



## How to Read Your Statement

Comprehensive investment reporting

Your statement provides a fast and easy way to analyze your portfolio, and provides details on your account(s) activity and positions for the current period. The statement is designed to help you make informed decisions about your portfolio and account, while enabling you to effectively manage your investments and plan for your financial future.



### FIDELITY CLEARING & CUSTODY SOLUTIONS

200 SEAPORT BOULEVARD  
BOSTON, MA 02210

Screenshots are for illustrative purposes only.

Fidelity Clearing & Custody Solutions provides clearing, custody, or other brokerage services through National Financial Services LLC or Fidelity Brokerage Services LLC, Members NYSE, SIPC.

© 2017 FMR LLC. All rights reserved.

504164.4.2

1.533061.114

INVESTMENT REPORT  
August 1–August 31, 2014

Envelope # 90043677

John W. Doe  
100 Main St.  
Boston, MA 02201

**AB FINANCIAL ADVISORS**  
123 Main Street, New York, NY 10001

**2** YOUR PORTFOLIO VALUE: **\$400,489.03**  
PORTFOLIO CHANGE FROM LAST PERIOD: **▲ \$25,202.50**

	This Period	Year-to-Date
Holdings Value*	\$379,289.59	\$359,929.99
Additions	69,268.64	147,660.78
Subtractions	-45,430.74	-136,056.84
Change in Investment Value*	11,966.80	35,754.11
Ending Portfolio Value**	\$400,489.03	\$400,489.03
Accrued Interest (AI)	582.57	—
Ending Portfolio Value Incl. AI	\$401,071.60	—

**3** YOUR ADVISOR: **CONTACT YOUR ADVISOR:**  
AB Financial Advisors  
Attn: John Doe  
123 Main Street  
New York, NY 10001  
John Doe  
Phone: (888) 123-4567  
www.ABFinancial.com

**ADVISOR MESSAGE**  
It is important that AB Financial Advisors and you touch base at least annually to review any changes to your financial situation, investment objectives, risk tolerance or investment restrictions on your managed account. Please contact Jonathan Williams, CFP® at AB Financial if you are interested in meeting or if there have been any changes to your financial situation that may affect your investment strategy.

**Fidelity**  
Brokerage services provided by Fidelity Brokerage Services LLC. Member NYSE, SIPC. ©2014 FID. All rights reserved. Brokerage accounts owned with National Financial Services LLC. Member NYSE, SIPC.

INVESTMENT REPORT  
August 1–August 31, 2014

**AB FINANCIAL ADVISORS**  
123 Main Street, New York, NY 10001

**4** PORTFOLIO SUMMARY

ACCOUNTS INCLUDED IN THIS REPORT

Plan	Account Type/Name	Account Number	Beginning Value	Net Additions & Subtractions <sup>1</sup>	Change in Investment Value <sup>2</sup>	Ending Value
5	John W. Doe - Individual - TOD	115-111111	\$120,173.95	\$13,638.90	\$1,458.33	\$135,471.18
20	PERSONAL RETIREMENT John W. Doe - Traditional IRA	222-222222	137,232.44	—	5,180.68	142,413.12
27	TRUST John W. Doe - Trust Under Agreement	333-333333	117,860.14	—	4,728.59	122,588.73
	Separate Account Manager: ABC, XYZ - Domestic Equity L/G Growth					
	<b>Total Portfolio</b>		<b>\$375,266.53</b>	<b>\$13,638.90</b>	<b>\$13,367.60</b>	<b>\$400,489.03</b>
				Accrued Interest (AI)	582.57	—
				<b>Total Including AI</b>		<b>\$401,071.60</b>

<sup>1</sup> Includes transfers between Fidelity accounts.  
<sup>2</sup> Aggregates net change of your holdings due to price changes plus any distribution and income earned during the statement period.  
<sup>3</sup> If you added or removed an account to your statement reporting household during this period, the Beginning Portfolio Value and Change From Last Period are based off the accounts that were in the statement household as of the end of the last period and they may not accurately reflect the updated statement household.

