

# HOW TO READ YOUR ACCOUNT STATEMENT

## Front Page

QUALITY BROKERS, INC.  
123 MAIN STREET  
ANYWHERE, MA 10101

PLEASANT WEALTH

STATEMENT FOR THE PERIOD MONTH 1, YYYY, TO MONTH 31, YYYY  
John and Jane Doe, Joint WROS  
Account Number: ABC-456827

John Doe  
Jane Doe  
102 SUMMER STREET  
BOSTON, MA 02109

Your Investment Consultant is:  
Bill Smith  
BR 123  
bsmith@qb.com

For questions about your accounts:  
Local: (617) 555-5555  
In-State: (617) 555-5555  
National: (999) 999-9999  
www.qb.com

Total Value of Your Account \$325,000.00  
Total Value of Insurance and Annuities \$315,000.00  
**TOTAL VALUE OF YOUR PORTFOLIO \$640,000.00**

FOR YOUR INFORMATION  
We deliver electronic monthly statements and trade confirmations through myStoroscope. It is easy to enroll by visiting www.myStoroscope.com.

CHANGE IN VALUE OF YOUR PORTFOLIO  
\$ thousands

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

## Account Overview

PLEASANT WEALTH

STATEMENT FOR THE PERIOD MONTH 1, YYYY, TO MONTH 31, YYYY  
John and Jane Doe, Joint WROS  
Account Number: ABC-456827

Account Overview

|                                 | Current Period | Year-to-Date |
|---------------------------------|----------------|--------------|
| CHANGE IN ACCOUNT VALUE         |                |              |
| BEGINNING VALUE                 | \$310,000.00   | \$300,000.00 |
| Additions and Withdrawals       | \$10,000.00    | \$15,000.00  |
| Income                          | \$1,000.00     | \$2,000.00   |
| Taxes, Fees, and Expenses       | (\$500.00)     | (\$1,000.00) |
| Change in Value                 | \$4,200.00     | \$9,200.00   |
| ENDING VALUE (AS OF mm/dd/yyyy) | \$325,000.00   | \$325,000.00 |

MARGIN PROFILE as of Month 31, yyyy

|  |               |
|--|---------------|
| Margin Positions Market Value              | \$200,000.00  |
| Margin Balance (Net currency credit/debit) | (\$12,000.00) |
| Short Positions Market Value               | \$100,000.00  |
| Short Balance (Net currency credit/debit)  | (\$8,000.00)  |
| Margin Equity                              | \$90,000.00   |
| Margin Equity Percent                      | 83.3%         |
| Equity Buying Power                        | \$50,000.00   |
| Margin Interest Charged this Period        | \$45.00       |

ACCOUNT ALLOCATION

Options 6.0%  
Equities 30.0%  
Cash and Cash Equivalents 20.0%  
Fixed Income 40.0%

|                               | Percent | Prior Period | Current Period |
|-------------------------------|---------|--------------|----------------|
| Cash and Cash Equivalents     | 20.0%   | \$4,000,000  | \$63,000.00    |
| Fixed Income                  | 40.0%   | \$100,000.00 | \$136,000.00   |
| Equities                      | 30.0%   | \$150,000.00 | \$84,500.00    |
| Options                       | 6.0%    | \$0.00       | \$23,900.00    |
| Other                         | 4.0%    | \$16,000.00  | \$17,600.00    |
| TOTAL                         | 100.0%  | \$310,000.00 | \$325,000.00   |
| Total Insurance and Annuities |         | \$305,000.00 | \$315,000.00   |

Income

|                   | Current Period | Year-to-Date |
|-------------------|----------------|--------------|
| Taxable Dividends | \$500.00       | \$1,000.00   |
| Taxable Interest  | \$500.00       | \$1,000.00   |
| TOTAL TAXABLE     | \$1,000.00     | \$2,000.00   |
| TOTAL INCOME      | \$1,000.00     | \$2,000.00   |

Taxes, Fees, and Expenses

|                                 | Current Period | Year-to-Date |
|---------------------------------|----------------|--------------|
| Account Fees                    | (\$100.00)     | (\$600.00)   |
| TOTAL TAXES, FEES, AND EXPENSES | (\$500.00)     | (\$1,200.00) |

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

## Holdings and Activity

PLEASANT WEALTH

STATEMENT FOR THE PERIOD MONTH 1, YYYY, TO MONTH 31, YYYY  
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Holdings  
FIXED INCOME — 29.17% of Total Account Value

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

Account Interest: Represents interest accumulated since the last coupon date on certain fixed income securities which may not yet have been paid by the issuer or received by NFS. There is no guarantee that the accrued interest will be paid by the issuer.

| Description   | Symbol/Cusip | Account Type | Quantity | Estimated Price as of 03/31/16 | Estimated Current Market Value | Estimated Annual Income |
|---|--------------|--------------|----------|--------------------------------|--------------------------------|-------------------------|
| Corporate Bonds   |              |              |          |                                |                                |                         |
| AUSTRALIA COMMONWEALTH GOV BOND 4.50000% 04/15/2020 (ISIN AU121300000000) | GBR19A267    | CASH         | 35,000   | \$86.46038                     | \$30,561.13                    |                         |

Activity  
CORE FUND ACTIVITY

| Statement Date                  | Account Type | Transaction  | Description                  | Quantity  | Amount             |
|---------------------------------|--------------|--------------|------------------------------|-----------|--------------------|
| mm/dd/yyyy                      | CASH         | YOU BROUGHT  | PRIME FUND DAILY MONEY CLASS | 8,742.820 | (\$82,742.82)      |
| mm/dd/yyyy                      | CASH         | REINVESTMENT | PRIME FUND DAILY MONEY CLASS | 72,500    | (\$82,500)         |
| mm/dd/yyyy                      | CASH         | YOU SOLD     | PRIME FUND DAILY MONEY CLASS | 4,981.27  | \$4,981.27         |
| <b>Total Core Fund Activity</b> |              |              |                              |           | <b>(\$182,263)</b> |

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

### 1 General Account Information

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

### 2 For Your Information

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

### 3 Total Value of Your Portfolio

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

### 4 Change in Value of Your Portfolio

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

### 5 Account Overview

This provides an overview of account information. The components include:

- Change in Account Value
- Misc. & Corporate Actions
- Margin Profile
- Income
- Taxes, Fees, and Expenses
- Account Allocation

### 6 Change in Account Value

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

### 7 Margin Profile

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

### 8 Income

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

### 9 Taxes, Fees, and Expenses

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

### 10 Account Allocation

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

### Messages (not shown)

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

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

### 11 Holdings

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

### 12 Alert

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

### 13 Activity

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

Securities offered through Kestra Investment Services, LLC, (Kestra IS), member FINRA/SIPC. Investment Advisory Services offered through Kestra Advisory Services, LLC, (Kestra AS) an affiliate of Kestra IS. Pleasant Wealth is not affiliated with Kestra IS or Kestra AS. Investor Disclosures: <https://www.kestrafinancial.com/disclosures>