

UNITED STATES HOUSE OF REPRESENTATIVES CALENDAR YEAR 2012 FINANCIAL DISCLOSURE STATEMENT

FORM A
For use by Members, officers, and employees

**HAND
DELIVERED**

Page 0 of 5

Theodore Scott Yoho
(Full Name)

(Daytime Telephone)

(Office Use Only)

2013 JUN -5 PM 4:30

Handwritten initials

Filer Status: ☒ Member of the U.S. House of Representatives
State: FL District: 03

☐ Officer Or Employee
Employing Office:

Report Type: ☒ Annual (May 15) ☐ Amendment ☐ Termination

Termination Date:

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

PRELIMINARY INFORMATION -- ANSWER EACH OF THESE QUESTIONS

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

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

IPO-- Did you purchase any shares that were allocated as a part of an Initial Public Offering?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
Trusts-- Details regarding "Qualified Blind Trusts" approved by the Committee on Ethics and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
Exemptions-- Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption? Do not answer "yes" unless you have first consulted with the Committee on Ethics.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

SCHEDULE I - EARNED INCOME

Name Theodore Scott Yoho

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 preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding \$1,000.

Source	Type	Amount
Kanapaha Veterinary Services	1099 income	\$7,758

SCHEDULE III - ASSETS AND "UNEARNED" INCOME

Name Theodore Scott Yoho

BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset	BLOCK C Type of Income	BLOCK D Amount of Income	BLOCK E Transaction
<p>Identify (a) each asset held for investment or production of income with a fair market value exceeding \$1,000 at the end of the reporting period, and (b) any other reportable asset or sources of income which generated more than \$200 in "unearned" income during the year.</p> <p>Provide complete names of stocks and mutual funds (do not use ticker symbols.)</p> <p>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.</p> <p>For rental or other real property held for investment, provide a complete address or a description, e.g., "rental property," and a city and state.</p> <p>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.</p> <p>Exclude: Your personal residence, including second homes and vacation homes (unless there was rental income during the reporting period); any deposits totaling \$5,000 or less in a personal checking or saving accounts; and any financial interest in, or income derived from, a federal retirement program, including the Thrift Savings Plan.</p> <p>If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC), or is jointly held with your spouse (JT), in the optional column on the far left.</p> <p>For a detailed discussion of Schedule III requirements, please refer to the instruction booklet.</p>	<p>Indicate value of asset at close of reporting year. If you use a valuation method other than fair market value, please specify the method used.</p> <p>If an asset was sold during the reporting year and is included only because it generated income, the value should be "None."</p> <p>* This column is for assets held solely by your spouse or dependent child.</p>	<p>Check all columns that apply. For retirement accounts that do not allow you to choose specific investments or that generate tax-deferred income (such as 401(k) plans or IRAs), you may check the "None" column. Dividends, interest, and capital gains, even if reinvested, must be disclosed as income. Check "None" if the asset generated no income during the reporting period.</p>	<p>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.</p> <p>Dividends, interest, and capital gains, even if reinvested, must be disclosed as income. Check "None" if no income was earned or generated.</p> <p>* This column is for income generated by assets held solely by your spouse or dependent child.</p>	<p>Indicate if asset had purchases (P), sales (S), or exchanges (E) exceeding \$1,000 in reporting year.</p>
Allison & Eric Hiers, DVM	None	Promissory Note paid in full 1/1/12	NONE	
eTrade IRA	\$15,001 - \$50,000	None - Cash only/no stock owned	NONE	
eTrade IRA	\$15,001 - \$50,000	None - Cash only/no stock owned	NONE	
Investment Property - Gainesville, FL home	\$100,001 - \$250,000	None	NONE	
Investment Property - Orlando, FL home	\$100,001 - \$250,000	None	NONE	
Investment Property - Vacant lot Gainesville, FL	\$250,001 - \$500,000	None	NONE	

SCHEDULE III - ASSETS AND "UNEARNED" INCOME

Name Theodore Scott Yoho

LPL Financial IRA	\$15,001 - \$50,000	See attachment #4	
Morgan Stanley - SEP IRA	\$15,001 - \$50,000	See attachment #1	
Morgan Stanley IRA	\$15,001 - \$50,000	See attachment #2	
New York Whole Life Insurance	\$100,001 - \$250,000	DIVIDENDS	\$1,001 - \$2,500
Rental Property - Key Colony Beach, FL	\$500,001 - \$1,000,000	RENT	\$5,001 - \$15,000
Sunstate Federal Credit Union	\$1,001 - \$15,000	INTEREST	\$1 - \$200
Suntrust Bank Money Market Account	\$1,001 - \$15,000	None	NONE
Suntrust Bank Premium Money Market Account	\$50,001 - \$100,000	INTEREST	\$1 - \$200
Suntrust Investment Services	\$15,001 - \$50,000	See attachment #3	

SCHEDULE V - LIABILITIES

Name Theodore Scott Yoho

Report liabilities of over \$10,000 owed to any one creditor at any time during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year. **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 it is rented out or you 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 a spouse, or the child, parent, or sibling of you or your spouse. Report revolving charge accounts (i.e., credit cards) only if the balance at the close of the preceding calendar year exceeded \$10,000. *This column is for liabilities held solely by your spouse or dependent child.

SP, DC, JT	Creditor	Date Liability Incurred	Type of Liability	Amount of Liability
	Suntrust Mortgage	Sept 2011	Home Equity Loan	\$15,001 - \$50,000
	Suntrust Mortgage	April 2007	Mortgage on Investment Property Orlando, FL home	\$100,001 - \$250,000
	New York Life Insurance	April 2009	Cash Value Loan	\$15,001 - \$50,000

ATTACHMENT ①

BRANCH # 551 FA #

MSSB C/F
CAROLYN S YOHO
IRA SEP DATED 08/21/95

GAINESVILLE FL 32608-6261

Prepared by:
Leigh Paul
Vice President - Financial Advisor
Michelle.Paul@morganstanley.com

Morgan Stanley Smith Barney LLC
50 A1A NORTH STE 112
PONTE VEDRA BEACH FL 32082
Tel (904) 273-7560

Morgan Stanley Smith Barney LLC

Please notify your Financial Advisor if there have been any changes in your financial situation or investment objectives, or if you wish to impose any reasonable restrictions on the management of your investment Advisory account, or to reasonably modify existing restrictions.
For a copy of the applicable Form ADV Disclosure Document for Morgan Stanley Smith Barney LLC, or for any Investment Adviser with whom we contract to manage your investment advisory account, please contact your Financial Advisor. These Disclosure Documents contain important information about advisory programs.

Investment Monitor

TRAK Fund Solution

Information as of 12/31/12

Market Overview	1
Asset Allocation Summary	2
Dollar-Weighted Performance Summary	4
Time-Weighted Performance Summary	5
Investment & Benchmark Summary	6
Asset Allocation Over Time	8
Investment Holdings Detail	9
Definitions & Disclosures	10

Morgan Stanley

Morgan Stanley Wealth Management Global Investment Committee Commentary

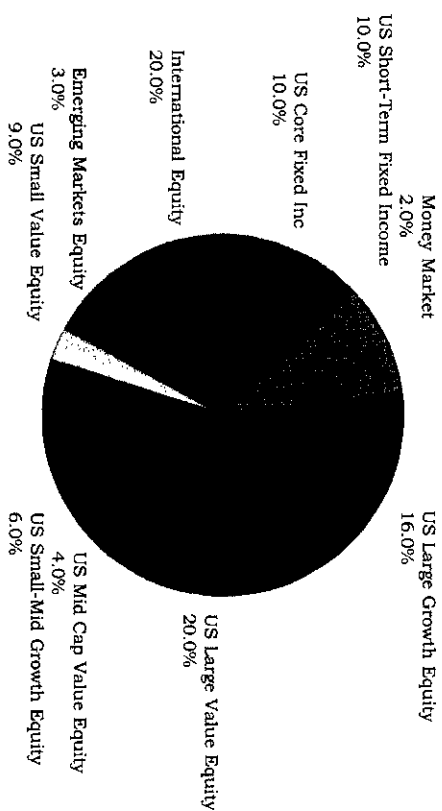
During the fourth quarter of 2012, several factors spurred investor uncertainty, including the US presidential election, Hurricane Sandy, and ongoing congressional negotiations surrounding the fiscal cliff. This backdrop made for a turbulent quarter in the financial markets. On balance, equity indices registered modestly positive returns, continuing to benefit from accommodative central bank policies. For the quarter, international stocks and REITs were the top-performing asset classes. For the one-year period ended December 31, 2012, domestic and international stocks, emerging market stocks and REITs registered particularly strong results.

Peering into the new year, we expect another year of positive but subpar global economic growth. We also believe that Washington will make incremental progress on a credible multiyear deficit-reduction plan. The combination of accommodative global central-bank policy, more US fiscal policy and attractive valuation should support risk assets. Consequently, we are comfortable with a modest overweight position in risk assets, and an underweight position in cash and other safe-haven assets. As new challenges and opportunities appear, we will continue to evaluate our risk exposure and tactical positioning.

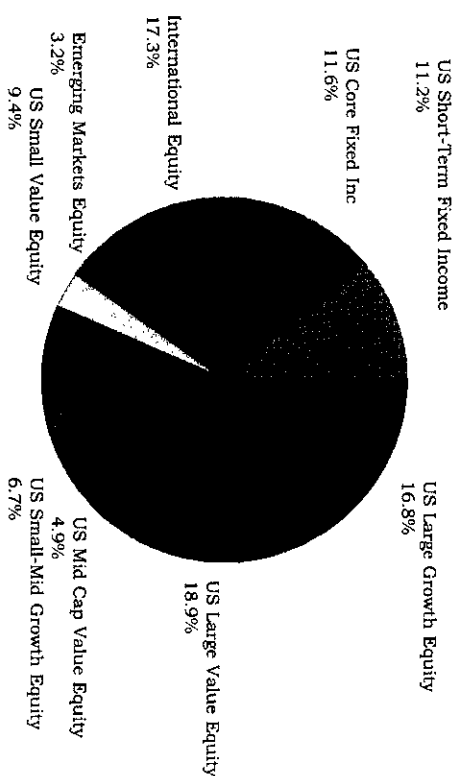
Past performance is not a guarantee of future results.



Client Target Investment Allocation



Actual Investment Allocation



Asset Class	Client Target Allocation		Actual Allocation	
	% of Total	Value	% of Total	Value
■ US Large Growth Equity	16.0	\$4,438	16.8	\$4,648
■ US Large Value Equity	20.0	5,548	18.9	5,270
■ US Mid Cap Value Equity	4.0	1,110	4.9	1,370
■ US Small-Mid Growth Equity	6.0	1,664	6.7	1,849
■ US Small Value Equity	9.0	2,496	9.4	2,611
■ Emerging Markets Equity	3.0	832	3.2	895
■ International Equity	20.0	5,548	17.3	4,785
■ US Core Fixed Inc	10.0	2,774	11.6	3,205
■ US Short-Term Fixed Income	10.0	2,774	11.2	3,105

continued on next page

Please see the Definitions & Disclosures at the end of this report.

continued from previous page

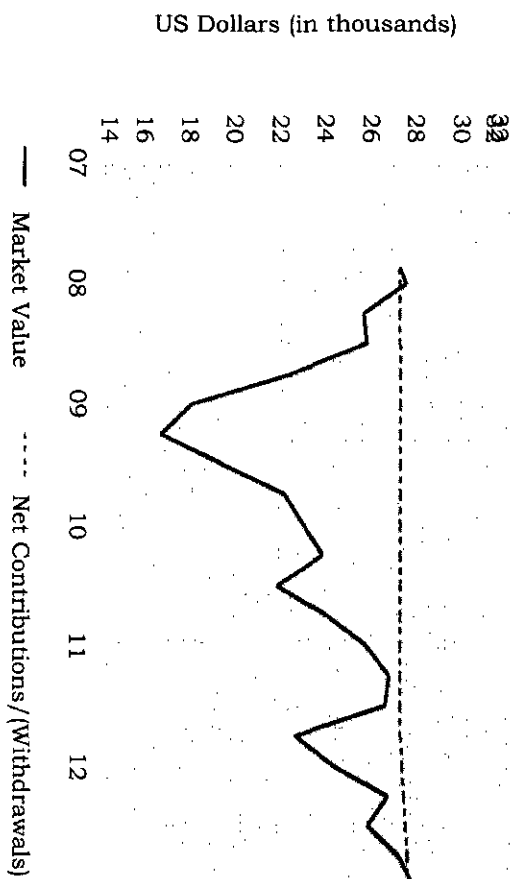
Asset Class	Client Target Allocation		Actual Allocation	
	% of Total	Value	% of Total	Value
■ Money Market	2.0	\$555	0.0	\$0
Total Assets	100.0	\$27,738	100.0	\$27,738

TRAK is a non-discretionary investment advisory service. All investment decisions rest with you, the participant. While we strongly urge you to follow the Consulting Group's asset allocation recommendations, we understand that you may wish to specify a different allocation to take into account non-TRAK holdings for other reasons. This different allocation that you have chosen is shown above under Client Target Allocation and is provided for your reference only. Please call your Financial Advisor should a change in allocation be warranted for any reason, including a change in your objectives.

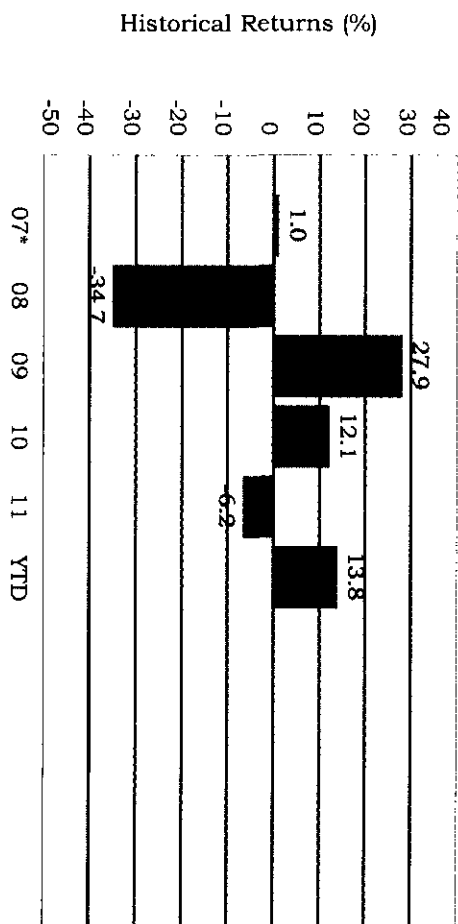
Please see the Definitions & Disclosures at the end of this report.

Morgan Stanley

Portfolio History



Your Annual Investment Returns (Dollar-Weighted, Net-of-Fees)



* Represents less than one full quarter/year of performance.

