

UNITED STATES HOUSE OF REPRESENTATIVES

Form A

**HAND
DELIVERED** page 1 of 4**2013 FINANCIAL DISCLOSURE STATEMENT**

For Use by Members, Officers, and Employees

LEGISLATIVE RESOURCE CENTER

2014 MAY 14 PM 4:44

OFFICE OF THE CLERK
U.S. HOUSE OF REPRESENTATIVESName: Charles J. Fleischmann Daytime Telephone: 202-225-3271

FILER STATUS	<input checked="" type="checkbox"/> Member of or Candidate for U.S. House of Representatives	State: <u>TN</u> District: <u>03</u>	Officer or Employee
REPORT TYPE	<input checked="" type="checkbox"/> 2013 Annual (Due: May 15, 2014)	<input type="checkbox"/> Amendment	<input type="checkbox"/> Termination Date:

PRELIMINARY INFORMATION – ANSWER EACH OF THESE QUESTIONS

A. Did you, your spouse, or your dependent child: a. Own any reportable asset that was worth more than \$1,000 at the end of the reporting period? or b. Make more than \$200 in unearned income from any reportable asset during the reporting period?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	F. Did you have any reportable agreement or arrangement with an outside entity during the reporting period or in the current calendar year up through the date of filing?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
B. Did you, your spouse, or your dependent child purchase, sell, or exchange any securities or reportable real estate in a transaction exceeding \$1,000 during the reporting period?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	G. Did you, your spouse, or your dependent child receive any reportable gift(s) totaling more than \$350 in value from a single source during the reporting period?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
C. Did you or your spouse have "earned" income (e.g., salaries, honoraria, or pension/IRA distributions) of \$200 or more during the reporting period?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	H. Did you, your spouse, or your dependent child receive any reportable travel or reimbursements for travel totaling more than \$350 in value from a single source during the reporting period?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
D. Did you, your spouse, or your dependent child have any reportable liability (more than \$10,000) at any point during the reporting period?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	I. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article during the reporting period?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
E. Did you hold any reportable positions during the reporting period or in the current calendar year up through the date of filing?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	ATTACH THE CORRESPONDING SCHEDULE IF YOU ANSWER "YES"	

IPO, 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 during the reporting period? If you answered "yes" to this question, please contact the Committee on Ethics for further guidance.	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 that benefits you, your spouse, or dependent child?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
EXEMPTION – 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 A - ASSETS & "UNEARNED INCOME"

Name: Charles J. Fleischmann

Page 2 of 4

SCHEDULE A – ASSETS & “UNEARNED INCOME”

Name: Charles J. Fleischmann

Page 3 of 4

BLOCK A Asset and/or Income Source	BLOCK B Value of Asset	BLOCK C Type of Income	BLOCK D Amount of Income												BLOCK E Transaction
			A	B	C	D	E	F	G	H	I	J	K	L	
SP. DC. JT	ASSET NAME EIF		None												
			\$1-\$100												
			\$1,001-\$15,000												
			\$15,001-\$50,000												
			\$50,001-\$100,000												
			\$100,001-\$250,000												
			\$250,001-\$500,000												
			\$500,001-\$1,000,000												
			\$1,000,001-\$5,000,000												
			\$5,000,001-\$25,000,000												
			\$25,000,001-\$50,000,000												
			\$50,000,001-\$200,000												
			Spouse/DC Asset over \$1,000,000*												
			DIVIDENDS												
			RENT												
			INTEREST												
			CAPITAL GAINS												
			EXCEPTED/BLIND TRUST												
			TAKEOVER/SELL												
			Other Type of Income (Specify: e.g., Partnership Income or Farm Income)												
			Note												
			\$1-\$200												
			\$201-\$1,000												
			\$1,001-\$2,500												
			\$2,501-\$5,000												
			\$5,001-\$15,000												
			\$15,001-\$50,000												
			\$50,001-\$100,000												
			\$100,001-\$250,000												
			\$250,001-\$500,000												
			\$500,001-\$1,000,000												
			\$1,000,001-\$5,000,000												
			\$5,000,001-\$25,000,000												
			Spouse/DC Asset with Income over \$1,000,000*												
															P, S, S(part), or E

Use additional sheets if more space is required.

SCHEDULE B – TRANSACTIONS

Name: Charles J. Fleischmann

Page 4 of 4

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

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

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

SP, DC, JT	Asset	Type of Transaction	Date	Amount of Transaction							K
				A	B	C	D	E	F	G	
SP	Example Mega Corp. Stock	Purchase									
JT	Benjamin Edwards Accounts - Attachments (1,2,3 & 4)	Sale									
JT	Interest in Fleischmann & Fleischmann Attorneys	Partial Sale									
		Exchange									
		Check Box if Capital Gain Exceeded \$200									
				\$1001-\$15,000							
					\$15,001-\$50,000						
						\$50,001-\$100,000					
							\$100,001-\$250,000				
								\$250,001-\$500,000			
									\$500,001-\$1,000,000		
										\$1,000,001-\$5,000,000	
											\$5,000,001-\$25,000,000
											\$25,000,001-\$50,000,000
											Over \$50,000,000
											Over \$100,000,000 (Leave Blank)

Use additional sheets if more space is required.

SCHEDULE C – EARNED INCOME

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

The source and amount of any honoraria; list only the source for other spouse earned income exceeding \$1,000. See examples below.

INCOME LIMITS AND PROHIBITED INCOME: The 2013 limit on net welfare earned income for Medicaid recipients is \$1,000 per month. This limit does not apply to individuals who receive SSI or SSDI benefits.

types of income (notably honoraria, director's fees, and payments for professional services involving a fiduciary relationship) were totally prohibited.