INVESTMENT REPORT  
August 1–August 31, 2014

**AB FINANCIAL ADVISORS**  
123 Main Street, New York, NY 10001

**5** PORTFOLIO SUMMARY (CONTINUED)

**6** INCOME SUMMARY

	This Period	Year-to-Date
Taxable	\$718.53	\$5,456.57
Dividends	178.53	1,548.74
Interest	—	10.25
Short-term Capital Gains	—	297.70
Long-term Capital Gains	—	3,499.91
Tax-exempt	\$372.10	\$3,456.87
Dividends	1,798.10	1,798.10
Interest	372.10	1,458.87
Tax-deferred	\$900.31	\$7,320.49
Return of Capital	\$4,000.00	\$15,900.00
Liquidations	—	\$5,433.47
Total	\$5,936.94	\$27,182.19

**7** REALIZED GAINS AND LOSSES FROM SALES

	This Period	Year-to-Date
Net Short-term Gain/Loss	—	-4682.56
Net Long-term Gain/Loss	\$5.00	8.75
Long-term Capital Gain	—	1,083.03
Long-term Disallowed Loss	—	-8.75
Long-term Gain	—	2,962.63
Long-term Loss	-13,992.12	-15,570.29
Long-term Disallowed Loss	13,992.12	13,992.12
Net Gain/Loss	\$5.00	\$721.88

**8** TOP HOLDINGS

Description	Value	Percent of Portfolio
BARON GROWTH (BGRFX)	\$89,139.31	22%
FOF BARCLAYS (PBM)	47,713.80	12
APPLE INC (AAPL)	28,892.05	7
DOUBLELINE TOTAL RET BD DCL (DBLTX)	22,722.04	6
FIDELITY INTL MKT FCF (IFBMFX)	17,660.99	5
DELPHI CORP - JR 58 INT	15,375.00	4
SLM CORP (SMLD) NY (OSM)	13,859.10	4
ENSTAR GROUP LIMITED (ESGR)	13,710.00	3
NEW YORK NY CITY IND DEV ADV REV	10,744.20	3
SPDR SER TR BARCLAYS CAP HIGH YIELD ETF (LANK)	10,165.00	3
Total	\$273,327.48	69%

INVESTMENT REPORT  
August 1–August 31, 2014

Envelope # 90043677

John W. Doe  
100 Main St.  
Boston, MA 02201

**AB FINANCIAL ADVISORS**  
123 Main Street, New York, NY 10001

**8** Account Number: 115-111111

**9** YOUR ACCOUNT VALUE: **\$135,471.18**  
CHANGE FROM LAST PERIOD: **▲ \$15,297.23**

	This Period	Year-to-Date
Holdings Value*	\$120,173.95	\$108,247.39
Additions	90,268.64	136,269.89
Subtractions	-45,430.74	-123,334.70
Change in Investment Value*	1,498.33	-23,264.80
Ending Account Value**	\$135,471.18	\$135,471.18
Accrued Interest (AI)	582.57	—
Ending Account Value Incl. AI	\$136,053.75	—

**10** YOUR ADVISOR: **CONTACT YOUR ADVISOR:**  
AB Financial Advisors  
Attn: John Doe  
123 Main Street  
New York, NY 10001  
John Doe  
Phone: (888) 123-4567  
www.ABFinancial.com

**ADVISOR MESSAGE**  
It is important that AB Financial Advisors and you touch base at least annually to review any changes to your financial situation, investment objectives, risk tolerance or investment restrictions on your managed account. Please contact Jonathan Williams, CFP® at AB Financial if you are interested in meeting or if there have been any changes to your financial situation that may affect your investment strategy.

## Multiple Account Statements

Customers with more than one account in their statement household will receive a portfolio summary view of all their accounts. This provides an aggregated view of key information across all accounts within the portfolio. This is in addition to the individual account summaries. (Note: If you have only one account, the portfolio summary will not appear.)

### 1 Financial Professional Information

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

### 2 Your Portfolio Value

Provides the value of all the accounts within the portfolio at a glance.

### 3 Change from Last Period

Indicates the increase or decrease in your portfolio value from the prior period.

### 4 Accounts Included in This Report

Displays a table of contents that includes each account within the portfolio, high-level account summary information, and the specific page on which each account begins.

### 5 Income Summary

Provides a summary of income earned in the current statement period and year-to-date, aggregated across all accounts in the portfolio.

### 6 Realized Gain/Loss from Sales

Provides a summary of your realized gain or loss information during the current statement period and year-to-date. These figures exclude transactions where cost basis information is incomplete, and are aggregated across all accounts in the portfolio.

