



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
245 SUMMER STREET
BOSTON, MA 02210-1133

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.

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How to Read Your Statement

Comprehensive investment reporting

Your Statement

INVESTMENT REPORT
Month 1, YYYY - Month 31, YYYY

Envelope # 500045877

JOHN W. DOE
100 MAIN ST
BOSTON, MA 02201

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

2 Your Portfolio Value **\$3,833,815.21**

3 Portfolio Change from Last Period: ▲\$11,438.06

| | This Period | Year-to-Date |
|-------------------------------------|----------------|----------------|
| Beginning Portfolio Value* | \$3,822,377.15 | \$1,989,344.09 |
| Additions | - | \$27,491.28 |
| Subtractions | -22,620.23 | -227,305.18 |
| Transfers Between Fidelity Accounts | - | -37,319.72 |
| Net Adjustments | -24,792.96 | -237,133.62 |
| Change in Investment Value* | 34,779.29 | 1,581,926.64 |
| Ending Portfolio Value** | \$3,833,815.21 | \$3,833,815.21 |
| Accrued Interest (A) | - | - |
| Ending Portfolio Value Incl. AI | \$3,833,815.21 | \$3,833,815.21 |

1 Your Advisor/Agent
AB FINANCIAL ADVISORS
ATTN: JOHN ADVISOR
123 MAIN STREET
NEW YORK, NY 10001

Contact Your Advisor/Agent
JOHN ADVISOR
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.

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INVESTMENT REPORT
Month 1, YYYY - Month 31, YYYY

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

4 Portfolio Summary

Accounts Included in This Report

| Page | Account Type/Name | Account Number | Beginning Value* | Net Additions & Subtractions | Net Adjustments | Change in Investment Value* | Ending Value |
|------|--|----------------|---------------------|------------------------------|-----------------|-----------------------------|---------------------|
| 5 | GENERAL INVESTMENT | | | | | | |
| | John W. Doe - Individual - TOD | 111-111111 | \$120,173.95 | \$13,838.90 | - | \$1,458.33 | \$136,471.18 |
| 20 | PERSONAL RETIREMENT | | | | | | |
| | John W. Doe - Traditional IRA | 222-222222 | 137,232.44 | - | - | 5,180.88 | 142,413.32 |
| 27 | TRUST | | | | | | |
| | John W. Doe - Trust Under Agreement | 333-333333 | 117,860.14 | - | - | 4,724.59 | 122,604.73 |
| | Separate Account Manager: ABC.XYZ - Domestic Equity L/G Growth | | | | | | |
| | Total Portfolio | | \$375,266.53 | \$13,838.90 | - | \$11,363.80 | \$400,489.93 |
| | Account Interest (AI) | | - | - | - | 682.57 | 682.57 |
| | Total Including AI | | | | | | \$401,172.50 |

1 Includes transfers between Fidelity accounts.
2 Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity or AI and Multi-Currency transactions, plus any distributions and income earned during the statement period.
3 If you added or removed an account or your statement reporting frequency during the period, the Beginning Portfolio Value and Change from Last Period are based on the account term end as of the statement period end or the end of the last period and they may not accurately reflect the updated statement household.
4 Includes interest earned on deposits.

INVESTMENT REPORT
Month 1, YYYY - Month 31, YYYY

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

5 Income Summary

| | This Period | Year-to-Date |
|--------------------------|-------------------|--------------------|
| Taxable | \$176.53 | \$4,656.87 |
| Dividends | 176.53 | 4,656.87 |
| Interest | - | 10.25 |
| Short-term Capital Gains | - | 909.70 |
| Long-term Capital Gains | - | 3,469.91 |
| Tax-exempt | \$372.10 | \$2,496.37 |
| Dividends | 372.10 | 2,496.37 |
| Tax-Deferred | \$100.31 | \$7,226.49 |
| Return of Capital | \$4,000.00 | \$10,500.00 |
| Liquidations | \$1,532.47 | \$1,532.47 |
| Total | \$5,009.94 | \$27,961.90 |

1 Top Holdings

| Description | Value | Percent of Portfolio |
|---|---------------------|----------------------|
| Fidelity Government Cash Reserves | \$89,139.31 | 25% |
| Fidelity Conservative Income Bond Fund | 47,113.80 | 12 |
| Fidelity Mass Multi-Money Market | 26,992.05 | 7 |
| Massachusetts St College Rptg Auth | 44,392.94 | 11 |
| Massachusetts St College Rptg Auth | 15,325.00 | 4 |
| Massachusetts St Wf Res Auth Rpt Ref Bids | 13,869.10 | 4 |
| Massachusetts St Div Fin Inv Spl Grng | 13,710.00 | 3 |
| Massachusetts St Health & Ref Fnds | 10,744.20 | 3 |
| Massachusetts St Div Ref Bids Sec 2009 B | 10,165.00 | 3 |
| Total | \$373,381.49 | 69% |

