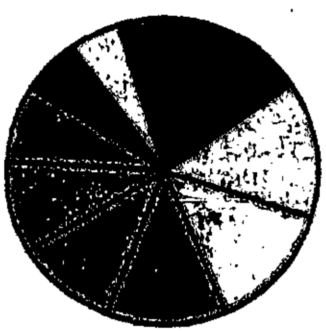



## Account Growth, Income Received & Gains/Losses

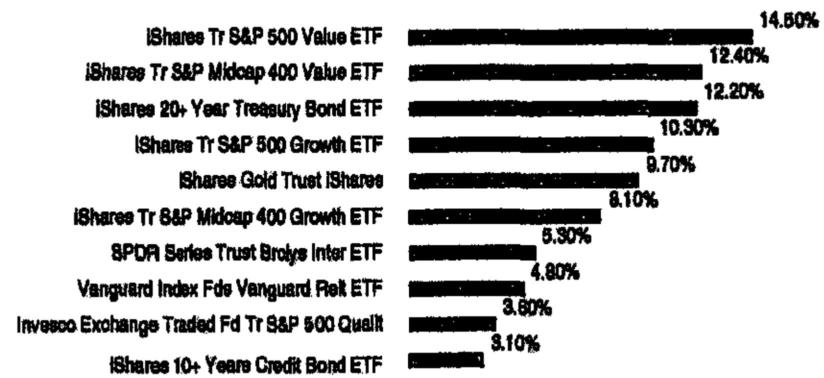



| | | |
|---|---|---|
| **Income Received (YTD)** | | $2,089 |
| ***Net Realized Gains/Losses (YTD)*** | | |
| Short Term | | $116 |
| Long Term | | $2,587 |
| ***Total*** | | ***$2,703*** |
| **Unrealized** | **Gains** | **Losses** |
| Short Term | $5,494 | $-399 |
| Long Term | $4,314 | $0 |
| ***Total*** | ***$9,808*** | ***$-399*** |

## Style Allocation & Top 10 Account Holdings



- 15.9% - Long-Term Bond
- 14.5% - Large Value
- 13.8% - Other
- 12.4% - Mid-Cap Value
- 10.3% - Large Growth
- 9.7% - *Commodities Precious Metals*
- 8.1% - Mid-Cap Growth
- 5.8% - Corporate Bond
- 5.3% - Intermediate-Term Bond
- 4.8% - Real Estate




1-Annualized Return
*Please see important disclosures regarding performance, fees, and benchmarks at the end of this report.

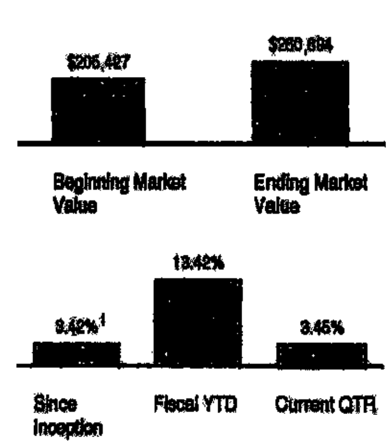
## Account Summary

Charles J Fleischmann Brenda M Fleischmann JT Ten

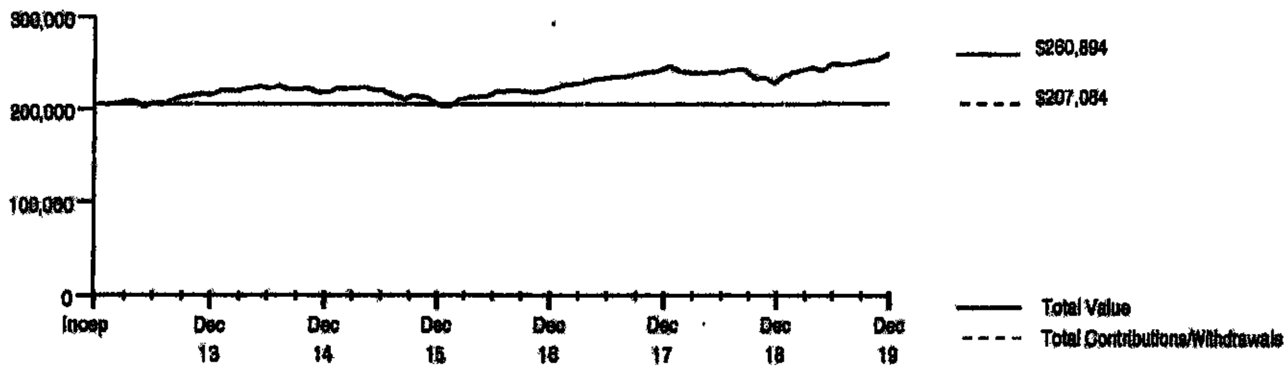
Benjamin F. Edwards Private Portfolios Conservative Income

Inception Date 02/05/2013
Quarter Ending 12/31/2019
Year Ending 12/31/2019

| Account Change | Since Inception | Fiscal YTD | Current QTR |
|---|---|---|---|
| Beginning Market Value | $205,427 | $228,472 | $252,037 |
| Net Contributions/Withdrawals | $1,657 | $1,657 | $162 |
| Gain/Loss + Income Earned | $53,810 | $30,765 | $8,695 |
| **Ending Market Value** | **$260,894** | **$260,894** | **$260,894** |
| **Account & *Benchmark* Returns (%)** | | | |
| **Your Account** | 3.42% [1] | 13.42% | 3.45% |
| *S&P 500 Total Return* | 13.98% [1] | 31.49% | 9.07% |
| *BBgBarc Government Credit* | 2.99% [1] | 9.71% | -0.01% |
| *BBgBarc Municipal* | 3.38% [1] | 7.54% | 0.74% |
| *MSCI EAFE Net Taxes* | 5.83% [1] | 22.01% | 8.17% |
| *20/S&P500/80/GovCr** | 5.27% [1] | 13.96% | 1.77% |

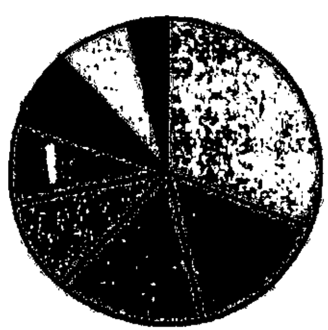



## Account Growth, Income Received & Gains/Losses

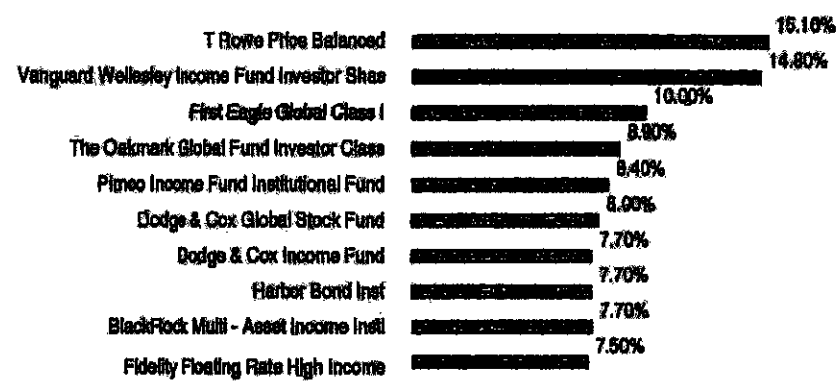



| | | |
|---|---|---|
| **Income Received (YTD)** | | **$7,842** |
| **Net Realized Gains/Losses (YTD)** | | |
| Short Term | | $0 |
| Long Term | | $7,602 |
| ***Total*** | | ***$7,602*** |
| Net Capital Gain | | $3,578 |
| **Unrealized** | **Gains** | **Losses** |
| Short Term | $2,056 | $-9 |
| Long Term | $9,970 | $-82 |
| ***Total*** | ***$12,026*** | ***$-91*** |

## Style Allocation & Top 10 Account Holdings



- 30.9% - U.S. Fixed Income
- 15.5% - U.S. Fixed Inc Inter Term Gov/Corp Bonds
- 15.1% - U.S. Eqty Lrg Cap Grwth
- 10.0% - Global Bal All Cap Val
- 8.9% - Global Eqty Lrg Cap Val
- 7.9% - Global Equity
- 7.5% - U.S. Fixed Hi Yield Bonds
- 4.2% - Cash [2]




001066 XPL372AF 010459

1-Annualized Return 2-Cash, Money Funds, and Bank Deposits

## Account Summary

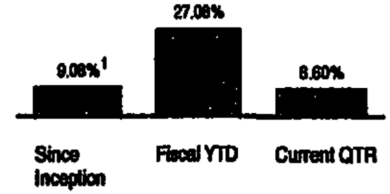
Account Num[redacted]

**Charles J Fleischmann SEP**

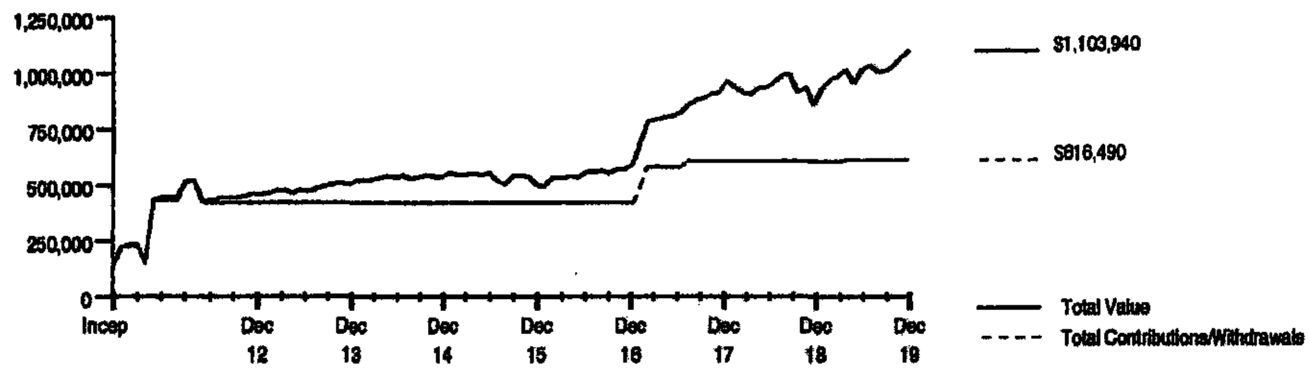
**Benjamin F. Edwards Private Portfolios**
**Moderate Growth**

**Inception Date 09/22/2011**
**Quarter Ending 12/31/2019**
**Year Ending 12/31/2019**

| **Account Change** | ***Since Inception*** | ***Fiscal YTD*** | ***Current QTR*** |
|---|---|---|---|
| Beginning Market Value | $144,158 | $863,324 | $1,016,433 |
| Net Contributions/Withdrawals | $472,332 | $6,167 | $54 |
| Gain/Loss + Income Earned | $487,450 | $234,449 | $87,453 |
| **Ending Market Value** | **$1,103,940** | **$1,103,940** | **$1,103,940** |
| **Account & *Benchmark* Returns (%)** | | | |
| **Your Account** | **9.08%[1]** | **27.08%** | **8.60%** |
| *S&P 500 Total Return* | *15.94%[1]* | *31.49%* | *9.07%* |
| *BBgBarc Government Credit* | *2.97%[1]* | *9.71%* | *-0.01%* |
| *BBgBarc Municipal* | *3.88%[1]* | *7.54%* | *0.74%* |
| *MSCI EAFE Net Taxes* | *8.26%[1]* | *22.01%* | *8.17%* |
| *80/S&P500/20/GovCr** | *13.43%[1]* | *27.04%* | *7.22%* |

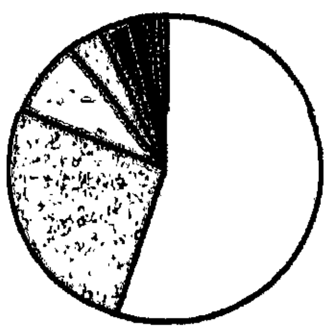




## Account Growth, Income Received & Gains/Losses

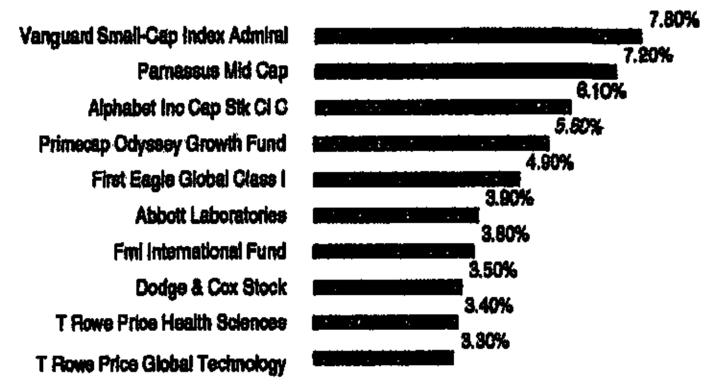



| **Income Received (YTD)** | | **$13,362** |
|---|---|---|
| **Net Realized Gains/Losses (YTD)** | | |
| Short Term | | $1,026 |
| Long Term | | $-3,232 |
| ***Total*** | | ***$-2,206*** |
| Net Capital Gain | | $18,706 |
| **Unrealized** | **Gains** | **Losses** |
| Short Term | $12,943 | $-2,818 |
| Long Term | $315,516 | $-2,067 |
| ***Total*** | ***$328,459*** | ***$-4,885*** |

## Sector Allocation & Top 10 Account Holdings



- 55.1% - Multi-Sector Holdings
- 26.3% - Information Technology
- 8.0% - Health Care
- 3.4% - Industrials
- 3.3% - Financials
- 1.1% - Telecommunication Svcs
- 1.0% - Cash[2]
- 1.0% - Consumer Staples
- 0.8% - Consumer Discretionary




1-Annualized Return 2-Cash, Money Funds, and Bank Deposits
*Please see important disclosures regarding performance, fees, and benchmarks at the end of this report.

**Performance Summary**
**December 31, 2019**
**For Charles and Brenda Fleischman**

| Investment Account Index | Inception Date | Since Inception Returns | Since Inception Std Dev | Five Years Since 12/31/2014 Returns | Five Years Since 12/31/2014 Std Dev | Three Years Since 12/31/2016 Returns | Three Years Since 12/31/2016 Std Dev | Last 12 Months Returns | Fiscal YTD Returns | Current QTR Returns | Asset Allocation Equity | Asset Allocation Fixed Income | Asset Allocation Cash [2] |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **EQUITY** | | | | | | | | | | | | | |
| Confluence Growth & Income | | | | | | | | | | | | | |
| Benjamin F. Edwards Advisory Portfolios | | | | | | | | | | | | | |
| ETF-005005 | 09/27/2011 | 8.7% [1] | 8.0% | 7.4% [1] | 8.7% | 8.7% [1] | 9.9% | 21.4% | 21.4% | 4.5% | 71% | 26% | 3% |
| Blended Index* | | 9.1% [1] | 7.7% | 6.6% [1] | 7.1% | 8.8% [1] | 8.1% | 20.2% | 20.2% | 5.1% | | | |
| Conservative Income | | | | | | | | | | | | | |
| Benjamin F. Edwards Private Portfolios | | | | | | | | | | | | | |
| EPP-011695 | 02/05/2013 | 3.4% [1] | 5.0% | 3.4% [1] | 5.3% | 5.5% [1] | 5.7% | 13.4% | 13.4% | 3.4% | | | |
| S&P 500 Total Return | | 14.0% [1] | 10.2% | 11.7% [1] | 11.0% | 15.3% [1] | 12.6% | 31.5% | 31.5% | 9.1% | | | |
| BBgBarc Government Credit | | 3.0% [1] | 3.4% | 3.2% [1] | 3.7% | 4.3% [1] | 2.9% | 9.7% | 9.7% | 0.0% | | | |
| BBgBarc Municipal | | 3.4% [1] | 3.1% | 3.5% [1] | 2.9% | 4.7% [1] | 2.0% | 7.5% | 7.5% | 0.7% | | | |
| MSCI EAFE Net Taxes | | 5.8% [1] | 11.1% | 5.7% [1] | 11.3% | 9.6% [1] | 11.6% | 22.0% | 22.0% | 8.2% | | | |
| 20/S&P500/80/GovCr* | | 5.3% [1] | 3.4% | 5.1% [1] | 3.7% | 6.6% [1] | 3.6% | 14.0% | 14.0% | 1.8% | | | |
| Moderate Growth | | | | | | | | | | | | | |
| Benjamin F. Edwards Private Portfolios | | | | | | | | | | | | | |
| EPP-003890 | 09/22/2011 | 9.1% [1] | 9.5% | 9.2% [1] | 11.6% | 13.4% [1] | 12.9% | 27.1% | 27.1% | 8.6% | | | |
| S&P 500 Total Return | | 15.9% [1] | 12.1% | 11.7% [1] | 11.0% | 15.3% [1] | 12.6% | 31.5% | 31.5% | 9.1% | | | |
| BBgBarc Government Credit | | 3.0% [1] | 3.5% | 3.2% [1] | 3.7% | 4.3% [1] | 2.9% | 9.7% | 9.7% | 0.0% | | | |
| BBgBarc Municipal | | 3.9% [1] | 3.1% | 3.5% [1] | 2.9% | 4.7% [1] | 2.0% | 7.5% | 7.5% | 0.7% | | | |
| MSCI EAFE Net Taxes | | 8.3% [1] | 13.3% | 5.7% [1] | 11.3% | 9.6% [1] | 11.6% | 22.0% | 22.0% | 8.2% | | | |
| 80/S&P500/20/GovCr* | | 13.4% [1] | 9.5% | 10.1% [1] | 8.9% | 13.2% [1] | 10.2% | 27.0% | 27.0% | 7.2% | | | |

1-Annualized Return 2-Cash, Money Funds, and Bank Deposits

**Portfolio History Report**
**December 31, 2019**
**For Charles and Brenda Fleischman**

| Period Ending Date | Beginning Market Value($) | Gain/Loss($) | Net Contributions/ Withdrawals($) | Ending Market Value($) | Your Portfolio Quarterly Returns | Your Portfolio Cumulative Returns |
|---|---|---|---|---|---|---|
| 09/22/2011 | | | | 144,158 | | |
| 09/30/2011 | 144,158 | -14,842 | 410,348 | 539,664 | -4% | -4% |
| 12/31/2011 | 539,664 | 23,703 | -74,706 | 488,661 | 4% | 0% |
| 03/31/2012 | 488,661 | 25,283 | 51 | 513,995 | 6% | 5% |
| 06/30/2012 | 513,995 | -12,074 | 90,024 | 591,945 | -2% | 3% |
| 09/30/2012 | 591,945 | 21,886 | -100,100 | 513,731 | 4% | 8% |
| 12/31/2012 | 513,731 | 9,179 | | 522,910 | 2% | 9% |
| 03/31/2013 | 522,910 | 18,795 | 205,378 | 747,083 | 3% | 13% |
| 06/30/2013 | 747,083 | -5,688 | | 741,395 | -1% | 12% |
| 09/30/2013 | 741,395 | 29,726 | | 771,121 | 4% | 16% |
| 12/31/2013 | 771,121 | 38,670 | | 809,791 | 5% | 22% |
| 03/31/2014 | 809,791 | 12,659 | | 822,450 | 2% | 24% |
| 06/30/2014 | 822,450 | 29,112 | | 851,562 | 4% | 29% |
| 09/30/2014 | 851,562 | -17,276 | | 834,286 | -2% | 26% |
| 12/31/2014 | 834,286 | 10,056 | | 844,342 | 1% | 28% |
| 03/31/2015 | 844,342 | 13,455 | | 857,797 | 2% | 30% |
| 06/30/2015 | 857,797 | -3,107 | | 854,690 | 0% | 29% |
| 09/30/2015 | 854,690 | -57,302 | | 797,388 | -7% | 20% |
| 12/31/2015 | 797,388 | 33,392 | | 830,780 | 4% | 25% |
| 03/31/2016 | 830,780 | 2,104 | | 832,884 | 0% | 26% |
| 06/30/2016 | 832,884 | 7,951 | | 840,835 | 1% | 27% |
| 09/30/2016 | 840,835 | 42,026 | | 882,861 | 5% | 33% |
| 12/31/2016 | 882,861 | 8,101 | | 890,962 | 1% | 35% |
| 03/31/2017 | 890,962 | 57,612 | 162,499 | 1,111,073 | 6% | 43% |
| 06/30/2017 | 1,111,073 | 34,709 | | 1,145,782 | 3% | 47% |

Historical portfolio returns include the impact of terminated accounts previously held.
Please see important disclosures regarding performance, fees, and benchmarks at the end of this report.

**Portfolio History Report**
**December 31, 2019**
**For Charles and Brenda Fleischman**

| Period Ending Date | Beginning Market Value($) | Gain/Loss($) | Net Contributions/ Withdrawals($) | Ending Market Value($) | Your Portfolio Quarterly Returns | Your Portfolio Cumulative Returns |
|---|---|---|---|---|---|---|
| 09/30/2017 | 1,145,782 | 53,994 | 25,000 | 1,224,776 | 5% | 54% |
| 12/31/2017 | 1,224,776 | 45,740 | | 1,270,516 | 4% | 60% |
| 03/31/2018 | 1,270,516 | -6,011 | | 1,264,505 | 0% | 59% |
| 06/30/2018 | 1,264,505 | 22,389 | | 1,286,894 | 2% | 62% |
| 09/30/2018 | 1,286,894 | 65,796 | | 1,352,690 | 5% | 70% |
| 12/31/2018 | 1,352,690 | -161,924 | | 1,190,766 | -12% | 50% |
| 03/31/2019 | 1,190,766 | 152,851 | 5 | 1,343,622 | 13% | 69% |
| 06/30/2019 | 1,343,622 | 33,279 | 7,549 | 1,384,450 | 2% | 73% |
| 09/30/2019 | 1,384,450 | -1,056 | 53 | 1,383,447 | 0% | 73% |
| 12/31/2019 | 1,383,447 | 101,360 | 216 | 1,485,023 | 7% | 86% |
| Totals | | 614,548 | 726,317 | | | |

001066 XPL372AF 010461

Historical portfolio returns include the impact of terminated accounts previously held.