Asset Value and Investment Returns (Dollar-Weighted, Net-of-Fees)

	This Quarter	Year to Date	Since Inception 11/12/07
Beginning Value	\$27,091	\$24,139	\$27,152
Beginning Accrued Income	0	0	0
Net Contrib/Withdraw	0	243	291
Appreciation/Depreciation	98	2,645	(2,604)
Income	549	711	2,899
Ending Accrued Income	0	0	0
Ending Value	\$27,738	\$27,738	\$27,738

Your Investment Return
Your Investment Return

2.4%
\$647

13.8%
\$3,356

0.2%
\$295

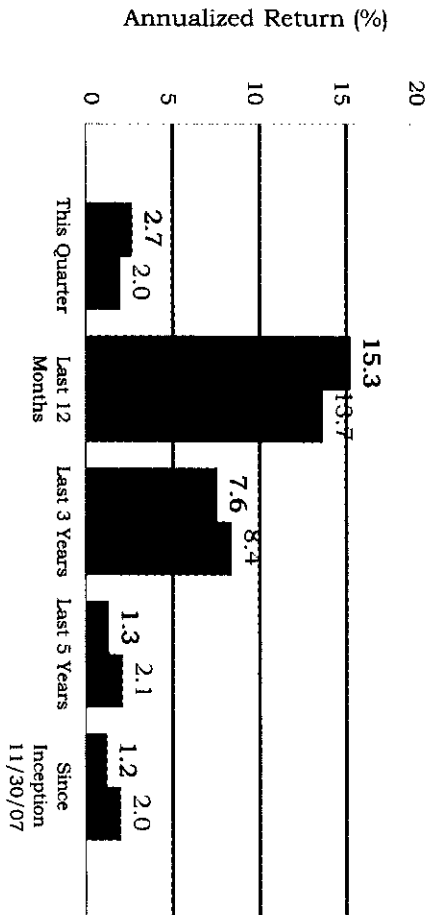
The investment returns shown on this page are dollar-weighted measurements that take into account the timing and amount of your contributions and with draws.

Please see the Definitions & Disclosures at the end of this report.

Morgan Stanley

Your Portfolio Returns Compared to the Market Indices (Time-Weighted, Gross-of-Fees)

The Time-Weighted returns shown measure the performance of your investments and are not impacted by the timing or amount of your contributions and withdrawals. This is useful when comparing results of your investment to industry benchmarks that align closely with your portfolio.

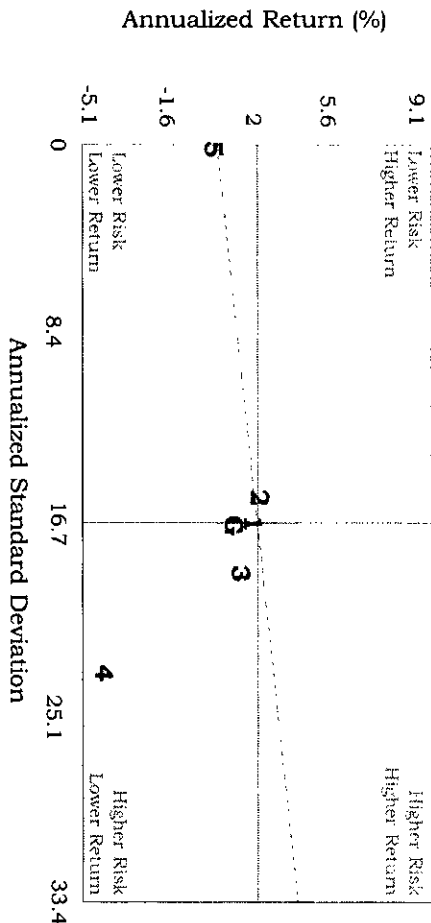


Annualized Return (%)

	This Qtr. 12 Mos.	Last 3 Yrs.	Last 5 Yrs.	Since Inception 11/30/07
■ Your Portfolio, gross-of-fees	2.7%	15.3%	7.6%	1.3%
■ Custom Account Index	2.0	13.7	8.4	2.1
TRAK Broad Market Index	1.5	13.7	8.8	2.5
S&P 500	-0.4	16.0	10.9	1.7
MSCI EAFE Net	6.6	17.3	3.6	-3.7
TBILL	0.0	0.1	0.1	0.3

Your Risk/Return Analysis Compared to Market Indices (Time-Weighted from 11/30/07, Gross-of-Fees)

The graph below depicts the trade-off an investor should consider between return and risk (using a statistical measure called standard deviation). The higher the standard deviation the greater the historic volatility of returns.



Portfolio/Indices	Annualized Return (%)	Annualized Standard Deviation
1 Your Portfolio, gross-of-fees	1.2	16.8
2 Custom Account Index	2.0	16.7
3 TRAK Broad Market Index	2.3	15.6
4 S&P 500	1.5	18.9
5 MSCI EAFE Net	-4.1	23.3
TBILL	0.4	0.2

All references to inception date used to calculate time-weighted returns on this page reflect an annualized return since inception month end. Please see the Definitions & Disclosures at the end of this report.

Morgan Stanley

Investments Compared to Market Indices

(Time-Weighted, Gross-of-Fees)

			Annualized Return (%)					Since
Investment Style Account Number(s)	Investment Description Benchmark Index	Inception Date	This Quarter	Last 12 Months	Last 3 Years	Last 5 Years	Inception Month End	
US Large Growth Equity								
551-068547	AM Fds Growth Fd Of America	11/30/07	2.3	20.5	8.8	1.1	1.0	
	Russell 1000 Gr		-1.3	15.3	11.4	3.1	3.0	
US Large Value Equity								
	Davis New York Venture Fd A	11/30/07	1.2	12.7	6.4	-1.0	-1.1	
	Russell 1000 VI		1.5	17.5	10.9	0.6	0.4	
US Mid Cap Value Equity								
	JPMorgan Mid Value Fd A	11/30/07	2.7	19.8	14.5	4.8	4.5	
	Russell Mid Cap VI		3.9	18.5	13.4	3.8	3.5	
US Small-Mid Growth Equity								
	Blackrock US Opps Svc	11/30/07	1.8	10.3	7.4	1.8	1.9	
	Russell 2500 Gr		1.8	16.1	13.8	4.1	4.0	
US Small Value Equity								
	Keeley Small Cap Value A	11/30/07	6.1	23.8	13.1	1.0	1.3	
	Russell 2000 VI		3.2	18.0	11.6	3.5	3.3	
Emerging Markets Equity								
	Lazard Emerging Markets Open	11/30/07	5.5	22.0	7.0	1.5	1.7	
	MSCI EM net		5.6	18.2	4.7	-0.9	-0.8	
International Equity								
	Fidelity Advisor DvrsFd Intl A	11/30/07	5.3	20.2	4.4	-4.0	-4.3	
	MSCI AC World ex US NET		5.9	16.8	3.9	-2.9	-3.1	
	AM Fds EuroPacific Gr Fd F	11/30/07	5.6	19.2	4.1	-1.4	-1.6	
	MSCI AC World ex US NET		5.9	16.8	3.9	-2.9	-3.1	

continued on next page

Please see the Definitions & Disclosures at the end of this report.

Morgan Stanley

Investments Compared to Market Indices *continued from previous page*
 (Time-Weighted, Gross-of-Fees)

Investment Style Account Number(s)	Investment Description Benchmark Index	Inception Date	This Quarter	Annualized Return (%)				Since Inception Month End
				Last 12 Months	Last 3 Years	Last 5 Years		
US Core Fixed Inc								
	AM Fds Bd Fd of America F	11/30/07	0.4	5.9	6.5	4.0		4.0
	BC Aggregate		0.2	4.2	6.2	5.9		5.9
US Short-Term Fixed Income								
	Virtus Multi Sect Sht Term Bd	11/30/07	1.4	9.4	7.5	6.8		6.7
	BC Gov 1-3 Yr		0.1	0.5	1.5	2.5		2.5
Total Portfolio Gross-of-Fees			2.7	16.3	7.6	1.3		1.2
Custom Account Index			2.0	13.7	8.4	2.1		2.0

Please see the Definitions & Disclosures at the end of this report.

Morgan Stanley



Asset Class

■ US Large Growth Equity	16.8%	16.8%	16.5%	16.6%
■ US Large Value Equity	18.9	19.2	19.5	19.6
■ US Mid Cap Value Equity	4.9	4.9	4.9	4.8
■ US Small-Mid Growth Equity	6.7	6.7	6.8	7.0
■ US Small Value Equity	9.4	9.1	8.8	8.9
■ Emerging Markets Equity	3.2	3.1	3.1	3.2
■ International Equity	17.3	16.8	16.4	16.9
■ US Core Fixed Inc	11.6	12.1	12.5	11.9
■ US Short-Term Fixed Income	11.2	11.3	11.5	11.1
Total Portfolio	100.0%	100.0%	100.0%	100.0%

Please see the Definitions & Disclosures at the end of this report.

Equities and Related Investments

Other	Quantity	Price Market	Total Value Market	Estimated Annual Income	Accrued Income	Current Yield
BLACKROCK US OPPORTUNITIES SVC CUSIP # 091929778	53.674	\$34.45	\$1,849			
DAVIS NEW YORK VENTURE A CUSIP # 239080104	151.521	34.78	5,270			
AMERICAN EUROPAFIC GRW F1 CUSIP # 298706409	62.800	40.99	2,574			
FIDELITY ADV DIVERSFD INTL A CUSIP # 315920736	137.060	16.13	2,211			
JP MORGAN MID CAP VALUE A CUSIP # 339128308	49.737	27.55	1,370			
AMERICAN GR FD OF AMERICA F1 CUSIP # 399874403	136.154	34.14	4,648			
KEELEY SMALL CAP VALUE A CUSIP # 487300501	91.295	28.60	2,611			
LAZARD EMERGING MARKETS OPEN CUSIP # 52106N764	44.694	20.03	895			
Other Subtotal			\$21,428			
Total Equities and Related Investments			\$21,428			

Fixed Income Investments

Mutual Funds						
AMERICAN BD FD OF AMERICA F1 CUSIP # 097873400	247.470	\$12.95	\$3,205			
VIRTUS MULTI SECT SH7 TRM BD A CUSIP # 92828R644	625.976	4.96	3,105			
Mutual Funds Subtotal			\$6,310			
Total Fixed Income Investments			\$6,310			
Total			\$27,738			

Please see the Definitions & Disclosures at the end of this report.

Morgan Stanley

Index Definitions

Custom Account Index. The Custom blended index is an investment benchmark reflecting a comparable portfolio based on your historical target allocations that you may use to evaluate the performance of your composite portfolio. The Custom Blended Index does take into consideration certain changes that may have occurred in your portfolio since the inception of your account, i.e., asset class changes or index changes for individual managers. However, in some circumstances, it may not be an appropriate benchmark for use with your specific composite portfolio. For detailed report of the historical composition of this blend please contact your Financial Advisor. The current allocation began as of 07/31/2011 and is comprised of 20% MSCI AC World ex US NET, 3% MSCI EM net, 9% Russell 2000 VI, 20% Russell 1000 VI, 4% Russell Mid Cap VI, 16% Russell 1000 Gr, 10% BC Aggregate, 10% BC Gov 1-3 Yr, 6% Russell 2500 Gr, 2% 90-Day T-Bills.

MSCI EAFE Net. The MSCI EAFE Index (Europe, Australasia, Far East) (gross) is a free float-adjusted market capitalization index that is designed to measure the equity market performance of developed markets, excluding US & Canada. The MSCI EAFE Index consists of the following 22 developed market country indices: Australia, Austria, Belgium, Denmark, Finland, France, Germany, Greece, Hong Kong, Ireland, Israel, Italy, Japan, the Netherlands, New Zealand, Norway, Portugal, Singapore, Spain, Sweden, Switzerland, and the United Kingdom (as of May 2011). Net total return indices reinvest dividends after the deduction of withholding taxes, using (for international indices) a tax rate applicable to non-resident institutional investors who do not benefit from double taxation treaties.

MSCI AC World ex US NET. The Morgan Stanley Capital International (MSCI) All Country World Ex-US Net Index a broad market capitalization-weighted index covering all emerging and developed world equity markets, with the exception of the United States. Performance is showing net withholding tax.

MSCI EM net. The Morgan Stanley Capital International (MSCI) Emerging Markets NET Index is a free float-adjusted market capitalization index. It is composed of companies representative of the market structure of emerging market countries in Europe, Latin America and the Pacific Basin. Performance is showing net withholding tax.

Russell Mid Cap VI. The Russell Mid Cap Value Index contains Russell Midcap companies with lower price-to-book ratios and lower forecasted growth values. The stocks are also members of the Russell 1000 Value Index.

Russell 1000 Gr. The Russell 1000 Growth Index is representative of the U.S. market for large capitalization stocks containing those companies in the Russell 1000 Index with higher price-to-book ratios and higher forecasted growth.

Russell 1000 VI. The Russell 1000 Value Index is representative of the U.S. market for large capitalization stocks containing those companies in the Russell 1000 Index with lower price-to-book ratios and lower forecasted growth.

Russell 2000 VI. The Russell 2000 Value Index is representative of the U.S. market for smaller capitalization stocks containing those companies in the Russell 2000 Index with lower price-to-book ratios and lower forecasted growth.

Russell 2500 Gr. The Russell 2500 Growth Index is representative of the U.S. market for smaller to medium capitalization stocks containing those companies in the Russell 2500 Index with higher price-to-book ratios and higher forecasted growth.

S&P 500. The S&P 500 has been widely regarded as the best single gauge of the large cap U.S. equities market since the index was first published in 1957. The index has over US\$ 5.58 trillion benchmarked, with index assets comprising approximately US\$ 1.31 trillion of this total. The index includes 500 leading companies in leading industries of the U.S. economy, capturing 75% coverage of U.S. equities. This index includes dividend reinvestment.

BC Aggregate. The Barclays Aggregate Index is composed of securities from the Barclays Government/Corporate Bond Index, Mortgage-Backed Securities Index and Asset-Backed Securities Index.

BC Gov 1-3 Yr. The Barclays 1-3 Year Government Bond Index is composed of government bonds with maturities between one and three years.

TRAK Broad Market Index. 25% Barclays Capital Aggregate, 22% MSCI All Country World ex USA (Gross), 53% Russell 3000 Index

The TRAK Broad Market Index is a blended index. Because you have a custom allocation the TRAK Broad Market Index in this report is only designed to provide an indication of broad market movements by combining domestic equity, international equity and fixed income indices. This blended index is not intended to represent the asset allocation of your account, only the broad market conditions.

TBILL. The 90-Day Treasury Bill is a short-term obligation issued by the United States government. T-bills are purchased at a discount to the full face value, and the investor receives the full value when they mature. The difference of discount is the interest earned. T-bills are issued in denominations of \$10,000 (auction) and \$1,000 increments thereafter.

Glossary of Terms

Net Contributions/Withdrawals. The difference between assets (money/securities) deposited and withdrawn from your account. The Portfolio History chart shows net contributions/withdrawals at various points in time of your investment.