Source (include date of receipt for honoraria)

1

Civil War Roundtable (Oct. 2)
Ontario County Board of Education

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

Use additional sheets if more space is required.

SCHEDULE C – EARNED INCOME

Name:

Page _____ of _____

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. government) totaling \$200 or more during the reporting period. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding \$1,000. See examples below.

EXCLUDE: Military pay (such as National Guard or Reserve pay), federal retirement programs, and benefits received under the Social Security Act.

INCOME LIMITS and PROHIBITED INCOME: The 2013 limit on outside earned income for Members and employees compensated at or abovebase

types of income (notably honoraria, director's fees, and payments for professional services involving a fiduciary relationship) were totally prohibited.

Source (include date of receipt for honoraria)	Type	Amount
Keene State	Approved Teaching Fee	\$5,000
State of Maryland	Legislative Pension	\$18,000
Civil War Roundtable (Oct. 2)	Spouse Speech	\$1,000
Ontario County Board of Education	Spouse Salary	N/A

SCHEDULE D – LIABILITIES

Report liabilities of over \$10,000 owed to any one creditor **at any time** during the reporting period. **Members:** Members are required to report all liabilities secured by real property including mortgages on their personal residence. **Exclude:** Any mortgage on your personal residence (unless you rent it out or are a Member); loans secured by automobiles, household furniture, or appliances; liabilities of a business in which you own an interest (unless you are personally liable); and liabilities owed to you by a spouse or the child, parent, or sibling of you or your spouse. Report a **revolving charge account** (i.e., credit card) only if the balance at the close of reporting period exceeded \$10,000.

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

Report liabilities of over \$10,000 owed to any one creditor at any time during the reporting period. Members: Members are required to report all liabilities secured by real property including mortgages on their personal residence. Exclude: Any mortgage on your personal residence (unless you rent it out or are a Member); loans secured by automobiles, household furniture, or appliances; liabilities of a business in which you own an interest (unless you are personally liable); and liabilities owed to you by a spouse or the child, parent, or sibling of you or your spouse. Report a revolving charge account (i.e., credit card) only if the balance at the close of reporting period exceeded \$10,000.									
SP DC, JR		Creditor		Date Liability Incurred MO/YR	Type of Liability	Amount of Liability			
A	B	C	D	E	F	G	H	I	K
					\$10,001-\$15,000				
					\$15,001-\$50,000				
					\$50,001-\$100,000				
					\$100,001-\$250,000				
					\$250,001-\$500,000				
					\$500,001-\$1,000,000				
					\$1,000,001-\$5,000,000				
					\$5,000,001-\$25,000,000				
					\$25,000,001-\$50,000,000				
					Over \$50,000,000				
					Over \$1,000,000* (Spouse/DC Liability)				
Example	First Bank of Wilmington, DE	5/98	Mortgage on Rental Property, Dover, DE						

SCHEDULE E – POSITIONS

Report all positions, compensated or uncompensated, held during the current or prior calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, nonprofit organization, labor organization, or educational or other institution other than the United States. **Exclude:** Positions listed in Schedule C; positions held in any religious, social, fraternal, or political entities (such as political parties and campaign organizations); and positions solely of an honorary nature.

Use additional sheets if more space is required.

SCHEDULE D – LIABILITIES

Name: _____ Page _____ of _____

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

Creditor		Date Liability Incurred MO/YR	Type of Liability	Amount of Liability
Example	First Bank of Wilmington, DE	5/98	Mortgage on Rental Property, Dover, DE	\$10,001-\$15,000 B
				\$15,001-\$50,000 C
				\$50,001-\$100,000 D
				\$100,001-\$250,000 E
				\$250,001-\$500,000 F
				\$500,001-\$1,000,000 G
				\$1,000,001-\$5,000,000 H
				\$5,000,001-\$25,000,000 I
				\$25,000,001-\$50,000,000 J
				Over \$50,000,000 K
				Over \$1,000,000 (Subsequent Liabilities)

SCHEDULE E – POSITIONS

Report all positions, compensated or uncompensated, held during the current or prior calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, nonprofit organization, labor organization, or educational or other institution other than the United States. Exclude: Positions listed in Schedule C; positions held in any religious, social, fraternal, or political entities (such as political parties and campaign organizations); and positions solely of an honorary nature.

Use additional sheets if more space is required.

SCHEDULE F – AGREEMENTS

Name _____

Page _____ of _____

Identify the date, parties to, and general terms of any agreement or arrangement that you have with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

SCHEDULE G - GIFTS

Report the source (including name, city, and state), a brief description, and the value of all gifts totaling more than \$350 received by you, your spouse, or a dependent child from any source during the year. **Exclude:** Gifts from relatives, gifts of personal hospitality from an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of \$140 or less need not be added towards the \$350 disclosure threshold. **Note:** The gift rule (House Rule 25, clause 5) prohibits acceptance of gifts except as specifically provided in the rule.

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

Use additional sheets if more space is required.

SCHEDULE H – TRAVEL PAYMENTS and REIMBURSEMENTS

Name: _____ Page _____ of _____

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totaling more than \$350 received by you, your spouse, or your dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense. Disclosure is required regardless of whether the expenses were paid directly by the sponsor.

EXCLUDE: Privately-sponsored travel approved by the Ethics Committee, if post-travel disclosure was filed with the Clerk; travel-related expenses provided by federal, state, and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (FGDA, 5 U.S.C. § 7342); political travel that is required to be reported under the Federal Election Campaign Act; travel provided to a spouse or dependent child that is totally independent of his or her relationship to the filer.