**Capital Gains Summary Report**
**January 1, 2019 - December 31, 2019**
**For Charles and Brenda Fleischman**

| Account Number | | | | |
|---|---|---|---|---|

| Net Realized Gains or Losses | | Account Tax Status | Short Term | Long Term |
|---|---|---|---|---|
| ETF-005005 | Benjamin F. Edwards Advisory Portfolios | Taxable | $115.76 | $2,587.16 |
| EPP-011695 | Benjamin F. Edwards Private Portfolios | Taxable | $0.00 | $7,601.96 |
| EPP-003890 | Benjamin F. Edwards Private Portfolios | Tax Deferred/Exempt | $1,026.20 | $-3,231.63 |
| **Total Taxable Realized** | | | **$115.76** | **$10,189.12** |
| **Total Tax Deferred/Exempt Realized** | | | **$1,026.20** | **$-3,231.63** |
| Realized Total | | | $1,141.96 | $6,957.49 |

| Unrealized Gains or Losses | | Account Tax Status | Short Term Gains | Short Term Losses | Long Term Gains | Long Term Losses |
|---|---|---|---|---|---|---|
| ETF-005005 | Benjamin F. Edwards Advisory Portfolios | Taxable | $5,493.64 | $-398.53 | $4,313.52 | $0.00 |
| EPP-011695 | Benjamin F. Edwards Private Portfolios | Taxable | $2,056.09 | $-8.72 | $9,970.49 | $-82.21 |
| EPP-003890 | Benjamin F. Edwards Private Portfolios | Tax Deferred/Exempt | $12,943.07 | $-2,818.32 | $315,516.33 | $-2,066.97 |
| **Total Taxable Unrealized** | | | **$7,549.73** | **$-407.25** | **$14,284.01** | **$-82.21** |
| **Total Tax Deferred/Exempt Unrealized** | | | **$12,943.07** | **$-2,818.32** | **$315,516.33** | **$-2,066.97** |
| Unrealized Total | | | $20,492.80 | $-3,225.57 | $329,800.35 | $-2,149.18 |

Capital Gains Detail Report: Taxable Accounts
January 1, 2019 - December 31, 2019
For Charles J Fleischmann Brenda M Fleischmann JT Ten

| Shares/ Units | Description | Purchase Date | Sale Date | Cost | Proceeds | Gain/Loss |
|---|---|---|---|---|---|---|
| **Realized Gains or Losses** | | | | | | |
| | **Short-Term** | | | | | |
| | **Mutual Fund / ETF – Equity** | | | | | |
| 27 | ISHARES GOLD TRUST ISHARES | 04/19/2018 | 01/17/2019 | 348.62 | 334.24 | -14.38 |
| 19 | ISHARES S&P SMALLCAP | 10/18/2018 | 10/17/2019 | 3,479.60 | 3,440.24 | -39.36 |
| 1 | ISHARES S&P SMALLCAP | 04/18/2019 | 10/17/2019 | 180.49 | 181.07 | 0.58 |
| 15 | ISHARES S&P SMALLCAP 600 VALUE | 10/18/2018 | 10/17/2019 | 2,314.40 | 2,257.03 | -57.37 |
| 3 | ISHARES S&P SMALLCAP 600 VALUE | 01/17/2019 | 10/17/2019 | 430.81 | 451.41 | 20.60 |
| 15 | ISHARES TR S&P MIDCAP 400 GROWTH ETF | 10/18/2018 | 10/17/2019 | 3,222.15 | 3,377.05 | 154.90 |
| 5 | ISHARES TR S&P MIDCAP 400 GROWTH ETF | 01/17/2019 | 10/17/2019 | 1,014.09 | 1,125.68 | 111.59 |
| 12 | ISHARES TR S&P MIDCAP 400 VALUE ETF | 10/18/2018 | 10/17/2019 | 1,894.45 | 1,915.29 | 20.84 |
| 11 | ISHARES TR S&P 500 GROWTH ETF | 01/25/2018 | 01/17/2019 | 1,800.03 | 1,731.11 | -68.92 |
| 30 | SECTOR SPDR TR SHS BEN INT INDUSTRIAL | 04/18/2019 | 10/17/2019 | 2,346.84 | 2,332.06 | -14.78 |
| 1 | SECTOR SPDR TR SHS BEN INT INDUSTRIAL | 07/19/2019 | 10/17/2019 | 77.79 | 77.74 | -0.05 |
| 1 | SECTOR SPDR TR SHS BEN INT TECHNOLOGY | 04/18/2019 | 07/19/2019 | 77.62 | 81.40 | 3.78 |
| 19 | SECTOR SPDR TR SHS BEN INT TECHNOLOGY | 04/18/2019 | 10/17/2019 | 1,474.70 | 1,547.53 | 72.83 |
| 36 | SELECT SECTOR SPDR TR ENERGY | 01/17/2019 | 04/18/2019 | 2,239.12 | 2,421.10 | 181.98 |
| 25 | SELECT SECTOR SPDR TR HEALTH CARE | 01/17/2019 | 04/18/2019 | 2,220.99 | 2,141.99 | -79.00 |
| 1 | SELECT SECTOR SPDR TR MATLS | 10/18/2018 | 10/17/2019 | 53.28 | 57.57 | 4.29 |
| 14 | SELECT SECTOR SPDR TR MATLS | 01/17/2019 | 10/17/2019 | 730.73 | 805.94 | 75.21 |
| 5 | SPDR INDEX SHS FDS S&P WORLD EX US ETF | 07/20/2018 | 01/17/2019 | 153.59 | 138.34 | -15.25 |
| 186 | SPDR INDEX SHS FDS S&P WORLD EX US ETF | 10/18/2018 | 01/17/2019 | 5,324.86 | 5,146.38 | -178.48 |
| 1 | VANGUARD INTL EQUITY INDEX FDS FTSE EUROPE | 04/19/2018 | 01/17/2019 | 60.15 | 50.44 | -9.71 |
| 5 | VANGUARD INTL EQUITY INDEX FDS FTSE EUROPE | 07/20/2018 | 01/17/2019 | 286.37 | 252.22 | -34.15 |
| 2 | VANGUARD INTL EQUITY INDEX FDS FTSE EUROPE | 10/18/2018 | 01/17/2019 | 104.36 | 100.89 | -3.47 |
| | | | | | | $131.68 |
| | **Mutual Fund / ETF – Fixed Income** | | | | | |
| 49 | ISHARES TR IBONDS DEC 2028 CORPORATE ETF | 01/25/2018 | 01/17/2019 | 1,221.08 | 1,189.72 | -31.36 |
| 51 | ISHARES TR IBONDS DEC 2027 TERM CORPORATE EF | 01/25/2018 | 01/17/2019 | 1,261.23 | 1,195.95 | -65.28 |
| 46 | ISHARES TR IBONDS DEC 2028 TERM CORPORATE EF | 10/18/2018 | 01/17/2019 | 1,147.24 | 1,149.08 | 1.84 |
| 52 | ISHARES TR IBONDS DECEMBER 2021CORP ETF | 01/25/2018 | 01/17/2019 | 1,285.96 | 1,268.28 | -17.68 |
| 3 | ISHARES TR IBONDS DECEMBER 2021CORP ETF | 07/20/2018 | 04/18/2019 | 73.09 | 73.86 | 0.77 |
| 49 | ISHARES TR IBONDS DECEMBER 2025 CORP ETF | 01/25/2018 | 01/17/2019 | 1,217.15 | 1,173.08 | -44.07 |

001066 XPL372AF 010462

| Shares/ Units | Description | Purchase Date | Sale Date | Cost | Proceeds | Gain/Loss |
|---|---|---|---|---|---|---|

**Realized Gains or Losses**

| | | | | | | |
|---|---|---|---|---|---|---|
| 2 | ISHARES TR 10-20 YR TREAS BD ETF | 07/20/2018 | 01/17/2019 | 261.63 | 265.40 | 3.77 |
| 17 | ISHARES TR 10-20 YR TREAS BD ETF | 07/20/2018 | 04/18/2019 | 2,223.82 | 2,294.49 | 70.67 |
| 1 | ISHARES TR 10-20 YR TREAS BD ETF | 10/18/2018 | 04/18/2019 | 126.79 | 134.97 | 8.18 |
| 3 | ISHARES 10+ YEARS CREDIT BOND ETF | 10/18/2018 | 01/17/2019 | 169.88 | 170.11 | 0.23 |
| 3 | ISHARES 10+ YEARS CREDIT BOND ETF | 10/18/2018 | 07/19/2019 | 169.88 | 190.76 | 20.88 |
| 1 | ISHARES 10+ YEARS CREDIT BOND ETF | 10/18/2018 | 10/17/2019 | 56.63 | 66.06 | 9.43 |
| 3 | ISHARES 20+ YEAR TREASURY BOND ETF | 04/18/2019 | 07/19/2019 | 368.68 | 395.38 | 26.70 |
| | | | | | | $-15.92 |
| | Total Short-Term Realized Gains or Losses | | | $39,418.10 | $39,533.86 | $115.76 |

## Long-Term

### Mutual Fund / ETF – Equity

| | | | | | | |
|---|---|---|---|---|---|---|
| 27 | ISHARES GOLD TRUST ISHARES | 04/19/2018 | 07/19/2019 | 348.62 | 368.65 | 20.03 |
| 27 | ISHARES S&P SMALLCAP | 07/24/2017 | 01/17/2019 | 4,272.19 | 4,658.10 | 385.91 |
| 9 | ISHARES S&P SMALLCAP | 07/24/2017 | 07/19/2019 | 1,424.07 | 1,641.76 | 217.69 |
| 3 | ISHARES S&P SMALLCAP | 01/25/2018 | 07/19/2019 | 533.84 | 547.26 | 13.42 |
| 5 | ISHARES S&P SMALLCAP | 01/25/2018 | 10/17/2019 | 889.74 | 905.32 | 15.58 |
| 6 | ISHARES S&P SMALLCAP | 04/19/2018 | 10/17/2019 | 1,073.64 | 1,086.39 | 12.75 |
| 19 | ISHARES S&P SMALLCAP 600 VALUE | 07/24/2017 | 07/19/2019 | 2,691.91 | 2,795.41 | 103.50 |
| 16 | ISHARES S&P SMALLCAP 600 VALUE | 07/24/2017 | 10/17/2019 | 2,266.88 | 2,407.50 | 140.62 |
| 5 | ISHARES S&P SMALLCAP 600 VALUE | 04/19/2018 | 10/17/2019 | 781.57 | 752.34 | -29.23 |
| 2 | ISHARES TR S&P MIDCAP 400 GROWTH ETF | 04/26/2017 | 04/18/2019 | 389.48 | 445.06 | 55.58 |
| 21 | ISHARES TR S&P MIDCAP 400 GROWTH ETF | 04/26/2017 | 10/17/2019 | 4,089.58 | 4,727.87 | 638.29 |
| 6 | ISHARES TR S&P MIDCAP 400 GROWTH ETF | 01/25/2018 | 10/17/2019 | 1,367.75 | 1,350.82 | -16.93 |
| 1 | ISHARES TR S&P MIDCAP 400 VALUE ETF | 10/22/2014 | 04/18/2019 | 121.14 | 163.57 | 42.43 |
| 7 | ISHARES TR S&P MIDCAP 400 VALUE ETF | 10/22/2014 | 10/17/2019 | 847.97 | 1,117.24 | 269.27 |
| 2 | ISHARES TR S&P MIDCAP 400 VALUE ETF | 01/26/2015 | 10/17/2019 | 252.96 | 319.22 | 66.26 |
| 9 | ISHARES TR S&P MIDCAP 400 VALUE ETF | 10/21/2015 | 10/17/2019 | 1,095.71 | 1,436.47 | 340.76 |
| 6 | ISHARES TR S&P MIDCAP 400 VALUE ETF | 01/21/2016 | 10/17/2019 | 634.98 | 957.65 | 322.67 |
| 1 | ISHARES TR S&P MIDCAP 400 VALUE ETF | 04/26/2017 | 10/17/2019 | 151.15 | 159.61 | 8.46 |
| 1 | ISHARES TR S&P MIDCAP 400 VALUE ETF | 10/26/2017 | 10/17/2019 | 153.87 | 159.61 | 5.74 |
| 3 | ISHARES TR S&P 500 GROWTH ETF | 01/25/2018 | 04/18/2019 | 490.92 | 526.82 | 35.90 |

**Capital Gains Detail Report: Taxable Accounts**

**January 1, 2019 - December 31, 2019**

**For Charles J Fleischmann Brenda M Fleischmann JT Ten**

| Shares/ Units | Description | Purchase Date | Sale Date | Cost | Proceeds | Gain/Loss |
|---|---|---|---|---|---|---|
| **Realized Gains or Losses** | | | | | | |
| 2 | ISHARES TR S&P 500 GROWTH ETF | 01/25/2018 | 07/19/2019 | 327.28 | 366.86 | 39.58 |
| 23 | ISHARES TR S&P 500 GROWTH ETF | 01/25/2018 | 10/17/2019 | 3,763.69 | 4,176.72 | 413.03 |
| 2 | ISHARES TR S&P 500 VALUE ETF | 01/25/2018 | 04/18/2019 | 240.15 | 233.08 | -7.07 |
| 1 | ISHARES TR S&P 500 VALUE ETF | 01/25/2018 | 10/17/2019 | 120.07 | 119.82 | -0.25 |
| 11 | ISHARES U S FINANCIALS ETF | 01/09/2017 | 01/17/2019 | 1,129.61 | 1,245.42 | 115.81 |
| 16 | SELECT SECTOR SPDR TR ENERGY | 10/26/2017 | 04/18/2019 | 1,073.85 | 1,076.04 | 2.19 |
| 1 | SELECT SECTOR SPDR TR MATLS | 10/19/2016 | 04/18/2019 | 47.18 | 57.69 | 10.51 |
| 2 | SELECT SECTOR SPDR TR MATLS | 10/19/2016 | 10/17/2019 | 94.35 | 115.12 | 20.77 |
| 3 | SELECT SECTOR SPDR TR MATLS | 01/09/2017 | 10/17/2019 | 153.21 | 172.70 | 19.49 |
| 14 | SELECT SECTOR SPDR TR MATLS | 10/26/2017 | 10/17/2019 | 828.21 | 805.94 | -22.27 |
| 1 | SELECT SECTOR SPDR TR MATLS | 07/20/2018 | 10/17/2019 | 58.41 | 57.57 | -0.84 |
| 68 | SPDR INDEX SHS FDS S&P WORLD EX US ETF | 10/26/2017 | 01/17/2019 | 2,106.64 | 1,881.48 | -225.16 |
| 53 | VANGUARD INTL EQUITY INDEX FDS FTSE EUROPE | 10/26/2017 | 01/17/2019 | 3,085.02 | 2,673.48 | -411.54 |
| | | | | | | $2,602.95 |
| | **Mutual Fund / ETF – Fixed Income** | | | | | |
| 145 | ISHARES TR IBONDS DECEMBER 2021CORP ETF | 01/25/2018 | 04/18/2019 | 3,585.85 | 3,570.06 | -15.79 |
| | | | | | | $-15.79 |
| | Total Long-Term Realized Gains or Losses | | | $40,491.49 | $43,078.65 | $2,597.16 |

001066 XPL372AF 010463

13 of 21

| Shares/ Units | Description | Purchase Date | Sale Date | Cost | Proceeds | Gain/Loss |
|---|---|---|---|---|---|---|
| **Realized Gains or Losses** | | | | | | |
| **Long-Term** | | | | | | |
| **Mutual Fund / ETF – Equity** | | | | | | |
| 1,410 | FIRST EAGLE GLOBAL INCOME BUILDER FUND CLAS | 02/08/2013 | 04/22/2019 | 15,000.00 | 16,860.90 | 1,860.90 |
| 20 | FIRST EAGLE GLOBAL INCOME BUILDER FUND CLAS | 12/17/2014 | 04/22/2019 | 210.05 | 234.56 | 24.51 |
| 205 | FIRST EAGLE GLOBAL INCOME BUILDER FUND CLAS | 01/02/2018 | 04/22/2019 | 2,500.00 | 2,450.82 | -49.18 |
| 1,136 | LOOMIS SAYLES GLOBAL MARKETS CLASS A | 02/08/2013 | 04/22/2019 | 20,000.00 | 26,098.79 | 6,098.79 |
| 14 | LOOMIS SAYLES GLOBAL MARKETS CLASS A | 12/24/2013 | 04/22/2019 | 271.43 | 327.08 | 55.65 |
| 59 | LOOMIS SAYLES GLOBAL MARKETS CLASS A | 12/24/2014 | 04/22/2019 | 1,103.84 | 1,351.43 | 247.59 |
| 56 | LOOMIS SAYLES GLOBAL MARKETS CLASS A | 12/28/2015 | 04/22/2019 | 1,018.02 | 1,297.52 | 279.50 |
| | | | | | | $8,517.76 |
| **Mutual Fund / ETF – Fixed Income** | | | | | | |
| 1,820 | BLACKROCK MULTI ASSET INCOME PORT A | 02/08/2013 | 04/22/2019 | 20,000.00 | 19,545.05 | -454.95 |
| 3 | BLACKROCK MULTI ASSET INCOME PORT A | 12/23/2013 | 04/22/2019 | 35.94 | 34.44 | -1.50 |
| 7 | BLACKROCK MULTI ASSET INCOME PORT A | 12/23/2014 | 04/22/2019 | 79.02 | 75.51 | -3.51 |
| 5 | BLACKROCK MULTI ASSET INCOME PORT A | 12/24/2015 | 04/22/2019 | 47.88 | 48.93 | 1.05 |
| 1,290 | PIMCO INCOME FUND CL A | 02/08/2013 | 04/22/2019 | 16,160.58 | 15,531.29 | -629.29 |
| 3 | PIMCO INCOME FUND CL A | 12/11/2013 | 04/22/2019 | 42.09 | 41.35 | -0.74 |
| 6 | PIMCO INCOME FUND CL A | 12/10/2014 | 04/22/2019 | 68.59 | 66.28 | -2.31 |
| 412 | PIMCO INCOME FUND CL A | 09/22/2015 | 04/22/2019 | 5,000.00 | 4,959.67 | -40.33 |
| 2 | PIMCO INCOME FUND CL A | 12/16/2015 | 04/22/2019 | 29.84 | 29.94 | 0.10 |
| 149 | VANGUARD WELLESLEY INCOME FUND INVESTOR SHAS | 02/23/2016 | 04/22/2019 | 3,648.94 | 3,864.62 | 215.68 |
| | | | | | | $-915.80 |
| Total Long-Term Realized Gains or Losses | | | | $85,216.22 | $92,818.18 | $7,601.96 |

**Capital Gains Detail Report: Taxable Accounts**
**January 1, 2019 - December 31, 2019**
**For Charles J Fleischmann Brenda M Fleischmann JT Ten** **Account Num**

| Description | Sale Date | Proceeds |
|---|---|---|
| **Capital Gains Distribution** | | |
| DODGE & COX GLOBAL STOCK FUND | 12/23/2019 | 938.58 |
| FIRST EAGLE GLOBAL CLASS I | 12/19/2019 | 1,047.36 |
| T ROWE PRICE BALANCED | 12/13/2019 | 545.50 |
| THE OAKMARK GLOBAL FUND INVESTOR CLASS | 12/13/2019 | 530.57 |
| DODGE & COX INCOME FUND | 12/23/2019 | 117.28 |
| VANGUARD WELLESLEY INCOME FUND INVESTOR SHAS | 12/18/2019 | 398.67 |
| Total Capital Gains Distribution | | $3,577.96 |

Account Numb

| Shares/ Units | Description | Purchase Date | Sale Date | Cost | Proceeds | Gain/Loss |
|---|---|---|---|---|---|---|
| **Realized Gains or Losses** | | | | | | |
| | **Short-Term** | | | | | |
| | **Equity** | | | | | |
| 100 | ASTEC INDS INC COM | 11/07/2018 | 03/15/2019 | 3,727.00 | 3,891.01 | 164.01 |
| 50 | BAIDU INC SPON ADR REP A | 12/26/2018 | 05/21/2019 | 7,827.43 | 5,961.00 | -1,866.43 |
| 50 | SHIRE PLC SPONSORED ADR | 02/21/2018 | 01/08/2019 | 1,600.68 | 4,549.50 | 2,948.82 |
| 0.7000 | TAKEDA PHARMACEUTICAL CO | 02/21/2018 | 01/10/2019 | 13.01 | 13.60 | 0.59 |
| 251 | TAKEDA PHARMACEUTICAL CO | 02/21/2018 | 01/28/2019 | 4,663.58 | 5,135.46 | 471.88 |
| | | | | | | $1,718.87 |
| | **Mutual Fund / ETF – Equity** | | | | | |
| 352 | VANGUARD INT'L GROWTH PORT INV CL | 08/17/2018 | 06/10/2019 | 10,692.67 | 10,000.00 | -692.67 |
| | | | | | | $-692.67 |
| | Total Short-Term Realized Gains or Losses | | | $23,524.37 | $23,550.57 | $1,026.20 |
| | **Long-Term** | | | | | |
| | **Equity** | | | | | |
| 50 | EDITAS MEDICINE INC COM | 11/17/2017 | 05/21/2019 | 1,246.50 | 1,084.50 | -162.00 |
| 50 | EDITAS MEDICINE INC COM | 04/06/2018 | 06/17/2019 | 1,642.50 | 1,107.51 | -534.99 |
| 200 | PHILIP MORRIS INTL INC COM | 01/27/2014 | 09/12/2019 | 16,372.00 | 15,042.00 | -1,330.00 |
| 100 | WALGREENS BOOTS ALLIANCE INC COM | 11/07/2017 | 04/10/2019 | 6,576.00 | 5,463.50 | -1,112.50 |
| | | | | | | $-3,139.49 |
| | **Mutual Fund / ETF – Equity** | | | | | |
| 48 | DODGE & COX INTERNATL STOCK FUND | 03/19/2015 | 10/17/2019 | 2,092.14 | 2,000.00 | -92.14 |
| | | | | | | $-92.14 |
| | Total Long-Term Realized Gains or Losses | | | $27,929.14 | $24,697.51 | $-3,231.63 |

Please see important disclosures regarding performance, fees, and benchmarks at the end of this report.

**Capital Gains Detail Report: Tax Deferred/Exempt Accounts**
**January 1, 2019 - December 31, 2019**
**For Charles J Fleischmann SEP** **Account Num**

## Capital Gains Distribution

| Description | Sale Date | Proceeds |
|---|---|---|
| ALGER SPECTRA FUND CLASS I | 12/19/2019 | 2,235.64 |
| AMERICAN NEW WORLD FUND CL F2 | 12/23/2019 | 626.60 |
| DODGE & COX STOCK | 03/28/2019 | 1,113.99 |
| DODGE & COX STOCK | 12/23/2019 | 2,034.15 |
| FIRST EAGLE GLOBAL CLASS I | 12/19/2019 | 2,251.29 |
| PARNASSUS MID CAP | 11/22/2019 | 2,801.52 |
| PRIMECAP ODYSSEY GROWTH FUND | 12/18/2019 | 2,727.72 |
| T ROWE PRICE BLUE CHIP GROWTH | 12/16/2019 | 78.46 |
| T ROWE PRICE GLOBAL TECHNOLOGY | 12/18/2019 | 26.92 |
| T ROWE PRICE HEALTH SCIENCES | 12/17/2019 | 2,157.40 |
| T ROWE PRICE REAL ESTATE FUND | 12/13/2019 | 2,652.10 |
| Total Capital Gains Distribution | | $16,705.79 |

001066 XPL372AF 010466

## DISCLOSURES

This document provides personalized investment information and is not intended to meet the objectives of anyone other than the individual specified in this document. The performance data quoted represents past performance and does not guarantee future results. Current performance may be lower or higher than the performance data quoted. The investment return and principal value of an investment will fluctuate, so that an investor's shares, when redeemed, may be worth more or less than their original cost. Call your financial professional for performance current to the most recent month-end.

All returns through December 31, 2017 were calculated using the Modified Dietz method. All returns thereafter are calculated using a Daily Time Weighted Rate of Return. All returns are presented on a time-weighted basis unless indicated otherwise. All returns are presented net of fees, including the consultant's fee, manager fee, program fee and transaction costs, except individual mutual fund returns, which are net of all internal fund expenses and transaction costs. If you elected to have quarterly fees deducted from an account other than the one shown on this report, the performance data provided would not reflect the deduction of these fees. Performance returns are annualized for periods greater than one year. A dollar-weighted version of the returns is available upon request. Please contact your financial advisor with this request.

If you requested that historical data (performance history or cost basis) which predates your Program Sponsor relationship be included in this report, that data is included on a "best efforts" basis as an accommodation to you, and is collected from information provided by you or your financial advisor. It may be incomplete, or inaccurate. Accordingly, Lockwood can make no representation as to the accuracy of that historical information or any calculations based on it.

The rate of return for the current manager on accounts which have undergone a manager change begins at the month end following the actual change date. Rates of return for the account in its entirety (including all previous managers) are also provided on the Account Summary.

If non-managed or outside custodied accounts are included in this composite report, information on those accounts is included only in the Portfolio Summary and Capital Gains reports.

Net Contributions/Withdrawals consist of all receipts and deliveries of securities to the account for the specified period. Accrual amount indicates income that has been applied to the total value of the account, but is not reflected on your custodial statement.

**Blended Index Details:**

**Account**
**Blended Index:** 2% BBgBarc 1-3 Year Government / 38% BBgBarc Aggregate Bond / 30% S&P 500 Price Only / 15% Russell Mid Cap / 10% Russell 2000 / 5% MSCI EAFE Net Taxes

**Account**
**20/S&P500/80/GovCr:** 20% S&P 500 Total Return / 80% BBgBarc Government Credit

**Accoun...**
**80/S&P500/20/GovCr:** 80% S&P 500 Total Return / 20% BBgBarc Government Credit

**Benchmark Definitions:**

# DISCLOSURES

The Bloomberg Barclays U.S. Aggregate Index represents securities that are SEC-registered, taxable, and dollar denominated. The index covers the U.S. investment grade fixed rate bond market, with index components for government and corporate securities, mortgage pass-through securities, and asset-backed securities. These major sectors are subdivided into more specific indices that are calculated and reported on a regular basis. Securities must have at least one year to final maturity regardless of call features and must have at least $250 million par amount outstanding.

The Bloomberg Barclays Government/Credit Bond Index is an unmanaged index of Treasury securities and other securities issued or guaranteed by the U.S. government or its agencies or instrumentalities, including U.S. Agency mortgage securities and investment-grade corporate debt securities, in each case with maturities of not less than one year.

The Bloomberg Barclays Municipal Bond Index is a market-value-weighted index engineered for the long-term tax-exempt bond market. It is comprised of fixed rate bonds that have a dated-date after December 31, 1990, must be at least one year from their maturity date, must have an outstanding par value of at least $7 million and be issued as part of a transaction of at least $75 million. *Included bonds must be rated investment-grade (Baa3/BBB- or higher)* by at least two of the following ratings agencies: Moody's, S&P, Fitch. If only two of the three agencies rate the security, the lower rating is used to determine index eligibility. If only one of the three agencies rates a security, the rating must be investment-grade. Remarketed issues, taxable municipal bonds, bonds with floating rates, and derivatives, are excluded from the index.

The Bloomberg Barclays 1-3 Year Government Index represents securities that are U.S. domestic, taxable, and dollar denominated. Securities included in the index are U.S. Government securities (U.S. Treasury and Agency securities) with a maturity from 1 year.

The MSCI EAFE® (Europe, Australasia and the Far East) Index (net of taxes) is a free-float-adjusted market-capitalization index that is designed to measure developed market equity performance, excluding the United States and Canada. As of May 30, 2017, the MSCI EAFE Index consisted of the following 21 developed market country indices: Australia, Austria, Belgium, Denmark, Finland, France, Germany, Hong Kong, Ireland, Israel, Italy, Japan, the Netherlands, New Zealand, Norway, Portugal, Singapore, Spain, Sweden, Switzerland and the United Kingdom. The index is net because dividends are reinvested after deducting a withholding tax from dividend distributions. Since taxes are *withheld from the MSCI EAFE Index (net of taxes)*, the performance of the MSCI EAFE Index (net of taxes) will generally be lower than that of the MSCI EAFE Index (gross of taxes).

*The Russell Midcap® Index is an unmanaged index that measures the performance of the* mid-cap segment of the U.S. equity market. It includes approximately 800 of the smallest companies in the Russell 1000® Index, and represents approximately 31% of the total market capitalization of the Russell 1000 Index. Frank Russell Company is the source and owner of the Russell Index data contained or reflected in this material and all trademarks and copyrights related thereto. Frank Russell Company is not responsible for the formatting or configuration of this material or for any inaccuracy in the presentation thereof.

The Russell 2000® Index is an unmanaged index that measures the performance of the small-cap segment of the U.S. equity market. It is a subset of the Russell 3000® Index, and includes approximately 2,000 of the smallest securities based on a combination of their market cap and current index membership. *The Russell 2000 Index represents* approximately 10% of the total market capitalization of the Russell 3000 Index. Frank Russell Company is the source and owner of the Russell Index data contained or reflected in this material and all trademarks and copyrights related thereto. Frank Russell Company is not responsible for the formatting or configuration of this material or for any inaccuracy in the presentation thereof

The S&P 500 *Price Index is not a total return index as it* excludes dividends. The Index includes 500 of the largest stocks, (in terms of stock market value) in the U.S.; prior to March 1957, it consisted of 90 of the largest stocks. Although the S&P 500 focuses on the large-cap segment of the market, with approximately 80% coverage of U.S. equities, it is also used as a reliable proxy for the total U.S. equity market.