Please notify your Financial Advisor if there have been any changes in your financial situation or investment objectives, or if you wish to impose any reasonable restrictions on the management of your Investment Advisory accounts, or to reasonably modify existing restrictions.

For a copy of the applicable SEC Form ADV Disclosure Document for Morgan Stanley Smith Barney LLC, or for any Investment Adviser with whom we contract to manage your investment advisory account, please contact your Financial Advisor. These Disclosure Documents contain important information about advisory programs.

Morgan Stanley Smith Barney LLC, its affiliates, and its employees are not in the business of providing tax or legal advice. These materials and any tax-related statements are not intended or written to be used, and cannot be used or relied upon, by any taxpayer for the purpose of avoiding tax penalties. Tax-related statements, if any, may have been written in connection with the "promotion or marketing" of the transaction(s) or matters(s) addressed by these materials, to the extent allowed by applicable law. Any taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor.

© 2012 Morgan Stanley Smith Barney LLC. Member SIPC. Consulting Group is a business of Morgan Stanley Smith Barney LLC.

Important Disclosures

The performance information contained herein is directed only to the client for whom this material was prepared. This material is intended for use by such client and should not be distributed to third parties.

This material has been obtained from sources that we believe to be reliable, but we do not guarantee its accuracy or completeness. This Monitor is provided for informational purposes only and is not intended as an offer or solicitation with respect to the purchase or sale of any security. All opinions included in this material constitute Morgan Stanley's (or, if applicable, the unaffiliated Investment Managers) judgment as of the date stated in this material and are subject to change without notice. The information shown is provided by the Consulting Group and unaffiliated Investment Managers ("Managers") and, where provided by Managers, it is not independently verified by Morgan Stanley or the Consulting Group. The information contained herein does not represent an official statement of your account at Morgan Stanley (or other outside custodians, if applicable). Please refer to your monthly statements for a complete record of your transactions, holdings and balances.

Performance. The investment results depicted herein represent historical performance. As a result of recent market activity, current performance may vary from the figures shown. Please contact your Financial Advisor for up to date performance information. Past performance is not a guarantee of future results.

Performance results include all cash and cash equivalents, are annualized for time periods greater than one year and include realized and unrealized capital gains and losses and reinvestment of dividends, interest and other income. Totals are rounded to the nearest dollar and, as such, may not equal the sum of the detail.

Asset classifications and performance calculation methodologies can differ among the various supplemental performance reports available through us. For example, some reports calculate Time Weighted performance using a weighted or Modified Dietz approach while others use a daily approach. In addition, some reports may display Dollar Weighted Returns. These differences can generate meaningful dispersions in the performance numbers displayed on different reports.

Performance results depicted as "net-" of-fees shall mean that any wrap fee, investment management fees, and/or Select Retirement fees have been deducted (and accordingly net-of-fee performance reflects the impact of these fees). Any other fees or expenses associated with the account, such as third party custodian or execution fees, may not have been deducted. Performance results depicted as "gross-" of-fees do not reflect the deduction of any wrap fee, investment management fee and/or Select Retirement fees. Actual returns will be reduced by wrap fees, investment management fees, Select Retirement fees and any other expenses. The client is referred to the Morgan Stanley Form ADV Part II or comparable applicable disclosure brochure, and to any applicable

Select Retirement Prospectus and Contract for a full disclosure of the applicable fee schedule. Your Financial Advisor will provide those documents to you upon request.

As fees are deducted quarterly, the compounding effect will be to increase the impact of the fees by an amount directly related to the gross account performance. For example, for an account with an initial value of \$100,000 and a 2% annual fee, if the gross performance is 10% per year over a three year period, the compounding effect of the fees will result in a net annual compound rate of return of approximately 7.81% per year over a three year period, and the total value of the client's portfolio at the end of the three year period would be approximately \$133,100 without the fees and \$125,307 with the fees.

To the extent the investment results depicted herein represent international securities, you should be aware that there may be additional risks associated with international investing, including foreign economic, political, monetary and/or legal factors, changing currency exchange rates, foreign taxes and differences in financial and accounting standards. International investing may not be for everyone. These risks may be magnified in emerging markets. Small capitalization companies may lack the financial resources, products diversification and competitive strengths of larger companies. In addition, the securities of small capitalization companies may not trade as readily as, and be subject to higher volatility than, those of larger, more established companies. With respect to the fixed income securities, please note that in general, as prevailing interest rate rise, fixed income securities prices will fall. High Yield bonds are subject to additional risks such as increased risk of default and greater volatility because of the lower credit quality of the issues.

Performance since inception for manager accounts is calculated at the end of the month in which the accounts were opened. Performance since inception for accounts with a manager change is calculated at the end of the month in which the change was affected. Calculating performance from the month end allows for a comparison to be made to appropriate benchmarks.

Indices. The investment strategies depicted are not index strategies, and are not restricted to securities in any particular index. The volatility of the index used for comparison may be materially different from that of the performance shown. Indices are not available for direct investment. Index returns consist of income and capital appreciation (or depreciation) and do not take into account fees, taxes or other charges. Such fees and charges would reduce performance. Since many indices are only available on a monthly basis, the comparisons shown are based on full months only.

Please see the Index Definitions section of this material for additional information on the indices used for comparison.

Securities held one year or less are short term, securities held for more than one year are long term.

Morgan Stanley



ATTACHMENT (2)

BRANCH # 551 FA #

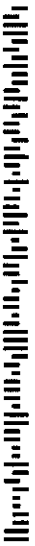
00027856 04 AB 1.240 04 TR 00307 MSD0RF29 000000

MSSB C/F

CAROLYN S YOHO

IRA ROLL OVER DATED 04/12/95

GAINESVILLE FL 32608-6261



Reports for the following accounts have been included in this mailing for your convenience:

Account	Name	Report
	CAROLYN S YOHO	TRAK Fund Solution
	CAROLYN S YOHO	TRAK Fund Solution



BRANCH # 551 FA #

MSSB C/F
CAROLYN S YOHO
IRA ROLLOVER DATED 04/12/95
GAINESVILLE FL 32608-6261

Prepared by:
Leigh Paul
Vice President - Financial Advisor
Michelle.Paul@morganstanley.com

Morgan Stanley Smith Barney LLC
50 A1A NORTH STE 112
PONTE VEDRA BEACH FL 32082
Tel (904) 273-7560

Morgan Stanley Smith Barney LLC

Please notify your Financial Advisor if there have been any changes in your financial situation or investment objectives, or if you wish to impose any reasonable restrictions on the management of your investment Advisory account, or to reasonably modify existing restrictions.

For a copy of the applicable Form ADV Disclosure Document for Morgan Stanley Smith Barney LLC, or for any Investment Adviser with whom we contract to manage your investment advisory account, please contact your Financial Advisor. These Disclosure Documents contain important information about advisory programs.

Investment Monitor

TRAK Fund Solution

Information as of 12/31/12

Market Overview	1
Asset Allocation Summary	2
Dollar-Weighted Performance Summary	4
Time-Weighted Performance Summary	5
Investment & Benchmark Summary	6
Asset Allocation Over Time	8
Investment Holdings Detail	9
Definitions & Disclosures	11

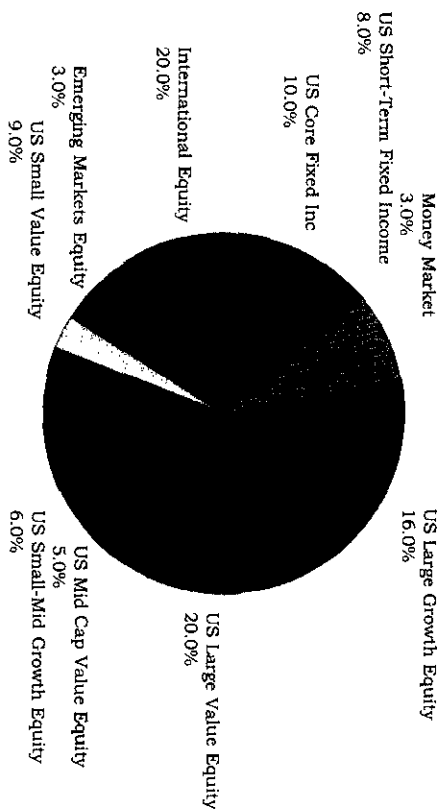
Morgan Stanley Wealth Management Global Investment Committee Commentary

During the fourth quarter of 2012, several factors spurred investor uncertainty, including the US presidential election, Hurricane Sandy, and ongoing congressional negotiations surrounding the fiscal cliff. This backdrop made for a turbulent quarter in the financial markets. On balance, equity indices registered modestly positive returns, continuing to benefit from accommodative central bank policies. For the quarter, international stocks and REITs were the top-performing asset classes. For the one-year period ended December 31, 2012, domestic and international stocks, emerging market stocks and REITs registered particularly strong results.

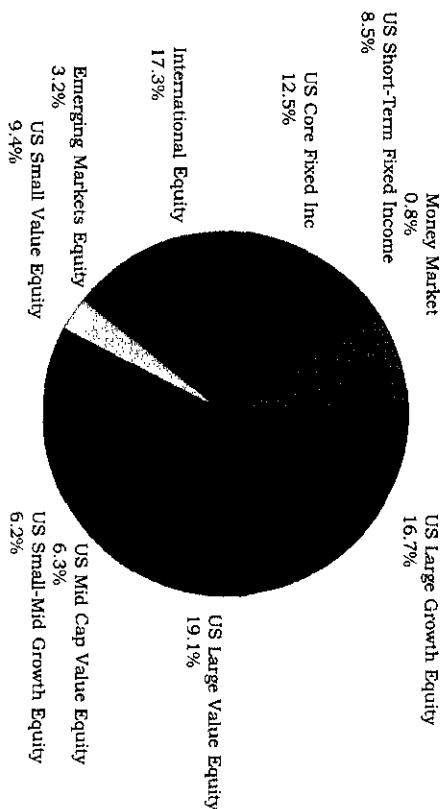
Peering into the new year, we expect another year of positive but subpar global economic growth. We also believe that Washington will make incremental progress on a credible multiyear deficit-reduction plan. The combination of accommodative global central-bank policy, more US fiscal policy and attractive valuation should support risk assets. Consequently, we are comfortable with a modest overweight position in risk assets, and an underweight position in cash and other safe-haven assets. As new challenges and opportunities appear, we will continue to evaluate our risk exposure and tactical positioning.

Past performance is not a guarantee of future results.

Client Target Investment Allocation



Actual Investment Allocation



Asset Class	Client Target Allocation		Actual Allocation	
	% of Total	Value	% of Total	Value
■ US Large Growth Equity	16.0	\$6,848	16.7	\$7,129
■ US Large Value Equity	20.0	8,560	19.1	8,169
■ US Mid Cap Value Equity	5.0	2,140	6.3	2,709
■ US Small-Mid Growth Equity	6.0	2,568	6.2	2,644
■ US Small Value Equity	9.0	3,852	9.4	4,003
■ Emerging Markets Equity	3.0	1,284	3.2	1,377
■ International Equity	20.0	8,560	17.3	7,414
■ US Core Fixed Inc	10.0	4,280	12.5	5,355
■ US Short-Term Fixed Income	8.0	3,424	8.5	3,649

continued on next page

Please see the Definitions & Disclosures at the end of this report.

Asset Allocation Summary

prepared for CAROLYN S YOHO as of 12/31/2012

Page 3 of 13

continued from previous page

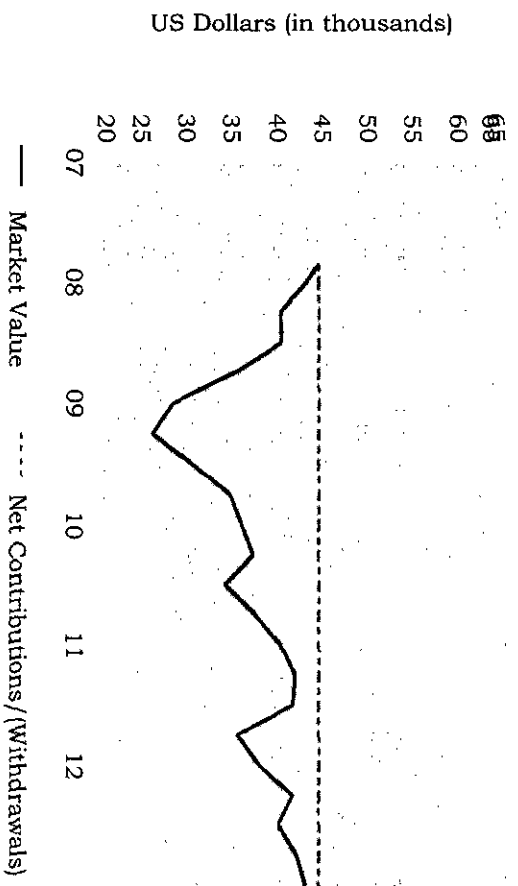
Asset Class	Client Target Allocation		Actual Allocation	
	% of Total	Value	% of Total	Value
■ Money Market	3.0	\$1,284	0.8	\$353
Total Assets	100.0	\$42,802	100.0	\$42,802

TRAK is a non-discretionary investment advisory service. All investment decisions rest with you, the participant. While we strongly urge you to follow the Consulting Group's asset allocation recommendations, we understand that you may wish to specify a different allocation to take into account non-TRAK holdings for other reasons. This different allocation that you have chosen is shown above under Client Target Allocation and is provided for your reference only. Please call your Financial Advisor should a change in allocation be warranted for any reason, including a change in your objectives.

Please see the Definitions & Disclosures at the end of this report.

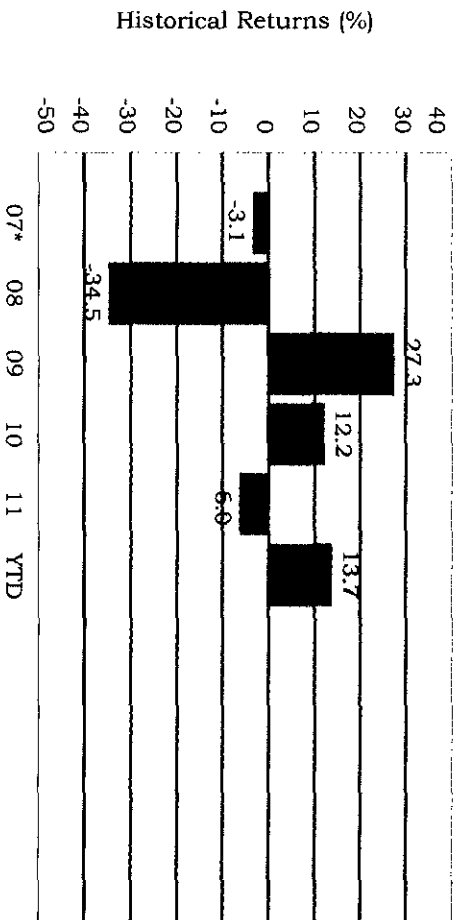
Morgan Stanley

Portfolio History



Your Annual Investment Returns

(Dollar-Weighted, Net-of-Fees)



* Represents less than one full quarter/year of performance.