Use additional sheets if more space is required.

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

Name: _____
Page _____ of _____

List the source, activity (*i.e.*, speech, appearance, or article), date, and amount of any payment made by the sponsor of an event to a charitable organization in lieu of paying an honorarium to you. A separate confidential list of charities receiving such payments must be filed directly with the Committee on Ethics.

Use additional sheets if more space is required.

**FILER NOTES
(Optional)**

Name: _____

Page _____ of _____

NOTE NUMBER	NOTES

Use additional sheets if more space is required.

Attachment 1

December 31, 2013

Summary of Brokerage Accounts Held Through Benjamin Edwards & Co.

<u>Account #</u>	<u>Value</u>	<u>Dividends and Interest</u>	<u>Capital Gain</u>	<u>Gain/(Loss) on Investment Sale</u>	<u>Total Income</u>	<u>Proceeds from Investment Sales**</u>	<u>Detail on Attachment 2</u>
516,388.00	23,999.56			17,777.73	41,777.29	198,397.88	Detail on Attachment 2
204,631.20	12.09	81,486.91			81,489.00	81,486.91	Detail on Attachment 3
75,357.91	2,360.21			2,225.14	4,585.35	42,022.31	Detail on Attachment 4
	26.73				26.73		Detail on Attachment 5
		6,454.59		(376.95)	6,077.64	14,623.05	Detail on Attachment 6
Totals	1,014,035.90	32,853.18	81,486.91	19,625.92	133,966.01	336,530.15	

* Gross sales proceeds from transactions reported on Schedule IV
 **Account -04483 was fully transferred to account -1695 during February 2013



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

SEP

Account Statement

Account Number:

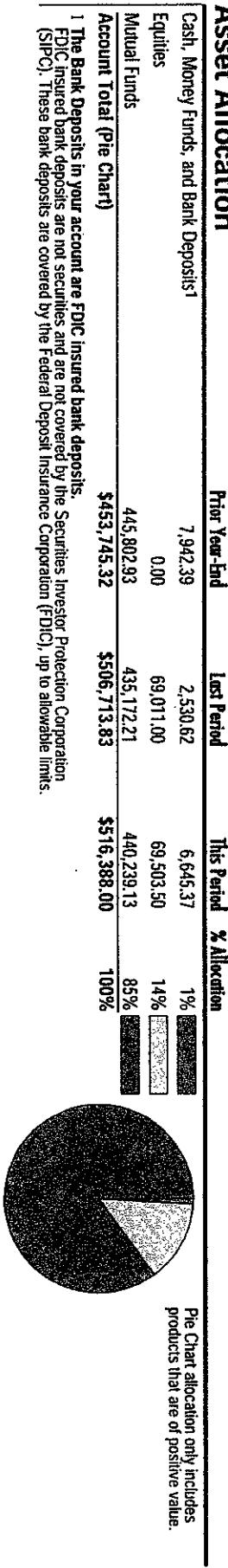
Statement Period: 12/01/2013 - 12/31/2013

Valuation at a Glance

	Prior Year-End	Last Period	This Period	% Allocation	Year-to-Date
Beginning Account Value	\$506,713.83				\$453,745.32
Cash Withdrawals	-36.73				-121.89
Dividends/Interest	14,907.21				23,999.56
Fees	0.00				-5,279.95
Change in Account Value	-5,196.31				44,044.96
Ending Account Value	\$516,388.00				\$516,388.00
Estimated Annual Income					\$11,696.12

Your Financial Consultant:
WARD PETTY AND JOE PETTY
(423) 668-5411

Asset Allocation



ATTACHMENT 2



Additional Information

	This Period	Year-to-Date
Securities Bought and Sold	\$10,755.73	\$19,894.74
Short-Term Gain/Loss	0.00	7,757.63
Long-Term Gain/Loss	0.00	-2,084.22
Net Gain/Loss	0.00	5,673.41
		54,039.97

Client Service Information

Your Financial Consultant:	S38	Contact Information
WARD PETTY AND JOE PETTY 345 FRAZIER SUITE 205 CHATTANOOGA TN 37405-4121		Telephone Number: (423) 668-5411 Fax Number: (423) 668-5412

Summary of Gains and Losses

	This Period	Revised	Unrevised
Short-Term Gain/Loss	0.00	7,757.63	7,797.53
Long-Term Gain/Loss	0.00	-2,084.22	46,242.44
Net Gain/Loss	0.00	5,673.41	54,039.97

This summary excludes transactions where cost basis information is not available.

Your Account Information

Investment Objective

Investment Objective: MODERATE GROWTH

Risk Exposure: NONE SPECIFIED

Please review your investment objective. If you wish to make a change or have any questions please contact your Financial Consultant.

Retirement Information

Year-End Fair Market Value (12/31/2013): \$56,388.00

The year-end fair market value is furnished to the Internal Revenue Service. Your fair market value may change based on transaction or asset valuation adjustments made after 12/31/2013.

Tax Lot Disposition Method

Default Method for Mutual Funds: FIRST IN FIRST OUT

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

Default Method for all Other Securities: FIRST IN FIRST OUT

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Financial Consultant for more information.