### 7 Top Holdings

Provides a list of your top 10 holdings across all accounts within the portfolio.

## Single Account Statements

The account summary is provided when there is a single account, and displays a summary of key account information.

### 8 Your Account Number

Lists the account number for your account.

### 9 Your Account Value

Provides the total value of your account.

### 10 Change from Last Period

Indicates the increase or decrease in your account value from the prior period.

### 11 Account Summary Overview

Provides a summary of your account activity for the current statement period and year-to-date.

### 12 Core Account Cash Flow

Provides a summary of investment activity and cash management activity that impacted your core account balance—in the current statement period and year-to-date.

### 13 Income Summary

Provides a summary of income earned in the current statement period and year-to-date.

### 14 Realized Gain/Loss from Sales

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

### 15 Top Holdings

Provides a list of the top 10 holdings for this account.

## Holdings and Activity for All Statements

The holdings and activity sections will provide detailed information for all holdings and transactions at the account level.

### 16 Holdings

A detailed view of your positions as of the end of the current statement period, including core account/cash, mutual funds, stocks, bonds, ETFs, loaned/collateralized, options, and other securities.

### 17 Activity

A recap of transactions that occurred in your account for the current statement period. See details on trading, additions, withdrawals, income, expenses, and other activity.

INVESTMENT REPORT  
August 1–August 31, 2014

Envelope # 90043677

John W. Doe  
100 Main St.  
Boston, MA 02201

**AB FINANCIAL ADVISORS**  
123 Main Street, New York, NY 10001

**11** ACCOUNT VALUE: **\$135,471.18**  
CHANGE IN ACCOUNT VALUE: **▲ \$15,297.23**

John W. Doe - Individual TOD | Account 115-111111

	This Period	Year-to-Date		This Period	Year-to-Date
Beginning Account Value	\$120,173.95	\$108,247.39	Beginning Core Account Balance	\$27,716.36	\$14,616.48
Additions	\$90,268.64	\$126,269.89	Dividends	9,466.00	95,000.00
Subtractions	-45,430.74	-123,334.70	Securities Transferred Out	49,804.44	71,263.69
Change in Investment Value*	1,498.33	-23,264.80	Securities Bought	-22,712.80	-102,397.49
Ending Account Value**	\$135,471.18	\$135,471.18	Dividends, Interest and Other Income <sup>1</sup>	4,500.43	105,387.13
Accrued Interest (AI)	582.57	—	Other Activity	504.10	1,641.58
Ending Account Value Incl. AI	\$136,053.75	—	<b>Total Investment Activity</b>	<b>\$8,328.23</b>	<b>\$79,889.59</b>
			<b>CASH MANAGEMENT ACTIVITY</b>		
			Deposits	9,466.00	95,000.00
			Withdrawals	-5,485.00	-33,987.28
			Trans Withheld	4,900.10	-4,500.22
			Checking Activity	-24,432.10	-49,584.12
			Direct Cash Activity	-3,565.81	-14,258.71
			Bill Payments	-3,445.05	-14,958.62
			Fees & Charges	-44.37	-325.89
			Margin Interest	-1,873.75	-19,470.87
			<b>Total Cash Management Activity</b>	<b>-32,544.69</b>	<b>-62,005.57</b>
			Ending Core Account Balance	\$3,500.50	\$3,500.50

<sup>1</sup> Includes dividend reinvestments.

Your Advisor is an independent organization and is not affiliated with Fidelity Investments.

**Fidelity**  
Brokerage services provided by Fidelity Brokerage Services LLC. Member NYSE, SIPC. ©2014 FID. All rights reserved. Brokerage accounts owned with National Financial Services LLC. Member NYSE, SIPC.