Asset Value and Investment Returns

(Dollar-Weighted, Net-of-Fees)

	This Quarter	Year to Date	Since Inception 11/06/07
Beginning Value	\$41,807	\$37,634	\$44,227
Beginning Accrued Income	0	0	0
Net Contrib/Withdraw	0	0	(14)
Appreciation/Depreciation	149	4,104	(5,793)
Income	846	1,064	4,382
Ending Accrued Income	0	0	0
Ending Value	\$42,802	\$42,802	\$42,802

Your Investment Return 2.4%

Your Investment Return \$995

Your Investment Return 13.7%

Your Investment Return \$5,168

Your Investment Return -0.6%

Your Investment Return (\$1,411)

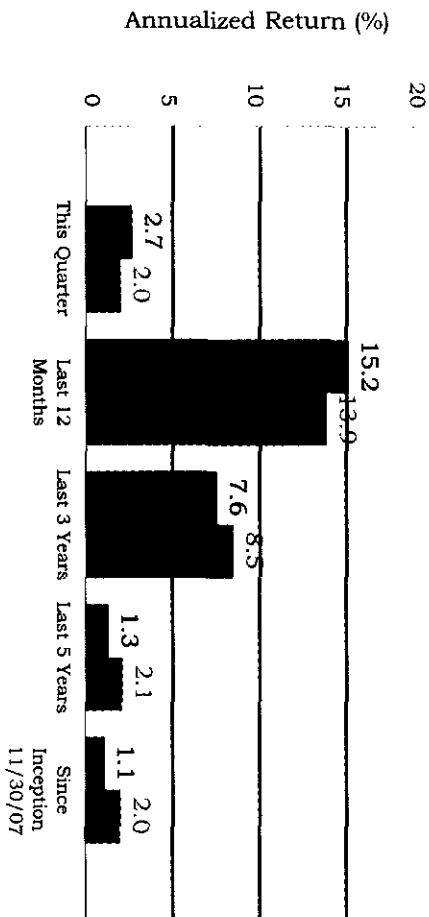
The investment returns shown on this page are dollar-weighted measurements that take into account the timing and amount of your contributions and withdrawals.

Please see the Definitions & Disclosures at the end of this report.

Morgan Stanley

Your Portfolio Returns Compared to the Market Indices (Time-Weighted, Gross-of-Fees)

The Time-Weighted returns shown measure the performance of your investments and are not impacted by the timing or amount of your contributions and withdrawals. This is useful when comparing results of your investment to industry benchmarks that align closely with your portfolio.

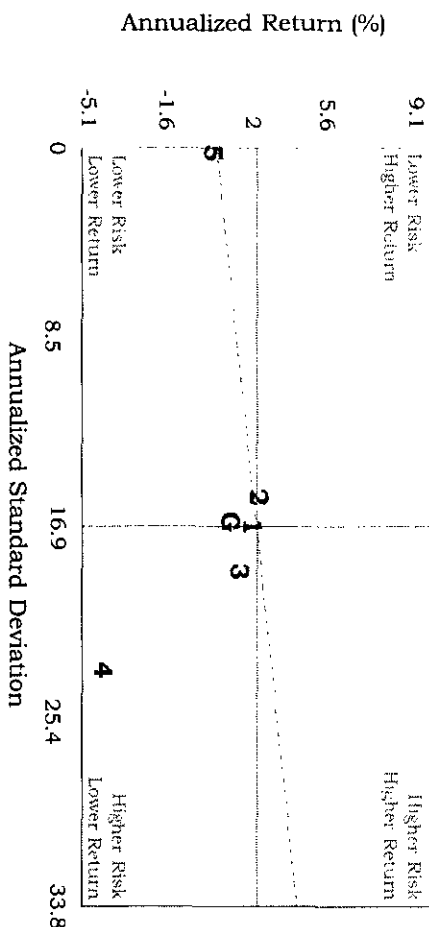


Annualized Return (%)

	This Qtr. 12 Mos.	Last 12 Mos.	Last 3 Yrs.	Last 5 Yrs.	Since Inception 11/30/07
■ Your Portfolio, gross-of-fees	2.7%	15.2%	7.6%	1.3%	1.1%
■ Custom Account Index	2.0	13.9	8.5	2.1	2.0
TRAK Broad Market Index	1.5	13.7	8.8	2.5	2.3
S&P 500	-0.4	16.0	10.9	1.7	1.5
MSCI EAFE Net	6.6	17.3	3.6	-3.7	-4.1
TBILL	0.0	0.1	0.1	0.3	0.4

Your Risk/Return Analysis Compared to Market Indices (Time-Weighted from 11/30/07, Gross-of-Fees)

The graph below depicts the trade-off an investor should consider between return and risk (using a statistical measure called standard deviation). The higher the standard deviation the greater the historic volatility of returns.



Portfolio/Indices	Annualized Return (%)	Annualized Standard Deviation
G Your Portfolio, gross-of-fees	1.1	16.7
1 Custom Account Index	2.0	16.9
2 TRAK Broad Market Index	2.3	15.6
3 S&P 500	1.5	18.9
4 MSCI EAFE Net	-4.1	23.3
5 TBILL	0.4	0.2

All references to inception date used to calculate time-weighted returns on this page reflect an annualized return since inception month end. Please see the Definitions & Disclosures at the end of this report.

Morgan Stanley

Investments Compared to Market Indices

(Time-Weighted, Gross-of-Fees)

Investment Style Account Number(s)	Investment Description Benchmark Index	Inception Date	This Quarter	Annualized Return (%)				Since Inception Month End
				Last 12 Months	Last 3 Years	Last 5 Years		
US Large Growth Equity								
551-067615	AM Fds Growth Fd Of America Russell 1000 Gr	11/30/07	2.3 -1.3	20.5 15.3	8.8 11.4	1.1 3.1	1.0 3.0	
US Large Value Equity								
	Davis New York Venture Fd A Russell 1000 VI	11/30/07	1.2 1.5	12.7 17.5	6.4 10.9	-1.0 0.6	-1.1 0.4	
US Mid Cap Value Equity								
	JPMorgan Mid Value Fd A Russell Mid Cap VI	11/30/07	2.7 3.9	19.8 18.5	14.5 13.4	4.8 3.8	4.5 3.5	
US Small-Mid Growth Equity								
	Blackrock US Opps Svc Russell 2500 Gr	11/30/07	1.8 1.8	10.3 16.1	7.4 13.8	1.8 4.1	1.9 4.0	
US Small Value Equity								
	Keeley Small Cap Value A Russell 2000 VI	11/30/07	6.1 3.2	23.8 18.0	13.1 11.6	1.0 3.5	1.3 3.3	
Emerging Markets Equity								
	Lazard Emerging Markets Open MSCI EM net	11/30/07	5.5 5.6	22.0 18.2	7.0 4.7	1.5 -0.9	1.7 -0.8	
International Equity								
	Fidelity Advisor DvrsFd Intl A MSCI AC World ex US NET	11/30/07	5.3 5.9	20.2 16.8	4.4 3.9	-4.0 -2.9	-4.3 -3.1	
	AM Fds EuroPacific Gr Fd F MSCI AC World ex US NET	11/30/07	5.6 5.9	19.2 16.8	4.1 3.9	-1.4 -2.9	-1.6 -3.1	

continued on next page

Please see the Definitions & Disclosures at the end of this report.

Morgan Stanley

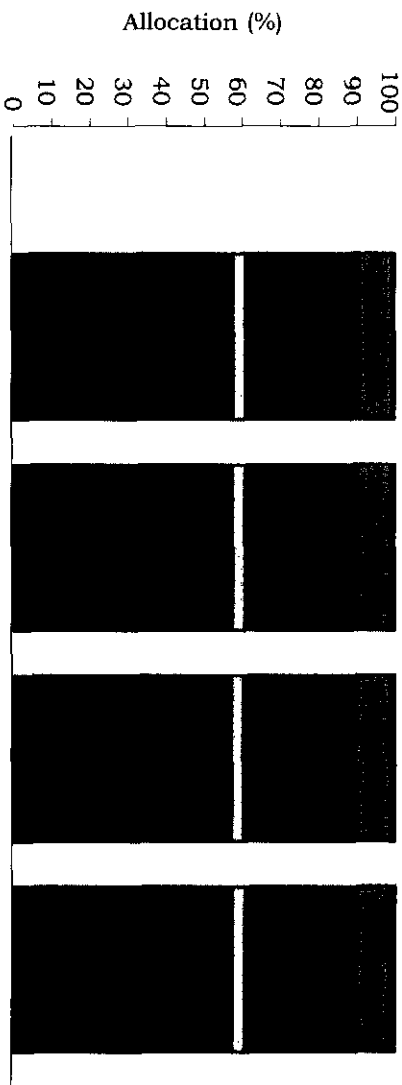
Investments Compared to Market Indices

(Time-Weighted, Gross-of-Fees) *continued from previous page*

Investment Style Account Number(s)	Investment Description Benchmark Index	Inception Date	This Quarter	Annualized Return (%)				Since Inception Month End
				Last 12 Months	Last 3 Years	Last 5 Years		
US Core Fixed Inc								
	AM Fds Bd Fd of America F	11/30/07	0.4	5.9	6.5	4.0	4.0	
	BC Aggregate		0.2	4.2	6.2	5.9	5.9	
US Short-Term Fixed Income								
	Virtus Multi Sect Sht Term Bd	11/30/07	1.4	9.4	7.5	6.8	6.7	
	BC Gov 1-3 Yr		0.1	0.5	1.5	2.5	2.5	
Total Portfolio Gross-of-Fees			2.7	18.2	7.6	1.3	1.1	
Custom Account Index			2.0	13.9	8.5	2.1	2.0	

Please see the Definitions & Disclosures at the end of this report.

Morgan Stanley



Asset Class

■ US Large Growth Equity	16.7%	16.7%	16.3%	16.4%
■ US Large Value Equity	19.1	19.3	19.5	19.5
■ US Mid Cap Value Equity	6.3	6.3	6.3	6.1
■ US Small-Mid Growth Equity	6.2	6.2	6.3	6.5
■ US Small Value Equity	9.4	9.0	8.7	8.8
■ Emerging Markets Equity	3.2	3.1	3.1	3.2
■ International Equity	17.3	16.8	16.5	16.9
■ US Core Fixed Inc	12.5	12.8	13.1	12.4
■ US Short-Term Fixed Income	8.5	8.6	8.7	8.4
■ Money Market	0.8	1.2	1.5	1.8
Total Portfolio	100.0%	100.0%	100.0%	100.0%

Please see the Definitions & Disclosures at the end of this report.

Equities and Related Investments

Other	Quantity	Price Market	Total Value Market	Estimated Annual Income	Accrued Income	Current Yield
BLACKROCK US OPPORTUNITIES SVC						
CUSIP # 091929778	76.761	\$34.45	\$2,644			
DAVIS NEW YORK VENTURE A CUSIP # 239080104	234.849	34.78	8,168			
AMERICAN EUROPAFIC GRW F1 CUSIP # 298706409	97.158	40.99	3,983			
FIDELITY ADV DIVERSD INTL A CUSIP # 315920736	212.761	16.13	3,432			
JP MORGAN MID CAP VALUE A CUSIP # 339128308	98.344	27.55	2,709			
AMERICAN GR FD OF AMERICA F1 CUSIP # 399874403	208.806	34.14	7,129			
KEELEY SMALL CAP VALUE A CUSIP # 487300501	139.965	28.60	4,003			
LAZARD EMERGING MARKETS OPEN CUSIP # 52106N764	68.722	20.03	1,377			
Other Subtotal			\$33,445			
Total Equities and Related Investments			\$33,445			

Cash and Short Term Investments

Money Market Mutual Funds						
INVESCO PREMIER INST CUSIP # 00142W868	353.390	\$1.00	\$353			
Total Cash and Short Term Investments			\$353			

Fixed Income Investments

Mutual Funds						
AMERICAN BD FD OF AMERICA F1 CUSIP # 097873400	413.546	\$12.95	\$5,355			

continued on next page

Please see the Definitions & Disclosures at the end of this report.

Morgan Stanley

Fixed Income Investments *continued from previous page*

		Quantity	Price Market	Total Value Market	Estimated Annual Income	Accrued Income	Current Yield
Mutual Funds							
VIRTUS MULTI SECT SHT TRM BD A		735,628	4.96	3,649			
CUSIP #				\$9,004			
Mutual Funds Subtotal				\$9,004			
Total Fixed Income Investments				\$9,004			
Total				\$42,802			

Please see the Definitions & Disclosures at the end of this report.

Morgan Stanley

Index Definitions

Custom Account Index. The Custom blended index is an investment benchmark reflecting a comparable portfolio based on your historical target allocations that you may use to evaluate the performance of your composite portfolio. The Custom Blended Index does take into consideration certain changes that may have occurred in your portfolio since the inception of your account, i.e., asset class changes or index changes for individual managers. However, in some circumstances, it may not be an appropriate benchmark for use with your specific composite portfolio. For detailed report of the historical composition of this blend please contact your Financial Advisor. The current allocation began as of 07/31/2011 and is comprised of 3% 90-Day T-Bills, 8% BC Gov 1-3 Yr, 10% BC Aggregate, 6% Russell 2500 Gr, 16% Russell 1000 Gr, 5% Russell Mid Cap VI, 20% Russell 1000 VI, 9% Russell 2000 VI, 3% MSCI EM net, 20% MSCI AC World ex US NET.

MSCI EAFE Net. The MSCI EAFE Index (Europe, Australasia, Far East) (gross) is a free float-adjusted market capitalization index that is designed to measure the equity market performance of developed markets, excluding US & Canada. The MSCI EAFE Index consists of the following 22 developed market country indices: Australia, Austria, Belgium, Denmark, Finland, France, Germany, Greece, Hong Kong, Ireland, Israel, Italy, Japan, the Netherlands, New Zealand, Norway, Portugal, Singapore, Spain, Sweden, Switzerland, and the United Kingdom (as of May 2011). Net total return indices reinvest dividends after the deduction of withholding taxes, using (for international indices) a tax rate applicable to non-resident institutional investors who do not benefit from double taxation treaties.

MSCI AC World ex US NET. The Morgan Stanley Capital International (MSCI) All Country World Ex-US Net Index a broad market capitalization-weighted index covering all emerging and developed world equity markets, with the exception of the United States. Performance is showing net withholding tax.

MSCI EM net. The Morgan Stanley Capital International (MSCI) Emerging Markets NET Index is a free float-adjusted market capitalization index. It is composed of companies representative of the market structure of emerging market countries in Europe, Latin America and the Pacific Basin. Performance is showing net withholding tax.

Russell Mid Cap VI. The Russell Mid Cap Value Index contains Russell Midcap companies with lower price-to-book ratios and lower forecasted growth values. The stocks are also members of the Russell 1000 Value Index.

Russell 1000 Gr. The Russell 1000 Growth Index is representative of the U.S. market for large capitalization stocks containing those companies in the Russell 1000 Index with higher price-to-book ratios and higher forecasted growth.