Client Account Beneficiary Information

Beneficiary Name	Primary / Contingent	Relationship to Account Holder(s)	Allocation Percent
	PRIMARY	SPouse	100.00

Disclosures and Other Information:

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

ATTACHMENT 2



Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Equities 14.00% of Portfolio								
Common Stocks								
ABBOTT LABS COM								
Dividend Option: Cash								
11/26/13 *	750,000	38.1700	28,627.50	38.3300	28,747.50	120.00	660.00	2.29%
CISCO SYSTEMS INC								
Dividend Option: Cash								
01/30/13 *	400,000	20.6150	8,245.80	22.4300	9,972.00	726.20	272.00	3.03%
ORACLE CORP COM								
Dividend Option: Cash								
07/03/13 *	400,000	30.0700	12,028.00	38.2600	15,304.00	3,276.00	192.00	1.25%
POTASH CORP OF SASKATCHEWAN INC								
Dividend Option: Cash								
08/26/13 *	500,000	30.6700	15,335.00	32.9600	16,480.00	1,145.00	700.00	4.24%
Total Common Stocks			\$64,236.30	\$69,503.50	\$5,267.20		\$1,824.00	
Total Equities								
Mutual Funds 85.00% of Portfolio								
ALGER SPECTRA FUND CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
Multiple "Y"	Total Noncovered	1,399,029						
ALLIANZGI NFI INTERNATIONAL VALUE FUND CLASS D								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
01/30/13 *	905,387	22.0900	21,326.24	17.5100	24,497.00	3,170.76		
BLACKROCK GLOBAL ALLOCATION FUND INC CLASS A								
Open End Fund								
Dividend Option: Reinvest; Capital Gains Option: Reinvest								
Multiple "Y"	Total Noncovered	2,813,135						
FIRST EAGLE GLOBAL FUND CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
19/15/13 *	380,170	.3300	20,000.00	23.0900	20,905.39	905.39	336.06	1.60%
ATTACHMENT 2								
Account Number: SEP FBO CHARLES J FLEISCHMANN	Go Paperless	Ask About E-Delivery						



Rated Excellent
Seven Years In A Row
DOLLAR RATED COMMUNICATIONS



BENJAMIN F. EDWARDS & CO.
 INVESTMENTS for GENERATIONS
 One North Brentwood Blvd. Suite 850
 Saint Louis, MO 63105
 314-726-1500

SEP
Account Statement

Statement Period: 12/01/2013 - 12/31/2013

Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds (continued)								
FIRST EAGLE GLOBAL FUND CLASS A (continued)								
Multiple "Y"	Total Noncovered	47,1850	53,666.33	53,6100	60,973.92	7,307.59		
		1,137.361						
IVY HIGH INCOME FUND CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
Multiple "Y"	Total Noncovered	8,1720	51,459.21	8,6400	54,407.83	2,948.62		
		6,297.203						
NY ASSET STRATEGY FUND CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
01/31/12 *	2,064.410	24,2200	50,000.00	32,0200	66,102.41	16,102.41		
JP MORGAN INCOME BUILDER FUND CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
06/28/13 *	3,048.780	9,8400	30,000.00	10,2900	31,371.95	1,371.95		
LOOMIS SAYLES BOND FUND RETAIL CLASS								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
Multiple "Y"	Total Noncovered	14,4030	50,232.29	15,0900	52,629.20	2,396.91		
		3,487.687						
MARSCO FLEXIBLE CAPITAL FUND								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
Multiple "Y"	Total Noncovered	14,8010	35,955.83	18,0300	43,799.68	7,843.85		
		2,429.267						
MUTUAL SERIES EUROPEAN CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
Multiple "Y"	Total Noncovered	23,4030	14,907.97	24,2100	15,422.16	514.19		
		6,370.16						

ATTACHMENT 2



Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds (continued)								
TEMPLETON GLOBAL BOND FUND ADVISOR CLASS								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
Multiple: ^y	Total Noncovered	12,9770	10,038.36	13,0900	10,125.42	87.06	396.97	3.92%
Total Mutual Funds	773,523		\$391,466.36		\$440,239.13	\$48,772.77	\$9,867.74	
Total Portfolio Holdings		\$462,318.03		\$516,388.00	\$54,139.97	\$0.00	\$11,696.12	
		Cost Basis		Market Value	Unrealized Gain/Loss	Accrued Interest	Estimated Interest	

* Noncovered under the cost basis rules as defined below.

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L.110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
- Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.

^y This line is an aggregation of shares in this position, representing shares acquired at different times and/or dates. This summary is a sum of these shares and does not represent cost basis calculated using the average cost accounting method.

Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from sources which we believe to be reliable. Pershing may not use the closing price of the particular exchange or marketplace where your position was purchased as the "Market Price." Securities for which a price is not available are marked "N/A" and are omitted from the Total. The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

Reinvestment
The dollar amount of Mutual Fund distributions, Money Market Fund dividends, interest income, and Reinvestment Income, is divided among the securities shown on your statement. The amount may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.



ATTACHMENT 2



BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
 One North Brentwood Blvd, Suite 800
 Saint Louis, MO 63105
 314-726-1600

SEP
Account Statement

Statement Period: 12/01/2013 - 12/31/2013

Portfolio Holdings Disclosures (continued)

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositaries) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Trades Not Settled

Settlement Date	Trade Date	Activity Type	Description	Quantity	Price	Accrued Interest	Settlement Amount
01/06/14	12/31/13	Buy	REALTY INCOME CORP COM	150,000	37.3000	0.30	-5,596.20
Total Amount of Trades Not Settled							-\$5,596.20