001066 XPL372AF 010466

# DISCLOSURES

The S&P 500 Index, an unmanaged index, includes 500 of the largest stocks (in terms of stock market value) in the United States; prior to March 1957, it consisted of 90 of the largest stocks. Although the S&P 500 focuses on the large-cap segment of the market, with approximately 80% coverage of U.S. equities, it is also used as a proxy for the total U.S. equity market.

Certain benchmark values are not available on a daily basis. As a result, benchmark returns will not be included in the Performance Summary if the daily values were not available on the date of this report.

The information on indices is presented for illustrative purposes only and is not intended to imply the potential performance of any fund or investment. Indices are not available for direct investment. Index performance assumes the reinvestment of all distributions but does not assume any transaction costs, taxes, management fees or other expenses. An investment advisory disclosure document that describes our firm's investment advisory services and those of any investment advisors managing your account is available to you at no cost. Please contact your financial advisor or Program Sponsor to request these documents.

**Please update your financial advisor if your investment objectives have changed or if the personal or financial information initially provided in your application has changed.**

The Global Industry Classification (GICS®) was developed by and is the exclusive property of Morgan Stanley Capital International Inc. and Standard and Poor's. GICS is a service mark of MSCI and S&P and has been licensed for use by Lockwood and its affiliates.

**Additional Definitions for Your Portfolio Summary Report**

Number of Holdings: The number of positions held in the Equity or the Fixed Income asset class. Preferred stocks are counted as fixed income.

Average Market Cap: The weighted (by market value held) average market capitalization of all stocks held. Market capitalization is the price of a stock times the number of outstanding shares for that stock.

Average Dividend Yield: The weighted (by market value held) average dividend yield of all stocks held. Dividend yield is a financial ratio that provides an indication of how much a company has paid out in dividends (based on the most recent dividend paid) relative to its share price. The ratio is not a projection of the actual dividend payout that might be achieved.

Earnings Growth Rate: [Field not currently used]

Average Yield to Worst: The weighted (by market value held) average yield based on the lower of a bond's yield to call or yield to maturity, for all bonds held.

Average Bond Duration: The weighted (by market value held) average duration of all bonds held. Bond duration is the measure of price sensitivity of a fixed income security to an interest rate change of 1%. A higher duration indicates greater relative price sensitivity to changes in interest rates.

Average Coupon: The weighted (by market value held) average of the annual coupon interest rate of all bonds held. The coupon interest rate is a bond's stated interest rate.

## DISCLOSURES

If you have any questions or need assistance in understanding your Portfolio Summary Report, please contact your Benjamin F. Edwards & Co. financial advisor.

# Attachment 3

BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
One North Brentwood Blvd., Suite 850
Saint Louis, MO 63105 314-726-1600

# SEP
## Account Statement

SEP FBO CHARLES J FLEISCHMANN
PERSHING LLC AS CUSTODIAN
8714 RAMBLING ROSE DR
OOLTEWAH TN 37363-7118

Your Financial Advisor Is:
WARD PETTY
(423) 668-5411

December 1, 2019 - December 31, 2019
Account Number: EBR-299133

## Portfolio at a Glance

| | This Period | Year-to-Date |
|---|---|---|
| BEGINNING ACCOUNT VALUE | $3,960.00 | $8,573.90 |
| Withdrawals (Cash & Securities) | 0.00 | -4,237.59 |
| Dividends, Interest and Other Income | 0.00 | 13.01 |
| Net Change in Portfolio[1] | 0.00 | -389.32 |
| ENDING ACCOUNT VALUE | $3,960.00 | $3,960.00 |
| Estimated Annual Income | $13.01 | |

[1] Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.

The Bank Deposits in your account are FDIC insured bank deposits.
FDIC insured bank deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). These bank deposits are covered by the Federal Deposit Insurance Corporation (FDIC), up to allowable limits.

## Asset Summary

| Percent | Asset Type | Prior Year-End | Last Period | This Period |
|---|---|---|---|---|
| 1% | Cash, Money Funds, and Bank Deposits | 4,226.58 | 2.00 | 2.00 |
| 99% | Alternative Investments | 4,347.32 | 3,958.00 | 3,958.00 |
| 100% | Account Total | $8,573.90 | $3,960.00 | $3,960.00 |

Please review your allocation periodically with your Financial Advisor.
See the Asset Summary Disclosure and Footnotes section for important information regarding your Asset Summary.

## Asset Summary Disclosure and Footnotes

Note: Unpriced securities are not included in the Total Account Value.

## Client Service Information

| Your Financial Advisor Is: C90 | Contact Information |
|---|---|
| WARD PETTY<br>1101 BROAD STREET, SUITE 105<br>CHATTANOOGA TN 37402-2943 | Telephone Number: (423) 668-5411<br>Fax Number: (423) 668-5412 |

## Your Account Information

INVESTMENT OBJECTIVE
Investment Objective: MODERATE GROWTH
Please review your investment objective. If you wish to make a change or have any questions please contact your Financial Advisor.

RETIREMENT INFORMATION
Year-End Fair Market Value (12/31/2019): $3,960.00. (Includes the fair market value of hard-to-value assets)
Year-End Fair Market Value of Hard-To-Value Assets (12/31/2019): $3,958.00.
The fair market value for hard-to-value assets has been provided for Individual Retirement Accounts, based on Internal Revenue Service (IRS) reporting requirements. Hard-to-value assets for tax reporting purposes are generally defined as assets that are not readily tradable.
IRS Classifications for hard-to-value assets within your account:
E = Ownership interest in a partnership, trust, or similar entity (unless the entity is traded on an established securities market).
The year-end fair market value is furnished to the Internal Revenue Service for Individual Retirement Accounts. Your fair market value may change based on transaction or asset valuation adjustments made after 12/31/2019.
Please verify this information, and if you have any changes, and/or questions, please contact your tax professional or Financial Advisor.

TAX LOT DEFAULT DISPOSITION METHOD

| | |
|---|---|
| Default Method for Mutual Funds: | First In First Out |
| Default Method for Stocks in a Dividend Reinvestment Plan: | First In First Out |
| Default Method for all Other Securities: | First In First Out |

BOND AMORTIZATION ELECTIONS

| | |
|---|---|
| Amortize premium on taxable bonds based on Constant Yield Method: | Yes |
| Accrual market discount method for all other bond types: | Constant Yield Method |
| Include market discount in income annually: | No |

ELECTRONIC DELIVERY
Your electronic delivery selections for account communications are listed below:
Electronic Delivery

| Enrollment | Communication |
|---|---|
| ⊗ | Statements and Reports |
| ⊗ | Trade Confirmations |
| ⊗ | Tax Documents |
| ⊗ | Notifications |
| ⊗ | Prospectus |
| ⊗ | Proxy/Shareholder Communications |

You have not enrolled any of the above documents for electronic delivery. Please log in to your account or contact your Financial Advisor to make any changes to your electronic delivery preferences.

BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
One North Brentwood Blvd., Suite 850
Saint Louis, MO 63105 314-726-1600

December 1, 2019 - December 31, 2019
SEP FBO CHARLES J FLEISCHMANN

## Client Account Beneficiary Information

| Beneficiary Name | Primary /Contingent | Relationship to Account Holder(s) | Allocation Percent |
|---|---|---|---|
| BRENDA FLEISCHMANN | PRIMARY | SPOUSE | 100.00 |

Disclosures and Other Information:

The beneficiary information displayed is a summary of information you have provided and should accurately reflect the most recent beneficiary information received. An agreement you executed to designate any beneficiaries displayed controls distribution to such parties. If differences exist between information here, and the signed beneficiary agreement, the agreement will control. Please contact your Financial Advisor to update your beneficiary information if necessary or to review more detailed information concerning your designations.

## Retirement Account Transactions

| | Tax Year - 2019 | | Tax Year - 2018 | |
|---|---|---|---|---|
| | This Period | Year-to-Date | This Period | Year-to-Date |
| Contributions | | | | |
| Participant | 0.00 | 0.00 | 0.00 | 3,993.57 |
| Total Contributions | $0.00 | $0.00 | $0.00 | $3,993.57 |

NOTE: The amounts shown in the Year-to-Date columns are aggregate amounts of all transactions conducted for a particular transaction type.

## FDIC Insured Bank Deposits

| Date | Activity Type | Description | Amount | Balance |
|---|---|---|---|---|
| Sweep FDIC Insured Bank Deposits | | | | |
| INSURED DEPOSIT PROGRAM F | | | | |
| Activity Ending: 12/31/19 | | | | |
| 11/30/19 | Opening Balance | | 2.00 | 2.00 |
| 12/16/19 | | Citibank N.A.<br>A/O 12/16 $2.00 | | 2.00 |
| 12/31/19 | Closing Balance | | | $2.00 |
| Total FDIC Insured Bank Deposits | | | | $2.00 |

The FDIC Insured Bank Deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). The Bank Deposits at each bank are insured by the Federal Deposit Insurance Corporation (FDIC) up to $250,000 for each category of legal ownership including individual retirement accounts and certain other self directed retirement accounts. Please review this in connection with other deposits you may have at each respective bank.

## Portfolio Holdings

| Opening Date | Quantity | 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** | | | | | | | | | |
| **FDIC Insured Bank Deposits** | | | | | | | | | |
| INSURED DEPOSIT PROGRAM F | | | | | | | | | |
| 11/30/19 | 2.000 | N/A | 12/31/19 | 2.00 | 2.00 | 0.00 | 13.01 | N/A | N/A |
| **Total FDIC Insured Bank Deposits** | | | | $2.00 | $2.00 | $0.00 | $13.01 | | |
| **TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS** | | | | $2.00 | $2.00 | $0.00 | $13.01 | | |

| Date Acquired | Quantity | Unit Cost | Current Cost Basis | Market Price | Estimated Value | Unrealized Gain/Loss |
|---|---|---|---|---|---|---|
| **ALTERNATIVE INVESTMENTS 99.00% of Portfolio** | | | | | | |
| 5TOWERHILL LONG SHORT EQUITY LLC | | | Security Identifier: 891LP1239 | | | |
| Valuation Code: B, V, C | | | | | | |
| 02/12/13*,3,H | Total Noncovered 3,957.680 | 1.0000 | 3,957.68 | N/A | 3,957.68 | 0.00 |
| Please Provide*,H | Total Unallocated 0.320 | N/A | Please Provide | N/A | 0.32 | N/A |
| **Total** | 3,958.000 | | N/A | | $3,958.00 | N/A |
| **TOTAL ALTERNATIVE INVESTMENTS** | | | $3,957.68 | | $3,958.00 | $0.00 |

**Valuation Codes:**
B = This is an estimate of the value of the security.
C = The source of this information is the manager or the administrator of the program.
V = The market price of N / A is displayed because the investment does not have a per unit value. The investment value is an estimated value provided by the sponsor or the sponsor's pricing agent and may not include all fees and / or charges. Please contact your investment professional or financial organization for additional information.

| | Current Cost Basis | Market Value | Unrealized Gain/Loss | Accrued Interest | Estimated Annual Income |
|---|---|---|---|---|---|
| **Total Portfolio Holdings** | $3,959.68 | $3,960.00 | $0.00 | $0.00 | $13.01 |

* Noncovered under the cost basis rules as defined below.

Generally, securities acquired before 2011, in retirement accounts or held by Non-U.S. entities are not subject to the cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended by the Emergency Economic Stabilization Act of 2008, and are marked as "noncovered". Securities marked as "covered", were identified as securities potentially subject to the cost basis reporting rules and may be reported to the IRS on form 1099-B for the applicable tax year in which the securities are disposed.

Note: In the event where we cannot easily determine the taxability of an account, we may mark the account as noncovered. However, if the account does not receive a 1099B, the cost basis will not be reported to the IRS.

3 Either all or a portion of 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.

5 Unrealized gains and losses are not reported for securities for which cost basis or market value is not available.

H This security has been denoted as a hard-to-value asset. Hard-to-value assets for tax reporting purposes are generally defined as assets that are not readily tradable.

The estimated values, where indicated of Alternative Investments, including limited partnerships, real estate investment trusts (REITs), direct participation programs (DPPs), hedge funds, fund of funds, private equity, real estate and managed future have been provided by the manager or the administrator of the Alternative Investment product. The values are not guaranteed, provided for informational purposes only and are intended to reflect an estimate of the interest in the Alternative Investment represented by the units or shares described

## Portfolio Holdings (continued)

above. Alternative Investment securities are not listed on a securities exchange, generally illiquid, and if you are able to sell the securities, the price received may be less than the per share estimate value provided in your account statement. Please note the estimated product values for Alternative Investments, which are provided by the manager or the administrator of the Alternative Investment product, may not reflect recent activity or current values and may not reflect an independent evaluation of the Alternative Investment product.

Where no value is indicated, please note that:

- Alternative Investment securities are generally illiquid
- The value of the security may be different from its purchase price
- Accurate valuation information is not available

## Portfolio Holdings Disclosures

### 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, unless otherwise noted, have been obtained from independent vendor services, which we believe to be reliable. Market prices do not constitute a bid or an offer, and may differ from the actual sale price. Securities for which a price is not available are marked "N/A" and are omitted from the Total.
THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

### Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) 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/disclosures for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

### 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, may be obtained. 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 Disclosures (continued)

### Foreign Currency Transactions

Pershing will 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.

## Activity Summary (All amounts shown are in base currency)

| | Credits This Period | Debits This Period | Net This Period | Credits Year-to-Date | Debits Year-to-Date | Net Year-to-Date |
|---|---|---|---|---|---|---|
| Dividends and Interest | $0.00 | $0.00 | $0.00 | $13.01 | $0.00 | $13.01 |
| Cash | | | | | | |
| Withdrawals | 0.00 | 0.00 | 0.00 | 0.00 | -4,237.59 | -4,237.59 |
| Total Cash | $0.00 | $0.00 | $0.00 | $0.00 | -$4,237.59 | -$4,237.59 |
| FDIC Insured Bank Deposits | $0.00 | $0.00 | $0.00 | $4,237.59 | -$13.01 | $4,224.58 |
| Totals | $0.00 | $0.00 | $0.00 | $4,250.60 | -$4,250.60 | $0.00 |

## Income and Expense Summary

| | Current Period Tax Deferred | Year-to-Date Tax Deferred |
|---|---|---|
| Interest Income | | |
| FDIC Insured Bank Deposits | 0.00 | 13.01 |
| Total Dividends, Interest, Income and Expenses | $0.00 | $13.01 |

## Messages

FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC)-INSURED BANK DEPOSITS ARE NOT PROTECTED BY SECURITIES INVESTOR PROTECTION CORPORATION (SIPC). YOU MAY VIEW CURRENT MONEY MARKET FUND RATES BY VISITING WWW.PERSHING.COM AND SELECTING THE LINK AT THE BOTTOM OF THE PAGE TITLED "MONEY MARKET MUTUAL FUND & FDIC-INSURED DEPOSITS PROGRAM RATES & BANK LISTS". PLEASE NOTE THAT WE MAY NOT OFFER ALL OF THE MONEY MARKET FUNDS LISTED ON THE PERSHING WEBSITE.

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. Shares of a money market mutual fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money market mutual fund's prospectus or the bank deposit product's disclosure document or contact your advisor for additional information. Pursuant to

## Messages (continued)

SEC Rule 10b-10(b)(1) confirmations are not sent for purchases into money market mutual funds processed on the sweep platform. Pursuant to applicable regulation, account statements will be produced monthly or quarterly.

Upcoming Client Fee Changes

We take seriously our client-first commitment to you. With this, we want to inform you of the changes we are making to our client fee schedule.

- Effective January 1, 2020, we are eliminating almost 35 of our existing client fees, including but not limited to the annual inactive account fee
- Effective April 1, 2020, the annual fee cap per household will be increased from $250 to $300 for the combined cost of annual account fees, IRA maintenance fees and Qualified Retirement Plan maintenance fees (for households with less than $500,000 in combined assets)
- Effective April 1, 2020, Federal Funds Domestic Wire fee will increase from $20 to $25
- Effective April 1, 2020, Federal Funds International Wire fee will increase from $20 to $30

Finally, effective July 2020, we will update our retirement account fee billing process to bill annually in arrears, replacing the existing anniversary date billing process. Going forward, retirement accounts will be charged a maintenance fee annually in July. This update will apply to all non-advisory retirement accounts for householded account values of less than $500,000.

Our complete fee schedule is available on our public website, www.benjaminfedwards.com, under the "Important Disclosures" section. A physical copy is also available on request from your financial advisor.

As always, we are grateful for the trust you have placed in your financial advisor and in Benjamin Edwards. Please let your financial advisor know if you have any questions.

## Important Information and Disclosures

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.
- 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.
- Inquiries concerning the positions and balances in your account may 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. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. 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

The Role of Pershing (continued)

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/about/strength-and-stability.
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. 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.

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.

**TRANSACTIONS**

- 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.
- 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.
- 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.

**FREE CREDIT BALANCES:** 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.

**DEBIT BALANCES:** 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.

**MARGIN INFORMATION:** 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.

**TAX 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.
- 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.
- 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.

**GENERAL INFORMATION**

- 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.
- 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.
- PERSHING MAY TRADE FOR ITS OWN ACCOUNT AS A MARKET MAKER, SPECIALIST, ODD LOT DEALER, BLOCK POSITIONER, ARBITRAGEUR OR INVESTOR. CONSEQUENTLY, AT THE TIME OF ANY TRANSACTION YOU MAY MAKE, PERSHING MAY HAVE A POSITION IN SUCH SECURITIES, WHICH POSITION MAY BE PARTIALLY OR COMPLETELY HEDGED.
- IF AVERAGE PRICE TRANSACTION IS INDICATED ON THE FRONT OF THIS STATEMENT YOUR FINANCIAL INSTITUTION OR PERSHING MAY HAVE ACTED AS PRINCIPAL, AGENT OR BOTH. DETAILS AVAILABLE UPON REQUEST.
- 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 WWW.PERSHING.COM.
- FOR BUSINESS CONTINUITY AND ADDITIONAL DISCLOSURES: WWW.PERSHING.COM/DISCLOSURES.
- THIS STATEMENT SHOULD BE RETAINED FOR YOUR RECORDS.

**PAYMENT FOR ORDER FLOW AND ORDER ROUTING POLICY DISCLOSURES (REGULATION NMS - RULE 607 (A) (1) - (2))**

PERSHING SENDS EQUITY AND OPTION ORDERS TO EXCHANGES, OR BROKER-DEALERS AS MARKET MAKERS OR AUTOMATED TRADING SYSTEMS (ATSS). 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. THE DETAILS OF THESE PAYMENTS AND FEES ARE AVAILABLE UPON WRITTEN REQUEST. COMPENSATION IS GENERALLY IN THE FORM OF A PER SHARE OR PER OPTION CONTRACT CASH PAYMENT. IN ADDITION, PERSHING ROUTES CERTAIN EQUITY TO ITS AFFILIATE, BNY MELLON CAPITAL MARKETS, LLC, FOR EXECUTION AS PRINCIPAL.

**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). IN CERTAIN SECURITIES THAT ARE NOT ELECTRONICALLY QUOTED, 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 AND THEIR ABILITY TO PROVIDE OPPORTUNITIES FOR EXECUTIONS AT PRICES SUPERIOIR TO THE NBBO. PERSHING ALSO REGULARLY REVIEWS REPORTS FOR QUALITY OF EXECUTION PURPOSES.

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

# Attachment 4

**BENJAMIN F. EDWARDS & CO.**
INVESTMENTS for GENERATIONS
One North Brentwood Blvd., Suite 850
Saint Louis, MO 63105 314-726-4600

# 2019 PENDING 1099 NOTICE
**As of 02/07/2020**
**Mailed by 02/18/2020**

| Recipient's Name and Address | Your Financial Advisor Is | Payer Information |
|---|---|---|
| 0083031 01 AB 0.416 01 X84R1D02 TR 00225<br><br>CHARLES J FLEISCHMANN<br>BRENDA M FLEISCHMANN JT TEN<br>8714 RAMBLING ROSE DR<br>OOLTEWAH TN 37363-7118 | WARD PETTY<br>1101 BROAD STREET, SUITE 105<br>CHATTANOOGA TN 37402-2943<br>(423) 668-5411<br>ID: C90 | PERSHING LLC<br><br>Federal Identification Number 13-2741729 |

## Your 2019 IRS 1099 Tax Form(s) Are Pending Final Information

Pershing provides tax reporting for your account. To ensure you receive your tax forms as early as possible with complete and accurate information, we take a phased approach to mailing 1099 form(s). This approach allows us to evaluate your account and determine if we have received and processed the final tax information for each security. We are then able to issue your 1099 form(s) at the earliest possible date and thus reduce the need to revise your 1099 information.

You are receiving this notification because we have not received and processed all necessary information to complete your 2019 1099 form(s) by the as of date on this document. Once the remaining information has been received and processed, we will mail your form(s). You do not need to take any action.

**We have not received final information for these securities:**

| CUSIP | DESCRIPTION | CUSIP | DESCRIPTION |
|---|---|---|---|
| 464285105 | ISHARES GOLD TR ISHA RES | 922908553 | VANGUARD INDEX FDS REAL ESTATE INDEX FD ETF |

The next mailing is scheduled for February 29, 2020. If we have not received and processed the information on the above securities (identified by the CUSIP and a short description) by February 29, your 1099 will be mailed by March 15, with the information we have on file.

We look forward to providing your tax information as soon as it becomes available. If you have questions, please refer to the Tax Guide located on mytaxhandbook.com for more information or contact your advisor.

**BENJAMIN F. EDWARDS & CO.**
INVESTMENTS for GENERATIONS
One North Brentwood Blvd., Suite 850
Saint Louis, MO 63105 314-726-1600

**2019 TAX and YEAR-END STATEMENT**
**As of 03/06/2020**
**Mailed by 03/15/2020**

**Recipient's Name and Address:**

CHARLES J FLEISCHMANN
BRENDA M FLEISCHMANN JT TEN
8714 RAMBLING ROSE DR
OOLTEWAH TN 37363-7118

**Your Financial Advisor is:**

WARD PETTY
1101 BROAD STREET, SUITE 105
CHATTANOOGA TN 37402-2943
(423) 668-5411
ID: C90

**Account Holder Information:**

## General Information:

The following information may be included in this tax statement based on the investments and activity in your account.

**Reportable Information:** IRS Forms 1099-B, 1099-DIV, 1099-INT, 1099-MISC, 1099-OID

**Cost Basis Service:** Realized gains and losses may be displayed on your investments.

**Non-Reportable Information:** Non-reportable information may be provided based on the activity within your account. This additional information is provided to assist you with your tax preparation but it is not reported to the IRS.

**Mail Dates:** You and members of your household may receive tax statements at different times based on the activity and/or holdings within your account. If final tax information is pending from an issuer or pending processing when tax statements are prepared, impacted tax statements will be held until the information is complete. Tax statement mailings are scheduled to occur in four phases this year: January 31, February 15, February 29 and March 15.

**Methods of Delivery:** We offer two ways to receive your tax statement:

**e-Delivery:** The IRS allows for the electronic delivery of 1099 forms, and Pershing offers electronic delivery of this Tax Information Statement. If you would like to receive electronic delivery, please speak with your investment professional for more information.

**Physical Mail:** There are two dates on this document: The "As of " date is when the form was generated and the date through which all activity in this account was processed. The "Mailed by" date is the date by which this document was mailed to you.

**This Tax Information May Be Revised:** You may receive a corrected tax statement. Some issuers provide new information about their securities after we prepare and mail your tax statement. If your tax information needs to be updated, we may be required by the IRS to send you a corrected 1099. Please plan your tax preparation accordingly.

Visit **www.irs.gov** for IRS Forms, Publications and other resources or you may call (800) 829-1040 (individuals) or (800) 829-4933 (businesses).

Visit **www.mytaxhandbook.com** for information and a reference guide to this 1099 tax statement.

Seq.# (ETF 42185)

**Recipient's Name and Address:**

CHARLES J FLEISCHMANN
BRENDA M FLEISCHMANN JT TEN

Recipient's Identification

**2019 TAX and YEAR-END STATEMENT**
**As of 03/06/2020**
**Mailed by 03/15/2020**

## Client Service Information

**Contact Information**
**Telephone Number:** (423) 668-5411
**Fax Number:** (423) 668-5412

Seq.# (ETF 42185)

BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
One North Brentwood Blvd., Suite 850
Saint Louis, MO 63105 314-726-1600

**2019 TAX and**
**YEAR-END STATEMENT**
**As of 03/06/2020**
**Mailed by 03/15/2020**

**Recipient's Name and Address:**

CHARLES J FLEISCHMANN
BRENDA M FLEISCHMANN JT TEN
8714 RAMBLING ROSE DR
OOLTEWAH TN 37363-7118

**Your Financial Advisor is:**

WARD PETTY
1101 BROAD STREET, SUITE 105
CHATTANOOGA TN 37402-2943
(423) 668-5411
ID: C90

## Table of Contents

This tax statement may include the following IRS forms: 1099-B, 1099-INT, 1099-DIV, 1099-MISC and 1099-OID. Only the forms that pertain to the activity in this account are included in this tax statement. Please retain this document for tax preparation purposes.