2 Realized Gains and Losses from Sales
(Realized gains and losses from non-investment accounts only; may not reflect all gains and losses due to reinvestments and fees.)

| | This Period | Year-to-Date |
|---------------------------------|-----------------|-------------------|
| Net Short-term Gain/Loss | -\$62.59 | -\$62.59 |
| Short-term Gain | 391.70 | 391.70 |
| Short-term Loss | -1,085.93 | -1,085.93 |
| Short-term Disposed Loss | 628.35 | 628.35 |
| Net Long-term Gain/Loss | \$0.00 | \$1,404.46 |
| Long-term Gain | 2,986.80 | 2,986.80 |
| Long-term Loss | -13,992.12 | -15,575.29 |
| Long-term Disposed Loss | 13,992.12 | 13,992.12 |
| Net Gain/Loss | \$0.00 | \$1,341.87 |

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123 Main Street, New York, NY 10001

8 Brokerage JOHN W. DOE - INDIVIDUAL

9 Account Number: 111-111111

10 Your Account Value **\$255,896.43**

Change from Last Period: ▲\$6,834.90

| | This Period | Year-to-Date |
|-------------------------------|--------------|--------------|
| Beginning Account Value* | \$249,201.50 | \$255,312.02 |
| Additions | 10,028.70 | 23,426.09 |
| Subtractions | -7,247.90 | -25,349.40 |
| Change in Investment Value* | \$255,896.43 | \$255,896.43 |
| Ending Account Value** | \$255,896.43 | \$255,896.43 |
| Accrued Interest (AI) | 697.02 | 697.02 |
| Ending Account Value Incl. AI | \$256,493.45 | \$256,493.45 |

1 Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity or AI and Multi-Currency transactions, plus any distributions and income earned during the statement period.
2 Includes capital structure.
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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

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

12 Income Summary

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

13 Top Holdings

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

14 Core Account and Credit Balance 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.

15 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.

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.

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.

INVESTMENT REPORT
Month 1, YYYY - Month 31, YYYY

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

Account # 111-111111
JOHN W. DOE - INDIVIDUAL

11 Account Summary

Net Account Value **\$1,031,010.92**

Change in Account Value ▼\$30,343.33

| | This Period | Year-to-Date |
|--------------------------------------|----------------|----------------|
| Beginning Account Value | \$1,061,354.25 | \$1,558,636.15 |
| Additions | - | \$51,481.28 |
| Dividends | - | 604.31 |
| Exchanges In | - | 50,877.37 |
| Subtractions | -816,935.99 | -888,499.88 |
| Exchanges Out | -6,696.44 | -43,476.50 |
| Dividends, Checkings & Bill Payments | -12,038.29 | -105,544.22 |
| Transaction Costs, Fees & Charges | -201.28 | -19,844.80 |
| Marginal Interest | - | -8,656.49 |
| Transfers Between Fidelity Accounts | - | 157,844.42 |
| Change in Investment Value* | -11,407.34 | 77,348.93 |
| Ending Account Value | \$1,031,010.92 | \$1,031,010.92 |
| Account Interest (AI) | 6,039.51 | 6,039.51 |
| Ending Account Value Incl. AI | \$1,039,050.43 | \$1,039,050.43 |

Free Credit Balance **\$191.96**
Free credit balances (FCB) include cash credits from the sale of investments, deposits, cash advances, and interest payments which have not been reinvested in an account and are not subject to any restrictions. FCBs include cash management activity. For more information, please refer to the account statement for more details.

Balance Details

| | This Period | Year-to-Date |
|----------------------------|----------------|----------------|
| Margin Balance in Holdings | \$1,074,703.94 | \$1,074,703.94 |
| Net Debt Balance | -43,693.02 | -43,693.02 |
| Ending Net Account Value | \$1,031,010.92 | \$1,031,010.92 |

Income Summary

| | This Period | Year-to-Date |
|-------------------|-------------------|--------------------|
| Taxable | \$323.43 | \$2,306.02 |
| Dividends | 623.34 | 21,615.83 |
| Interest | 18.10 | 3,201.89 |
| Tax-exempt | 3,009.94 | 33,786.50 |
| Return of Capital | - | - |
| Total | \$3,964.37 | \$61,897.63 |

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123 Main Street, New York, NY 10001