Schedule of Realized Gains and Losses Year-to-Date

Disposition Date	Acquisition Date	Disposition Transaction	Description	Quantity	Cost Basis	Proceeds	Reduced Gain/Loss/Disallowance
Short Term							
01/16/13	01/31/12*	SELL	NUVEEN TACTICAL MKT TFS FUND CLASS A Security Identifier: NTMAX First In First Out	4,496.403	50,000.00	50,224.82	224.82
01/16/13	12/17/12*	SELL	NUVEEN TACTICAL MKT TFS FUND CLASS A Security Identifier: NTMAX First In First Out	7,340	82.28	81.99	-0.29
01/16/13	12/17/12*	SELL	NUVEEN TACTICAL MKT TFS FUND CLASS A Security Identifier: NTMAX First In First Out	4,053	52.16	51.97	-0.19
05/28/13	01/30/13*	SELL	MICROSOFT CORP COM Security Identifier: MSFT First In First Out	1,000,000	27,965.50	34,350.00	6,384.50

Schedule of Realized Gains and Losses Year-to-Date (continued)

Disposition Date	Acquisition Date	Disposition Transaction	Description	Quantity	Cost Basis	Proceeds	Realized Gain/Loss/ Disallowance
Short Term (continued)							
06/28/13	09/20/12 *	SELL First In First Out	PIMCO GLOBAL MULTI A CLASS D Security Identifier: PGMDX	1,568	18.10	16.34	-1.76
06/28/13	12/12/12 *	SELL First In First Out	PIMCO GLOBAL MULTI A CLASS D Security Identifier: PGMDX	8,723	100.31	90.89	-9.42
06/28/13	12/27/12 *	SELL First In First Out	PIMCO GLOBAL MULTI A CLASS D Security Identifier: PGMDX	24,974	284.45	260.23	-24.22
06/28/13	12/31/12 *	SELL First In First Out	PIMCO GLOBAL MULTI A CLASS D Security Identifier: PGMDX	2,331	26.69	24.29	-2.40
06/28/13	03/21/13 *	SELL First In First Out	PIMCO GLOBAL MULTI A CLASS D Security Identifier: PGMDX	7,031	79.52	73.26	-6.26
06/28/13	06/20/13 *	SELL First In First Out	PIMCO GLOBAL MULTI A CLASS D Security Identifier: PGMDX	6,930	71.86	72.21	0.35
11/26/13	06/28/13 *	SELL First In First Out	TEVA PHARMACEUTICAL LTD ADR ISIN#US8816242098 Security Identifier: TEVA	750.000	29,115.00	30,307.50	1,192.50
Total Short Term				\$107,795.87	\$115,553.50	\$7,757.63	
Long Term							
06/28/13	01/31/12 *	SELL First In First Out	NY ASSET STRATEGY N NITIES FUND CLASS A Security Identifier: IN0AX	2,901.354	30,000.00	30,203.10	203.10
06/28/13	01/31/12 *	SELL First In First Out	PIMCO GLOBAL MULTI A CLASS D Security Identifier: PGMDX	2,240.143	25,000.00	23,342.29	-1,657.71
07/29/13	01/31/12 *	SELL First In First Out	PIMCO ALL ASSET ALL FUND CLASS D Security Identifier: PAUDX	1,395.023	14,633.79	14,298.99	-334.80
08/26/13	01/31/12 *	SELL First In First Out	TEMPLETON GLOBAL BON ISOR CLASS Security Identifier: TGBAX	1,179.245	15,294.81	15,000.00	-294.81
Total Long Term				\$84,928.60	\$82,844.38	-\$2,084.22	
Total Short Term and Long Term				\$192,724.47	\$198,397.88	\$5,673.41	

* Noncovered under the cost basis rules as defined below.

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L.110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
- Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.

ATTACHMENT 2



Rated Excellent
Seven Years in a Row
DIALEARN RATED COMMUNICATIONS
EXCELLENCE



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

SEP
Account Statement

Statement Period: 12/01/2013 - 12/31/2013

Schedule of Realized Gains and Losses Year-to-Date (continued)

This Schedule may not reflect all cost basis adjustments necessary for tax reporting purposes, especially for noncovered securities. Adjustments to cost basis may have been made for prior income received and subsequently reclassified by the issuer as a return of capital. In addition, corporate action events may require adjustments to your original cost basis. Return of capital information and cost basis information, as it relates to corporate actions, has been obtained from sources we believe to be reliable. Adjustments to cost basis can be made after year-end, in particular, for return of capital adjustments, but may also include adjustments for corporate action events. Therefore there may be differences in cost basis reflected on your monthly client brokerage statement at year end versus any subsequent reports, including your 1099-B or online displays you may have available to you. When you report your cost basis on your tax return, it should be verified using all of your own records. In particular, there may be other adjustments which you need to make, but are not required to be made by Pershing as it relates to H.R. 1424. You should consult with your tax advisor in order to properly report your gain or loss for tax purposes. Pershing shall not be responsible for and makes no representations or warranties with respect to the accuracy of any information that you report to the IRS or other taxing authorities, and, accordingly, disclaims any and all liability that may arise with respect to your use and reliance on the information provided herein for such reporting.

Please refer to the Your Account Information Section in your brokerage account statement for your account's existing tax lot disposition method. The disposition method is the method which you have selected to use in the disposal of each tax lot of the securities held in your account. If you do not select a method, your account will be defaulted to First In, First Out (FIFO). Your account's selected tax lot method will be used to determine the cost basis for calculating gain and/or loss, unless another method was selected at the time of the security disposal, and this may be reported on the IRS Form 1099-B.