Seq.# (ETF 42185)

**Recipient's Name and Address:**

CHARLES J FLEISCHMANN
BRENDA M FLEISCHMANN JT TEN

Recipient's Identification Number: ***-**-1056

**Payer's Information:** PERSHING LLC
ONE PERSHING PLAZA
JERSEY CITY, NJ 07399

**Payer's Federal Identification Number:** 13-2741729

# 2019 TAX and YEAR-END STATEMENT
## As of 03/06/2020
## Mailed by 03/15/2020

**This is important tax information and is being furnished to the Internal Revenue Service (except as indicated). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.**

## Summary of Form 1099-B

Details are reported to the IRS. Refer to the 1099-B section of this statement for those details.

| | Amount |
|---|---|
| Gross Proceeds (Covered and Noncovered Transactions) | 82,625.79 |
| Cost or Other Basis (Covered Transactions Only) | 79,907.87 |
| **Federal Tax Withheld - Proceeds** | **0.00** |
| State Tax Withheld - Proceeds | 0.00 |
| ***Regulated Futures and Foreign Currency Forward Contracts:*** | |
| Profit or (Loss) Realized in 2019 | 0.00 |
| Unrealized Profit or (Loss) on Open Contracts - 12/31/2018 | 0.00 |
| Unrealized Profit or (Loss) on Open Contracts - 12/31/2019 | 0.00 |
| Aggregate Profit or (Loss) | 0.00 |
| **Fed. Tax Withheld - Reg. Futures and Foreign Curr. Forward Contracts** | **0.00** |
| State Tax Withheld - Reg. Futures and Foreign Curr. Forward Contracts | 0.00 |

## 2019 1099-INT Interest Income OMB No. 1545-0112

| Box | | Amount |
|---|---|---|
| 1 | Interest Income | 21.42 |
| 3 | Interest on U.S. Savings Bonds & Treasury Obligations | 0.00 |
| **4** | **Federal Income Tax Withheld** | **0.00** |
| 5 | Investment Expenses | 0.00 |
| 6 | Foreign Tax Paid | 0.00 |
| 8 | Tax-Exempt Interest | 0.00 |
| 9 | Specified Private Activity Bond Interest | 0.00 |
| 10 | Market Discount (Covered Transactions Only) | 0.00 |
| 11 | Bond Premium (Covered Transactions Only) | 0.00 |
| 12 | Bond Premium on Treasury Obligations (Covered Transactions Only) | 0.00 |
| 13 | Bond Premium on Tax-Exempt Bond (Covered Transactions Only) | 0.00 |
| 14 | Tax-Exempt and Tax Credit Bond CUSIP Number | Various |
| 15 /16 /17 | State /State ID# /State Tax Withheld | |
| | FATCA Filing Requirement | |

## 2019 1099-DIV Dividends and Distributions OMB No. 1545-0110

| Box | | Amount |
|---|---|---|
| 1a | Total Ordinary Dividends | 2,068.87 |
| 1b | Qualified Dividends | 1,316.97 |
| 2a | Total Capital Gain Distributions | 7.10 |
| 2b | Unrecaptured Section 1250 Gain | 0.00 |
| 2c | Section 1202 Gain | 0.00 |
| 2d | Collectibles (28%) Gain | 0.00 |
| 3 | Nondividend Distributions | 14.72 |
| **4** | **Federal Income Tax Withheld** | **0.00** |
| 5 | Section 199A Dividends | 99.36 |
| 6 | Investment Expenses | 0.00 |
| 7 | Foreign Tax Paid | 0.00 |
| 9 | Cash Liquidation Distributions | 0.00 |
| 10 | Noncash Liquidation Distributions | 0.00 |
| 11 | Exempt Interest Dividends | 0.00 |
| 12 | Specified Private Activity Bond Interest Dividends | 0.00 |
| 13/14/15 | State /State ID# /State Tax Withheld | |
| | FATCA Filing Requirement | |

## Summary of Form 1099-OID

Details are reported to the IRS. Refer to the 1099-OID section of this statement for those details.

| | Amount |
|---|---|
| Original Issue Discount (Non-U.S. Treasury Obligations) | 0.00 |
| Other Periodic Interest | 0.00 |
| Market Discount (Covered Transactions Only) | 0.00 |
| Acquisition Premium (Covered Transactions Only) | 0.00 |
| Original Issue Discount on U.S. Treasury Obligations | 0.00 |
| Investment Expenses | 0.00 |
| Bond Premium (Covered Transactions Only) | 0.00 |
| Tax-Exempt OID (Covered Transactions Only) | 0.00 |
| Tax-Exempt OID Specified Private Activity Bonds (Covered Transactions Only) | 0.00 |
| **Federal Income Tax Withheld** | **0.00** |
| State Tax Withheld | |

Seq.# (ETF 42185)

**Recipient's Name and Address:**

CHARLES J FLEISCHMANN
BRENDA M FLEISCHMANN JT TEN

Recipient's Identification Number: ***-**-1056

**2019 TAX and YEAR-END STATEMENT**
**As of 03/06/2020**
**Mailed by 03/15/2020**

**2019 Form 1099-B** | **Proceeds From Broker and Barter Exchange Transactions (Report details on Form 8949 or Schedule D)** | **OMB No. 1545-0715**

This is important tax information and is being furnished to the Internal Revenue Service (except as indicated). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.

| Disposition Transaction | Quantity (Box 1a) | Date Acquired (Box 1b) | Date Sold or Disposed (Box 1c) | Proceeds (Box 1d) | Cost or Other Basis (Box 1e) | D=Market Discount (1f) O=Option Premium W=Wash Sale Loss (1g) | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|---|
| **Short-Term Transactions for Which Basis Is Reported to the IRS - Report on Form 8949, Part I, with Box A checked.** | | | | | | | |
| **Covered (Box 12)** | | | | | | | |
| **Description (Box 1a):** ISHARES GOLD TR ISHA RES | | | | | | **CUSIP:** 464285105 | |
| SELL | 27 | 04/19/2018 | 01/17/2019 | 334.24 | 347.97 | | (13.73) |
| **Description (Box 1a):** ISHARES TR S&P 500 G ROWTH ETF | | | | | | **CUSIP:** 464287309 | |
| SELL | 11 | 01/25/2018 | 01/17/2019 | 1,731.11 | 1,800.03 | | (68.92) |
| **Description (Box 1a):** ISHARES TR BARCLAYS 20+ YR TREAS BD ETF | | | | | | **CUSIP:** 464287432 | |
| SELL | 3 | 04/18/2019 | 07/19/2019 | 395.38 | 368.68 | | 26.70 |
| **Description (Box 1a):** ISHARES TR S&P MIDCA P 400 GROWTH ETF | | | | | | **CUSIP:** 464287606 | |
| SELL | 15 | 10/18/2018 | 10/17/2019 | 3,377.05 | 3,222.15 | | 154.90 |
| SELL | 5 | 01/17/2019 | 10/17/2019 | 1,125.68 | 1,014.09 | | 111.59 |
| SALE DATE TOTAL | 20 | VARIOUS | 10/17/2019 | 4,502.73 | 4,236.24 | | 266.49 |
| **Description (Box 1a):** ISHARES TR S&P MIDCA P 400 VALUE ETF | | | | | | **CUSIP:** 464287705 | |
| SELL | 12 | 10/18/2018 | 10/17/2019 | 1,915.29 | 1,894.45 | | 20.84 |
| **Description (Box 1a):** ISHARES TR S&P SMALL -CAP 600 VALUE ETF | | | | | | **CUSIP:** 464287879 | |
| SELL | 15 | 10/18/2018 | 10/17/2019 | 2,257.03 | 2,314.40 | | (57.37) |
| SELL | 3 | 01/17/2019 | 10/17/2019 | 451.41 | 430.81 | | 20.60 |
| SALE DATE TOTAL | 18 | VARIOUS | 10/17/2019 | 2,708.44 | 2,745.21 | | (36.77) |

Seq.# (ETF 42185)

**2019 Form 1099-B** | **Proceeds From Broker and Barter Exchange Transactions (Report details on Form 8949 or Schedule D)** | **OMB No. 1545-0715** *(continued)*

**Short-Term Transactions for Which Basis Is Reported to the IRS - Report on Form 8949, Part I, with Box A checked.**

**Covered (Box 12)** *(continued)*

| Disposition Transaction | Quantity (Box 1a) | Date Acquired (Box 1b) | Date Sold or Disposed (Box 1c) | Proceeds (Box 1d) | Cost or Other Basis (Box 1e) | D=Market Discount (1f) O=Option Premium W=Wash Sale Loss (1g) | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|---|
| **Description (Box 1a):** ISHARES TR S&P SMALL -CAP 600 GROWTH ETF | | | | | | **CUSIP:** 464287887 | |
| SELL | 19 | 10/18/2018 | 10/17/2019 | 3,440.23 | 3,479.60 | | (39.37) |
| SELL | 1 | 04/18/2019 | 10/17/2019 | 181.07 | 180.49 | | 0.58 |
| SALE DATE TOTAL | 20 | VARIOUS | 10/17/2019 | 3,621.30 | 3,660.09 | | (38.79) |
| **Description (Box 1a):** ISHARES TR 10-20 YR TREAS BD ETF | | | | | | **CUSIP:** 464288653 | |
| SELL | 2 | 07/20/2018 | 01/17/2019 | 265.40 | 261.63 | | 3.77 |
| SELL | 17 | 07/20/2018 | 04/18/2019 | 2,294.49 | 2,223.82 | | 70.67 |
| SELL | 1 | 10/18/2018 | 04/18/2019 | 134.97 | 126.79 | | 8.18 |
| SALE DATE TOTAL | 18 | VARIOUS | 04/18/2019 | 2,429.46 | 2,350.61 | | 78.85 |
| SECURITY TOTAL | | | | 2,694.86 | 2,612.24 | | 82.62 |
| **Description (Box 1a):** ISHARES TR LONG-TERM CORP BD ETF | | | | | | **CUSIP:** 464289511 | |
| SELL | 3 | 10/18/2018 | 01/17/2019 | 170.11 | 169.88 | | 0.23 |
| SELL | 3 | 10/18/2018 | 07/19/2019 | 190.76 | 169.88 | | 20.88 |
| SELL | 1 | 10/18/2018 | 10/17/2019 | 66.06 | 56.63 | | 9.43 |
| SECURITY TOTAL | | | | 426.93 | 396.39 | | 30.54 |
| **Description (Box 1a):** ISHARES IBONDS DEC 2 023 TERM CORPORATE E TF | | | | | | **CUSIP:** 46434VAX8 | |
| SELL | 49 | 01/25/2018 | 01/17/2019 | 1,189.72 | 1,221.08 | | (31.36) |
| **Description (Box 1a):** ISHARES IBONDS DEC 2 025 CORPORATE ETF | | | | | | **CUSIP:** 46434VBD1 | |
| SELL | 49 | 01/25/2018 | 01/17/2019 | 1,173.08 | 1,217.15 | | (44.07) |

**Recipient's Name and Address:**

CHARLES J FLEISCHMANN
BRENDA M FLEISCHMANN JT TEN

Recipient's Identification Number: ***-**-1056

**2019 TAX and YEAR-END STATEMENT**
**As of 03/06/2020**
**Mailed by 03/15/2020**

**2019 Form 1099-B** | **Proceeds From Broker and Barter Exchange Transactions (Report details on Form 8949 or Schedule D)** | **OMB No. 1545-0715** ***(continued)***

| Disposition Transaction | Quantity (Box 1a) | Date Acquired (Box 1b) | Date Sold or Disposed (Box 1c) | Proceeds (Box 1d) | Cost or Other Basis (Box 1e) | D=Market Discount (1f) O=Option Premium W=Wash Sale Loss (1g) | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|---|
| **Short-Term Transactions for Which Basis is Reported to the IRS - Report on Form 8949, Part I, with Box A checked.** | | | | | | | |
| **Covered (Box 12)** ***(continued)*** | | | | | | | |
| **Description (Box 1a):** ISHARES TR IBONDS DE C 2021 TERM CORPORAT E ETF FD | | | | | | **CUSIP:** 46434VBK5 | |
| **SELL** | 52 | 01/25/2018 | 01/17/2019 | 1,268.28 | 1,285.96 | | (17.68) |
| **SELL** | 3 | 07/20/2018 | 04/18/2019 | 73.86 | 73.09 | | 0.77 |
| **SECURITY TOTAL** | | | | 1,342.14 | 1,359.05 | | (16.91) |
| **Description (Box 1a):** ISHARES TR IBONDS DE C 2027 TERM CORPORAT E ETF | | | | | | **CUSIP:** 46435UAA9 | |
| **SELL** | 51 | 01/25/2018 | 01/17/2019 | 1,195.95 | 1,261.23 | | (65.28) |
| **Description (Box 1a):** ISHARES TR IBONDS DE C 2028 TERM CORPORAT E ETF | | | | | | **CUSIP:** 46435U515 | |
| **SELL** | 46 | 10/18/2018 | 01/17/2019 | 1,149.08 | 1,147.24 | | 1.84 |
| **Description (Box 1a):** SPDR INDEX SHS FDS S PDR PORT DEVELOPED W ORLD EX-US ETF | | | | | | **CUSIP:** 78463X889 | |
| **SELL** | 5 | 07/20/2018 | 01/17/2019 | 138.34 | 153.59 | | (15.25) |
| **SELL** | 186 | 10/18/2018 | 01/17/2019 | 5,146.39 | 5,324.86 | | (178.47) |
| **SALE DATE TOTAL** | 191 | VARIOUS | 01/17/2019 | 5,284.73 | 5,478.45 | | (193.72) |
| **Description (Box 1a):** SELECT SECTOR SPDR T R MATLS | | | | | | **CUSIP:** 81369Y100 | |
| **SELL** | 1 | 10/18/2018 | 10/17/2019 | 57.56 | 53.28 | | 4.28 |
| **SELL** | 14 | 01/17/2019 | 10/17/2019 | 805.94 | 730.73 | | 75.21 |
| **SALE DATE TOTAL** | 15 | VARIOUS | 10/17/2019 | 863.50 | 784.01 | | 79.49 |
| **Description (Box 1a):** SELECT SECTOR SPDR T R HEALTH CARE | | | | | | **CUSIP:** 81369Y209 | |
| **SELL** | 25 | 01/17/2019 | 04/18/2019 | 2,141.99 | 2,220.99 | | (79.00) |

**2019 Form 1099-B** | **Proceeds From Broker and Barter Exchange Transactions (Report details on Form 8949 or Schedule D)** | **OMB No. 1545-0715** *(continued)*

| Disposition Transaction | Quantity (Box 1a) | Date Acquired (Box 1b) | Date Sold or Disposed (Box 1c) | Proceeds (Box 1d) | Cost or Other Basis (Box 1e) | D=Market Discount (1f) O=Option Premium W=Wash Sale Loss (1g) | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|---|
| **Short-Term Transactions for Which Basis Is Reported to the IRS - Report on Form 8949, Part I, with Box A checked.** | | | | | | | |
| **Covered (Box 12)** *(continued)* | | | | | | | |
| **Description (Box 1a):** SELECT SECTOR SPDR T R ENERGY | | | | | | **CUSIP:** 81369Y506 | |
| SELL | 36 | 01/17/2019 | 04/18/2019 | 2,421.10 | 2,239.12 | | 181.98 |
| **Description (Box 1a):** SELECT SECTOR SPDR T R INDL | | | | | | **CUSIP:** 81369Y704 | |
| SELL | 30 | 04/18/2019 | 10/17/2019 | 2,332.06 | 2,346.84 | | (14.78) |
| SELL | 1 | 07/19/2019 | 10/17/2019 | 77.74 | 77.79 | | (0.05) |
| SALE DATE TOTAL | 31 | VARIOUS | 10/17/2019 | 2,409.80 | 2,424.63 | | (14.83) |
| **Description (Box 1a):** SELECT SECTOR SPDR T R TECHNOLOGY | | | | | | **CUSIP:** 81369Y803 | |
| SELL | 1 | 04/18/2019 | 07/19/2019 | 81.40 | 77.62 | | 3.78 |
| SELL | 19 | 04/18/2019 | 10/17/2019 | 1,547.53 | 1,474.70 | | 72.83 |
| SECURITY TOTAL | | | | 1,628.93 | 1,552.32 | | 76.61 |
| **Description (Box 1a):** VANGUARD INTL EQUITY INDEX FDS FTSE EURO PE ETF | | | | | | **CUSIP:** 922042874 | |
| SELL | 1 | 04/19/2018 | 01/17/2019 | 50.44 | 60.15 | | (9.71) |
| SELL | 5 | 07/20/2018 | 01/17/2019 | 252.22 | 286.37 | | (34.15) |
| SELL | 2 | 10/18/2018 | 01/17/2019 | 100.88 | 104.36 | | (3.48) |
| SALE DATE TOTAL | 8 | VARIOUS | 01/17/2019 | 403.54 | 450.88 | | (47.34) |
| **Short-Term Covered Total** | | | | 39,533.84 | 39,417.45 | | 116.39 |

**2019 Form 1099-B** | **Proceeds From Broker and Barter Exchange Transactions (Report details on Form 8949 or Schedule D)** | **OMB No. 1545-0715** ***(continued)***

| Disposition Transaction | Quantity (Box 1a) | Date Acquired (Box 1b) | Date Sold or Disposed (Box 1c) | Proceeds (Box 1d) | Cost or Other Basis (Box 1e) | D=Market Discount (1f) O=Option Premium W=Wash Sale Loss (1g) | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|---|
| **Long-Term Transactions for Which Basis Is Reported to the IRS - Report on Form 8949, Part II, with Box D checked.** | | | | | | | |
| **Covered (Box 12)** | | | | | | | |
| **Description (Box 1a):** ISHARES GOLD TR ISHA RES | | | | | | **CUSIP:** 464285105 | |
| SELL | 27 | 04/19/2018 | 07/19/2019 | 368.65 | 347.55 | | 21.10 |
| **Description (Box 1a):** ISHARES TR S&P 500 G ROWTH ETF | | | | | | **CUSIP:** 464287309 | |
| SELL | 3 | 01/25/2018 | 04/18/2019 | 526.82 | 490.92 | | 35.90 |
| SELL | 2 | 01/25/2018 | 07/19/2019 | 366.86 | 327.28 | | 39.58 |
| SELL | 23 | 01/25/2018 | 10/17/2019 | 4,176.72 | 3,763.69 | | 413.03 |
| SECURITY TOTAL | | | | 5,070.40 | 4,581.89 | | 488.51 |
| **Description (Box 1a):** ISHARES TR S&P 500 V ALUE ETF | | | | | | **CUSIP:** 464287408 | |
| SELL | 2 | 01/25/2018 | 04/18/2019 | 233.08 | 240.15 | | (7.07) |
| SELL | 1 | 01/25/2018 | 10/17/2019 | 119.82 | 120.07 | | (0.25) |
| SECURITY TOTAL | | | | 352.90 | 360.22 | | (7.32) |
| **Description (Box 1a):** ISHARES TR S&P MIDCA P 400 GROWTH ETF | | | | | | **CUSIP:** 464287606 | |
| SELL | 2 | 04/26/2017 | 04/18/2019 | 445.06 | 389.48 | | 55.58 |
| SELL | 21 | 04/26/2017 | 10/17/2019 | 4,727.87 | 4,089.58 | | 638.29 |
| SELL | 6 | 01/25/2018 | 10/17/2019 | 1,350.82 | 1,367.75 | | (16.93) |
| SALE DATE TOTAL | 27 | VARIOUS | 10/17/2019 | 6,078.69 | 5,457.33 | | 621.36 |
| SECURITY TOTAL | | | | 6,523.75 | 5,846.81 | | 676.94 |
| **Description (Box 1a):** ISHARES TR S&P MIDCA P 400 VALUE ETF | | | | | | **CUSIP:** 464287705 | |
| SELL | 1 | 10/22/2014 | 04/18/2019 | 163.57 | 121.14 | | 42.43 |
| SELL | 7 | 10/22/2014 | 10/17/2019 | 1,117.25 | 847.97 | | 269.28 |

**2019 Form 1099-B** | **Proceeds From Broker and Barter Exchange Transactions (Report details on Form 8949 or Schedule D)** | **OMB No. 1545-0715** *(continued)*

**Long-Term Transactions for Which Basis Is Reported to the IRS - Report on Form 8949, Part II, with Box D checked.**

**Covered (Box 12)** *(continued)*

| Disposition Transaction | Quantity (Box 1a) | Date Acquired (Box 1b) | Date Sold or Disposed (Box 1c) | Proceeds (Box 1d) | Cost or Other Basis (Box 1e) | D=Market Discount (1f) O=Option Premium W=Wash Sale Loss (1g) | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|---|
| **Description (Box 1a):** ISHARES TR S&P MIDCA P 400 VALUE ETF | | | | | **CUSIP:** 464287705 *(continued)* | | |
| SELL | 2 | 01/26/2015 | 10/17/2019 | 319.22 | 252.96 | | 66.26 |
| SELL | 9 | 10/21/2015 | 10/17/2019 | 1,436.47 | 1,095.71 | | 340.76 |
| SELL | 6 | 01/21/2016 | 10/17/2019 | 957.64 | 634.98 | | 322.66 |
| SELL | 1 | 04/26/2017 | 10/17/2019 | 159.61 | 151.15 | | 8.46 |
| SELL | 1 | 10/26/2017 | 10/17/2019 | 159.61 | 153.87 | | 5.74 |
| SALE DATE TOTAL | 26 | VARIOUS | 10/17/2019 | 4,149.80 | 3,136.64 | | 1,013.16 |
| SECURITY TOTAL | | | | 4,313.37 | 3,257.78 | | 1,055.59 |
| **Description (Box 1a):** ISHARES TR US FINANC IALS ETF INDEX FD | | | | | **CUSIP:** 464287788 | | |
| SELL | 11 | 01/09/2017 | 01/17/2019 | 1,245.42 | 1,129.61 | | 115.81 |
| **Description (Box 1a):** ISHARES TR S&P SMALL -CAP 600 VALUE ETF | | | | | **CUSIP:** 464287879 | | |
| SELL | 19 | 07/24/2017 | 07/19/2019 | 2,795.41 | 2,691.91 | | 103.50 |
| SELL | 16 | 07/24/2017 | 10/17/2019 | 2,407.50 | 2,266.88 | | 140.62 |
| SELL | 5 | 04/19/2018 | 10/17/2019 | 752.34 | 781.57 | | (29.23) |
| SALE DATE TOTAL | 21 | VARIOUS | 10/17/2019 | 3,159.84 | 3,048.45 | | 111.39 |
| SECURITY TOTAL | | | | 5,955.25 | 5,740.36 | | 214.89 |
| **Description (Box 1a):** ISHARES TR S&P SMALL -CAP 600 GROWTH ETF | | | | | **CUSIP:** 464287887 | | |
| SELL | 27 | 07/24/2017 | 01/17/2019 | 4,658.10 | 4,272.20 | | 385.90 |
| SELL | 9 | 07/24/2017 | 07/19/2019 | 1,641.77 | 1,424.06 | | 217.71 |
| SELL | 3 | 01/25/2018 | 07/19/2019 | 547.25 | 533.84 | | 13.41 |

**Recipient's Name and Address:**

CHARLES J FLEISCHMANN
BRENDA M FLEISCHMANN JT TEN

Recipient's Identification Number: ***-**-1056

**2019 TAX and YEAR-END STATEMENT**
**As of 03/06/2020**
**Mailed by 03/15/2020**

**2019 Form 1099-B** | **Proceeds From Broker and Barter Exchange Transactions (Report details on Form 8949 or Schedule D)** | **OMB No. 1545-0715 *(continued)***

| Disposition Transaction | Quantity (Box 1a) | Date Acquired (Box 1b) | Date Sold or Disposed (Box 1c) | Proceeds (Box 1d) | Cost or Other Basis (Box 1e) | D=Market Discount (1f) O=Option Premium W=Wash Sale Loss (1g) | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|---|
| **Long-Term Transactions for Which Basis Is Reported to the IRS - Report on Form 8949, Part II, with Box D checked.** | | | | | | | |
| **Covered (Box 12) *(continued)*** | | | | | | | |
| **Description (Box 1a):** ISHARES TR S&P SMALL -CAP 600 GROWTH ETF | | | | | | **CUSIP:** 464287887 *(continued)* | |
| SALE DATE TOTAL | 12 | VARIOUS | 07/19/2019 | 2,189.02 | 1,957.90 | | 231.12 |
| SELL | 5 | 01/25/2018 | 10/17/2019 | 905.33 | 889.74 | | 15.59 |
| SELL | 6 | 04/19/2018 | 10/17/2019 | 1,086.39 | 1,073.64 | | 12.75 |
| SALE DATE TOTAL | 11 | VARIOUS | 10/17/2019 | 1,991.72 | 1,963.38 | | 28.34 |
| SECURITY TOTAL | | | | 8,838.84 | 8,193.48 | | 645.36 |
| **Description (Box 1a):** ISHARES TR IBONDS DE C 2021 TERM CORPORAT E ETF FD | | | | | | **CUSIP:** 46434VBK5 | |
| SELL | 145 | 01/25/2018 | 04/18/2019 | 3,570.06 | 3,585.85 | | (15.79) |
| **Description (Box 1a):** SPDR INDEX SHS FDS S PDR PORT DEVELOPED W ORLD EX-US ETF | | | | | | **CUSIP:** 78463X889 | |
| SELL | 68 | 10/26/2017 | 01/17/2019 | 1,881.47 | 2,106.64 | | (225.17) |
| **Description (Box 1a):** SELECT SECTOR SPDR T R MATLS | | | | | | **CUSIP:** 81369Y100 | |
| SELL | 1 | 10/19/2016 | 04/18/2019 | 57.69 | 47.18 | | 10.51 |
| SELL | 2 | 10/19/2016 | 10/17/2019 | 115.13 | 94.35 | | 20.78 |
| SELL | 3 | 01/09/2017 | 10/17/2019 | 172.70 | 153.21 | | 19.49 |
| SELL | 14 | 10/26/2017 | 10/17/2019 | 805.94 | 828.21 | | (22.27) |
| SELL | 1 | 07/20/2018 | 10/17/2019 | 57.57 | 58.41 | | (0.84) |
| SALE DATE TOTAL | 20 | VARIOUS | 10/17/2019 | 1,151.34 | 1,134.18 | | 17.16 |
| SECURITY TOTAL | | | | 1,209.03 | 1,181.36 | | 27.67 |
| **Description (Box 1a):** SELECT SECTOR SPDR T R ENERGY | | | | | | **CUSIP:** 81369Y506 | |
| SELL | 16 | 10/26/2017 | 04/18/2019 | 1,076.04 | 1,073.85 | | 2.19 |