Russell 1000 VI. The Russell 1000 Value Index is representative of the U.S. market for large capitalization stocks containing those companies in the Russell 1000 Index with lower price-to-book ratios and lower forecasted growth.

Russell 2000 VI. The Russell 2000 Value Index is representative of the U.S. market for smaller capitalization stocks containing those companies in the Russell 2000 Index with lower price-to-book ratios and lower forecasted growth.

Russell 2500 Gr. The Russell 2500 Growth Index is representative of the U.S. market for smaller to medium capitalization stocks containing those companies in the Russell 2500 Index with higher price-to-book ratios and higher forecasted growth.

S&P 500. The S&P 500 has been widely regarded as the best single gauge of the large cap U.S. equities market since the index was first published in 1957. The index has over US\$ 5.58 trillion benchmarked, with index assets comprising approximately US\$ 1.31 trillion of this total. The index includes 500 leading companies in leading industries of the U.S. economy, capturing 75% coverage of U.S. equities. This index includes dividend reinvestment.

BC Aggregate. The Barclays Aggregate Index is composed of securities from the Barclays Government/Corporate Bond Index, Mortgage-Backed Securities Index and Asset-Backed Securities Index.

BC Gov 1-3 Yr. The Barclays 1-3 Year Government Bond Index is composed of government bonds with maturities between one and three years.

TRAK Broad Market Index. 25% Barclays Capital Aggregate, 22% MSCI All Country World ex USA (Gross), 53% Russell 3000 Index

The TRAK Broad Market Index is a blended index. Because you have a custom allocation the TRAK Broad Market Index in this report is only designed to provide an indication of broad market movements by combining domestic equity, international equity and fixed income indices. This blended index is not intended to represent the asset allocation of your account, only the broad market conditions.

TBILL. The 90-Day Treasury Bill is a short-term obligation issued by the United States government. T-bills are purchased at a discount to the full face value, and the investor receives the full value when they mature. The difference of 'discount' is the interest earned. T-bills are issued in denominations of \$10,000 (auction) and \$1,000 increments thereafter.

Glossary of Terms

Net Contributions/Withdrawals. The difference between assets (money/securities) deposited and withdrawn from your account. The Portfolio History chart shows net contributions/withdrawals at various points in time of your investment.

Important Disclosures

The performance information contained herein is directed only to the client for whom this material was prepared. This material is intended for use by such client and should not be distributed to third parties.

This material has been obtained from sources that we believe to be reliable, but we do not guarantee its accuracy or completeness. This Monitor is provided for informational purposes only and is not intended as an offer or solicitation with respect to the purchase or sale of any security. All opinions included in this material constitute Morgan Stanley's judgment as of the date stated in the Consulting Group and unaffiliated Investment Managers ("Managers") statement of your account at Morgan Stanley (or other outside custodians, if applicable). Please refer to your monthly statements for a complete record of your transactions, holdings and balances.

Performance. The investment results depicted herein represent historical performance. As a result of recent market activity, current performance may vary from the figures shown. Please contact your Financial Advisor for up to date performance information. Past performance is not a guarantee of future results.

Performance results include all cash and cash equivalents, are annualized for time periods greater than one year and include realized and unrealized capital gains and losses and reinvestment of dividends, interest and other income. Totals are rounded to the nearest dollar and, as such, may not equal the sum of the detail.

Asset classifications and performance calculation methodologies can differ among the reports calculate Time Weighted performance reports available through us. For example, some approach while others use a daily approach. In addition, some reports may display Dietz Weighted Returns. These differences can generate meaningful dispersions in the performance numbers displayed on different reports.

Performance results depicted as "net" of fees shall mean that any wrap fee, investment management fees, and/or Select Retirement fees have been deducted (and accordingly net-of-fee performance reflects the impact of these fees). Any other fees or expenses associated with the account, such as third party custodian or execution fees, may not have been deducted. Performance results depicted as "gross" of fees do not reflect the deduction of any wrap fee, investment management fee and/or Select Retirement fees. Actual returns will be reduced by wrap fees, investment management fees, Select Retirement fees and any other expenses. The client is referred to the Morgan Stanley Form ADV Part II or comparable applicable disclosure brochure, and to any applicable

Select Retirement Prospectus and Contract for a full disclosure of the applicable fee schedule. Your Financial Advisor will provide those documents to you upon request. As fees are deducted quarterly, the compounding effect will be to increase the impact of the fees by an amount directly related to the gross account performance. For example, for an account with an initial value of \$100,000 and a 2% annual fee, if the gross performance is 10% per year over a three year period, the compounding effect of the fees will result in a net annual compound rate of return of approximately 7.81% per year over a three year period, and the total value of the client's portfolio at the end of the three year period would be approximately \$133,100 without the fees and \$125,307 with the fees.

To the extent the investment results depicted herein represent international securities, you should be aware that there may be additional risks associated with international investing, including foreign economic, political, monetary and/or legal factors, changing currency exchange rates, foreign taxes and differences in financial and accounting standards. International investing may not be for everyone. These risks may be magnified in emerging markets. Small capitalization companies may lack the financial resources, products diversification and competitive strengths of larger companies. In addition, the securities of small capitalization companies may lack the financial respect to higher volatility than, those of larger, more established companies. In respect to the fixed income securities, please note that in general, as prevailing interest rate rise, fixed income securities prices will fall. High Yield bonds are subject to additional risks such as increased risk of default and greater volatility because of the lower credit quality of the issues.

Performance since inception for manager accounts is calculated at the end of the month in which the accounts were opened. Performance since inception for accounts with a manager change is calculated at the end of the month in which the change was affected. Calculating performance from the month end allows for a comparison to be made to appropriate benchmarks.

Indices. The investment strategies depicted are not index strategies, and are not restricted to securities in any particular index. The volatility of the index used for comparison may be materially different from that of the performance shown. Indices are not available for direct investment. Index returns consist of income and capital appreciation (or depreciation) and do not take into account fees, taxes or other charges. Such fees and charges would reduce performance. Since many indices are only available on a monthly basis, the comparisons shown are based on full months only. Please see the Index Definitions section of this material for additional information on the indices used for comparison.

Securities held one year or less are short term, securities held for more than one year are long term.

Please notify your Financial Advisor if there have been any changes in your financial situation or investment objectives, or if you wish to impose any reasonable restrictions on the management of your Investment Advisory accounts, or to reasonably modify existing restrictions.

For a copy of the applicable SEC Form ADV Disclosure Document for Morgan Stanley Smith Barney LLC, or for any Investment Adviser with whom we contract to manage your investment advisory account, please contact your Financial Advisor. These Disclosure Documents contain important information about advisory programs.

Morgan Stanley Smith Barney LLC, its affiliates, and its employees are not in the business of providing tax or legal advice. These materials and any tax-related statements are not intended or written to be used, and cannot be used or relied upon, by any taxpayer for the purpose of avoiding tax penalties. Tax-related statements, if any, may have been written in connection with the "promotion or marketing" of the transaction(s) or matters(s) addressed by these materials, to the extent allowed by applicable law. Any taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor.

© 2012 Morgan Stanley Smith Barney LLC. Member SIPC. Consulting Group is a business of Morgan Stanley Smith Barney LLC.

EN# CEBBCLMBBMPHY_BBBB
SUNTRUST INVESTMENT SERVICES INC
P.O. BOX 596
RICHMOND, VA 23286

04012858

CAROLYN SUE YOHO
TOD ON FILE

GAINESVILLE FL 32608

ATTACHMENT 3

SunTrust Investment Services, Inc.
A SunTrust Company

STATEMENT FOR THE PERIOD DECEMBER 1, 2012 TO DECEMBER 31, 2012

CAROLYN S YOHO - Individual TOD

Account Number:

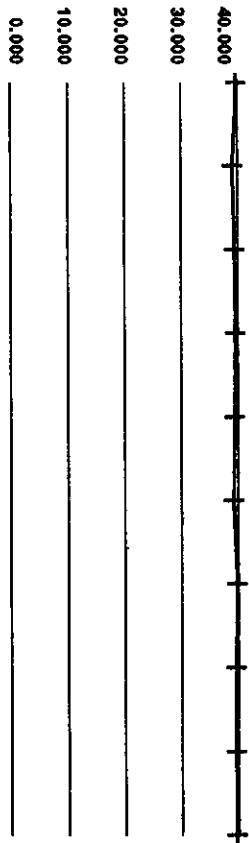
TOTAL VALUE OF YOUR PORTFOLIO \$39,718.00

YOUR FINANCIAL ADVISOR IS:
PORFIRIO E PEREZ
RR#: 6H1

For questions about your accounts:
Local: 866 473 8341
In-State: 866 473 8341
National: 800 874 4770

CHANGE IN VALUE OF YOUR PORTFOLIO

\$ thousands



Change In Value Of Your Portfolio information can be found in Miscellaneous Footnotes at the end of this statement.

Account carried with National Financial Services LLC, Member
NYSE, SIPC

SunTrust Investment Services Inc

MN_CEBBCLMBBMPHY_BBBB 20121231

Account Overview

CHANGE IN ACCOUNT VALUE	Current Period	Year-to-Date
BEGINNING VALUE	\$39,661.20	\$39,227.90
Additions and Withdrawals	\$0.00	(\$1,587.59)
Income	\$0.00	\$1,587.59
Taxes, Fees and Expenses	\$0.00	\$0.00
Change in Investment Value	\$56.80	\$490.10
ENDING VALUE (AS OF 12/31/12)	\$39,718.00	\$39,718.00

Refer to Miscellaneous Footnotes for more information on Change in Investment Value.

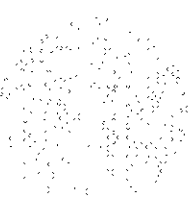
INCOME		
TAXABLE	Current Period	Year-to-Date
Taxable Interest	\$0.00	\$1,587.59
TOTAL TAXABLE	\$0.00	\$1,587.59
TOTAL INCOME	\$0.00	\$1,587.59

Taxable income is determined based on information available to NTS at the time the statement was prepared, and is subject to change. Final information on taxation of interest and dividends is available on Form 1099-Div, which is mailed in February of the subsequent year.

MESSAGES AND ALERTS

Investment and Insurance Products: * ARE NOT FDIC OR ANY OTHER GOVERNMENT AGENCY INSURED * ARE NOT BANK GUARANTEED * MAY LOSE VALUE. Securities, insurance -including annuities- and other investment products and services are offered by Sun Trust Investment Services, Inc., an SEC registered investment adviser and broker-dealer, member FINRA, SIPC, and a licensed insurance agency.

ACCOUNT ALLOCATION



CDs 100.0%

CDs	Percent	Prior Period	Current Period
	100.0 %	\$39,661.20	\$39,718.00
TOTAL	100.0 %	\$39,661.20	\$39,718.00

Account Allocation shows the percentage that each asset class represents of your total account value. Account Allocation for equities, fixed income, and other categories may include mutual funds and may be net of short positions. NTS has made assumptions concerning how certain mutual funds are allocated. Closed-end mutual funds and Exchange Traded Funds (ETFs) listed on an exchange may be included in the equity allocation. The chart may not reflect your actual portfolio allocation. Consult your broker/dealer prior to making investment decisions.

Please note that beginning with your November 2012 statement, the Prior Market Value column in the Holdings section will no longer be displayed. The summary information will remain in the Account Overview section under the Asset Allocation sub-section.

SunTrust Investment Services Inc

MIN_CEBBCXLMBBBMPHY_BB88B 20121231
 NNAK062HC3001104 012859 000001/000004 01

Account carried with National Financial Services LLC, Member
 NYSE, SIPC

Statement for the Period December 1, 2012 to December 31, 2012
CAROLYN S YOHO - Individual TOD
Account Number:

SunTrust Investment Services, Inc.
A SunTrust Company

Account Overview *continued*

MESSAGES AND ALERTS *continued*

Please consult your financial adviser prior to making investment decisions. This includes informing your financial adviser of changes regarding your financial situation, investment objectives, or management restrictions on the account. If you have an investment advisory agreement with STIS, the annuity or annuities referenced under the Assets Held Away section of this statement are not considered part of your investment advisory assets, and as such STIS does not provide ongoing investment advice nor are the annuity or annuities charged an investment management fee.

Please see the enclosed privacy notice that details SunTrust's commitment to safeguarding your personal information.

SunTrust Investment Services Inc

MMN_CBBCXLMBBMPTHV_BBBB 20121231

Account carried with National Financial Services LLC, Member
NYSE, SIPC

CAROLYN S YOHO - Individual TOD
Account Number:

A SunTrust Company

NYS-provided cost basis, realized gain (loss) and holding period information may not reflect all adjustments necessary for tax purposes. Please refer to Footnotes and Cost Basis Information at the end of this statement for more information.

For an explanation of fixed income pricing, please see the last page. Redemption schedule(s), bond rating(s), and other information are provided where available. If information does not appear regarding a particular investment, it is not available. The ratings on this statement are provided by Standard & Poor's and/or Moody's to rate the quality based on the respective rating agency's assessment.

Description	Symbol/Cusip	Price on 12/31/12	Current Market Value	Estimated Annual Income	Total Cost Basis	Unrealized Gain (Loss)
	Account Type	Quantity				

Certificates of Deposit (CDs), including Market Indexed CDs and Market Linked CDs (collectively, MCDs) are generally shown at estimated market prices based upon a matrix or model pricing method that may not represent the actual price if sold prior to maturity. However, CDs and MCDs may be shown at face value for up to seven calendar days from date of issue if estimated market prices have not been received from a third party pricing vendor. The actual value of CDs and MCDs may be different from their purchase price. CDs and MCDs are subject to interest rate risk. The estimated market price reflected for MCDs may not be based on the actual closing value of the linked market index on the final maturity date and the market value of MCDs may not correspond directly to increases or decreases in the underlying linked market index. You may sell CDs or MCDs in the secondary market subject to market conditions. The secondary market for CDs and MCDs is generally illiquid. If sold prior to maturity, the value of MCDs may be less than the purchase amount or face value. The sale or redemption of any fixed income security prior to maturity may result in a substantial gain or loss, and an early withdrawal penalty may apply. Certain MCDs may only be redeemed on pre-specified liquidation dates and may have call features that allow the issuer to call the MCD prior to maturity. Certain Step Rate CDs are also subject to reinvestment risk if call provisions are exercised by the issuer and if a CD with a comparable rate is not available.