Activity Summary (All amounts shown are in base currency: USD)

Credits	This Period	Year-to-Date	Debits	This Period	Year-to-Date
Securities			Securities		
Securities Bought	0.00	0.00	Securities Bought	-41,063.23	-218,292.62
Securities Sold	30,307.50	198,397.88	Securities Sold	0.00	0.00
Total Securities	\$30,307.50	\$198,397.88	Total Securities	-\$41,063.23	-\$218,292.62
Dividends and Interest			Dividends and Interest		
Distributions	\$2,802.89	\$11,895.24	Distributions	\$0.00	\$0.00
Fees	\$12,104.32	\$12,104.32	Fees	\$0.00	-\$5,279.95
Taxes Withheld	\$0.00	\$0.00	Taxes Withheld	-\$36.73	-\$72.95
Cash	0.00	0.00	Cash	0.00	-.48.94
Withdrawals	0.00	0.00	Withdrawals	\$0.00	-\$48.94
Total Cash	\$0.00	\$0.00	Total Cash	-\$4,203.94	-\$63,337.84
FDIC Insured Bank Deposits			FDIC Insured Bank Deposits		
Total Credits	\$45,244.71	\$286,701.30	Total Debts	-\$45,214.71	-\$287,032.30

ATTACHMENT 2

Transactions in Date Sequence

Process/ Trade/ Settlement Transaction	Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
12/02/13	11/26/13	PURCHASED ABT	ABBOTT LABS COM UNSOLICITED ORDER DISCRETION EXERCISED PERSHING LLC MAKES A MKT IN THIS SEC & ACTED AS PRINCIPAL	750.000	38.1700		-28,627.50	USD
12/02/13	11/26/13	SOLD TEVA	TEVA PHARMACEUTICAL INDUSTRIES LTD ADR ISIN#US88162420981 UNSOLICITED ORDER DISCRETION EXERCISED PERSHING LLC MAKES A MKT IN THIS SEC & ACTED AS PRINCIPAL	-750.000	40.4100		30,307.50	USD
12/02/13		CASH DIVIDEND RECEIVED WHMAX	IVY HIGH INCOME FUND CLASS A FOR ACCRUAL PERIOD ENDING 11/27/13	330.29	USD			
12/02/13		CASH DIVIDEND RECEIVED INBAX	JP MORGAN INCOME BUILDER FUND CLASS A 3048.7800 SHRS RD 11/27 PD 12/02/13	94.51	USD			
12/03/13		FDIC INSURED BANK DEPOSIT USD999997	DEUTSCHE BANK INS DEPOSIT PROGRAM E 750 SHRS TEVA PHARMACEUTICAL INDUSTRIES LTD ADR ISIN#US8816242098 RD 11/20 PD 12/03/13	-2,104.80	USD			
12/03/13		FOREIGN SECURITY DIVIDEND RECEIVED TEVA	TEVA PHARMACEUTICAL INDUSTRIES LTD ADR ISIN#US8816242098 RD 11/20 PD 12/03/13 TAX @ 0.0489780 750 SHS	244.89	USD			
12/03/13		FOREIGN TAX WITHHELD AT THE SOURCE	DEUTSCHE BANK INS DEPOSIT PROGRAM E	-36.73	USD			
12/04/13		TEVA	DEUTSCHE BANK INS DEPOSIT PROGRAM E	-208.16	USD			
12/04/13		FDIC INSURED BANK DEPOSIT REINVESTED 250990041	DEUTSCHE BANK INS INTEREST REINVESTED	-0.17	USD			
12/13/13		FDIC INSURED BANK DEPOSITS INTEREST RECEIVED 250990041	DEUTSCHE BANK INS INTEREST CREDITED	0.17	USD			
12/16/13		LONG TERM CAPITAL GAIN DISTRIBUTION WHMAX	IVY HIGH INCOME FUND CLASS A FOR ACCRUAL PERIOD ENDING 12/12/13	467.69	USD			
12/16/13		SHORT TERM CAPITAL GAIN DISTRIBUTION WHMAX	IVY HIGH INCOME FUND CLASS A FOR ACCRUAL PERIOD ENDING 12/12/13	355.62	USD			
12/16/13		REINVEST CASH INCOME WHMAX	IVY HIGH INCOME FUND CLASS A SHRS PURCH. AT \$8,64.00 FOR AURAL ERIOD ENDING 12/12/13	54.131	USD			
12/16/13		CASH DIVIDEND RECEIVED WASAX	IVY ASSET ST LIFE FUND CLASS A FOR 2004.4000 SHRS RD 11/11 PD 12/12/13	-467.69	USD			
12/17/13		FDIC INSURED BANK DEPOSIT USD999997	DEUTSCHE BANK INS DEPOSIT PROGRAM E	-355.62	USD			
				309.66	USD			
				-309.66	USD			



Faxed Excellent Seven Years In A Row
DOUBLED RATED COMMUNICATIONS EXCELLENCE

Charting Through Pershing LLC, a wholly owned subsidiary of The Bank of New York Mellon Corporation (BNY Mellon)

A T
A
N
C
H
M
E
N
T



BENJAMIN F. EDWARDS & CO.
INVESTMENTS FOR GENERATIONS
One North Brentwood Blvd., Suite 800
Saint Louis, MO 63105
314-726-1600

SEP
Account Statement

Statement Period: 12/01/2013 - 12/31/2013

Transactions in Date Sequence (continued)