**2019 Form 1099-B** | **Proceeds From Broker and Barter Exchange Transactions (Report details on Form 8949 or Schedule D)** | **OMB No. 1545-0715** ***(continued)***

| Disposition Transaction | Quantity (Box 1a) | Date Acquired (Box 1b) | Date Sold or Disposed (Box 1c) | Proceeds (Box 1d) | Cost or Other Basis (Box 1e) | D=Market Discount (1f) O=Option Premium W=Wash Sale Loss (1g) | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|---|
| **Long-Term Transactions for Which Basis Is Reported to the IRS - Report on Form 8949, Part II, with Box D checked.** | | | | | | | |
| **Covered (Box 12)** ***(continued)*** | | | | | | | |
| Description (Box 1a): VANGUARD INTL EQUITY INDEX FDS FTSE EURO PE ETF | | | | | CUSIP: 922042874 | | |
| SELL | 53 | 10/26/2017 | 01/17/2019 | 2,673.49 | 3,085.02 | | (411.53) |
| **Long-Term Covered Total** | | | | **43,078.67** | **40,490.42** | | **2,588.25** |
| **Covered Total** | | | | **82,612.51** | **79,907.87** | | **2,704.64** |
| **Long-Term Transactions for Which Basis Is Not Reported to the IRS - Report on Form 8949, Part II, with Box E checked.** | | | | | | | |
| **Noncovered (Box 5)** | | | | | | | |
| Description (Box 1a): ISHARES GOLD TR ISHA RES | | | | | CUSIP: 464285105 | | |
| TRUST SALE | | 01/31/2019 | 01/31/2019 | 0.64 | 0.64 | | 0.00 |
| TRUST SALE | | 02/28/2019 | 02/28/2019 | 0.60 | 0.60 | | 0.00 |
| TRUST SALE | | 03/31/2019 | 03/31/2019 | 0.66 | 0.67 | | (0.01) |
| TRUST SALE | | 04/30/2019 | 04/30/2019 | 0.70 | 0.72 | | (0.02) |
| TRUST SALE | | 05/31/2019 | 05/31/2019 | 0.73 | 0.73 | | 0.00 |
| TRUST SALE | | 06/30/2019 | 06/30/2019 | 0.71 | 0.67 | | 0.04 |
| TRUST SALE | | 07/31/2019 | 07/31/2019 | 0.68 | 0.64 | | 0.04 |
| TRUST SALE | | 08/31/2019 | 08/31/2019 | 0.72 | 0.62 | | 0.10 |
| TRUST SALE | | 09/30/2019 | 09/30/2019 | 0.71 | 0.63 | | 0.08 |
| TRUST SALE | | 10/31/2019 | 10/31/2019 | 2.40 | 2.30 | | 0.10 |
| TRUST SALE | | 11/30/2019 | 11/30/2019 | 2.32 | 2.30 | | 0.02 |
| TRUST SALE | | 12/31/2019 | 12/31/2019 | 2.41 | 2.27 | | 0.14 |
| SECURITY TOTAL | | | | 13.28 | 12.79 | | 0.49 |
| **Long-Term Noncovered Total** | | | | **13.28** | **12.79** | | **0.49** |

**Recipient's Name and Address:**

CHARLES J FLEISCHMANN
BRENDA M FLEISCHMANN JT TEN

Recipient's Identification Number: ***-**-1056

**2019 TAX and YEAR-END STATEMENT**
**As of 03/06/2020**
**Mailed by 03/15/2020**

**2019 Form 1099-B** — **Proceeds From Broker and Barter Exchange Transactions (Report details on Form 8949 or Schedule D)** — **OMB No. 1545-0715** ***(continued)***

| Disposition Transaction | Quantity (Box 1a) | Date Acquired (Box 1b) | Date Sold or Disposed (Box 1c) | Proceeds (Box 1d) | Cost or Other Basis (Box 1e) | D=Market Discount (1f) O=Option Premium W=Wash Sale Loss (1g) | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|---|
| **Noncovered Total** | | | | 13.28 | 12.79 | | 0.49 |
| **Total** | | | | 82,625.79 | 79,920.66 | | 2,705.13 |

**TAX LOT DEFAULT DISPOSITION METHOD:**
Default Method for all Other Securities: FIRST IN FIRST OUT

Default Method for Mutual Funds: FIRST IN FIRST OUT

Default Method for Stocks in a Dividend Reinvestment Plan: FIRST IN FIRST OUT

**IRS Form 1099-B—Proceeds from Broker and Barter Exchange Transactions:**

The amounts in this section of your Tax Information Statement reflect proceeds from securities transactions such as sales, redemptions, tender offers, return of principal distributions, covered options, the option premium portion of reverse convertibles and bond maturities. Short-term and long-term transactions are segregated in your 1099-B form in a format comparable to IRS Form 8949 for dispositions of covered and noncovered securities. Since your financial organization subscribes to our premium Tax and Year-End Statement, the date of acquisition, cost or other basis, type of gain or loss (short-term or long-term), whether any loss is disallowed due to a wash sale and market discount for both covered and noncovered securities transactions will be displayed when available. Such detail for noncovered transactions is not reported to the IRS.

**Box 2–Type of Gain or Loss.** The section headings within the 1099-B indicate the type of gain or loss for the transactions, short-term or long-term. An asterisk will denote when your security may be subject to special rules. For example, gain on a contingent payment debt instrument subject to the non-contingent bond method generally is treated as ordinary interest income rather than as a capital gain. See the Instructions for Form 8949, Pub. 550 or Pub. 1212 for more details on whether there are any special rules or adjustments that might apply to your security.

**Box 12–Covered or Box 5–Noncovered Security.** The section headings within the 1099-B indicate whether your security transaction is or is not a covered security under the IRS cost basis reporting program. For tax return reporting purposes, you may need to make adjustments to your cost basis information on IRS Form 8949 and Schedule D of IRS Form 1040. You may also need to take into account tax reporting rules that a reporting financial organization is not required to use when preparing your Form 1099-B, such as when reporting wash sales. As a result, you must take into account all applicable tax return reporting rules and be able to verify, from your own records, all cost basis information that is reported on your tax return. The IRS requires you to maintain all such records in case you are asked to produce them. For gifted shares where the original cost is greater than the fair market value, if you elect to include these shares in the average calculation, you must instruct your investment professional in writing to move these shares from fair market value to the average calculation.

**Box 1a–Description and Quantity.** Shows a brief description of the item or service for which the proceeds are being reported, as well as the number of shares included in the sale or exchange for the lot reported. If fractional shares are part of the disposition, those shares will be displayed to three decimal places.

**CUSIP.** Broker transactions may show the Committee on Uniform Security Identification Procedures (CUSIP®) number of the item reported.

**Box 3–Qualified Opportunity Fund (QOF).** This indicator will be displayed next to the CUSIP if the proceeds are from the disposition of a QOF.

**Disposition Transaction.** This column will denote the type of transaction; for example, SELL.

**IRS Form 1099-B—Proceeds from Broker and Barter Exchange Transactions** ***(continued):***

**Tax Lot Default Disposition Method.** The method used to select which lot will be disposed. The default method assigned to this account as of December 31, 2019, will display below the 1099-B detail section.

**Box 1b—Date Acquired.** This box represents the date you acquired the security or, for short sales, the date you opened the short sale. You may see the word VARIOUS displayed in this column if the disposition transaction includes multiple lots with various acquisition dates.

**Box 1c—Date Sold or Disposed.** Shows the trade date of the sale or exchange. For short sales, the date shown is the date you closed the short sale.

**Box 1d—Proceeds.** The proceeds amount from transactions involving stocks, bonds and other debt obligations are reported in Box 1d. These amounts do not reflect net profits and are net of transaction costs. The proceeds amount may also be increased by an option premium received or decreased by an option premium paid. Report the proceeds from each transaction separately on IRS Form 8949 (Sales and Other Dispositions of Capital Assets) and IRS Form 1040, Schedule D (Capital Gains and Losses). See the Instructions for Form 8949 for exceptions to reporting each transaction on a separate row. This box does not include proceeds from regulated futures or foreign currency forward contracts.

**Box 1e—Cost or Other Basis.** This box shows the original cost, or adjusted cost basis, due to a corporate action, gifted or inherited cost basis, etc. The IRS provides a detailed description of cost or other basis reporting in the Instructions for Form 1099-B, available at irs.gov.

**Basis on Bonds.** Pershing is providing you with two different cost figures (when available) on debt instrument investments, the original cost of the bonds (which may have been provided by you or a third party) and a projection of where the adjusted current cost could be if the bonds had been amortized or accreted over the time you held the bonds. The adjusted cost for noncovered bonds was calculated without consideration of your elections and may not be the same method you chose when deciding to amortize or accrete. You or your tax professional should verify the amounts that have been previously calculated to adjust the cost basis of the bond and reported throughout the life of the bond starting with the original purchase price.

**Adjustments—The adjustment column may display one or more of codes D, O or W:**

**Box 1f—D = Accrued Market Discount.** An adjustment code (D) will be displayed next to an amount for accrued market discount. A market discount condition exists when the purchase cost of a bond is below the adjusted issue price of an original issue discount bond (OID bond) or below the redemption value of a non-OID bond. For details on market discount, see Schedule D (Form 1040) instructions, Instructions for Form 8949 and Pub. 550.

**O = Option Premium (Not Reportable to the IRS).** An adjustment code (O) will be displayed next to the amount for an option premium within the Adjustment column. When stock is sold based upon the assignment of either a put or a call option, the proceeds of that sale are adjusted by the price of the option or the option premium.

**Box 1g—W = Wash Sale Loss Disallowed.** An adjustment code (W) will be displayed next to an amount for a disallowed wash sale loss within the Adjustments column. This loss is reported as disallowed because the sale of the covered security has been adjusted under the broker wash sale rule. This occurs when you re-purchase the identical security, as determined by CUSIP number, in the same account within the 30-day period preceding or following the date of the original loss. The wash sale loss is displayed within Box 1g as a positive amount as required by the IRS. For details on wash sales, see Schedule D (Form 1040) instructions, Instructions for Form 8949 and Pub. 550.

**Realized Gain or (Loss).** The realized gain or loss for the transaction may be displayed. It is not reported to the IRS.

**Sale Date Totals.** If you have multiple lots with the same date sold or disposed of, you may see a line item with SALE DATE TOTAL noted in the Disposition Transaction column. The totals provided in this line item are an aggregate of the lots listed above the total line when the security and sale or disposed dates are the same. For these totals, the word VARIOUS will be displayed in the Date of Acquisition column, since the total includes multiple lots with different acquisition dates. These total amounts are included to assist you with the completion of IRS Form(s) 8949.

**Income Tax Withholding.** If federal or state income taxes were withheld from your proceeds amounts, they will be reported and displayed in this section.

**Disposition Transaction.** This column is for reference purposes only. The type of transaction is denoted; for example, SELL.

**Quantity.** This quantity is for reference purposes only and is the total number of shares that may have been split and reported in earlier 1099-B sections.

**Proceeds.** This amount is for reference purposes only. It represents the total proceeds for a sale or exchange. If a sale or exchange included multiple lots, the proceeds amounts are reported at the lot level in the appropriate 1099-B section.

**Date Sold or Disposed.** This box shows the trade date of the sale or exchange.

**IRS Form 1099-B--Proceeds from Broker and Barter Exchange Transactions** ***(continued):***

**Box 4--Federal Income Tax Withheld.** Federal income tax withheld is 24% of gross proceeds. See the Additional Information section of these instructions.

**Box 14--State.** Displays the two letter postal abbreviation of the state(s) for which state income taxes have been withheld.

**Box 15--State ID Number.** Displays the payer's state identification number(s).

**Box 16--State Tax Withheld.** Displays the amount of state income tax(es) withheld.

**Foreign Tax Paid.** This box shows foreign tax paid. You may be able to claim this tax as a deduction or a credit on your IRS Form 1040. See the Additional Information section of these Instructions. This amount is not reported to the IRS.

**FATCA Filing Requirement.** If the FATCA filing requirement box is checked, the payer is reporting on Form 1099 to satisfy its chapter 4 account reporting requirement. You may also have a filing requirement. See the Instructions to Form 8938. For 2019, this box will not be displayed.

**The IRS requires us to remind taxpayers that you are ultimately responsible for the accuracy of your tax return.**

## INTEREST INCOME (Details of Form 1099-INT)

| Lot Quantity | Acquisition Date / Original Cost Basis | Period Begin / End Date | Cost Basis at Beginning / End of Period | Interest Income (Box 1) | Interest on U.S. Savings Bonds and Treasury Obligations (Box 3) | Investment Expenses (Box 5) | Foreign Tax Paid (Box 6) | Market Discount (Box 10) | Bond Premium (Interest Offset) (Box 11) | Bond Premium on Treasury Obligations (Interest Offset) (Box 12) |
|---|---|---|---|---|---|---|---|---|---|---|
| **Description:** INSURED DEPOSIT PROGRAM F FOR TAX YEAR 2019 | | | | | | | **CUSIP:** PER987762 U.S. CORP. | | | |
| | | | | 21.42 | | | | | | |
| **Total** | | | | **21.42** | | | | | | |

**IRS Form 1099-INT--Interest Income:**

The amounts in this section of your Tax Information Statement reflect interest paid to you during 2019.

**Payment Date.** The payment date for the interest payments are displayed above the details. A payment amount may be prorated across multiple lots. If there are multiple lots for a payment, a payment total is provided after the details. The payment total will match the interest paid on the noted payment date.

**Lot Quantity.** This column includes the amount of fixed income or debt instruments purchased in one transaction. If you purchased the same security on different dates, each purchase creates a separate lot along with the corresponding number of bonds.

**Acquisition Date/Original Cost Basis.** The acquisition date represents the date you acquired the security or, for short sales, the date you opened the short sale. In the absence of cost basis amounts, the acquisition date is the transfer date of the security. The Original Cost Basis represents the amount that you originally paid for the bond or units and has not been adjusted for return of principal, amortization or accretion.

**Period Begin/End Date.** The beginning and end date of the accrual period.

**Cost Basis at Beginning/End of Period.** Amount represents the purchase price adjusted for return of principal distributions, amortization and accretion at the beginning and end of an accrual period.

**IRS Form 1099-INT–Interest Income** ***(continued)*:**

**Box 1–Interest Income.** Interest earned from U.S. corporations, U.S. government agencies, foreign sources and credit interest is included in Box 1.

**Box 3–Interest on U.S. Savings Bonds and Treasury Obligations.** Interest earned from U.S. savings bonds, Treasury bills, Treasury bonds and Treasury notes. This interest income is exempt from state and local income taxes and is reported in Box 3. This income is not included in Box 1.

**Box 5–Investment Expenses.** The amount reported in this box represents your share of investment expenses of a single-class real estate mortgage investment conduit (REMIC). Your share of a Unit Investment Trust's (UIT) or a Widely Held Fixed Investment Trust's (WHFIT) expenses is also reported in Box 5. These expenses are included in Box 1. Beginning with tax year 2018, these expenses are no longer tax deductible.

**Box 6–Foreign Tax Paid.** This box shows foreign tax paid. You may be able to claim this tax as a deduction or a credit on your IRS Form 1040. See the Additional Information section of these instructions.

**Box 10–Market Discount.** If you made an election under section 1278(b) to include market discount in income as it accrues and you notified your payer of the election, this shows the market discount that accrued on the debt instrument during the year while held by you. Report this amount on your income tax return as directed in the instructions for Form 1040. The market discount will be displayed for both covered and noncovered transactions. Market discount amounts will only be reported to the IRS for covered transactions.

**Box 11–Bond Premium (Interest Offset).** This box shows the current year amount of premium amortization for covered and noncovered securities (other than a U.S. Treasury obligation), unless you notified the payer in writing, in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize bond premium under section 171. If an amount is reported in this box, see the instructions for Form 1040 (Schedule B). If elected, report as ABP Adjustment. If an amount is not reported in this box for a security acquired at a premium, the payer has reported a net amount of interest in Boxes 1 or 3, whichever is applicable. When the amortization deduction exceeds the bond income during the year, the excess premium amortization can be carried forward to the next accrual period to offset that period's interest income. For bonds acquired after January 4, 2013, any remaining amortization can be carried forward in the year of disposition as a bond premium deduction. Bond premium amounts will be reported to the IRS for covered transactions only.

**Box 12–Bond Premium on Treasury Obligations.** This shows the current year amount of premium amortization for covered and noncovered U.S. Treasury obligation securities, unless you notified the payer in writing, in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize bond premium under section 171. If an amount is reported in this box, see the instructions for Form 1040 (Schedule B) to determine the net amount of interest includible in income on Form 1040 with respect to the U.S. Treasury obligation. If an amount is not reported in this box for a security acquired at a premium and the payer is reporting premium amortization, the payer has reported a net amount of interest in Box 3. If the amount in this box is greater than the amount of interest paid on the U.S. Treasury obligation, see Regulations section 1.171-2(a)(4).

**Income Tax Withholding.** If federal or state income taxes were withheld from your interest amounts, they will be reported and displayed in this section.

**Date.** This is the interest payment date.

**Interest Income.** The amount of interest paid is displayed for reference purposes.

**Interest on U.S. Savings Bonds and Treasury Obligations.** The amount of interest paid on U.S. savings bonds and Treasury obligations is displayed for reference purposes.

**Federal Income Tax Withheld (Box 4).** Federal income tax withheld is 24% of interest income. See the Additional Information section of these instructions.

**Box 15–State.** Displays the two letter postal abbreviation of the state(s) for which state income taxes were withheld.

**Box 16–State ID Number.** Displays the payer's state identification number(s).

**Box 17–State Tax Withheld.** Displays the amount of state income taxes withheld on interest payments reported on this form.

**Recipient's Name and Address:**

CHARLES J FLEISCHMANN
BRENDA M FLEISCHMANN JT TEN

Recipient's Identification Number: ***-**-1056

**2019 TAX and YEAR-END STATEMENT**
**As of 03/06/2020**
**Mailed by 03/15/2020**

## DIVIDENDS AND DISTRIBUTIONS (Details of Form 1099-DIV)

Supplemental information regarding the percentages of tax-exempt income on municipal bond funds by state and the percentage of government agency, direct federal and foreign source income for funds will be available by March 1, 2020, at mytaxhandbook.com.

| Description | Date Paid | Total Ordinary Dividends (Box 1a) | Qualified Dividends (Box 1b) | *Total Capital Gain Distributions (Box 2a) | Nondividend Distributions (Box 3) | Federal Income Tax Withheld (Box 4) | Section 199A Dividends (Box 5) | Investment Expenses (Box 6) | Foreign Tax Paid (Box 7) | State (Box 13) / State ID Number (Box 14) | State Tax Withheld (Box 16) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| INVESCO EXCHANGE-TRADED FD TR S&P 500 QUALITY ETF CUSIP: 46137V241 | 12/31/2019 | 20.23 | 20.23 | | | | | | | | |
| ISHARES TR S&P 500 | 03/26/2019 | 54.02 | 54.02 | | | | | | | | |
| GROWTH ETF | 06/21/2019 | 66.69 | 66.69 | | | | | | | | |
| CUSIP: 464287309 | 09/30/2019 | 54.05 | 54.05 | | | | | | | | |
| | 12/20/2019 | 44.11 | 44.11 | | | | | | | | |
| | 12/20/2019 | 32.15 | 32.15 | | | | | | | | |
| | | 251.02 | 251.02 | | | | | | | | |
| ISHARES TR S&P 500 | 03/26/2019 | 87.19 | 87.19 | | | | | | | | |
| VALUE ETF | 06/21/2019 | 86.63 | 86.63 | | | | | | | | |
| CUSIP: 464287408 | 09/30/2019 | 96.65 | 96.65 | | | | | | | | |
| | 12/20/2019 | 99.02 | 99.02 | | | | | | | | |
| | | 369.49 | 369.49 | | | | | | | | |
| ISHARES TR BARCLAYS | 05/07/2019 | 13.72 | | | | | | | | | |
| 20+ YR TREAS BD ETF | 06/07/2019 | 14.29 | | | | | | | | | |
| CUSIP: 464287432 | 07/08/2019 | 13.79 | | | | | | | | | |
| | 08/07/2019 | 13.20 | | | | | | | | | |
| | 09/09/2019 | 13.01 | | | | | | | | | |
| | 10/07/2019 | 12.50 | | | | | | | | | |
| | 11/07/2019 | 26.53 | | | | | | | | | |
| | 12/06/2019 | 25.98 | | | | | | | | | |
| | 12/26/2019 | 23.50 | | | | | | | | | |

## DIVIDENDS AND DISTRIBUTIONS (Details of Form 1099-DIV) *(continued)*

| Description | Date Paid | Total Ordinary Dividends (Box 1a) | Qualified Dividends (Box 1b) | *Total Capital Gain Distributions (Box 2a) | Nondividend Distributions (Box 3) | Federal Income Tax Withheld (Box 4) | Section 199A Dividends (Box 5) | Investment Expenses (Box 6) | Foreign Tax Paid (Box 7) | State (Box 13) / State ID Number (Box 14) | State Tax Withheld (Box 15) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 156.52 | | | | | | | | | |
| ISHARES TR S&P | 03/26/2019 | 39.08 | 39.08 | 7.10 | | | | | | | |
| MIDCAP 400 GROWTH | 06/21/2019 | 45.03 | 34.63 | | | | 7.29 | | | | |
| ETF | 09/30/2019 | 56.75 | 43.64 | | | | 9.19 | | | | |
| CUSIP: 464287606 | 12/20/2019 | 30.94 | 23.79 | | | | 5.01 | | | | |
| | | 171.80 | 141.14 | 7.10 | | | 21.49 | | | | |
| ISHARES TR S&P | 03/26/2019 | 64.61 | 64.61 | | | | | | | | |
| MIDCAP 400 VALUE ETF | 06/21/2019 | 69.32 | 63.90 | | | | 5.42 | | | | |
| CUSIP: 464287705 | 09/30/2019 | 92.93 | 85.67 | | | | 7.26 | | | | |
| | 12/20/2019 | 73.95 | 68.17 | | | | 5.78 | | | | |
| | | 300.81 | 282.35 | | | | 18.46 | | | | |
| ISHARES TR S&P | 03/26/2019 | 32.70 | 24.64 | | | | 4.33 | | | | |
| SMALL-CAP 600 VALUE | 06/21/2019 | 30.41 | 24.54 | | | | 4.03 | | | | |
| ETF | 09/30/2019 | 22.65 | 18.28 | | | | 3.00 | | | | |
| CUSIP: 464287879 | | | | | | | | | | | |
| | | 85.76 | 67.46 | | | | 11.36 | | | | |
| ISHARES TR S&P | 03/26/2019 | 14.51 | 11.17 | | | | 2.35 | | | | |
| SMALL-CAP 600 GROWTH | 06/21/2019 | 17.67 | 14.34 | | | | 2.86 | | | | |
| ETF | 09/30/2019 | 14.56 | 11.81 | | | | 2.36 | | | | |
| CUSIP: 464287887 | | | | | | | | | | | |
| | | 46.74 | 37.32 | | | | 7.57 | | | | |
| ISHARES TR 10-20 YR | 02/07/2019 | 5.01 | | | | | | | | | |
| TREAS BD ETF | 03/07/2019 | 4.65 | | | | | | | | | |
| CUSIP: 464288653 | 04/05/2019 | 5.10 | | | | | | | | | |
| | | 14.76 | | | | | | | | | |

## DIVIDENDS AND DISTRIBUTIONS (Details of Form 1099-DIV) *(continued)*

| Description | Date Paid | Total Ordinary Dividends (Box 1a) | Qualified Dividends (Box 1b) | *Total Capital Gain Distributions (Box 2a) | Nondividend Distributions (Box 3) | Federal Income Tax Withheld (Box 4) | Section 199A Dividends (Box 5) | Investment Expenses (Box 6) | Foreign Tax Paid (Box 7) | State (Box 13) / State ID Number (Box 14) | State Tax Withheld (Box 15) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| ISHARES TR | 02/07/2019 | 12.40 | | | | | | | | | |
| LONG-TERM CORP BD | 03/07/2019 | 12.55 | | | | | | | | | |
| ETF | 04/05/2019 | 12.60 | | | | | | | | | |
| CUSIP: 464289511 | 05/07/2019 | 12.76 | | | | | | | | | |
| | 06/07/2019 | 12.92 | | | | | | | | | |
| | 07/08/2019 | 12.79 | | | | | | | | | |
| | 08/07/2019 | 12.07 | | | | | | | | | |
| | 09/09/2019 | 11.98 | | | | | | | | | |
| | 10/07/2019 | 11.23 | | | | | | | | | |
| | 11/07/2019 | 11.65 | | | | | | | | | |
| | 12/06/2019 | 11.47 | | | | | | | | | |
| | 12/26/2019 | 9.39 | | | | | | | | | |
| | | 143.81 | | | | | | | | | |
| ISHARES IBONDS DEC | 02/07/2019 | 4.30 | | | | | | | | | |
| 2023 TERM CORPORATE | 03/07/2019 | 4.26 | | | | | | | | | |
| ETF | 04/05/2019 | 4.23 | | | | | | | | | |
| CUSIP: 46434VAX8 | 05/07/2019 | 4.30 | | | | | | | | | |
| | 06/07/2019 | 4.26 | | | | | | | | | |
| | 07/08/2019 | 4.24 | | | | | | | | | |
| | 08/07/2019 | 4.42 | | | | | | | | | |
| | 09/09/2019 | 4.24 | | | | | | | | | |
| | 10/07/2019 | 4.24 | | | | | | | | | |
| | 11/07/2019 | 4.28 | | | | | | | | | |
| | 12/06/2019 | 4.19 | | | | | | | | | |
| | 12/26/2019 | 3.98 | | | | | | | | | |
| | | 50.94 | | | | | | | | | |
| ISHARES IBONDS DEC | 02/07/2019 | 4.70 | | | | | | | | | |
| 2025 CORPORATE ETF | 03/07/2019 | 4.70 | | | | | | | | | |