\$30,000.00

\$29,165.31

Account carried with National Financial Services LLC, Member
NYSE, SIPC

Statement for the Period December 1, 2012 to December 31, 2012
 CAROLYN S YOHO - Individual TOD
 Account Number:

SunTrust Investment Services, Inc.
 A SunTrust Company

FIXED INCOME *continued*

Description	Symbol/Cusip Account Type	Quantity	Estimated Price on 12/31/12	Estimated Current Market Value	Estimated Annual Income	Total Cost Basis	Unrealized Gain (Loss)
SUNTRUST BK ATLANTA GA 0.000000%	86789VKN6	10.000	\$1.063	\$10,630.00		\$10,000.00	
11/25/2014 CD IDX ZERO	CASH						
FDIC INSURED							
MOODY'S A2 /S&P A-							
Adjusted Cost Basis						\$10,124.65	0
Total CDs		40.000		\$39,718.00		\$39,289.96	\$428.04
Total Fixed Income		40.000		\$39,718.00		\$39,289.96	\$428.04
Total Securities				\$39,718.00		\$39,289.96	\$428.04
TOTAL PORTFOLIO VALUE				\$39,718.00		\$39,289.96	\$428.04

Footnotes and Cost Basis Information

Amortization, accretion and similar adjustments to cost basis have been provided for many fixed income securities (and some bond-like equities), however, they are not provided for certain types, such as short-term instruments, Unit Investment Trusts, foreign fixed income securities, or those that are subject to early prepayment of principal (pay downs). Where current year premium or acquisition premium amortization is provided, the prior years' cumulative amortization is reflected in the adjusted cost basis, but we cannot provide a breakdown or the total of such prior amortization amounts.

NFS is required to report certain cost basis and related information to the IRS on the Form 1099-B. Your official 1099-B forms for certain transactions will reflect which lots have been sold for tax purposes. To apply a specific identification cost basis method to 1099-B reporting, appropriate instructions must be on file with NFS or be received by NFS before the trade has settled. Absent such instructions, NFS determines cost basis at the time of sale based on its default methods of average cost for open-end mutual funds and first-in, first-out (FIFO) for all other securities (including ETFs). NFS applies FIFO (or other disposal method, if applicable) based on its records, which may be different from yours. For transactions that are not subject to 1099-B cost basis reporting, you should refer to your trade confirmations and other applicable records to determine which lots were considered sold for tax purposes.

While NFS must meet IRS requirements with respect to certain information required to be reported to the IRS, NFS-provided cost basis, realized gain and loss, and holding period information may not reflect all adjustments necessary for your tax reporting purposes. NFS makes no warranties with respect to and specifically disclaims any liability arising out of a customer's use of, or any tax position taken in reliance upon, such information.

For investments in partnerships, NFS does not make any adjustments to cost basis information as the calculation of basis in such investments requires supplemental information from the partnership on its income and distributions during the period you held your investment. Partnerships usually provide this additional information on a Form K-1 issued by April 15th of the following year.

SunTrust Investment Services Inc

Account carried with National Financial Services LLC, Member
 NYSE, SIPC

MT_CEBBOLMBBMPHY_BBBB 20121231

Statement for the Period December 1, 2012 to December 31, 2012

CAROLYN S YOHIO - Individual TOD
Account Number:

SunTrust Investment Services, Inc.
A SunTrust Company

Footnotes and Cost Basis Information

continued

Consult your tax advisor for further information.

D - Adjusted cost basis reflects any cumulative original issue discount, premium, or acquisition premium, and it assumes such amounts were amortized by the taxpayer over the life of the security from acquisition date through disposition date. For securities still held, maturity date was used instead of disposition date. Premium amortization was calculated using the yield-to-maturity method. Acquisition premium was calculated using the reliable accrual method. If applicable, adjusted cost basis reflects market discount accretion which was calculated using the straight-line method and was recognized at disposition date. Gain/loss displayed for this transaction was based on cost basis as adjusted for premium and discount as stated above and does not reflect any losses disallowed because of wash sales (if applicable). The adjusted cost basis may not reflect all adjustments necessary for tax reporting purposes and may also not apply if you are using an alternative amortization calculation method. Refer to IRS Publication 550, Investment Income and Expenses, for additional information.

If a sale, redemption or other disposition involved multiple tax lots, the transaction's totals may have been calculated using a combination of adjusted and unadjusted cost basis information. For lots where adjusted cost basis and its associated gain/loss are known, that was used, otherwise "regular" unadjusted cost basis and its associated gain/loss was used.

Miscellaneous Footnotes

CHANGE IN VALUE OF YOUR PORTFOLIO is the change in market value of your portfolio assets over the time period shown. The portfolio assets include the market value of all the securities in the account, plus insurance and annuity assets if applicable. The time frame of the graph is from account opening or September 2011, whichever is later, to the current period. Please note that large increases and/or declines in the change in the value of the portfolio can be due to additions, distribution and/or performance.

CHANGE IN INVESTMENT VALUE is the difference between the prior period and current period values which includes the difference between securities that were bought, sold and redeemed during this time period as well as any activity that occurred such as additions and withdrawals, securities transferred, income, expenses, and other activity. This does not reflect activity related to assets in which National Financial is not the custodian (e.g. Insurance and Annuities, Assets Held Away and Other Assets Held Away).

CALLABLE SECURITIES LOTTERY - When street name or bearer securities held for you are subject to a partial call or partial redemption by the issuer, NFS may or may not receive an allocation of called/redeemed securities by the issuer, transfer agent and/or depository. If NFS is allocated a portion of the called/redeemed securities, NFS utilizes an impartial lottery allocation system, in accordance with applicable rules, that randomly selects the securities within customer accounts that will be called/redeemed. NFS allocations are not made on a pro rata basis and it is possible for you to receive a full or partial allocation, or no allocation. You have the right to withdraw uncalled fully paid securities at any time prior to the cutoff date and time established by the issuer, transfer agent and/or depository with respect to the partial call, and also to withdraw excess margin securities provided your account is not subject to restriction under Regulation T or such withdrawal will not cause an undermargined condition.

SunTrust Investment Services Inc

MIN_CEBRCXLA BBBM/PHY_BB BB 20121231
NMK02HC3001104 012859 000003/000004 01



Account carried with National Financial Services LLC, Member
NYSE, SIPC

Statement for the Period December 1, 2012 to December 31, 2012
CAROLYN S YOHO - Individual TOD
Account Number:

SunTrust Investment Services, Inc.
A SunTrust Company

Miscellaneous Footnotes *continued*

PRICING INFORMATION - Prices displayed are obtained from sources that may include pricing vendors, broker/dealers who clear through NFS and/or other sources. Prices may not reflect current fair market value and/or may not be readily marketable or redeemable at the prices shown

FOREIGN EXCHANGE TRANSACTIONS - Some transaction types necessitate a foreign currency exchange (FX) in order to settle. FX transactions may be effected by Fidelity Forex, Inc. on a principal basis. Fidelity Forex, Inc., an affiliate of NFS, may impose a commission or markup on the prevailing interbank market price, which may result in a higher price to you. Fidelity Forex, Inc. may share a portion of any FX commission or markup with NFS. More favorable rates may be available through third parties not affiliated with NFS. The rate applicable to any transaction involving an FX is available upon request through your broker-dealer.

COST BASIS LEGISLATION - New IRS Rules will require National Financial Services to report cost basis and holding period information for the sale of shares of open end Mutual Fund holdings purchased on or after January 1, 2012 on Form 1099-B. National Financial Services determines the cost basis for all shares of open end mutual funds using a default method of average cost. Alternatively, account owners or their brokers and advisors can instruct National Financial Services to determine the cost basis for shares of open end mutual funds by 1) setting up their non-retirement accounts with one of our eleven tax lot disposal methods available to investors or 2) identifying specific tax lots to sell at the time of a transaction. Contact your broker or advisor to learn more about the cost basis tracking of your holdings.

GLOSSARY Short Account Balances - If you have sold securities under the short sale rule, we have, in accordance with regulations, segregated the proceeds from such transactions in your Short Account. Any market increases or decreases from the original sale price will be marked to the market and will be transferred to your Margin Account on a weekly basis. **Market Value** - The Total Market Value has been calculated out to 9 decimal places; however, the individual unit price is displayed in 5 decimal places. The Total Market Value represents prices obtained from various sources, may be impacted by the frequency in which such prices are reported and such prices are not guaranteed. Prices received from pricing vendors are generally based on current market quotes, but when such quotes are not available the pricing vendors use a variety of techniques to estimate value. These estimates, particularly for fixed income securities, may be based on certain minimum principal amounts (e.g. \$1 million) and may not reflect all of the factors that affect the value of the security, including liquidity risk. The prices provided are not firm bids or offers. Certain securities may reflect "N/A" or "unavailable" where the price for such security is generally not available from a pricing source. The Market Value of a security, including those priced at par value, may differ from its purchase price and may not

CUSTOMER SERVICE: Please review your statement and report any discrepancies immediately. Inquiries or concerns regarding your brokerage account or the activity therein should be directed to your broker-dealer at the telephone number and address reflected on the front of this statement. National Financial Services LLC ("NFS"), who carries your brokerage account and acts as your custodian for funds and securities that are deposited with NFS by you or your broker-dealer, or as a result of transactions NFS processes for your account, may also be contacted for statement discrepancies. NFS may be called at (800) 801-8942. Any oral communications regarding inaccuracies or discrepancies should be reconfirmed in writing to protect your rights, including those under the Securities Investor Protection Act ("SIPA"). When contacting either NFS or your broker-dealer, remember to include your entire brokerage account number to ensure a prompt reply. Please notify your broker-dealer promptly in writing of any change of address.

ADDITIONAL INFORMATION Customer free credit balances are not segregated and may be used in NFS business, subject to the limitations of 17CFR Section 240.16c3-2 under the Securities and Exchange Act of 1934. You have the right to receive from NFS in the course of normal business operations, subject to open commitments in any of your brokerage accounts, any free credit balances to which you are entitled or any fully paid securities to which you are entitled and any securities purchased on margin upon full payment of any indebtedness to NFS. Interest on free credit balances awaiting reinvestment may be paid out at rates that may vary with current short-term money market rates and/or your brokerage account balances, set at the discretion of your broker-dealer and/or NFS.

Credit Adjustment Program. Accountholders receiving payments in lieu of qualified dividends may not be eligible to receive credit adjustments intended to help cover additional associated federal tax burdens. NFS reserves the right to deny the adjustment to any accountholder and to amend or terminate the credit adjustment program.

Options Customers. Each transaction confirmation previously delivered to you contains full information about commissions and other charges. If you require further information, please contact your broker-dealer. Assignments of American and European-style options are allocated among customer short positions pursuant to a random allocation procedure, a description of which is available upon request. Short positions in American-style options are liable for assignment at any time. The writer of a European-style option is subject to exercise assignment only during the exercise period. You should advise your broker-dealer promptly of any material change in your investment objectives or financial situation, splits, dividends, and interest. Expected stock split, next dividend payable, and next interest payable information has been provided by third parties and may be subject to change. Information for certain securities may be missing if not received from third parties in time for printing. NFS is not responsible for inaccurate, incomplete, or missing information. Please consult your broker-dealer for more information about expected stock split, next dividend payable, and next interest payable for certain securities.

Equity Dividend Reinvestment Customers. Shares credited to your brokerage account resulted from transactions effected as agent by either 1) Your broker-dealer for your investment account, or 2) through the Depository Trust Company ("DTC") dividend reinvestment program. For broker-dealer effected transactions, the time of the transactions, the exchange upon which these transactions occurred and the name of the person from whom the security was purchased will be furnished upon written request. NFS may have acted as market maker in effecting trades in over-the-counter securities.

Retirement Contributions/Distributions. A summary of retirement contributions/distributions is displayed for you in the activity summary section of your statement. **Income Reporting.** NFS reports earnings from investments in Traditional IRAs, Rollover IRAs, SEP-IRAs and, Keoghs as tax-deferred income. Earnings from Roth IRAs are reported as tax-free income. Since distributions may be tax-free after meeting the 5 year aging requirement and certain other conditions. A financial statement of NFS is available for your personal inspection at its office or a copy of it will be mailed to you upon your written request.

Statement Mailing. NFS will deliver statements by mail or, if applicable, notify you by e-mail of your statement's availability, if you had transactions that affected your cash balances or security positions held in your account(s) during the last monthly reporting period. At a minimum, all brokerage customers will receive quarterly statements (at least four times per calendar year) as long as their accounts contain a cash or securities balance.

Loads and Fees. In addition to sales loads and 12b-1 fees described in the prospectus, NFS or your broker-dealer receives other compensation in connection with the purchase and/or the on-going maintenance

SunTrust Investment Services Inc

FIN_CEBBCLMBBMMHY_BB8BB 20121231
NAN062HC900104 012859 000004000004 01

closely reflect the value at which the security may be sold or purchased based on various market factors. Investment decisions should be made only after consulting your broker-dealer. **Estimated Yield ("EY") and Estimated Annual Income ("EAI").** When available, the coupon rate of some fixed income securities is divided by the current market value of the fixed income security to create the EY figure and/or the current interest rate or most recently declared dividends for certain securities are annualized to create the EAI figure. EAI and EY are estimates, and the income and yield might be lower or higher. Estimates may include return of principal or capital gains, which would render them overstated. In addition, EAI is calculated for positions or accounts where dividends are reinvested and not paid as income. EY reflects only the income generated by an investment; not changes in prices which fluctuate. These figures are based on mathematical calculations of available data, and have been obtained from information providers believed to be reliable, but no assurance can be made as to accuracy. Since the 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 decisions, or tax decisions.

of positions in certain mutual fund shares and other investment products in your brokerage account. This additional compensation may be paid by the mutual fund or other investment product, its investment advisor or one of its affiliates. Additional information about the source(s) and amount(s) of compensation as well as other remuneration received by NFS or your broker-dealer will be furnished to you upon written request. At time of purchase, fund shares may be assigned a transaction fee or no transaction fee status. At time of sale, applicable fees will be based on that status.

Margin. If you have applied for margin privileges and been approved, you may borrow money from NFS in exchange for pledging the assets in your account as collateral for any outstanding margin loan. The amount you may borrow is based on the value of securities in your margin account, which is identified on your statement. If you have a margin account, this is a combined statement of your margin account and special memorandum account other than your non-purpose margin accounts maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve Board. The permanent record of the separate account, as required by Regulation T, is available for your inspection upon request.

NYSE and FINRA. All transactions are subject to the constitution, rules, regulations, customs, usages, rulings and interpretations of the exchange market and its clearing house, if any, where the transactions are executed, and of the New York Stock Exchange (NYSE) and of the Financial Industry Regulatory Authority ("FINRA"). The FINRA requires that we notify you in writing of the availability of an investor brochure that includes information describing FINRA Regulation's BrokerCheck Program ("Program"). To obtain a brochure or more information about the Program or FINRA Regulation, contact the FINRA Regulation BrokerCheck Program Hotline at (800) 289-9999 or access the FINRA's web site at www.finra.org.

FINRA Rule 4311 requires that your broker-dealer and NFS allocate between them certain functions regarding the administration of your brokerage account. The following is a summary of the allocation services performed by your broker-dealer and NFS. A more complete description is available upon request.