Process/ Trade/ Settlement Date	Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
12/17/13		LONG TERM CAPITAL GAIN DISTRIBUTION	LOOMIS SAYLES BOND FUND RETAIL CLASS 3472.2220 SHRS RD 12/13 PD 12/17/13				232.29	USD
12/17/13		CASH DIVIDEND RECEIVED	LOOMIS SAYLES BOND FUND RETAIL CLASS 3472.2220 SHRS RD 12/13 PD 12/17/13				379.51	USD
12/17/13		REINVEST CASH INCOME	LOOMIS SAYLES BOND FUND RETAIL CLASS 3472.2220 SHRS SHRS PURCH. AT \$15.02000 RD 12/13 PD 12/17/13				-232.29	USD
12/17/13		LONG TERM CAPITAL GAIN DISTRIBUTION	TEMPLETON GLOBAL BOND FUND ADVISOR CLASS 773.3380 SHRS RD 12/13 PD 12/18/13				2.40	USD
12/17/13		TGBAX REINVEST CASH INCOME	TEMPLETON GLOBAL BOND FUND ADVISOR CLASS 773.3380 SHRS RD 12/13 PD 12/18/13	0.185			-2.40	USD
12/18/13		FDIC INSURED BANK DEPOSIT USD999997	DEUTSCHE BANK INS DEPOSIT PROGRAM E 773.3380 SHRS RD 12/13 PD 12/18/13				-379.51	USD
12/18/13		LONG TERM CAPITAL GAIN DISTRIBUTION	BLACKROCK GLOBAL ALLOCATION FUND INC CLASS A 2673.4540 SHRS RD 12/16 PD 12/18/13				1,900.02	USD
12/18/13		MDLOX CASH DIVIDEND RECEIVED	BLACKROCK GLOBAL ALLOCATION FUND INC CLASS A 2673.4540 SHRS RD 12/16 PD 12/18/13				331.41	USD
12/18/13		MDLOX SHORT TERM CAPITAL GAIN DISTRIBUTION	BLACKROCK GLOBAL ALLOCATION FUND INC CLASS A 2673.4540 SHRS RD 12/16 PD 12/18/13				676.73	USD
12/18/13		MDLOX REINVEST CASH INCOME	BLACKROCK GLOBAL ALLOCATION FUND INC CLASS A 2673.4540 SHRS SHRS PURCH. AT \$20.82000 RD 12/16 PD 12/18/13	15.918			-331.41	USD
12/18/13		MDLOX REINVEST CASH INCOME	BLACKROCK GLOBAL ALLOCATION FUND INC CLASS A 2673.4540 SHRS SHRS PURCH. AT \$20.82000 RD 12/16 PD 12/18/13	91.259			-1,900.02	USD
12/18/13		REINVEST CASH INCOME	BLACKROCK GLOBAL ALLOCATION FUND INC CLASS A 2673.4540 SHRS SHRS PURCH. AT \$20.82000 RD 12/16 PD 12/18/13		-676.73		-676.73	USD
12/18/13		GASH DIVIDEND RECEIVED	TEMPLETION GLOBAL BOND FUND ADVISOR CLASS 773.3380 SHRS RD 12/13 PD 12/18/13				69.83	USD



Transactions in Date Sequence (continued)

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
12/19/13		FIDIC INSURED BANK DEPOSIT	DEUTSCHE BANK INS DEPOSIT PROGRAMME				-69.83	USD
12/19/13		USD999997	ALGER SPECTRA FUND CLASS A 1321.8770 SHRS RD				872.97	USD
		LONG TERM CAPITAL GAIN						
		DISTRIBUTION	12/17 PD 12/18/13					
12/19/13		SPECX						
		SHORT TERM CAPITAL GAIN						
		DISTRIBUTION	12/17 PD 12/18/13					
12/19/13		SPECX						
		REINVEST CASH INCOME	ALGER SPECTRA FUND CLASS A 1321.8770 SHRS SHRS PURCH. AT \$17.19000 RD 12/17 PD 12/18/13	26.368			-453.27	USD
12/19/13		SPECX						
		REINVEST CASH INCOME	ALGER SPECTRA FUND CLASS A 1321.8770 SHRS SHRS PURCH. AT \$17.19000 RD 12/17 PD 12/18/13	50.784			-872.97	USD
12/19/13		SPECX						
		LONG TERM CAPITAL GAIN	FIRST EAGLE GLOBAL FUND CLASS A 1099.7980 SHRS RD 12/16 PD 12/18/13				1,590.31	USD
		DISTRIBUTION						
12/19/13		SGENX						
		CASH DIVIDEND RECEIVED	FIRST EAGLE GLOBAL FUND CLASS A 1099.7980 SHRS RD 12/16 PD 12/18/13				721.47	USD
12/19/13		SGENX						
		SHORT TERM CAPITAL GAIN	FIRST EAGLE GLOBAL FUND CLASS A 1099.7980 SHRS RD 12/16 PD 12/18/13	361.83				
		DISTRIBUTION						
12/19/13		SGENX						
		REINVEST CASH INCOME	FIRST EAGLE GLOBAL FUND CLASS A 1099.7980 SHRS PURCH. AT \$51.97000 RD 12/16 PD 12/18/13	6.962			-361.83	USD
12/19/13		SGENX						
		REINVEST CASH INCOME	FIRST EAGLE GLOBAL FUND CLASS A 1099.7980 SHRS PURCH. AT \$51.97000 RD 12/16 PD 12/18/13	30.601			-1,590.31	USD
12/20/13		SGENX						
		FIDIC INSURED BANK DEPOSIT	DEUTSCHE BANK INS DEPOSIT PROGRAMME					
		USD999997	ALLIANZGI INF INTERNATIONAL VALUE FUND CLASS D 905.3870 SHRS RD 12/18 PD 12/19/13					
12/20/13		AFDX						
		CASH DIVIDEND RECEIVED	DEUTSCHE BANK INS DEPOSIT PROGRAMME					
12/23/13		FIDIC INSURED BANK DEPOSIT						
		USD999997	MARSICO FLEXIBLE CAPITAL FUND 2187.5500 SHRS RD 12/19 PD 12/20/13					
12/23/13		MECFX						
		LONG TERM CAPITAL GAIN	MARSICO FLEXIBLE CAPITAL FUND 2187.5500 SHRS RD 12/19 PD 12/20/13					
12/23/13		MECFX						
		DISTRIBUTION						
12/23/13		MECFX						
		REINVEST CASH INCOME	MARSICO FLEXIBLE CAPITAL FUND 2187.5500 SHRS PURCH. AT \$17.72000 RD 12/19 PD 12/20/13	120.871				
12/23/13		MECFX						
		REINVEST CASH INCOME	MARSICO FLEXIBLE CAPITAL FUND 2187.5500 SHRS PURCH. AT \$17.72000 RD 12/19 PD 12/20/13	120.871				
12/23/13		MECFX						
		LONG TERM CAPITAL GAIN	MUTUAL SERVICES EUPE 1000 CLASS 5190.800 SHRS RD 12/19 PD 12/24/13	811.02				
		DISTRIBUTION						
12/23/13		MECFX						
		TEMIX						