INVESTMENT REPORT  
August 1–August 31, 2014

**AB FINANCIAL ADVISORS**  
123 Main Street, New York, NY 10001

**13** ACCOUNT SUMMARY (CONTINUED)

John W. Doe - Individual TOD | Account 115-111111

	This Period	Year-to-Date		This Period	Year-to-Date
Taxable	\$718.53	\$5,456.57	Net Short-term Gain/Loss	—	\$115.89
Dividends	178.53	1,548.74	Short-term Capital Gains	—	256.68
Interest	—	10.25	Short-term Disallowed Loss	—	-146.54
Short-term Capital Gains	—	297.70	Long-term Capital Gains	—	8.75
Long-term Capital Gains	—	3,499.91	Net Long-term Gain/Loss	—	807.97
Tax-exempt	\$372.10	\$3,456.87	Long-term Gain	—	507.97
Dividends	1,798.10	1,798.10	Long-term Loss	-13,992.12	-13,992.12
Interest	372.10	1,458.87	Long-term Disallowed Loss	13,992.12	13,992.12
Tax-deferred	\$900.31	\$7,320.49	Net Gain/Loss	—	\$823.86
Return of Capital	\$4,000.00	\$15,900.00			
Liquidations	—	\$5,433.47			
Total	\$4,936.94	\$27,182.19			

<sup>1</sup> Your reported sales transactions include one or more sales of shares you acquired through an equity compensation plan (such as Restricted Stock Units or Restricted Stock Options) or a 401(k) plan or other plan, which may give rise to capital losses in excess of the realized capital gain or loss. This sale may cause you to create a loss for taxables but treatment of your gain/loss. Contact your agent for more information for the rules applicable to your plan.

**15** TOP HOLDINGS

Description	Value	Percent of Account
ENSTAR GROUP LIMITED (ESGR)	\$13,710.00	10%
APPLE INC (AAPL)	11,381.75	10
DOUBLELINE TOTAL RETURN BOND (DBLTX)	11,381.52	8
NEW YORK NY CITY IND DEV ADV REV	10,744.20	8
SPDR SER TR BARCLAYS CAP HIGH YLD (LANK)	10,165.00	8
Total	\$59,113.47	44%

INVESTMENT REPORT  
August 1–August 31, 2014

**AB FINANCIAL ADVISORS**  
123 Main Street, New York, NY 10001

**16** HOLDINGS

John W. Doe - Individual TOD | Account 115-111111

**CORE ACCOUNT**

Description	Quantity	Price	Ending Value	Total Cost Basis	Unrealized Gain/Loss	Est. Annual Income (EAI)	Est. Yield (%)
FIDELITY NY MUN MONEY MARKET (FNYMX)	3,000.00	\$1,980	\$5,940.00	—	—	—	—
Total Core Account (7% of account holdings)			\$5,936.94				

**17** ACTIVITY

John W. Doe - Individual TOD | Account 115-111111

**SECURITIES BOUGHT & SOLD**

Settlement Date	Security Name	Symbol/CUSIP	Transaction Description	Quantity	Price	Cost Basis	Transaction Cost	Transaction Total
8/11	SPDR SER TR BARCLAYS CAP HIGH YIELD	JNK	You bought	100	\$27,716.36	—	—	\$27,716.36
8/11	SPDR SER TR BARCLAYS CAP HIGH YIELD	JNK	Wash sale @ 8/11/14 \$7,780.04	100	37,199.00	—	-7.95	-37,191.05
8/11	SABHA HEALTH CARE REIT INC COM US0581	SBRXA	You bought	200	11,440.00	—	-7.95	-21,157.95
8/11	SPDR SER TR BARCLAYS CAP HIGH YIELD	JNK	You sold	100	38,900.00	38,900.00	—	7,288.47
8/11	SPDR SER TR BARCLAYS CAP HIGH YIELD	JNK	Wash sale @ 8/11/14 \$2,781.50	100	38,900.00	—	-7.95	-38,907.95
8/11	SABHA HEALTH CARE REIT INC COM US0581	SBRXA	You bought	50	11,024.00	—	-7.95	-22,041.95
8/11	SABHA HEALTH CARE REIT INC COM US0581	SBRXA	You bought	50	11,000.00	—	-7.95	-22,041.95
8/11	SABHA HEALTH CARE REIT INC COM US0581	SBRXA	You bought	100	11,000.00	—	-7.95	-22,041.95
8/11	SPDR SER TR BARCLAYS CAP HIGH YIELD	JNK	You bought	50	37,296.00	—	-7.95	-1,872.90
8/11	SPDR SER TR BARCLAYS CAP HIGH YIELD	JNK	Wash sale @ 8/11/14 \$2,070.50	50	38,296.00	—	-7.95	-1,872.90
8/11	SPDR SER TR BARCLAYS CAP HIGH YIELD	JNK	You bought	50	38,296.00	—	-7.95	-1,872.90

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