Account # 111-111111
JOHN W. DOE - INDIVIDUAL

13 Account Summary

Top Holdings

| Description | Value | Percent of Portfolio |
|---|---------------------|----------------------|
| Fidelity Government Cash Reserves | \$150,911.25 | 14% |
| Fidelity Conservative Income Bond Fund | 130,465.00 | 12 |
| Fidelity Mass Multi-Money Market | 80,825.60 | 8 |
| Massachusetts St Div Ref Bids Sec 2009 B | 63,939.50 | 6 |
| Massachusetts St College Rptg Auth | 60,417.60 | 6 |
| Massachusetts St College Rptg Auth | 50,081.50 | 5 |
| Massachusetts St Wf Res Auth Rpt Ref Bids | 49,888.50 | 5 |
| Massachusetts St Div Fin Inv Spl Grng | 36,400.74 | 3 |
| Massachusetts St Health & Ref Fnds | 33,204.99 | 3 |
| Massachusetts St Div Bids Sec 2009 B | 32,200.00 | 3 |
| Total | \$878,229.58 | 64% |

Core Account and Credit Balance Cash Flow (continued)

| Description | This Period | Year-to-Date |
|---------------------------------------|---------------------|----------------------|
| Other Activity In | -15,007.42 | -142,702.87 |
| Other Activity Out | -15,007.42 | -142,022.84 |
| Total Investment Activity | \$3,924.37 | \$169,983.03 |
| Cash Management Activity | -6.08 | 6.08 |
| Dividends | - | 604.11 |
| Checking Activity | -8,873.12 | -144,237.88 |
| Debit Card Activity | -2,168.17 | -12,728.17 |
| Fees & Charges | - | -19,151.25 |
| Marginal Interest | - | -8,992.49 |
| Total Cash Management Activity | -\$18,935.99 | -\$248,857.82 |
| Ending Balance | -\$43,693.02 | -\$43,693.02 |

14 Core Account and Credit Balance Cash Flow

Core Account: CASH

Margin Information (as of September 28, 2018)

Maximum amount you can borrow: -\$43,884.08
Maximum rate that could currently apply: \$478,382.54
7.35%

15 Realized Gains and Losses from Sales
(May not reflect all gains and losses due to incomplete cost basis)

| | This Period | Year-to-Date |
|---------------------------------|--------------------|--------------------|
| Net Short-term Gain/Loss | -\$3,191.59 | -\$3,191.59 |
| Short-term Gain | - | 1,544.36 |
| Short-term Loss | -4,937.20 | -4,937.20 |
| Short-term Disposed Loss | - | -4,655.34 |
| Long-term Gain | 60,207.17 | 60,207.17 |
| Long-term Loss | -63,398.76 | -63,398.76 |
| Long-term Disposed Loss | - | -13,448.65 |
| Net Gain/Loss | -\$3,191.59 | -\$3,191.59 |

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Account # 111-111111
JOHN W. DOE - INDIVIDUAL TOD

16 Holdings

| Stocks | Description | Quantity | Price Per Unit | Total Market Value | Total Cost Basis | Unrealized Gain/Loss | Div. Annual Income (Est.) | Div. Yield (%) |
|---|---|----------|----------------|---------------------|--------------------|----------------------|---------------------------|----------------|
| Common Stock | APPLE INC (AAPL) | 25.00 | \$205.31 | \$5,132.75 | \$3,762.02 | \$1,370.73 | \$304.68 | 2.32% |
| AMERICO COR (AMCO) | 30.00 | \$25.15 | \$754.50 | 4,146.75 | 1,344.75 | - | - | - |
| ENERGY GROUP LIMITED COM STR USD LBO (ENRG) | 900.00 | 137.18 | \$123,420.00 | 123,420.00 | 900.00 | - | - | - |
| Total Common Stock (24% of account holdings) | | | | \$129,577.25 | \$28,030.56 | \$4,906.59 | \$304.68 | |
| Preferred Stock | BANK AMER CORP DEP SHS REPTS 1/1200TH PFD SER D (BAMFD) | 150.00 | \$20.230 | \$3,034.50 | \$2,474.16 | \$564.34 | \$154.15 | 5.09% |
| CHORGROUP INC DEP SHS REPT STD 1/100TH INT NON CUMULATIVE PFD SER A (CHORP) | 300.00 | \$5.843 | \$1,752.90 | \$1,752.90 | 697.50 | 616.36 | 7.85% | |
| SPAC LPF (SPAC) | | | | | | | | |
| Total Preferred Stock (6% of account holdings) | | | | \$17,787.40 | \$5,366.56 | \$12,420.84 | \$370.51 | |
| Total Stocks (24% of account holdings) | | | | \$147,364.65 | \$37,378.42 | \$6,348.23 | \$1,075.19 | |