## DIVIDENDS AND DISTRIBUTIONS (Details of Form 1099-DIV) *(continued)*

| Description | Date Paid | Total Ordinary Dividends (Box 1a) | Qualified Dividends (Box 1b) | *Total Capital Gain Distributions (Box 2a) | Nondividend Distributions (Box 3) | Federal Income Tax Withheld (Box 4) | Section 199A Dividends (Box 5) | Investment Expenses (Box 6) | Foreign Tax Paid (Box 7) | State (Box 13) / State ID Number (Box 14) | State Tax Withheld (Box 15) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| CUSIP: 46434VBD1 | 04/05/2019 | 4.59 | | | | | | | | | |
| | 05/07/2019 | 4.77 | | | | | | | | | |
| | 06/07/2019 | 4.82 | | | | | | | | | |
| | 07/08/2019 | 4.84 | | | | | | | | | |
| | 08/07/2019 | 4.81 | | | | | | | | | |
| | 09/09/2019 | 4.70 | | | | | | | | | |
| | 10/07/2019 | 4.50 | | | | | | | | | |
| | 11/07/2019 | 4.57 | | | | | | | | | |
| | 12/06/2019 | 4.52 | | | | | | | | | |
| | 12/26/2019 | 4.52 | | | | | | | | | |
| | | 56.04 | | | | | | | | | |
| ISHARES TR IBONDS | 02/07/2019 | 8.60 | | | | | | | | | |
| DEC 2021 TERM | 03/07/2019 | 8.64 | | | | | | | | | |
| CORPORATE ETF FD | 04/05/2019 | 8.61 | | | | | | | | | |
| CUSIP: 46434VBK5 | | | | | | | | | | | |
| | | 25.85 | | | | | | | | | |
| ISHARES TR | 02/07/2019 | 5.02 | | | | | | | | | |
| IBONDS DEC 2027 | 03/07/2019 | 5.04 | | | | | | | | | |
| TERM CORPORATE ETF | 04/05/2019 | 4.90 | | | | | | | | | |
| CUSIP: 46435UAA9 | 05/07/2019 | 5.13 | | | | | | | | | |
| | 06/07/2019 | 5.16 | | | | | | | | | |
| | 07/08/2019 | 5.14 | | | | | | | | | |
| | 08/07/2019 | 4.84 | | | | | | | | | |
| | 09/09/2019 | 4.83 | | | | | | | | | |
| | 10/07/2019 | 4.56 | | | | | | | | | |
| | 11/07/2019 | 4.95 | | | | | | | | | |
| | 12/06/2019 | 4.84 | | | | | | | | | |
| | 12/26/2019 | 4.40 | | | | | | | | | |

## DIVIDENDS AND DISTRIBUTIONS (Details of Form 1099-DIV) *(continued)*

| Description | Date Paid | Total Ordinary Dividends (Box 1a) | Qualified Dividends (Box 1b) | *Total Capital Gain Distributions (Box 2a) | Nondividend Distributions (Box 3) | Federal Income Tax Withheld (Box 4) | Section 199A Dividends (Box 5) | Investment Expenses (Box 6) | Foreign Tax Paid (Box 7) | State (Box 13) / State ID Number (Box 14) | State Tax Withheld (Box 15) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 58.81 | | | | | | | | | |
| ISHARES TR IBONDS | 02/07/2019 | 6.81 | | | | | | | | | |
| DEC 2028 TERM | 03/07/2019 | 6.52 | | | | | | | | | |
| CORPORATE ETF | 04/05/2019 | 5.89 | | | | | | | | | |
| CUSIP: 46435U515 | 05/07/2019 | 4.96 | | | | | | | | | |
| | 06/07/2019 | 4.78 | | | | | | | | | |
| | 07/08/2019 | 4.33 | | | | | | | | | |
| | 08/07/2019 | 3.91 | | | | | | | | | |
| | 09/09/2019 | 3.67 | | | | | | | | | |
| | 10/07/2019 | 3.35 | | | | | | | | | |
| | 11/07/2019 | 4.07 | | | | | | | | | |
| | 12/06/2019 | 4.14 | | | | | | | | | |
| | 12/26/2019 | 4.76 | | | | | | | | | |
| | | 57.19 | | | | | | | | | |
| SPDR SER TR | 11/07/2019 | 9.36 | | | | | | | | | |
| PORTFOLIO INTER TERM | 12/06/2019 | 9.09 | | | | | | | | | |
| TREAS ETF | 12/27/2019 | 10.58 | | | | | | | | | |
| CUSIP: 78464A672 | | | | | | | | | | | |
| | | 29.03 | | | | | | | | | |
| SELECT SECTOR SPDR | 03/20/2019 | 8.61 | 7.44 | | | | | | | | |
| TR MATLS | 06/26/2019 | 12.11 | 10.47 | | | | | | | | |
| CUSIP: 81369Y100 | 09/25/2019 | 10.30 | 8.90 | | | | | | | | |
| | | 31.02 | 26.81 | | | | | | | | |
| SELECT SECTOR SPDR | 03/20/2019 | 8.52 | 6.54 | | | | | | | | |
| TR HEALTH CARE | 12/26/2019 | 14.77 | 11.34 | | | | | | | | |
| CUSIP: 81369Y209 | 01/06/2020 | 23.29 | | | | | | | | | |

## DIVIDENDS AND DISTRIBUTIONS (Details of Form 1099-DIV) *(continued)*

| Description | Date Paid | Total Ordinary Dividends (Box 1a) | Qualified Dividends (Box 1b) | *Total Capital Gain Distributions (Box 2a) | Nondividend Distributions (Box 3) | Federal Income Tax Withheld (Box 4) | Section 199A Dividends (Box 5) | Investment Expenses (Box 6) | Foreign Tax Paid (Box 7) | State (Box 13) / State ID Number (Box 14) | State Tax Withheld (Box 15) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 46.58 | 17.88 | | | | | | | | |
| SELECT SECTOR SPDR | 12/26/2019 | 27.18 | 23.60 | | | | | | | | |
| TR CONSUMER STAPLES | | | | | | | | | | | |
| CUSIP: 81369Y308 | | | | | | | | | | | |
| SELECT SECTOR SPDR | 03/20/2019 | 26.71 | 24.09 | | | | | | | | |
| TR ENERGY | | | | | | | | | | | |
| CUSIP: 81369Y506 | | | | | | | | | | | |
| SELECT SECTOR SPDR | 06/26/2019 | 10.12 | 10.12 | | | | | | | | |
| TR INDL | 09/25/2019 | 12.85 | 12.85 | | | | | | | | |
| CUSIP: 81369Y704 | | | | | | | | | | | |
| | | 22.97 | 22.97 | | | | | | | | |
| SELECT SECTOR SPDR | 06/26/2019 | 12.52 | 12.52 | | | | | | | | |
| TR TECHNOLOGY | 09/25/2019 | 11.12 | 11.12 | | | | | | | | |
| CUSIP: 81369Y803 | 12/26/2019 | 7.37 | 7.37 | | | | | | | | |
| | | 31.01 | 31.01 | | | | | | | | |
| VANGUARD INDEX FDS | 12/23/2019 | 44.60 | 1.60 | | 14.72 | | 40.48 | | | | |
| REAL ESTATE INDEX FD | | | | | | | | | | | |
| ETF | | | | | | | | | | | |
| CUSIP: 922908553 | | | | | | | | | | | |
| **Total:** | | 2,068.87 | 1,316.97 | 7.10 | 14.72 | 0.00 | 99.36 | 0.00 | 0.00 | | 0.00 |

* *All Capital Gain Distributions paid were classified as Long Term Capital Gain Distributions (see instructions for details).*

**IRS Form 1099-DIV--Dividends and Distributions:**
Dividends and other distributions from corporations, mutual funds, Exchange Traded Funds (ETF) (treated as mutual funds for tax purposes), Unit Investment Trusts (UIT) and Real Estate Investment Trusts (REIT) are reported in this section of your Tax Information Statement. Income derived from money market funds will also be reported in this section. You will receive a separate IRS Form 1099-DIV directly from a money market fund if we did not handle the processing of your funds for the entire year.

**IRS Form 1099-DIV–Dividends and Distributions** ***(continued):***

**Box 1a–Total Ordinary Dividends.** Ordinary dividends, which include any net short-term capital gains from a mutual fund, are fully taxable. Ordinary dividends paid by corporations, mutual funds and certain UITs are included in this section of your Tax Information Statement. Subtotals for U.S. and foreign source ordinary dividends are included at the end of this section. For mutual funds and UITs, foreign income includes any distribution that is comprised in whole or in part of foreign-sourced ordinary dividends. Report total ordinary dividends on IRS Form 1040. Also report them on IRS Form 1040 Schedule B (Interest and Ordinary Dividends), if required. See the instructions for IRS Form 1040, Schedule B (Interest and Ordinary Dividends) to determine if you are required to complete Schedule B to report your dividends.

**Box 1b–Qualified Dividends.** This shows the portion of the amount in Box 1a that may be eligible for reduced capital gains rates. See the Form 1040 instructions for how to determine this amount. Report the eligible amount as a dividend on IRS Form 1040.

**Box 2a–Total Capital Gain Distributions.** This shows total capital gain distributions (long-term) from a regulated investment company or REIT. Report the amounts shown in Box 2a on IRS Form 1040 Schedule D. But, if no amount is shown in Boxes 2c and 2d and your only capital gains and losses are capital gain distributions, you may be able to report the amounts shown in Box 2a of IRS Form 1040 Schedule 1 rather than Schedule D. See IRS Form 1040 instructions.

**Box 2b–Unrecaptured Section 1250 Gain.** This shows the portion of the amount in Box 2a that is an Unrecaptured Section 1250 gain from certain depreciable real property. See the Unrecaptured Section 1250 Gain Worksheet in the instructions for Schedule D (IRS Form 1040).

**Box 2c–Section 1202 Gain.** This shows the portion of the amount in Box 2a that is a Section 1202 gain from certain small business stock that may be subject to 50% exclusion. See the Schedule D (IRS Form 1040) instructions.

**Box 2d–Collectibles (28%) Gain.** This shows the 28% rate gain from sales or exchanges of collectibles. If required, use this amount when completing the 28% Rate Gain Worksheet in the instructions for Schedule D (IRS Form 1040).

**Box 3–Nondividend Distributions.** This shows the part of the distribution that is nontaxable because it is a return of your cost (or other basis). You must reduce your cost (or other basis) by this amount for figuring gain or loss when you sell your investment. But if you have recovered all your cost (or other basis), report future nontaxable distributions as capital gains, even though this form shows them as nontaxable. See IRS Publication 550, Investment Income and Expenses (Including Capital and Losses).

**Box 4–Federal Income Tax Withheld.** Federal income tax withheld is 24% of dividends. See the Additional Information section of these instructions.

**Box 5–Section 199A Dividends.** This shows dividends eligible for the 20% qualified business income deduction under section 199A. See the Instructions for Form 1040.

**Box 6–Investment Expenses.** Your share of a UIT's or a WHFIT's expenses are reported in Box 5.These expenses are included in Box 1a. Beginning with tax year 2018, these expenses are no longer deductible.

**Box 7–Foreign Tax Paid.** This shows the foreign tax you may be able to claim as a deduction or a credit on IRS Form 1040. See the IRS Form 1040 instructions and the Foreign Tax Paid section of these instructions.

**Box 13–State.** Displays the two letter postal abbreviation of the state(s) for which state income taxes have been withheld.

**Box 14–State Identification No.** Displays Pershing LLC payer's state identification number(s).

**Box 15–State Income Tax Withheld.** Displays amount of state income taxes withheld.

**Recipient's Name and Address:**

CHARLES J FLEISCHMANN
BRENDA M FLEISCHMANN JT TEN

Recipient's Identification Number: ***-**-1056

**2019 TAX and YEAR-END STATEMENT**
**As of 03/06/2020**
**Mailed by 03/15/2020**

## ADDITIONAL WRITTEN STATEMENT - WIDELY HELD MORTGAGE TRUSTS (WHMTs) AND WIDELY HELD FIXED INVESTMENT TRUSTS (WHFITs)

| CUSIP | PC* | Payment/ Settlement Date | Quantity | Principal Balance | Period Principal Paid or Proceeds of Sale | Cost/Purchase Price | Gross Interest | Investment Expenses | Market Discount Fraction | Remaining Income Adjustment | Income Adjustment | Adjusted Basis Percentage | Original Cost Basis |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| ISHARES GOLD TR | | | | | | | | | | | | | |
| ISHARES | | | | | | | | | | | | | |
| CASH INCOME 2019 | | | | | | | | | | | | | |
| 464285105 | | 01/31/2019 | 249 | | | | | | | | | .00020 | |
| | | 01/31/2019 | | | | | | 0.64 | | | | | |
| | | 02/28/2019 | 249 | | | | | | | | | .00019 | |
| | | 02/28/2019 | | | | | | 0.60 | | | | | |
| | | 03/31/2019 | 249 | | | | | | | | | .00021 | |
| | | 03/31/2019 | | | | | | 0.66 | | | | | |
| | | 04/30/2019 | 274 | | | | | | | | | .00021 | |
| | | 04/30/2019 | | | | | | 0.70 | | | | | |
| | | 05/31/2019 | 274 | | | | | | | | | .00021 | |
| | | 05/31/2019 | | | | | | 0.73 | | | | | |
| | | 06/30/2019 | 274 | | | | | | | | | .00019 | |
| | | 06/30/2019 | | | | | | 0.71 | | | | | |
| | | 07/31/2019 | 247 | | | | | | | | | .00021 | |
| | | 07/31/2019 | | | | | | 0.68 | | | | | |
| | | 08/31/2019 | 247 | | | | | | | | | .00020 | |
| | | 08/31/2019 | | | | | | 0.72 | | | | | |
| | | 09/30/2019 | 247 | | | | | | | | | .00020 | |
| | | 09/30/2019 | | | | | | 0.71 | | | | | |
| | | 10/31/2019 | 805 | | | | | | | | | .00021 | |
| | | 10/31/2019 | | | | | | 2.40 | | | | | |
| | | 11/30/2019 | 805 | | | | | | | | | .00021 | |
| | | 11/30/2019 | | | | | | 2.32 | | | | | |
| | | 12/31/2019 | 805 | | | | | | | | | .00021 | |
| | | 12/31/2019 | | | | | | 2.41 | | | | | |
| **Security Total:** | | | | | | | | 13.28 | | | | | |

(*PC = Purchase Condition: **X** - Blended, not lot specific **P** - Premium **A** - Acquisition Premium **N** - Par, no adjustment **G** - Deminimus market discount **D** - Market Discount. Applicable only to a distribution record.)

**Recipient's Name and Address:**

CHARLES J FLEISCHMANN
BRENDA M FLEISCHMANN JT TEN

Recipient's Identification Number: ***-**-1056

**2019 TAX and YEAR-END STATEMENT**
**As of 03/06/2020**
**Mailed by 03/15/2020**

**Additional Written Statement–Widely Held Fixed Investment Trusts (WHFITs) and Widely Held Mortgage Trusts (WHMTs):**

Additional Written Statement–Widely Held Fixed Investment Trusts (WHFITs) and Widely Held Mortgage Trusts (WHMTs):
Reporting requirements for widely held fixed investment trusts (WHFITs) require us to report certain specific information regarding items of gross income and expense to trust interest holders for the calendar year on IRS Form 1099. Unit investment trusts (UITs), royalty trusts, mortgage-backed securities and commodity trusts are all considered WHFITs. In addition to the information reported on IRS Form 1099, we are also required to furnish trust interest holders with an additional written statement with certain detailed information by March 15, 2020. Income and interest declared on these investments in October, November or December 2019 is considered received on December 31, 2018, even if the income and interest was not actually paid until January or February 2020. An explanation of items included on the Additional Written Statement is provided below.

**Period Principal Paid or Proceeds of Sale.** This represents the principal distributed to record date holders or the proceeds of a sale net of accrued interest. This amount includes redemption and sales proceeds and redemption and sales asset proceeds. It also includes principal payments that completely retire a debt instrument (other than a final scheduled principal payment) and pro rata partial principal prepayments. The amount should be reported on IRS Form 1040, Schedule D.

**Cost/Purchase Price.** This represents the cost of a purchase (the amount paid for the units, including brokers' commissions for the fair market value of such units on the date they were distributed) net of accrued interest.

**Gross Interest.** This represents the amount of interest distributed to you or received as accrued interest on sales.

**Investment Expenses.** This amount represents your share of investment expenses paid by the trust. Beginning with tax year 2018, these expenses are no longer tax deductible.

**Market Discount Fraction.** This is the ratio used to compute your market discount income or premium amortization for the year. Amortization of bond premiums is deductible on IRS Form 1040, Schedule A. If you claim a deduction for amortization of premiums for bonds acquired after October 22, 1986, but before January 1, 1988, the deduction is treated as an interest expense and is subject to the investment interest limitations. Use IRS Form 4952 (Investment Interest Expense Deduction) to compute the allowable deduction. For taxable bonds acquired after 1987, you can elect to amortize the bond premium over the life of the bond. See IRS Publication 550 for more information.

**Income Adjustment.** You must increase or decrease your taxable income by the amount of this premium or discount on purchases for your account.

**Adjusted Basis Percentage.** This represents the ratio of the principal distribution over the principal balance at the start of the year. Use this ratio to determine the portion of your adjusted basis that represents return of principal. It should be used to compute gain or loss on Schedule D of IRS Form 1040.

**Original Cost Basis.** This represents the amount that you originally paid for the units, including brokers' commissions or the fair market value of such units on the date they were distributed. The amount should be used to compute gain or loss on IRS Form 1040, Schedule D.

**Cost Basis Factor.** Use the Cost Basis Allocation Factor provided to allocate a portion of your cost basis in the WHFIT (what you paid for the WHFIT, less any reinvested dividend or capital gains distributions) to each sale or disposition to determine any attributable and reportable sales proceeds and realized gains or losses on Schedule D of IRS Form 1040.

Please refer to Pershing's Tax Guide at mytaxhandbook.com for additional information regarding WHFITs and WHMTs and consult your tax professional regarding the proper reporting of income and expenses for WHFITs and WHMTs.

**Tax Information Statement Instructions:**

The Tax Information Statement provides a detailed summary of your account transactions during 2019. It includes information related to transactions we are required to report to the IRS, as well as information that we do not report. The instructions are provided to help you prepare your tax returns. For a more detailed explanation of your Tax Information Statement and to view the Tax Guide, please visit mytaxhandbook.com. If your account was transferred to our firm during 2019, your Tax Information Statement only includes your activity during the time you conducted business with our firm. Your former firm should provide you with IRS Form 1099 reporting for prior activity. These instructions have been tailored for use by taxpayers that are U.S. individuals who are investors for tax purposes.

**Additional Information:**

**Recipient's Identification Number.** For your protection, this form shows only the last four digits of your Social Security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN) or employer identification number (EIN). However, Pershing LLC will report your complete identification number to the IRS and, where applicable, to state or local governments.

**Tax Information Statement Instructions** ***(continued)*:**

**Account Number.** A unique number the payer assigned to distinguish your account.

**FATCA Filing Requirement.** If the FATCA filing requirement box is checked, the payer is reporting on this Form 1099 to satisfy its chapter 4 account reporting requirement. You also may have a filing requirement. See the Instructions to Form 8938. For 2019, this box has been intentionally left blank.

**Electronic Delivery.** The IRS allows for the electronic delivery of 1099 forms, and Pershing offers electronic delivery of this Tax Information Statement. If you would like to receive electronic delivery, speak to your advisor for more information.

**Nominee Recipients.** If your truncated Social Security number or Employer Identification Number is shown on your Tax Information Statement, and the statement includes amounts belonging to another person, you are considered a nominee recipient. Generally, you must file IRS Form 1099 for each of the other owners, showing the income allocable to each. File the applicable IRS Form 1099, along with IRS Form 1096 (Annual Summary and Transmittal of U.S. Information Returns), with the IRS center in your area. List yourself as the payer on IRS Form 1099 and as the filer on IRS Form 1096. List the other owner(s) as the recipient(s) on IRS Form 1099. You must provide a copy of each IRS Form 1099 you file to the other owner(s). Spouses are not required to file a nominee return to show amounts owned by their spouse.

**Payer.** The payer for all transactions on your Tax Information Statement is Pershing LLC (Taxpayer Identification Number 13-2741729). This name and Taxpayer Identification Number should be listed wherever the payer's name is requested on an IRS form with respect to amounts reported on your Tax Information Statement.

**Corrections.** Please review your Tax Information Statement. If it is incorrect, contact your advisor or financial organization. If necessary, we will promptly correct the information provided to the IRS and mail a Revised Tax Information Statement to you. After the initial mailing, revised statements will begin mailing in February and will be mailed at least weekly from March through the end of June. If an income correction is made to your account after issuing your tax statement and the correction is an increase or decrease of less than $100 of income, we may not send you a revised tax statement. If you would like to receive revisions that are less than $100, please contact your Investment Professional.

**Federal Income Tax Withheld.** Federal income tax withheld is 24% of interest, dividends and proceeds from broker and barter exchange transactions, and could be reported in any of these sections of your Tax Information Statement. Backup withholding applies when certain conditions exist. If this Tax Information Statement reflects backup withholding, you may need to provide a new IRS Form W-9 (Request for Taxpayer Identification Number and Certification). See IRS Form W-9 for information on backup withholding and how to furnish your Taxpayer Identification Number.

**State and Local Tax Reporting.** We are required to provide information to a number of state and local jurisdictions. We report information to California, Connecticut, Massachusetts, Minnesota, New York and Rhode Island concerning municipal bond interest income earned by state residents from bonds not issued by these states. We report certain 1099 information directly to Delaware, District of Columbia, Maine, Massachusetts, Mississippi, Montana, Oregon and Rhode Island. For 2019, we withheld, remitted and reported state income tax for California, Maine and Vermont according to the requirements of those states. We also provided tax information to Puerto Rico as required by the Puerto Rico taxing authority. Check with your tax professional for your specific state and local tax reporting requirements.

**Cost Basis Adjustments.** There are times when your cost basis reported from a broker will not match your calculations for reporting purposes. IRS Form 8949 allows you and the IRS to reconcile amounts that were reported to you and the IRS on IRS Form 1099-B with the amounts you report on your return.

**Important Note Concerning Cost Basis.** Your original cost basis for each security affects much of the reporting in this document. You should pay special attention to the basis of any item where we received the basis from you or a third party. If the original basis shown in this tax document is not correct, then the results of our calculations will likewise produce incorrect results. The IRS requires us to remind you that the taxpayer is ultimately responsible for the accuracy of your tax return.

**Form 2439.** If you held shares in a mutual fund or REIT that paid tax on undistributed long-term capital gains, we will issue IRS Form 2439 (Notice to Shareholder of Undistributed Long-Term Capital Gains) to you. This information is provided after the close of the fund's or the REIT's tax year and will be sent to you shortly after the information becomes available.

**Tax Information Statement Instructions** ***(continued):***

**Foreign Tax Paid.** Your Tax Information Statement may include foreign tax paid (withheld) from foreign source dividends and interest credited to your account during 2019. This information allows you to calculate and claim a foreign tax credit or deduction on your tax return, if you are eligible to do so. A foreign tax credit can be claimed either on IRS Form 1116 (Foreign Tax Credit) or, in some circumstances, by reporting it directly on IRS Form 1040, Schedule A (Itemized Deductions). See instructions for both IRS Form 1116 and IRS Form 1040 for additional information on foreign tax credits and deductions. Foreign tax paid is reported in the Form 1099-INT and Form 1099-DIV sections of your Tax Information Statement. A foreign tax credit may be claimed only if the tax was legally owed and not eligible for a refund.

**IRS Publications.** IRS publications are available through your local IRS office, by calling the IRS Forms Distribution Center at (800) TAX-FORM, or visiting the IRS website at irs.gov. For instance, IRS Publication 550 and IRS Publication 1212 provide useful tax information related to reporting securities transactions.

**To receive more information regarding your Tax Information Statement and the Tax Guide, including illustrations on how to report your income, visit mytaxhandbook.com.**

**The instructions contained in this Tax Information Statement are not intended to provide tax advisory services. We suggest that you consult with your tax professional to discuss the appropriate federal, foreign, state and local tax treatment of your transactions. These instructions, as well as your Tax Information Statement, are solely intended to help you accumulate data to prepare your income tax return and should not be interpreted or relied upon as tax advice.**

# Attachment 5

BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
One North Brentwood Blvd., Suite 850
Saint Louis, MO 63105 314-726-1600

# 2019 PENDING 1099 NOTICE
**As of 02/07/2020**
**Mailed by 02/18/2020**

**Recipient's Name and Address:**
0083030 01 AB 0.416 01 X84R1D02 TR 00225

CHARLES J FLEISCHMANN
BRENDA M FLEISCHMANN JT TEN
8714 RAMBLING ROSE DR
OOLTEWAH TN 37363-7118

**Your Financial Advisor is:**
WARD PETTY
101 BROAD STREET, SUITE 105
CHATTANOOGA TN 37402-2943
(423) 668-5411
ID: C90

**Payer Information:**
PERSHING LLC

**Federal Identification Number:** B-2741729

## Your 2019 IRS 1099 Tax Form(s) Are Pending Final Information

Pershing provides tax reporting for your account. To ensure you receive your tax forms as early as possible with complete and accurate information, we take a phased approach to mailing 1099 form(s). This approach allows us to evaluate your account and determine if we have received and processed the final tax information for each security. We are then able to issue your 1099 form(s) at the earliest possible date and thus reduce the need to revise your 1099 information.