Your broker-dealer is responsible for: (1) obtaining and verifying brokerage account information and documentation, (2) opening, approving and monitoring your brokerage account, (3) transmitting timely and accurate orders and other instructions to NFS with respect to your brokerage account, (4) determining the suitability of investment recommendations and advice, (5) operating, and supervising your brokerage account and its own activities in compliance with applicable laws and regulations including compliance with margin rules pertaining to your margin account, if applicable, and (6) maintaining required books and records for the services that it performs.

NFS shall, at the direction of your broker-dealer: (1) execute, clear and settle transactions processed through NFS by your broker-dealer, (2) prepare and send transaction confirmations and periodic statements of your brokerage account (unless your broker-dealer has undertaken to do so). Certain securities pricing and descriptive information may be provided by your broker-dealer or obtained from third parties deemed to be reliable, however, this information has not been verified by NFS. (3) act as custodian for funds and securities received by NFS on your behalf, (4) follow the instructions of your broker-dealer with respect to transactions and the receipt and delivery of funds and securities for your brokerage account, and (5) extend margin credit for purchasing or carrying securities on margin. Your broker-dealer is responsible for ensuring that your brokerage account is in compliance with federal, industry and NFS margin rules, and for advising you of margin requirements. NFS shall maintain the required books and records for the services it performs.

Securities in accounts carried by NFS are protected in accordance with the Securities Investor Protection Corporation ("SIPC") up to \$500,000. For claims filed on or after July 22, 2010, the \$500,000 total amount of SIPC protection is inclusive of up to \$250,000 protection for claims for cash, subject to periodic adjustments for inflation in accordance with terms of the SIPC statute and approval by SIPC's Board of Directors. NFS also has arranged for coverage above these limits. Neither coverage protects against a decline in the market value of securities, nor does either coverage extend to certain securities that are considered ineligible for coverage.

For more details on SIPC, or to request a SIPC brochure, visit www.sipc.org or call 1-202-371-8300. Funds used to purchase or sweep to a bank deposit are SIPC protected until deposited to a Program Bank at which time funds may be eligible for FDIC insurance. Assets held Away, commodities, unregistered investment contracts, futures accounts, loaned securities and other investments may not be covered. Mutual funds and/or other securities are not backed or guaranteed by any bank, nor are they insured by the FDIC and involve investment risk including possible loss of principal.

End of Statement

Account carried with National Financial Services LLC, Member

NYSE, SIPC



Yoho IRA

Attachment (4)

Statement Period
December 1 to December 31, 2012

Retirement Account Strategic Wealth Management
Investment Objective Growth with Income

PTC CUST IRA FBO
THOMPSON YOHIO

GAINESVILLE FL 32608

Total Value of Your Account as of December 31, 2012

\$32,400.31

INVESTMENTS HELD AT LPL FINANCIAL

Previous Year-End Value as of December 31, 2011	\$29,664.69
Beginning Value as of December 1, 2012	\$32,751.70
Additions	
Withdrawals	
Dividends, Interest and Capital Gains	165.38
Increase/decrease in Market Value¹	-516.77
Ending Value as of December 31, 2012	\$32,400.31

	Year-End Value December 31, 2011	Value on November 30, 2012	Value on December 31, 2012
TOTAL VALUE OF YOUR ACCOUNT	\$29,664.69	\$32,751.70	\$32,400.31

Your Financial Advisor:
John "Jay" Murray (352)505-4886
Independent Financial Partners
2622 NW 43rd St Ste B4
Gainesville, FL 32606-7428
jay.murray@LPL.COM

LPL Financial
Member FINRA/SIPC
9785 Towne Centre Drive, San Diego, CA 92121-1968
75 State Street, 24th Floor, Boston, MA 02109-1827

LPL Financial

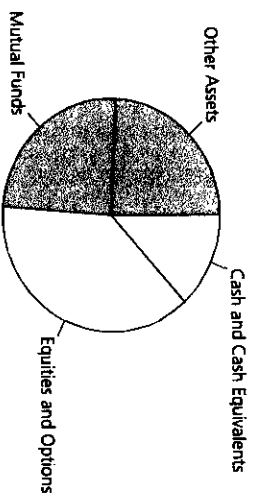
¹ Increase/decrease in Market Value reflects the impact of changes in the value of securities held in your LPL Financial account, as well as the impact of any transfers of securities into or out of your account during the statement period.

Yoho IRA

Statement Period
December 1 to December 31, 2012

ACCOUNT INVESTMENT SUMMARY as of December 31, 2012

Investment Type	Amount	Percent
Cash and Cash Equivalents	\$4,309.66	13.30%
Equities and Options	12,306.90	37.98%
Fixed Income	—	—
Mutual Funds, ETFs and Closed-End Funds	7,965.75	24.59%
Other Assets	7,818.00	24.13%
Total	\$32,400.31	100.00%



EARNINGS SUMMARY as of December 31, 2012

Estimated Annual Income	\$2,041.00
-------------------------	------------

Account Holdings as of December 31, 2012

CASH AND CASH EQUIVALENTS

Description	Interest Paid in December ¹	Blended Interest Rate ¹	Current Balance
Cash			\$46.67
Insured Cash Account ²			
Goldman Sachs Bank USA			4,262.99
Total Insured Cash Account	0.05	0.019%	4,262.99
TOTAL CASH AND CASH EQUIVALENTS			\$4,309.66

EQUITIES AND OPTIONS

Description/SecurityID	Quantity	Price	Market Value	Estimated Annual Income ³	Estimated 30-Day Yield ⁴
AMERICAN CAPITAL AGENCY CORP	100	\$28.90	\$2,890.00	\$500	17.30%
AGNC C					
ANNAALY CAPITAL MANAGEMENT INC	100	14.04	1,404.00	180	12.82%
NLY C					
DUPONT FABROS TECH SER B CUMULATIVE PERPRL PFD 7.625%	100	26.569	2,656.90	190	7.17%
DFT B C					
PUBLIC STORAGE DEP SHS REPTG 1/1000 CUMUL PFD BEN INT SER R 6.35%	200	26.78	5,356.00	317	5.93%
PSA R C					
TOTAL EQUITIES AND OPTIONS			\$12,306.90	\$1,187	

C Dividends and/or capital gains distributed by this security will be distributed as cash.

- Interest is paid on daily balances at a blended rate reflecting the weighted average rate during the statement month.
- Bank Deposit Sweep Accounts are FDIC insured, are not obligations of LPL Financial or SIPC, and are not available for margin purposes. See message section for further information.
- Refer to the statement message titled ESTIMATED ANNUAL INCOME (EAI) AND ESTIMATED YIELD (EY) for information on how this figure is calculated.

LPL Financial

Questions? Contact John "Jay" Murray
(352)505-4886 or jay.murray@LPL.COM

Account Holdings / Yahoo IBA

COPY

Account Holdings as of December 31, 2012

MUTUAL FUNDS, ETFs AND CLOSED-END FUNDS

Description/Security ¹	Quantity	Price	Market Value	Estimated Annual Income ²	Estimated 30-Day Yield ³
EATON VANCE LOW DURATION GOVERNMENT INCOME CL A	354.806	\$8.97	\$3,182.60	\$102	3.21%
EALDX ⁴					
MAINSTAY HIGH YIELD CORPORATE BOND CL 1	516.351	6.11	3,154.90	225	7.14%
MHYIX ⁴					
POWERSHARES QQQ ETF	25	65.1301	1,628.25	20	1.26%
QQQ					
TOTAL MUTUAL FUNDS, ETFs AND CLOSED-END FUNDS			\$7,965.75	\$347	

³ Dividends and/or capital gains distributed by this security will be partially reinvested and partially distributed as cash.

OTHER SECURITIES

Description/Security ¹	Quantity	Price	Market Value	Estimated Annual Income
BROOKFIELD INFRASTRUCTURE PARTNERS UNIT LTD PARTNERSHIP BIP	100	\$35.25	\$3,525.00	\$150
ENERGY TRANSFER PARTNERS UNIT LTD PARTNERSHIP ETP	100	42.93	4,293.00	357
TOTAL OTHER SECURITIES			\$7,818.00	\$507

Value of Your LPL Financial Account	Market Value	Estimated Annual Income
	\$32,400.31	\$2,041

^a Refer to the statement message titled ESTIMATED ANNUAL INCOME (EAI) AND ESTIMATED YIELD (EY) for information on how this figure is calculated.



Account Activity as of December 31, 2012

ACCOUNT ACTIVITY SUMMARY

	Period Ending November 30, 2012	Period Ending December 31, 2012	Year-to-Date
Securities Purchased	-\$2,500.00	—	-\$9,505.00
Securities Sold	—	3,867.77	10,171.07
Additions to Your Account	—	—	—
Withdrawals from Your Account	—	—	—
Dividends, Interest and Capital Gains	146.02	165.38	2,302.41
Reinvestments	—	—	—
Net Change in Bank Deposit Sweep Balance ¹	62.94	1,486.48	2,629.23
Net Change in Money Market Fund Balance	—	—	—
Fees and Expenses ²	-83.08	—	-327.58

¹ Bank Deposit Sweep Accounts are FDIC insured, are not obligations of LPL Financial or SIPC, and are not available for margin purposes. See the message section for further information.

² Fees and expenses include account, custodial and advisory fees assessed during the statement period.

LPL Financial

Questions? Contact John "Jay" Murray
(352)505-4886 or jay.murray@LPL.COM

Account Activity / Yahoo! IBA

COPY

Page 5 of 12

Account Activity as of December 31, 2012

SECURITIES SOLD

Date	Activity Type	Description/SecurityID	Quantity	Price	Amount
12/06/12	Sale	GAMCO GLOBAL GOLD NAT RES & INCOME TR BY GABELL COM SH BEN INT SALE VS PURCHASE TRADE GDN	-100	\$12.925	\$1,289.47
12/06/12	Sale	GAMCO GLOBAL GOLD NAT RES & INCOME TR BY GABELL COM SH BEN INT SALE VS PURCHASE TRADE GDN	-100	12.9201	1,288.98
12/06/12	Sale	GAMCO GLOBAL GOLD NAT RES & INCOME TR BY GABELL COM SH BEN INT SALE VS PURCHASE TRADE GDN	-100	12.9235	1,289.32
TOTAL SECURITIES SOLD					\$3,867.77

LPL Financial

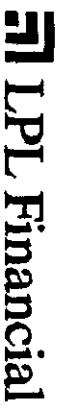
COPY

Account Activity as of December 31, 2012

DIVIDENDS, INTEREST AND CAPITAL GAINS

Date	Activity Type	Description/SecurityID	Amount
12/03/12	Cash Dividend	EATON VANCE LOW DURATION GOVERNMENT INCOME CL A 113012 77.95100 EALDX AS OF 11/30/12	\$1.80
12/03/12	Cash Dividend	MAINSTAY HIGH YIELD CORPORATE BOND CL I 113012 516.35100 MHYX AS OF 11/30/12	18.74
12/04/12	Cash Dividend	MAINSTAY HIGH YIELD CORPORATE BOND CL I 120312 516.35100 MHYX AS OF 12/03/12	18.74
12/27/12	Cash Dividend	PUBLIC STORAGE DEP SHS REPSTG 1/1000 CUMUL PFD BEN INT SER R 6.35% 122712 200 PSA/R	79.38
12/31/12	Cash Dividend	POWERSHARES QQQ ETF 123112 25 QQQ	9.17

DIVIDENDS, INTEREST AND CAPITAL GAINS continue on page 8



Questions? Contact John "Jay" Murray
(352)505-4886 • jay.murray@LPL.COM

Account Activity / Yahoo! fxa

COPY

Account Activity as of December 31, 2012

DIVIDENDS, INTEREST AND CAPITAL GAINS (continued)

Date	Activity Type	Description/SecurityID	Amount
12/31/12	Cash Dividend	BROOKFIELD INFRASTRUCTURE PARTNERS UNIT LTD PARTNERSHIP 12/31/12 100 BIP	37.50
12/31/12	Interest	INSURED CASH ACCOUNT 12/31/12 4,262	0.05

TOTAL DIVIDENDS, INTEREST AND CAPITAL GAINS \$165.38

NET BANK DEPOSIT SWEEP ACTIVITY³

Date	Activity Type	Description	Amount	Balance
12/01/12	Opening Balance			\$2,776.51
12/03/12	Withdrawal	Insured Cash Account	-2,500.00	276.51
12/04/12	Deposit	Insured Cash Account	20.54	297.05
12/05/12	Deposit	Insured Cash Account	18.74	315.79
12/11/12	Deposit	Insured Cash Account	3,867.77	4,183.56
12/28/12	Deposit	Insured Cash Account	79.38	4,262.94
12/31/12	Interest Deposit	Insured Cash Account	0.05	4,262.99
12/31/12	Closing Balance			4,262.99

NET CHANGE IN BANK DEPOSIT SWEEP BALANCE \$1,486.48

³ Bank Deposit Sweep transactions reflect the net of all transfers of free cash balances to and from your bank deposit sweep account on the date referenced. See the message section for further information.

Account Detail as of December 31, 2012

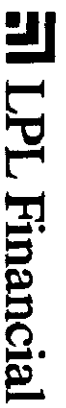
DIVIDEND AND INTEREST SUMMARY

Description	November 30, 2012	December 31, 2012	Year-to-Date
Bank Deposit Sweep	\$0.04	\$0.05	\$0.37
Equities	89.38	116.88	1,425.68
Mutual Funds	56.60	48.45	876.36
TOTAL DIVIDENDS AND INTEREST	\$146.02	\$165.38	\$2,302.41

DIVIDENDS, INTEREST, CAPITAL GAINS AND OTHER DISTRIBUTIONS NOT YET RECEIVED

DIVIDENDS, INTEREST AND CAPITAL GAINS NOT YET RECEIVED

Closing Date	Transaction Type	Description/Security/ID	Record Date	Quantity	Rate	Amount of Payment
01/28/13	Dividend	AMERICAN CAPITAL AGENCY CORP AGNC	12/27/12	100	1.25	\$125.00
01/29/13	Dividend	ANNALY CAPITAL MANAGEMENT INC NLV	12/28/12	100	0.45	45.00
01/15/13	Dividend	DUPONT FABROS TECH SER B CUMULATIVE PERPRL PFD 7.625% DFTB	12/28/12	100	0.47656	47.66
TOTAL DIVIDENDS, INTEREST AND CAPITAL GAINS NOT YET RECEIVED						\$217.66



Questions? Contact John "Jay" Murray
(352)505-4886 • jay.murray@LPL.COM

Account Detail / Voho IRA

COPY

Account Messages as of December 31, 2012

MESSAGES FROM YOUR FINANCIAL ADVISOR

Effective communication is crucial to how we provide service to you. Please contact us today if you have any questions on your statement.

Sound investment management requires thorough knowledge of every aspect of your personal finances. Consider the benefits of having your assets continuously managed by seasoned investment professionals through our fee-based portfolio management program. Call today to learn more.

Now is the time to begin planning for taxes. Call us to review your situation and identify strategies to help reduce your tax bill.

If you're pleased with the advice and services that we've provided you, please refer your friends, family and associates to us. We can assure you that they will receive the same level of consideration and expertise that we show to all of our clients.