You are receiving this notification because we have not received and processed all necessary information to complete your 2019 1099 form(s) by the as of date on this document. Once the remaining information has been received and processed, we will mail your form(s). You do not need to take any action.

**We have not completed processing and review of final information for these securities:**

| CUSIP | DESCRIPTION |
|---|---|
| 77954G108 | T ROWE PRICE BALANCED |

*The next mailing is scheduled for February 29, 2020. If we have not received and processed the information on the above securities (identified by the CUSIP and a short description) by* February 29, your 1099 will be mailed by March 15, with the information we have on file.

We look forward to providing your tax information as soon as it becomes available. If you have questions, please refer to the Tax Guide located on mytaxhandbook.com for more information or contact your advisor.

BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
One North Brentwood Blvd., Suite 850
Saint Louis, MO 63105
314-726-1600

**2019 TAX and YEAR-END STATEMENT**
**As of 02/21/2020**
**Mailed by 02/29/2020**

**Recipient's Name and Address**

0027579 02 AB 0.416 02 X59B1D08 TR 00107

CHARLES J FLEISCHMANN
BRENDA M FLEISCHMANN JT TEN
8714 RAMBLING ROSE DR
OOLTEWAH TN 37363-7118

**Your Financial Advisor Is:**

WARD PETTY
1101 BROAD STREET, SUITE 105
CHATTANOOGA TN 37402-2943
(423) 668-5411
ID: C90

**Account Holder Information**

## General Information

The following information may be included in this tax statement based on the investments and activity in your account.

**Reportable Information:** IRS Forms 1099-B, 1099-DIV, 1099-INT, 1099-MISC, 1099-OID

**Cost Basis Service:** Realized gains and losses may be displayed on your investments.

**Non-Reportable Information:** Non-reportable information may be provided based on the activity within your account. This additional information is provided to assist you with your tax preparation but it is not reported to the IRS.

**Mail Dates:** You and members of your household may receive tax statements at different times based on the activity and/or holdings within your account. If final tax information is pending from an issuer or pending processing when tax statements are prepared, impacted tax statements will be held until the information is complete. Tax statement mailings are scheduled to occur in four phases this year: January 31, February 15, February 29 and March 15.

**Methods of Delivery:** We offer two ways to receive your tax statement:

**e-Delivery:** The IRS allows for the electronic delivery of 1099 forms, and Pershing offers electronic delivery of this Tax Information Statement. If you would like to receive electronic delivery, please speak with your investment professional for more information.

**Physical Mail:** There are two dates on this document: The "As of" date is when the form was generated and the date through which all activity in this account was processed. The "Mailed by" date is the date by which this document was mailed to you.

**This Tax Information May Be Revised:** You may receive a corrected tax statement. Some issuers provide new information about their securities after we prepare and mail your tax statements. If your tax information needs to be updated, we may be required by the IRS to send you a corrected 1099. Please plan your tax preparation accordingly.

Visit www.irs.gov for IRS Forms, Publications and other resources or you may call (800) 829-1040 (individuals) or (800) 829-4933 (businesses).

Visit www.mytaxhandbook.com for information and a reference guide to this 1099 tax statement.

Recipient's Name and Address

CHARLES J FLEISCHMANN
BRENDA M FLEISCHMANN JT TEN

Recipient's Identification
Number: ***-**-1056

## Client Service Information

Contact Information
Telephone Number: (423) 668-5411
Fax Number: (423) 668-5412

Go paperless

**Recipient's Name and Address**

CHARLES J FLEISCHMANN
BRENDA M FLEISCHMANN JT TEN

Recipient's Identification Number: ***-**-1056

**Payer's Information** PERSHING LLC
ONE PERSHING PLAZA
JERSEY CITY, NJ 07399

**Payer's Federal Identification Number** 13-2741729

# 2019 TAX and YEAR-END STATEMENT
**As of 02/21/2020**
**Mailed by 02/29/2020**

**This is important tax information and is being furnished to the Internal Revenue Service (except as indicated). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.**

## Summary of Form 1099-B

Details are reported to the IRS. Refer to the 1099-B section of this statement for those details.

| | Amount |
|---|---|
| Gross Proceeds (Covered and Noncovered Transactions) | 92,818.18 |
| Cost or Other Basis (Covered Transactions Only) | 84,972.71 |
| **Federal Tax Withheld - Proceeds** | 0.00 |
| State Tax Withheld - Proceeds | 0.00 |
| ***Regulated Futures and Foreign Currency Forward Contracts:*** | |
| Profit or (Loss) Realized in 2019 | 0.00 |
| Unrealized Profit or (Loss) on Open Contracts - 12/31/2018 | 0.00 |
| Unrealized Profit or (Loss) on Open Contracts - 12/31/2019 | 0.00 |
| Aggregate Profit or (Loss) | 0.00 |
| **Fed. Tax Withheld - Reg. Futures and Foreign Curr. Forward Contracts** | 0.00 |
| State Tax Withheld - Reg. Futures and Foreign Curr. Forward Contracts | 0.00 |

## 2019 1099-DIV Dividends and Distributions OMB No. 1545-0110

| Box | | Amount |
|---|---|---|
| 1a | Total Ordinary Dividends | 7,810.96 |
| 1b | Qualified Dividends | 2,515.48 |
| 2a | Total Capital Gain Distributions | 3,359.25 |
| 2b | Unrecaptured Section 1250 Gain | 0.00 |
| 2c | Section 1202 Gain | 0.00 |
| 2d | Collectibles (28%) Gain | 0.00 |
| 3 | Nondividend Distributions | 17.86 |
| 4 | **Federal Income Tax Withheld** | 0.00 |
| 5 | Section 199A Dividends | 3.23 |
| 6 | Investment Expenses | 0.00 |
| 7 | Foreign Tax Paid | 67.70 |
| 9 | Cash Liquidation Distributions | 0.00 |
| 10 | Noncash Liquidation Distributions | 0.00 |
| 11 | Exempt Interest Dividends | 0.00 |
| 12 | Specified Private Activity Bond Interest Dividends | 0.00 |
| 13/14/15 | State/State ID# /State Tax Withheld | |
| | FATCA Filing Requirement | |

## 2019 1099-INT Interest Income OMB No. 1545-0112

| Box | | Amount |
|---|---|---|
| 1 | Interest Income | 272.04 |
| 3 | Interest on U.S. Savings Bonds & Treasury Obligations | 0.00 |
| 4 | **Federal Income Tax Withheld** | 0.00 |
| 5 | Investment Expenses | 0.00 |
| 6 | Foreign Tax Paid | 0.00 |
| 8 | Tax-Exempt Interest | 0.00 |
| 9 | Specified Private Activity Bond Interest | 0.00 |
| 10 | Market Discount (Covered Transactions Only) | 0.00 |
| 11 | Bond Premium (Covered Transactions Only) | 0.00 |
| 12 | Bond Premium on Treasury Obligations (Covered Transactions Only) | 0.00 |
| 13 | Bond Premium on Tax-Exempt Bond (Covered Transactions Only) | 0.00 |
| 14 | Tax-Exempt and Tax Credit Bond CUSIP Number | Various |
| 15/16/17 | State /State ID# /State Tax Withheld | |
| | FATCA Filing Requirement | |

## Summary of Form 1099-OID

Details are reported to the IRS. Refer to the 1099-OID section of this statement for those details.

| | Amount |
|---|---|
| Original Issue Discount (Non-U.S. Treasury Obligations) | 0.00 |
| Other Periodic Interest | 0.00 |
| Market Discount (Covered Transactions Only) | 0.00 |
| Acquisition Premium (Covered Transactions Only) | 0.00 |
| Original Issue Discount on U.S. Treasury Obligations | 0.00 |
| Investment Expenses | 0.00 |
| Bond Premium (Covered Transactions Only) | 0.00 |
| Tax-Exempt OID (Covered Transactions Only) | 0.00 |
| Tax-Exempt OID Specified Private Activity Bonds (Covered Transactions Only) | 0.00 |
| **Federal Income Tax Withheld** | 0.00 |
| State Tax Withheld | |

Recipient's Name and Address

CHARLES J FLEISCHMANN
BRENDA M FLEISCHMANN JT TEN

Recipient's Identification
Number: ***-**-1056

**2019 TAX and**
**YEAR-END STATEMENT**
**As of 02/21/2020**
**Mailed by 02/29/2020**

**2019 Form 1099-B** — **Proceeds From Broker and Barter Exchange Transactions** (Report details on Form 8949 or Schedule D) — **OMB No. 1545-0715**

**This is important tax information and is being furnished to the Internal Revenue Service (except as indicated). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.**

| Disposition Transaction | Quantity (Box 1a) | Date Acquired (Box 1b) | Date Sold or Disposed (Box 1c) | Proceeds (Box 1d) | Cost or Other Basis (Box 1e) | D=Market Discount (1f) O=Option Premium W=Wash Sale Loss (1g) | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|---|
| **Long-Term Transactions for Which Basis is Reported to the IRS - Report on Form 8949, Part II, with Box D checked.** | | | | | | | |
| **Covered (Box 12)** | | | | | | | |
| Description (Box 1a): BLACKROCK MULTI-ASSET INCOME PORTFOLIO F D CL A | | | | | | CUSIP: 09256H351 | |
| SELL | 1,819.836 | 02/08/2013 | 04/22/2019 | 19,545.04 | 19,992.72 | | (447.68) |
| SELL | 2.715 | 12/23/2013 | 04/22/2019 | 29.16 | 30.43 | | (1.27) |
| SELL | .492 | 12/23/2013 | 04/22/2019 | 5.28 | 5.51 | | (0.23) |
| SELL | 1.003 | 12/23/2014 | 04/22/2019 | 10.77 | 11.27 | | (0.50) |
| SELL | 6.028 | 12/23/2014 | 04/22/2019 | 64.74 | 67.72 | | (2.98) |
| SELL | 4.556 | 12/24/2015 | 04/22/2019 | 48.94 | 47.85 | | 1.09 |
| SALE DATE TOTAL | 1,834.630 | VARIOUS | 04/22/2019 | 19,703.93 | 20,155.50 | | (451.57) |
| Description (Box 1a): FIRST EAGLE GLOBAL INCOME BUILDER FUND CLASS C | | | | | | CUSIP: 32008F697 | |
| SELL | 1,409.774 | 02/08/2013 | 04/22/2019 | 16,860.90 | 14,907.87 | | 1,953.03 |
| SELL | 4.870 | 12/17/2014 | 04/22/2019 | 58.25 | 51.84 | | 6.41 |
| SELL | 14.742 | 12/17/2018 | 04/22/2019 | 176.31 | 156.93 | | 19.38 |
| SELL | 204.918 | 01/02/2018 | 04/22/2019 | 2,450.82 | 2,487.14 | | (36.32) |
| SALE DATE TOTAL | 1,634.304 | VARIOUS | 04/22/2019 | 19,546.28 | 17,603.78 | | 1,942.50 |
| Description (Box 1a): LOOMIS SAYLES GLOBAL ALLOCATION FUND CLASS A | | | | | | CUSIP: [illegible] | |
| SELL | [illegible] | 02/08/2013 | 04/22/2019 | [illegible] | [illegible] | | [illegible] |
| SELL | [illegible] | 12/24/2013 | 04/22/2019 | 78.74 | 64.21 | | [illegible] |
| SELL | [illegible] | [illegible] | 04/22/2019 | [illegible] | 205.22 | | [illegible] |
| SELL | [illegible] | [illegible] | 04/22/2019 | 392.52 | [illegible] | | [illegible] |
| SELL | [illegible] | 12/24/2014 | 04/22/2019 | [illegible] | [illegible] | | [illegible] |

Recipient's Name and Address:

CHARLES J FLEISCHMANN
BRENDA M FLEISCHMANN JT TEN

Recipient's Identification Number: ***-**-1056

**2019 TAX and YEAR-END STATEMENT**
**As of 02/21/2020**
**Mailed by 02/29/2020**

## 2019 Form 1099-B — Proceeds From Broker and Barter Exchange Transactions (Report details on Form 8949 or Schedule D) — OMB No. 1545-0715 (continued)

| Disposition Transaction | Quantity (Box 1a) | Date Acquired (Box 1b) | Date Sold or Disposed (Box 1c) | Proceeds (Box 1d) | Cost or Other Basis (Box 1e) | D=Market Discount (1f) O=Option Premium W=Wash Sale Loss (1g) | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|---|
| **Long-Term Transactions for Which Basis Is Reported to the IRS - Report on Form 8949, Part II, with Box D checked.** | | | | | | | |
| **Covered (Box 12) (continued)** | | | | | | | |
| Description (Box 1a): LOOMIS SAYLES GLOBAL ALLOCATION FUND CLASS A | | | | | | CUSIP: 465020107 (continued) | |
| SELL | 3.292 | 12/29/2015 | 04/22/2019 | 75.65 | 59.35 | | 16.30 |
| SELL | 53.171 | 12/29/2015 | 04/22/2019 | 1,221.86 | 958.67 | | 263.19 |
| SALE DATE TOTAL | 1,265.223 | VARIOUS | 04/22/2019 | 29,074.82 | 22,393.29 | | 6,681.53 |
| Description (Box 1a): PIMCO INCOME FUND CLASS A | | | | | | CUSIP: 72201F474 | |
| SELL | 1,289.973 | 02/08/2013 | 04/22/2019 | 15,531.29 | 16,062.78 | | (531.49) |
| SELL | .455 | 12/11/2013 | 04/22/2019 | 5.48 | 5.55 | | (0.07) |
| SELL | 2.978 | 12/11/2013 | 04/22/2019 | 35.86 | 36.27 | | (0.41) |
| SELL | .717 | 12/10/2014 | 04/22/2019 | 8.63 | 8.88 | | (0.25) |
| SELL | 4.787 | 12/10/2014 | 04/22/2019 | 57.65 | 59.29 | | (1.64) |
| SELL | 411.933 | 09/22/2015 | 04/22/2019 | 4,959.68 | 4,968.77 | | (9.09) |
| SELL | 2.487 | 12/16/2015 | 04/22/2019 | 29.94 | 29.66 | | 0.28 |
| SALE DATE TOTAL | 1,713.330 | VARIOUS | 04/22/2019 | 20,628.53 | 21,171.30 | | (542.67) |
| Description (Box 1a): VANGUARD WELLESLEY INCOME FUND INVESTOR SHARES | | | | | | CUSIP: 921938106 | |
| SELL | 148.754 | 02/23/2016 | 04/22/2019 | 3,864.62 | 3,648.94 | | 215.68 |
| **Long-Term Covered Total** | | | | 92,818.18 | 84,972.71 | | 7,845.47 |
| **Covered Total** | | | | 92,818.18 | 84,972.71 | | 7,845.47 |
| **Total** | | | | 92,818.18 | 84,972.71 | | 7,845.47 |

**TAX LOT DEFAULT DISPOSITION METHOD:**
Default Method for all Other Securities: FIRST IN FIRST OUT

Recipient's Name and Address:

CHARLES J FLEISCHMANN
BRENDA M FLEISCHMANN JT TEN

Recipient's Identification Number: ***-**-1056

**2019 TAX and YEAR-END STATEMENT**
**As of 02/21/2020**
**Mailed by 02/29/2020**

| 2019 Form 1099-B | Proceeds From Broker and Barter Exchange Transactions (Report details on Form 8949 or Schedule D) | OMB No. 1545-0715 (continued) |
|---|---|---|

Default Method for Mutual Funds: FIRST IN FIRST OUT

Default Method for Stocks in a Dividend Reinvestment Plan: FIRST IN FIRST OUT

**IRS Form 1099-B—Proceeds from Broker and Barter Exchange Transactions:**

The amounts in this section of your Tax Information Statement reflect proceeds from securities transactions such as sales, redemptions, tender offers, return of principal distributions, covered options, the option premium portion of reverse convertibles and bond maturities. Short-term and long-term transactions are segregated in your 1099-B form in a format comparable to IRS Form 8949 for dispositions of covered and noncovered securities. Since your financial organization subscribes to our premium Tax and Year-End Statement, the date of acquisition, cost or other basis, type of gain or loss (short-term or long-term), whether any loss is disallowed due to a wash sale and market discount for both covered and noncovered securities transactions will be displayed when available. Such detail for noncovered transactions is not reported to the IRS.

**Box 2—Type of Gain or Loss.** The section headings within the 1099-B indicate the type of gain or loss for the transactions, short-term or long-term. An asterisk will denote when your security may be subject to special rules. For example, gain on a contingent payment debt instrument subject to the non-contingent bond method generally is treated as ordinary interest income rather than as a capital gain. See the Instructions for Form 8949, Pub. 550 or Pub. 1212 for more details on whether there are any special rules or adjustments that might apply to your security.

**Box 12—Covered or Box 5—Noncovered Security.** The section headings within the 1099-B indicate whether your security transaction is or is not a covered security under the IRS cost basis reporting program. For tax return reporting purposes, you may need to make adjustments to your cost basis information on IRS Form 8949 and Schedule D of IRS Form 1040. You may also need to take into account tax reporting rules that a reporting financial organization is not required to use when preparing your Form 1099-B, such as when reporting wash sales. As a result, you must take into account all applicable tax return reporting rules and be able to verify, from your own records, all cost basis information that is reported on your tax return. The IRS requires you to maintain all such records in case you are asked to produce them. For gifted shares where the original cost is greater than the fair market value, if you elect to include these shares in the average calculation, you must instruct your investment professional in writing to move these shares from fair market value to the average calculation.

**Box 1a—Description and Quantity.** Shows a brief description of the item or service for which the proceeds are being reported, as well as the number of shares included in the sale or exchange for the lot reported. If fractional shares are part of the disposition, those shares will be displayed to three decimal places.

**CUSIP.** Broker transactions may show the Committee on Uniform Security Identification Procedures (CUSIP®) number of the item reported.

**Box 3—Qualified Opportunity Fund (QOF).** This indicator will be displayed next to the CUSIP if the proceeds are from the disposition of a QOF.

**Disposition Transaction.** This column will denote the type of transaction; for example, SELL.

**Tax Lot Default Disposition Method.** The method used to select which lot will be disposed. The default method assigned to this account as of December 31, 2019, will display below the 1099-B detail section.

**Box 1b—Date Acquired.** This box represents the date you acquired the security or, for short sales, the date you opened the short sale. You may see the word VARIOUS displayed in this column if the disposition transaction includes multiple lots with various acquisition dates.

**Box 1c—Date Sold or Disposed.** Shows the trade date of the sale or exchange. For short sales, the date shown is the date you closed the short sale.

**Box 1d—Proceeds.** The proceeds amount from transactions involving stocks, bonds and other debt obligations are reported in Box 1d. These amounts do not reflect net profits and are net of transaction costs. The proceeds amount may also be increased by an option premium received or decreased by an option premium paid. Report the proceeds from each transaction separately on IRS Form 8949 (Sales and Other Dispositions of Capital Assets) and IRS Form 1040, Schedule D (Capital Gains and Losses). See the Instructions for Form 8949 for exceptions to reporting each transaction on a separate row. This box does not include proceeds from regulated futures or foreign currency forward contracts.





00235086

Recipient's Name and Address:

CHARLES J FLEISCHMANN
BRENDA M FLEISCHMANN JT TEN

Recipient's Identification Number: ***-**-1056

**2019 TAX and YEAR-END STATEMENT**
**As of 02/21/2020**
**Mailed by 02/29/2020**

**IRS Form 1099-B—Proceeds from Broker and Barter Exchange Transactions (continued):**

**Box 1e—Cost or Other Basis.** This box shows the original cost, or adjusted cost basis, due to a corporate action, gifted or inherited cost basis, etc. The IRS provides a detailed description of cost or other basis reporting in the Instructions for Form 1099-B, available at irs.gov.

**Basis on Bonds.** Pershing is providing you with two different cost figures (when available) on debt instrument investments, the original cost of the bonds (which may have been provided by you or a third party) and a projection of where the adjusted current cost could be if the bonds had been amortized or accreted over the time you held the bonds. The adjusted cost for noncovered bonds was calculated without consideration of your elections and may not be the same method you chose when deciding to amortize or accrete. You or your tax professional should verify the amounts that have been previously calculated to adjust the cost basis of the bond and reported throughout the life of the bond starting with the original purchase price.

**Adjustments—The adjustment column may display one or more of codes D, O or W:**

**Box 1f—D = Accrued Market Discount.** An adjustment code (D) will be displayed next to an amount for accrued market discount. A market discount condition exists when the purchase cost of a bond is below the adjusted issue price of an original issue discount bond (OID bond) or below the redemption value of a non-OID bond. For details on market discount, see Schedule D (Form 1040) instructions, Instructions for Form 8949 and Pub. 550.

**O = Option Premium (Not Reportable to the IRS).** An adjustment code (O) will be displayed next to the amount for an option premium within the Adjustment column. When stock is sold based upon the assignment of either a put or a call option, the proceeds of that sale are adjusted by the price of the option or the option premium.

**Box 1g—W = Wash Sale Loss Disallowed.** An adjustment code (W) will be displayed next to an amount for a disallowed wash sale loss within the Adjustments column. This loss is reported as disallowed because the sale of the covered security has been adjusted under the broker wash sale rule. This occurs when you re-purchase the identical security, as determined by CUSIP number, in the same account within the 30-day period preceding or following the date of the original loss. The wash sale loss is displayed within Box 1g as a positive amount as required by the IRS. For details on wash sales, see Schedule D (Form 1040) instructions, Instructions for Form 8949 and Pub. 550.

**Realized Gain or (Loss).** The realized gain or loss for the transaction may be displayed. It is not reported to the IRS.

**Sale Date Totals.** If you have multiple lots with the same date sold or disposed of, you may see a line item with SALE DATE TOTAL noted in the Disposition Transaction column. The totals provided in this line item are an aggregate of the lots listed above the total line when the security and sale or disposed dates are the same. For these totals, the word VARIOUS will be displayed in the Date of Acquisition column, since the total includes multiple lots with different acquisition dates. These total amounts are included to assist you with the completion of IRS Form(s) 8949.

**Income Tax Withholding.** If federal or state income taxes were withheld from your proceeds amounts, they will be reported and displayed in this section.

**Disposition Transaction.** This column is for reference purposes only. The type of transaction is denoted; for example, SELL.

**Quantity.** This quantity is for reference purposes only and is the total number of shares that may have been split and reported in earlier 1099-B sections.

**Proceeds.** This amount is for reference purposes only. It represents the total proceeds for a sale or exchange. If a sale or exchange included multiple lots, the proceeds amounts are reported at the lot level in the appropriate 1099-B section.

**Date Sold or Disposed.** This box shows the trade date of the sale or exchange.

**Box 4—Federal Income Tax Withheld.** Federal income tax withheld is 24% of gross proceeds. See the Additional Information section of these instructions.

**Box 14—State.** Displays the two letter postal abbreviation of the state(s) for which state income taxes have been withheld.

**Box 15—State ID Number.** Displays the payer's state identification number(s).

**Box 16—State Tax Withheld.** Displays the amount of state income tax(es) withheld.

**Foreign Tax Paid.** This box shows foreign tax paid. You may be able to claim this tax as a deduction or a credit on your IRS Form 1040. See the Additional Information section of these instructions. This amount is not reported to the IRS.

**FATCA Filing Requirement.** If the FATCA filing requirement box is checked, the payer is reporting on Form 1099 to satisfy its chapter 4 account reporting requirement. You may also have a filing requirement. See the Instructions to Form 8938. For 2019, this box will not be displayed.

**The IRS requires us to remind taxpayers that you are ultimately responsible for the accuracy of your tax return.**

**2019 TAX ... YEAR-END STATEMENT**
**As of 02/21/2020**
**Mailed by 02/29/2020**

Recipient's Name and Address:

CHARLES J FLEISCHMANN
BRENDA M FLEISCHMANN JT TEN

Recipient's Identification Number: ***-**-1056

## INTEREST INCOME (Details of Form 1099-INT)

| Lot Quantity | Acquisition Date / Original Cost Basis | Period Begin / End Date | Cost Basis at Beginning / End of Period | Interest Income (Box 1) | Interest on U.S. Savings Bonds and Treasury Obligations (Box 3) | Investment Expenses (Box 5) | Foreign Tax Paid (Box 6) | Market Discount (Box 10) | Bond Premium (Interest Offset) (Box 11) | Bond Premium on Treasury Obligations (Interest Offset) (Box 12) |
|---|---|---|---|---|---|---|---|---|---|---|
| Description: INSURED DEPOSIT PROGRAM F FOR TAX YEAR 2019 | | | | | | | | CUSIP: PER987762 U.S. CORP. | | |
| | | | | 78.03 | | | | | | |
| Payment Date: 12/31/2019 | | | | | | | | | | |
| Interest on Your Credit Balance | | | | 194.01 | | | | | | |
| **Total** | | | | 272.04 | | | | | | |

**IRS Form 1099-INT—Interest Income:**
The amounts in this section of your Tax Information Statement reflect interest paid to you during 2019.
**Payment Date.** The payment date for the interest payments are displayed above the details. A payment amount may be prorated across multiple lots. If there are multiple lots for a payment, a payment total is provided after the details. The payment total will match the interest paid on the noted payment date.
**Lot Quantity.** This column includes the amount of fixed income or debt instruments purchased in one transaction. If you purchased the same security on different dates, each purchase creates a separate lot along with the corresponding number of bonds.
**Acquisition Date/Original Cost Basis.** The acquisition date represents the date you acquired the security or, for short sales, the date you opened the short sale. In the absence of cost basis amounts, the acquisition date is the transfer date of the security. The Original Cost Basis represents the amount that you originally paid for the bond or units and has not been adjusted for return of principal, amortization or accretion.
**Period Begin/End Date.** The beginning and end date of the accrual period.
**Cost Basis at Beginning/End of Period.** Amount represents the purchase price adjusted for return of principal, distributions, amortization and accretion at the beginning and end of an accrual period.
**Box 1—Interest Income.** [illegible]
**Box 3—Interest on U.S. Savings Bonds and Treasury Obligations.** [illegible]
**Box 5—Investment Expenses.** [illegible]

[illegible]

Recipient's Name and Address:

CHARLES J FLEISCHMANN
BRENDA M FLEISCHMANN JT TEN

Recipient's Identification Number: ***-**-1056

**IRS Form 1099-INT—Interest Income (continued):**

**Box 6—Foreign Tax Paid.** This box shows foreign tax paid. You may be able to claim this tax as a deduction or a credit on your IRS Form 1040. See the Additional Information section of these Instructions.

**Box 10—Market Discount.** If you made an election under section 1278(b) to include market discount in income as it accrues and you notified your payer of the election, this shows the market discount that accrued on the debt instrument during the year while held by you. Report this amount on your income tax return as directed in the Instructions for Form 1040. The market discount will be displayed for both covered and noncovered transactions. Market discount amounts will only be reported to the IRS for covered transactions.

**Box 11—Bond Premium (Interest Offset).** This box shows the current year amount of premium amortization for covered and noncovered securities (other than a U.S. Treasury obligation), unless you notified the payer in writing, in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize bond premium under section 171. If an amount is reported in this box, see the Instructions for Form 1040 (Schedule B). If elected, report as ABP Adjustment. If an amount is not reported in this box for a security acquired at a premium, the payer has reported a net amount of interest in Boxes 1 or 3, whichever is applicable. When the amortization deduction exceeds the bond income during the year, the excess premium amortization can be carried forward to the next accrual period to offset that period's interest income. For bonds acquired after January 4, 2013, any remaining amortization can be carried forward in the year of disposition as a bond premium deduction. Bond premium amounts will be reported to the IRS for covered transactions only.

**Box 12—Bond Premium on Treasury Obligations.** This shows the current year amount of premium amortization for covered and noncovered U.S. Treasury obligation securities, unless you notified the payer in writing, in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize bond premium under section 171. If an amount is reported in this box, see the Instructions for Form 1040 (Schedule B) to determine the net amount of interest includible in income on Form 1040 with respect to the U.S. Treasury obligation. If an amount is not reported in this box for a security acquired at a premium and the payer is reporting premium amortization, the payer has reported a net amount of interest in Box 3. If the amount in this box is greater than the amount of interest paid on the U.S. Treasury obligation, see Regulations section 1.171-2(a)(4).

**Income Tax Withholding.** If federal or state income taxes were withheld from your interest amounts, they will be reported and displayed in this section.

**Date.** This is the interest payment date.

**Interest Income.** The amount of interest paid is displayed for reference purposes.

**Interest on U.S. Savings Bonds and Treasury Obligations.** The amount of interest paid on U.S. savings bonds and Treasury obligations is displayed for reference purposes.

**Federal Income Tax Withheld (Box 4).** Federal income tax withheld is 24% of interest income. See the Additional Information section of these instructions.

**Box 15—State.** Displays the two letter postal abbreviation of the state(s) for which state income taxes were withheld.

**Box 16—State ID Number.** Displays the payer's state identification number(s).

**Box 17—State Tax Withheld.** Displays the amount of state income taxes withheld on interest payments reported on this form.

## DIVIDENDS AND DISTRIBUTIONS (Details of Form 1099-DIV)

Supplemental information regarding the percentages of tax-exempt income on municipal bond funds by state and the percentage of government agency direct federal and foreign source income for funds will be available by March 1, 2020, at mytaxhandbook.com.

| Description | Date Paid | Total Ordinary Dividends (Box 1a) | Qualified Dividends (Box 1b) | Total Capital Gain Distributions (Box 2a) | Nondividend Distributions (Box 3) | Federal Income Tax Withheld (Box 4) | Section 199A Dividends (Box 5) | Investment Expenses (Box 6) | Foreign Tax Paid (Box 7) | State (Box 14) / State ID Number (Box 15) | State Tax Withheld (Box 16) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| BLACKROCK | 05/01/2019 | 23.72 | 6.38 | | 0.78 | | | | | | |
| MULTI-ASSET INCOME | 06/03/2019 | 90.75 | 24.39 | | 2.91 | | | | | | |
| PORTFOLIO FD INST CL | 07/01/2019 | 78.77 | 21.17 | | 2.54 | | | | | | |
| CUSIP: 09256H836 | 08/01/2019 | 77.87 | 20.85 | | 2.49 | | | | | | |

Recipient's Name and Address:

CHARLES J FLEISCHMANN
BRENDA M FLEISCHMANN JT TEN

Recipient's Identification Number: ***-**-1056

**2019 TAX and YEAR-END STATEMENT**
**As of 02/21/2020**
**Mailed by 02/29/2020**

## DIVIDENDS AND DISTRIBUTIONS (Details of Form 1099-DIV) (continued)

| Description | Date Paid | Total Ordinary Dividends (Box 1a) | Qualified Dividends (Box 1b) | *Total Capital Gain Distributions (Box 2a) | Nondividend Distributions (Box 3) | Federal Income Tax Withheld (Box 4) | Section 199A Dividends (Box 5) | Investment Expenses (Box 6) | Foreign Tax Paid (Box 7) | State (Box 13) / State ID Number (Box 14) | State Tax Withheld (Box 15) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | 09/03/2019 | 88.40 | 19.42 | | | | | | | | |
| | 10/01/2019 | 81.20 | 17.84 | | | | | | | | |
| | 11/01/2019 | 79.20 | 17.40 | | | | | | | | |
| | 12/02/2019 | 72.70 | 15.97 | | | | | | | | |
| | 01/02/2020 | 77.04 | 16.93 | | | | | | | | |
| | | 669.35 | 160.35 | | 8.69 | | | | | | |
| BLACKROCK | 02/01/2019 | 73.56 | 19.77 | | 2.36 | | | | | | |
| MULTI-ASSET INCOME | 03/01/2019 | 75.96 | 20.42 | | 2.44 | | | | | | |
| PORTFOLIO FD CL A | 04/01/2019 | 79.32 | 21.32 | | 2.54 | | | | | | |
| CUSIP: 09256H351 | 04/25/2019 | 57.14 | 15.36 | | 1.83 | | | | | | |
| | | 285.98 | 76.87 | | 9.17 | | | | | | |
| DODGE & COX GLOBAL | 12/23/2019 | 68.49 | 68.49 | | | | | | | | |
| STOCK FUND | 12/23/2019 | 562.66 | 562.66 | 870.09 | | | | | 35.00 | | |
| 5 - FRAC.5120 | | | | | | | | | | | |
| FOREIGN %: 67.95779 | | 631.15 | 631.15 | 870.09 | | | | | 35.00 | | |
| CUSIP: 256206202 FOREIGN CORP. OTHER | | | | | | | | | | | |
| DODGE & COX INCOME | 06/27/2019 | 157.32 | | | | | | | | | |
| FUND | 09/27/2019 | 157.32 | | | | | | | | | |
| 5 - FRAC.2100 | 12/23/2019 | 138.73 | | | | | | | | | |
| CUSIP: 256210105 | 12/23/2019 | 50.06 | | 67.22 | | | | | | | |
| | | 503.43 | | 67.22 | | | | | | | |
| FIDELITY FLOATING | 02/04/2019 | 78.42 | | | | | | | | | |
| RATE HIGH INCOME | 03/04/2019 | 71.02 | | | | | | | | | |
| FUND | 04/02/2019 | 80.19 | | | | | | | | | |
| CUSIP: 315916783 | 05/02/2019 | 80.28 | | | | | | | | | |
| | 06/04/2019 | 86.11 | | | | | | | | | |

Go paperless
ASK ABOUT E-DELIVERY

Recipient's Name and Address

CHARLES J FLEISCHMANN
BRENDA M FLEISCHMANN JT TEN

Recipient's Identification Number: ***-**-1056

**2019 TAX and YEAR-END STATEMENT**
**As of 02/21/2020**
**Mailed by 02/29/2020**

## DIVIDENDS AND DISTRIBUTIONS (Details of Form 1099-DIV) (continued)

| Description | Date Paid | Total Ordinary Dividends (Box 1a) | Qualified Dividends (Box 1b) | *Total Capital Gain Distributions (Box 2a) | Nondividend Distributions (Box 3) | Federal Income Tax Withheld (Box 4) | Section 199A Dividends (Box 5) | Investment Expenses (Box 6) | Foreign Tax Paid (Box 7) | State (Box 13) / State ID Number (Box 14) | State Tax Withheld (Box 15) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | 07/02/2019 | 83.03 | | | | | | | | | |
| | 08/02/2019 | 84.79 | | | | | | | | | |
| | 09/04/2019 | 83.75 | | | | | | | | | |
| | 10/02/2019 | 79.53 | | | | | | | | | |
| | 11/04/2019 | 81.18 | | | | | | | | | |
| | 12/03/2019 | 73.03 | | | | | | | | | |
| | 12/30/2019 | 26.67 | | | | | | | | | |
| | 01/03/2020 | 75.79 | | | | | | | | | |
| | | 983.79 | | | | | | | | | |
| FIRST EAGLE GLOBAL FUND CLASS I S - FRAC.3680 CUSIP: 32008F606 | 12/19/2019 | 378.25 | 378.25 | 1,047.36 | | | | | | | |
| FIRST EAGLE GLOBAL INCOME BUILDER FUND CLASS A CUSIP: 32008F697 | 02/01/2019 | 19.01 | 12.16 | | | | | | | | |
| | 03/01/2019 | 29.54 | 18.89 | | | | | | | | |
| | 04/01/2019 | 50.66 | 32.40 | | | | | | | | |
| | 04/24/2019 | 30.48 | 19.49 | | | | | | | | |
| | | 129.69 | 82.94 | | | | | | | | |
| HARBOR BOND FUND INSTITUTIONAL CLASS S - FRAC.2200 CUSIP: 411511108 | 03/29/2019 | 82.38 | | | | | | | | | |
| | 06/28/2019 | 157.46 | | | | | | | | | |
| | 09/27/2019 | 135.71 | | | | | | | | | |
| | 12/17/2019 | 257.40 | | | | | | | | | |
| | | 632.95 | | | | | | | | | |
| THE OAKMARK GLOBAL FUND INVESTOR CLASS S - FRAC.8780 FOREIGN %: 70.57046 | 12/13/2019 | 345.04 | 345.04 | 530.57 | | | | | 32.70 | | |

**Recipient's Name and Address**

CHARLES J FLEISCHMANN
BRENDA M FLEISCHMANN JT TEN

Recipient's Identification Number: ***-**-1056

**2019 TAX and YEAR-END STATEMENT**
**As of 02/21/2020**
**Mailed by 02/29/2020**

## DIVIDENDS AND DISTRIBUTIONS (Details of Form 1099-DIV) (continued)

| Description | Date Paid | Total Ordinary Dividends (Box 1a) | Qualified Dividends (Box 1b) | *Total Capital Gain Distributions (Box 2a) | Nondividend Distributions (Box 3) | Federal Income Tax Withheld (Box 4) | Section 199A Dividends (Box 5) | Investment Expenses (Box 6) | Foreign Tax Paid (Box 7) | State (Box 13) / State ID Number (Box 14) | State Tax Withheld (Box 15) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| CUSIP: 41383830 FOREIGN CORP. | | | | | | | | | | | |
| OTHER | | | | | | | | | | | |
| PIMCO INCOME FUND | 02/01/2019 | 88.25 | | | | | | | | | |
| CLASS A | 03/01/2019 | 88.25 | | | | | | | | | |
| CUSIP: 72201F474 | 04/01/2019 | 88.30 | | | | | | | | | |
| | 04/24/2019 | 64.71 | | | | | | | | | |
| | | 329.51 | | | | | | | | | |
| PIMCO INCOME FUND | 05/01/2019 | 26.97 | | | | | | | | | |
| INSTITUTIONAL CLASS | 06/03/2019 | 101.26 | | | | | | | | | |
| CUSIP: 72201F490 | 07/01/2019 | 101.32 | | | | | | | | | |
| | 08/01/2019 | 101.32 | | | | | | | | | |
| | 09/03/2019 | 101.26 | | | | | | | | | |
| | 10/01/2019 | 101.32 | | | | | | | | | |
| | 11/01/2019 | 101.32 | | | | | | | | | |
| | 12/02/2019 | 101.30 | | | | | | | | | |
| | 12/27/2019 | 61.67 | | | | | | | | | |
| | 01/02/2020 | 101.31 | | | | | | | | | |
| | | 899.05 | | | | | | | | | |
| T ROWE PRICE | 03/28/2019 | 196.06 | 109.70 | | | | 0.30 | | | | |
| BALANCED | 06/27/2019 | 233.78 | [illegible] | | | | [illegible] | | | | |
| I- FRAC 1889 | 09/27/2019 | 155.86 | 87.20 | | | | [illegible] | | | | |
| CUSIP: 779545108 | 12/13/2019 | 81.62 | | | | | | | | | |
| | 12/13/2019 | 111.44 | 104.64 | | | | | | | | |
| | 12/18/2019 | 9.49 | 8.71 | | | | 0.77 | | | | |
| | 12/18/2019 | 0.06 | | 329.91 | | | [illegible] | | | | |
| | | 788.31 | 441.06 | 329.91 | | | [illegible] | | | | |

Recipient's Name and Address

CHARLES J FLEISCHMANN
BRENDA M FLEISCHMANN JT TEN

Recipient's Identification Number: ***-**-1056

**2019 TAX and YEAR-END STATEMENT**
**As of 02/21/2020**
**Mailed by 02/29/2020**

## DIVIDENDS AND DISTRIBUTIONS (Details of Form 1099-DIV) (continued)

| Description | Date Paid | Total Ordinary Dividends (Box 1a) | Qualified Dividends (Box 1b) | *Total Capital Gain Distributions (Box 2a) | Nondividend Distributions (Box 3) | Federal Income Tax Withheld (Box 4) | Section 199A Dividends (Box 5) | Investment Expenses (Box 6) | Foreign Tax Paid (Box 7) | State (Box 13) / State ID Number (Box 14) | State Tax Withheld (Box 15) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| VANGUARD WELLESLEY | 03/21/2019 | 295.56 | 102.77 | | | | | | | | |
| INCOME FUND | 06/17/2019 | 262.20 | 91.17 | | | | | | | | |
| INVESTOR SHARES | 09/16/2019 | 267.71 | 93.08 | | | | | | | | |
| 5 - FRAC.9760 | 12/18/2019 | 211.62 | | | | | | | | | |
| CUSIP: 921938106 | 12/18/2019 | 197.37 | 112.80 | 314.10 | | | | | | | |
| | | 1,234.46 | 399.82 | 314.10 | | | | | | | |
| Dividends - U.S. Corporations ........... | | 7,107.45 | 1,811.97 | | | | | | | | |
| Dividends - Foreign Corporations ...... | | | | | | | | | | | |
| Other | | 703.51 | 703.51 | | | | | | 67.70 | | |
| **Total :** | | **7,810.96** | **2,515.48** | **3,359.25** | **17.86** | **0.00** | **8.23** | **0.00** | **67.70** | | **0.00** |

* *All Capital Gain Distributions paid were classified as Long Term Capital Gain Distributions (see instructions for details).*

**IRS Form 1099-DIV—Dividends and Distributions:**
Dividends and other distributions from corporations, mutual funds, Exchange Traded Funds (ETF) (treated as mutual funds for tax purposes), Unit Investment Trusts (UIT) and Real Estate Investment Trusts (REIT) are reported in this section of your Tax Information Statement. Income derived from money market funds will also be reported in this section, You will receive a separate IRS Form 1099-DIV directly from a money market fund if we did not handle the processing of your funds for the entire year.

**Box 1a—Total Ordinary Dividends.** Ordinary dividends, which include any net short-term capital gains from a mutual fund, are fully taxable. Ordinary dividends paid by corporations, mutual funds and certain UITs are included in this section of your Tax Information Statement. Subtotals for U.S. and foreign source ordinary dividends are included at the end of this section. For mutual funds and UITs, foreign income includes any distribution that is comprised in whole or in part of foreign-sourced ordinary dividends. Report total ordinary dividends on IRS Form 1040. Also report them on IRS Form 1040 Schedule B (Interest and Ordinary Dividends), if required. See the instructions for IRS Form 1040, Schedule B (Interest and Ordinary Dividends) to determine if you are required to complete Schedule B to report your dividends.

**Box 1b—Qualified Dividends.** This shows the portion of the amount in Box 1a that may be eligible for reduced capital gains rates. See the Form 1040 instructions for how to determine this amount. Report the eligible amount as a dividend on IRS Form 1040.

**Box 2a—Total Capital Gain Distributions.** This shows total capital gain distributions (long-term) from a regulated investment company or REIT. Report the amounts shown in Box 2a on IRS Form 1040, Schedule D. But, if no amount is shown in Boxes 2c and 2d and your only capital gains and losses are capital gain distributions, you may be able to report the amounts shown in Box 2a on IRS Form 1040 Schedule 1 rather than Schedule D. See IRS Form 1040 instructions.

**Box 2b—Unrecaptured Section 1250 Gain.** This shows the portion of the amount in Box 2a that is an Unrecaptured Section 1250 gain from certain depreciable real property. See the Unrecaptured Section 1250 Gain Worksheet in the Instructions for Schedule D (IRS Form 1040).

**Box 2c—Section 1202 Gain.** This shows the portion of the amount in Box 2a that is a Section 1202 gain from certain small business stock that may be subject to 50% exclusion. See the Schedule D (IRS Form 1040) instructions.

Recipient's Name and Address

CHARLES J FLEISCHMANN
BRENDA M FLEISCHMANN JT TEN

Recipient's Identification Number: ***-**-1056

**2019 TAX and YEAR-END STATEMENT**
**As of 02/21/2020**
**Mailed by 02/29/2020**

**IRS Form 1099-DIV—Dividends and Distributions (continued):**

**Box 2d—Collectibles (28%) Gain.** This shows the 28% rate gain from sales or exchanges of collectibles. If required, use this amount when completing the 28% Rate Gain Worksheet in the instructions for Schedule D (IRS Form 1040).

**Box 3—Nondividend Distributions.** This shows the part of the distribution that is nontaxable because it is a return of your cost (or other basis). You must reduce your cost (or other basis) by this amount for figuring gain or loss when you sell your investment. But if you have recovered all your cost (or other basis), report future nontaxable distributions as capital gains, even though this form shows them as nontaxable. *See IRS Publication 550, Investment Income and Expenses* (Including Capital and Losses).

**Box 4—Federal Income Tax Withheld.** Federal income tax withheld is 24% of dividends. See the Additional Information section of these instructions.

**Box 5—Section 199A Dividends.** This shows dividends eligible for the 20% qualified business income deduction under section 199A. See the instructions for Form 1040.

**Box 6—Investment Expenses.** Your share of a UIT's or a WHFIT's expenses are reported in Box 5. These expenses are included in Box 1a. Beginning with tax year 2018, these expenses are no longer deductible.

**Box 7—Foreign Tax Paid.** This shows the foreign tax you may be able to claim as a deduction or a credit on IRS Form 1040. See the IRS Form 1040 instructions and the Foreign Tax Paid section of these instructions.

**Box 13—State.** Displays the two letter postal abbreviation of the state(s) for which state income taxes have been withheld.

**Box 14—State Identification No.** Displays Pershing LLC payer's state identification number(s).

**Box 15—State Income Tax Withheld.** Displays amount of state income taxes withheld.

**Tax Information Statement Instructions:**

The Tax Information Statement provides a detailed summary of your account transactions during 2019. It includes information related to transactions we are required to report to the IRS, as well as information that we do not report. The instructions are provided to help you prepare your tax returns. For a more detailed explanation of your Tax Information Statement and to view the Tax Guide, please visit mytaxhandbook.com. If your account was transferred to our firm during 2019, your Tax Information Statement only includes your activity during the time you conducted business with our firm. Your former firm should provide you with IRS Form 1099 reporting for prior activity. These instructions have been tailored for use by taxpayers that are U.S. individuals who are investors for tax purposes.

**Additional Information:**

**Recipient's Identification Number.** *For your protection, this form shows only the last four digits of your Social Security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN) or employer identification number (EIN). However, Pershing LLC will report your complete identification number to the IRS and, where applicable, to state or local governments.*

**Account Number.** *A unique number the payer assigned to distinguish your account.*

**FATCA Filing Requirement.** If the FATCA filing requirement box is checked, the payer is reporting on this Form 1099 to satisfy its chapter 4 account reporting requirement. You also may have a filing requirement. See the instructions to Form 8938. For 2019, this box has been intentionally left blank.

**Electronic Delivery.** The IRS allows for the electronic delivery of 1099 forms, and Pershing offers electronic delivery of this Tax Information Statement. If you would like to receive electronic delivery, speak to your advisor for more information.

**Nominee Recipients.** If your truncated Social Security number or Employer Identification Number is shown on your Tax Information Statement, and the statement includes amounts belonging to another person, you are considered a nominee recipient. Generally, you must file IRS Form 1099 for each of the other owners, showing the income allocable to each. File the applicable IRS Form 1099, along with IRS Form 1096 (Annual Summary and Transmittal of U.S. Information Returns), with the IRS center in your area. List yourself as the payer on IRS Form 1099 and as the filer on IRS Form 1096. List the other owner(s) as the recipient(s) on IRS Form 1099. You must provide a copy of each IRS Form 1099 you file to the other owner(s). *Spouses are not required to file a nominee return to show amounts owned by their spouse.*

**Recipient's Name and Address**

CHARLES J FLEISCHMANN
BRENDA M FLEISCHMANN JT TEN

Recipient's Identification Number: ***-**-1056

**2019 TAX and YEAR-END STATEMENT**
**As of 02/21/2020**
**Mailed by 02/29/2020**

**Tax Information Statement Instructions (continued):**

**Payer.** The payer for all transactions on your Tax Information Statement is Pershing LLC (Taxpayer Identification Number 13-2741729). This name and Taxpayer Identification Number should be listed wherever the payer's name is requested on an IRS form with respect to amounts reported on your Tax Information Statement.

**Corrections.** Please review your Tax Information Statement. If it is incorrect, contact your advisor or financial organization. If necessary, we will promptly correct the information provided to the IRS and mail a Revised Tax Information Statement to you. After the initial mailing, revised statements will begin mailing in February and will be mailed at least weekly from March through the end of June. If an income correction is made to your account after issuing your tax statement and the correction is an increase or decrease of less than $100 of income, we may not send you a revised tax statement. If you would like to receive revisions that are less than $100, please contact your Investment Professional.

**Federal Income Tax Withheld.** Federal income tax withheld is 24% of interest, dividends and proceeds from broker and barter exchange transactions, and could be reported in any of these sections of your Tax Information Statement. Backup withholding applies when certain conditions exist. If this Tax Information Statement reflects backup withholding, you may need to provide a new IRS Form W-9 (Request for Taxpayer Identification Number and Certification). See IRS Form W-9 for information on backup withholding and how to furnish your Taxpayer Identification Number.

**State and Local Tax Reporting.** We are required to provide information to a number of state and local jurisdictions. We report information to California, Connecticut, Massachusetts, Minnesota, New York and Rhode Island concerning municipal bond interest income earned by state residents from bonds not issued by these states. We report certain 1099 information directly to Delaware, District of Columbia, Maine, Massachusetts, Mississippi, Montana, Oregon and Rhode Island. For 2019, we withheld, remitted and reported state income tax for California, Maine and Vermont according to the requirements of those states. We also provided tax information to Puerto Rico as required by the Puerto Rico taxing authority. Check with your tax professional for your specific state and local tax reporting requirements.

**Cost Basis Adjustments.** There are times when your cost basis reported from a broker will not match your calculations for reporting purposes. IRS Form 8949 allows you and the IRS to reconcile amounts that were reported to you and the IRS on IRS Form 1099-B with the amounts you report on your return.

**Important Note Concerning Cost Basis.** Your original cost basis for each security affects much of the reporting in this document. You should pay special attention to the basis of any item where we received the basis from you or a third party. If the original basis shown in this tax document is not correct, then the results of our calculations will likewise produce incorrect results. The IRS requires us to remind you that the taxpayer is ultimately responsible for the accuracy of your tax return.

**Form 2439.** If you held shares in a mutual fund or REIT that paid tax on undistributed long-term capital gains, we will issue IRS form 2439 (Notice to Shareholder of Undistributed Long-Term Capital Gains) to you. This information is provided after the close of the fund's or the REIT's tax year and will be sent to you shortly after the information becomes available.

**Foreign Tax Paid.** Your Tax Information Statement may include foreign tax paid (withheld) from foreign source dividends and interest credited to your account during 2019. This information allows you to calculate and claim a foreign tax credit or deduction on your tax return, if you are eligible to do so. A foreign tax credit can be claimed either on IRS Form 1116 (Foreign Tax Credit) or, in some circumstances, by reporting it directly on IRS Form 1040, Schedule A (Itemized Deductions). See instructions for both IRS Form 1116 and IRS Form 1040 for additional information on foreign tax credits and deductions. Foreign tax paid is reported in the Form 1099-INT and Form 1099-DIV sections of your Tax Information Statement. A foreign tax credit may be claimed only if the tax was legally owed and not eligible for a refund.

**IRS Publications.** IRS publications are available through your local IRS office, by calling the IRS Forms Distribution Center at (800) TAX-FORM, or visiting the IRS website at irs.gov. For instance, IRS Publication 550 and IRS Publication 1212 provide useful tax information related to reporting securities transactions.

**To receive more information regarding your Tax Information Statement and the Tax Guide, including illustrations on how to report your income, visit mytaxhandbook.com.**

**The instructions contained in this Tax Information Statement are not intended to provide tax advisory services. We suggest that you consult with your tax professional to discuss the appropriate federal, foreign, state and local tax treatment of your transactions. These instructions, as well as your Tax Information Statement, are solely intended to help you accumulate data to prepare your income tax return and should not be interpreted or relied upon as tax advice.**