Keeping our lines of communications open is very important to us. Please call if you have any questions about your investments or if we can assist in any way.

MESSAGES FROM LPL FINANCIAL

DECEMBER DIVIDENDS FOR CERTAIN MUTUAL FUNDS

This statement may not reflect all dividends applied to late December 2012 on certain mutual fund shares that may be held in your LPL Financial account. These dividends will be shown on your next month's statement. For tax purposes, these dividends will be reported on your annual 1099-DIV statement as income earned during 2012. You will not receive a 1099-DIV statement for any dividends paid to a retirement account as such income is tax-deferred.

YEAR-END ACCOUNT STATEMENTS/MULTIPLE FORM 1099s

This statement reflects only business conducted with your financial advisor during the time LPL Financial acted as broker-dealer. If you transferred an account to LPL Financial from another broker-dealer during 2012, your previous firm(s) should send you one or more Form 1099s summarizing any reportable account activity that took place before your account was transferred to LPL Financial. If your account was converted from Pershing during 2012, you may also receive one or more Form 1099s from those clearing firms. Please be sure to include all Form 1099s when completing your tax returns.

IMPORTANT TAX INFORMATION FOR LPL RETIREMENT ACCOUNTS

Please carefully review all distribution and contribution information, as well as assets listed on this account statement to ensure accuracy. Please immediately report any discrepancies to your financial advisor. If you received retirement account distributions for 2012, we will mail your Form 1099-R to you by January 31, 2013. If you made an IRA contribution for 2012, we will mail your Form 5498 to you by May 31, 2013. This account statement reports to you the Fair Market Value of your account as of December 31, 2012.

This information is being furnished to the Internal Revenue Service. If you hold a limited partnership or private placement in your retirement account, the valuation of these assets may not be final. If we receive updated valuations for these assets, you will be mailed a separate Fair Market Value statement by January 31, 2013, reflecting the total adjusted Fair Market Value of your account as of December 31, 2012. These values are obtained from sources deemed to be reliable, but are not guaranteed. Actual liquidation value received on the open market may be different than the Fair Market Value indicated.

Account Messages as of December 31, 2012

MESSAGES FROM LPL FINANCIAL (continued)

IRA CONTRIBUTIONS

When contributing to your LPL Individual Retirement Account (IRA), be sure to include the following two items in your check's memo field:

- 1) The year for which you are contributing, and
- 2) Your account number.

If no year is indicated, we will designate the contribution as being made for the current calendar year. For Rollover IRA contributions please include a completed IRA contribution form to ensure proper tax reporting.

Investors may contribute each year to a Traditional IRA and a Roth IRA; however, the contribution for 2012 for all IRAs combined generally must not exceed \$5,000 (\$6,000 for investors 50 years old or older) or 100% of compensation, whichever is less. Married couples may contribute up to \$10,000 (\$12,000 for investors 50 years old or older) or 100% of compensation, whichever is less, provided total contributions to each spouse's IRA(s) do not exceed \$5,000 (\$6,000 for investors 50 years old or older).

For 2013, the IRS has raised IRA contribution limits to \$5,500 (\$6,500 for investor 50 years or older).

Please consult with a tax advisor regarding eligibility. If you have additional questions, please contact your financial advisor.

INFORMATION ABOUT THE RETIREMENT ACCOUNT ANNUAL MAINTENANCE FEE

While attempting to streamline all Retirement Account communications and at the same time promoting a more "green" environment, LPL Financial is excited to announce that beginning February 2013 when you receive your January statement a new section will be introduced below the Retirement Distribution Summary titled "Retirement Account Annual Maintenance Fee" with a Due Date and an Amount listed. This section will appear each year approximately 6 months prior to the fee being due and will be removed once the fee has been paid for that year. So keep in mind that this section may not appear on your statement immediately. Once populated, information on how to pay the fee can be found in the Statement message section of the statement. This new statement section will replace the separately mailed invoice you are currently receiving; however, if your fee is due in January, February or March you will still receive one final invoice.

NON-TRANSFERABLE SECURITIES THAT ARE WORTHLESS

As part of our continuing effort to provide exceptional service, please be advised that LPL Financial will remove any non-transferable securities that are worthless from customer accounts. Your account may or may not be affected. Should you have any questions or concerns, please contact your financial advisor.

ESTIMATED ANNUAL INCOME (EAI) AND ESTIMATED YIELD (EY)

EAI is calculated by taking the indicated annualized dividend and multiplying by the number of shares owned. EY is calculated by taking the EAI and dividing by the aggregate value of the shares owned. If no dividend information is available, no EAI or EY numbers will be generated. EAI and EY for certain types of securities could include a return of principal or capital gains in which case the EAI and EY would be overstated. EAI and EY are estimates and the actual income and yield might be lower or higher than the estimated amounts. Additionally the actual dividend or yield may vary depending on the security issuer's approval of paying the dividends. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.

ICA INFORMATION

The Insured Cash Account (ICA) is a bank deposit sweep program with an extra level of protection. Your balances in the ICA program are allocated to each depository institution on the Priority Bank List in increments of \$246,500 for individual and trust accounts and \$493,000 for joint accounts. As always, you should review your cash positions with various depository institutions to determine whether your cash is within the FDIC insurance coverage limits. For more information about FDIC insurance limits, please contact your financial advisor or go to <http://www.fdic.gov/deposit/depositChanges.html>.

Please be advised that the Priority Bank List for the ICA program has some important additions and/or deletions to the participating banks or the sequence of participating banks in the ICA program. Please consult your financial advisor or our website periodically throughout the month for recent updates and information regarding how these changes may impact your assigned Priority Bank List rotation. The interest rates paid by ICA program banks on ICA program accounts are based on the prevailing interest rate environment and typically change with changes in current interest rates. The current rates are available at <http://lplfinancial.lpl.com/68.xml>. You can find information on the fees associated with the ICA program at <http://lplfinancial.lpl.com/Documents/PDF/LPL-ICA-Disclosure-Booklet.pdf>.



Questions? Contact John "Jay" Murray
(352)505-4886 • jay.murray@lpl.com

Account Messages / Yahoo! IRA

COPY

Page 11 of 12

Disclosures and Other Information

Account Protection LPL Financial is a member of the Securities Investor Protection Corporation (SIPC). SIPC provides protection for your account up to \$500,000, including \$100,000 in free cash balances, in the unlikely event that LPL fails financially. SIPC protection limits apply to all accounts that you hold in a particular capacity. For example, if you hold two accounts at LPL as a sole account holder and a third as a joint account holder, the two individual accounts are protected under SIPC up to a combined limit of \$500,000, and the joint account is protected under SIPC separately up to \$500,000. Insured Cash Accounts are not protected by SIPC. LPL accounts have excess SIPC-like coverage to cover the net equity of customer accounts subject to a \$750 million aggregate firm limit. More information on SIPC, including an SIPC Brochure, may be obtained by calling SIPC directly at (202) 371-8300 or by visiting www.sipc.org.

Adjusted Cost The cost basis of securities sold, matured, redeemed or exercised is adjusted for return of principal, original issue discount, accrual and partnership distributions for CMO, CDO, REMIC and MLP transactions. Eligible securities on the Realized Gains and Losses Statement have been adjusted for bond amortization, return of capital, liquidating distributions, wash sales or similar items. N/A displays when the information is incomplete or missing and is treated as zero when calculating totals.

Agency If LPL Financial acts as your agent, or as agent for both you and another person in a transaction, the transaction details, including the identity of the seller or buyer and the source and amount of any fees or payments will be supplied upon written request.

Asset-backed Securities The actual yield from transactions in asset-backed securities (e.g., CMO, FIMA, FHLMC OR GAMA transactions) may vary according to the rate at which the underlying assets or receivables are repaid. Information about yield factors is available from your financial advisor on request.

Billed Securities In the event of a partial call of corporate or municipal bonds, or preferred stock held in bulk segregation, the securities to be called will automatically be selected on a random basis, as is customary in the securities industry. The probability that your securities will be selected is proportional to the amount of your holdings relative to the bulk holdings. A detailed description of the random selection procedure is available upon request.

Change of Address Please notify your financial advisor/representative or LPL Financial promptly in writing of any change of address.

Cost Basis Transactions are automatically paired against holdings on a First-In/First-Out basis (unless manually adjusted). Designating liquidations as "Versus purchase" on a trade will cause the trade confirmation or other closed tax lot notification to reflect the selected closed tax lots. For assets not purchased in the LPL account, you or the previous broker/dealer upon transfer may have provided the Date Acquired and Purchase Cost of the position. If no such data was submitted, N/A is listed as the Purchase Cost, and is treated as zero when calculating Gain or Loss totals. Since the cost basis information on your statement may not reflect accurate data or correspond to data on your trade confirmations, this information should not be relied upon for tax reporting purposes. Please refer to your tax reporting statement, if applicable, for accounts electing average cost. The total cost may be computed using a combination of averaged and non-averaged unit prices for eligible securities.

Discrepancies Please notify your financial advisor and LPL Financial immediately of any discrepancies on your statement. If your financial advisor is affiliated with another broker/dealer, you must notify them as well. Please contact your financial advisor for the broker/dealer's contact information. Your financial advisor's address and telephone number can be found on the bottom

of each page of this statement. LPL Financial's telephone number is (800) 558-7567 and address can be found on the first page of this statement. Additionally, any verbal communications should be re-confirmed in writing to each of the above parties to further protect your rights, including rights under Securities Investor Protection Act (SIPA).

Free Credit Balances LPL Financial may use your free credit balances subject to the limitations of 17 CFR Section 240.15c-3 under the Securities Exchange Act of 1934. You have the right to receive from us, upon demand in the course of normal business, the delivery of any free credit balances to which you are entitled, any fully paid securities to which you are entitled, and any securities purchased on margin upon full payment of any indebtedness to LPL Financial.

Insured Cash Accounts (ICA) Cash in the ICA program is protected by the Federal Deposit Insurance Corporation (FDIC). LPL Financial allocates your money in the ICA program to banks listed in the Priority Bank List in increments up to \$250,000 per depositor per depository institution (\$500,000 for joint accounts) until your balance in the ICA program is allocated up to a total of \$1,500,000 (\$3,000,000 for joint accounts). Recent legislation permanently increased FDIC coverage to \$250,000 per depositor per bank (\$500,000 for joint accounts). More information on FDIC insurance is available on request, or by visiting the FDIC website at www.fdic.gov. LPL Financial is not a bank. Unless otherwise disclosed, securities and other investments obtained through LPL Financial ARE NOT FDIC INSURED, ARE NOT BANK GUARANTEED AND MAY LOSE VALUE.

Investment Risk LPL Financial is not a bank, savings and loan, or credit union. Securities and insurance offered through LPL and its affiliates are not FDIC, NCUA or government insured, not endorsed or guaranteed by LPL, its affiliates or any other financial institution, are not a deposit, and involve investment risk including possible loss of principal.

Investments Held Outside LPL Financial information on investments held outside LPL is provided for informational purposes only. Values for investments not held in your LPL account are based on the market value of priced securities at the end of the statement period. Values for annuities reflect a pricing date approximately three business days prior to the statement date. Values for alternative investments such as Managed Futures and REITs (Real Estate Investment Trusts) reflect a pricing date three to five business days prior to the statement date, depending on the availability of the data. The account registration for investments held outside LPL may not be the same as the registration for the LPL account with which it is affiliated. For example, an outside investment with a joint registration may be reflected on an LPL account with an individual registration.

Margin Account If you use margin, this statement combines information about your investment account(s) and a special miscellaneous account maintained for you under Section 220.6 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account required by Regulation T is available for your inspection upon request.

Money Market Funds Money market fund transactions, if any, are displayed chronologically. The 30-day yield for the fund is also reflected as of the statement date.

Municipal Material Disclosures Copies of any material disclosures for municipal bonds are available at www.emma.msb.org. To obtain specific municipal bond information, enter the nine-digit CUSIP number in the search field within the EMMA web site. If you do not have access to the internet or would prefer a physical copy of the material disclosure, please contact your financial advisor. Additional municipal bond information that may be available on www.emma.msb.org includes, but is not limited to, advance refunding documents, continuing disclosures, including annual financial statements and notices of material events, real-time and historical trade data, daily market statistics and educational material.

N/A or "-" Data Information that displays as N/A or "-" is unavailable, missing or incomplete and is treated as zero when calculating account totals, market values and performance.

Open Orders Open Orders are transactions pending execution, i.e., purchase and/or sale orders that you have placed, but that have not been executed by the end of the statement period.

Option Clients Information on commissions and other charges incurred in confirmations of these transactions furnished to you. A summary of this information will be made available upon request. In accordance with the Option Agreement and Approval form you signed, you must promptly advise the firm of any material change in your investment objectives or financial situation.

Payment for Order Flow LPL Financial acts as your agent and receives payment for order flow, the source and nature of which will be furnished to you upon written request.

Pricing Securities prices shown on this statement may vary from actual liquidation value. Prices shown should only be used as a general guide to portfolio value. We receive prices from various services, which are sometimes available to provide timely information. Where pricing sources are not readily available, particularly on certain debt instruments including, but not limited to, bills, notes, bonds, bankers' acceptances, certificates of deposit, or commercial paper, estimated prices may be generated by a matrix system or market driven pricing model, taking various factors into consideration. These prices may not be the actual price you would receive if you sold before the maturity of a certificate of deposit. The pricing of listed options takes into account the last closing price, as well as the current bid and offer prices. Where securities have not been priced, their values have not been included in the Portfolio Summary information at the beginning of this statement.

Principal If your broker-dealer is acting as principal in a transaction, your broker-dealer has sold to or bought from you the security, and may have received a profit from the transaction.

Purchase Cost Original cost including fees, commissions and less accrued interest of the quantity sold or redeemed. For transferred securities, this could be the purchase amount you or the former institution provided to us.

Purchase Cost may be adjusted to reflect corporate actions, such as stock splits, mergers, spin-offs or other events. N/A is displayed when the information is incomplete or missing and is treated as zero when calculating totals. *Transferred securities may not be included in Purchase Cost.

Regulation All transactions are subject to the constitution, rules, regulations, customs, usages, rulings and interpretations of the exchange or market—and its clearing house, if any—where the transactions are executed, and of the financial industry Regulation Authority (FINRA).

Reinvestment The dollar amount of mutual fund distributions, money market fund income, or dividends on other securities shown on your statement may have been reinvested in additional shares. You will not receive confirmations for these reinvestment transactions. However, you may request information on these transactions by writing to LPL Financial. LPL will also, if requested, furnish you with the time of execution and the name of the person from whom your security was purchased.

Statement of Financial Condition LPL Financial's financial statement is available for inspection at our office. We will mail a copy to you upon written request.

Sweep Option Your account may provide for a daily sweep into an Insured Cash Account. If you have any questions about your sweep option, including rates or the depository institutions currently participating in the sweep option, or you would like to change your sweep option, please contact your financial advisor.

LPL Financial LLC is an affiliate of LPL Financial Holdings Inc.