Rated Excellent
Seven Years In A Row
DAUBER RATED COMMUNICATIONS
EXCELLENCE

ATTACHMENT 2



BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
One North Brentwood Blvd., Suite 880
Saint Louis, MO 63105
314-726-1600

SEP
Account Statement

Statement Period: 12/01/2013 - 12/31/2013

Transactions in Date Sequence (continued)

Process/ Trade/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
12/23/13		SHORT TERM CAPITAL GAIN	MUTUAL SERIES EUROPEAN CLASS A 500.8020 SHRS RD 12/19 PD 12/24/13				96.95	USD
		DISTRIBUTION						
		TEMX						
12/23/13		REINVEST CASH INCOME	MUTUAL SERIES EUROPEAN CLASS A 500.8020 SHRS PURCH. AT \$23.76000 RD 12/19 PD 12/24/13	4.080	.96.95	.96.95	4.080	USD
		TEMX	MUTUAL SERIES EUROPEAN CLASS A 500.8020 SHRS PURCH. AT \$23.76000 RD 12/19 PD 12/24/13					
12/24/13		REINVEST CASH INCOME	MUTUAL SERIES EUROPEAN CLASS A 500.8020 SHRS PURCH. AT \$23.76000 RD 12/19 PD 12/24/13	34.134	.811.02	.811.02	27.800	USD
		TEMX	MUTUAL SERIES EUROPEAN CLASS A 500.8020 SHRS PURCH. AT \$23.76000 RD 12/19 PD 12/24/13					
12/26/13		CASH DIVIDEND RECEIVED	MUTUAL SERIES EUROPEAN CLASS A 500.8020 SHRS RD 12/19 PD 12/24/13				218.80	USD
		TEMX	MUTUAL SERIES EUROPEAN CLASS A 500.8020 SHRS RD 12/19 PD 12/24/13					
		FDIC INSURED BANK DEPOSIT	DEUTSCHE BANK INS DEPOSIT PROGRAM E USD999997				-218.80	USD
		Total Value of Transactions			\$0.00	\$0.00		

The price and quantity displayed may have been rounded.

Income and Expense Summary

	Current Period Tax Deferred	Year-to-Date Tax Deferred
Dividend Income		
Equities	244.89	1,421.35
Other Dividends	2,557.83	10,469.51
Interest Income		
FDIC Insured Bank Deposits		
Expenses		
Withholding Taxes		
Total Dividends, Interest, Income and Expenses	\$2,766.16	\$11,822.29
Distributions		
Long - Term Capital Gain Distributions	8,018.53	8,018.53
Short - Term Capital Gain Distributions	4,085.79	4,085.79
Total Distributions	\$12,104.32	\$12,104.32

Messages

FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC)-INSURED BANK DEPOSITS ARE NOT PROTECTED BY SECURITIES INVESTOR PROTECTION CORPORATION (SIPC). YOU MAY VIEW



Messages (continued)

CURRENT MONEY MARKET FUND RATES BY VISITING WWW.PERSHING.COM AND SELECTING THE LINK AT THE BOTTOM OF THE PAGE TITLED "MONEY MARKET MUTUAL FUND & FDIC-INSURED DEPOSITS PROGRAM RATES & BANK LISTS." PLEASE NOTE THAT WE MAY NOT OFFER ALL OF THE MONEY MARKET FUNDS LISTED ON THE PERSHING WEBSITE. Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Shares of a money market mutual fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money market mutual fund's prospectus or the bank deposit product's disclosure document or contact your investment professional for additional information.

Go Paperless!

When you choose electronic delivery of brokerage account statements and trade confirmations, there is no more searching through a file cabinet or shoebox to find what you're looking for as everything you need is located in one secure, online location. Switching your document delivery preferences takes just a moment and provides a level of convenience you're sure to appreciate.

If you currently have online access to your accounts through NetExchange Client, you can sign up for e-delivery of your statements and trade confirmations, as well as Mutual Fund, ETF and UIT prospectuses, by clicking on the Go Paperless button when you log in. If you do not have on-line access, please contact your financial consultant and the process can be expedited for you.

This convenient e-delivery service is available even if you don't desire access to daily positions, values, balances, and quotes. Contact your financial consultant and we can set up e-delivery for you.

Make the move to paperless today!

Benjamin F. Edwards & Co. is updating its client profile information to better serve your needs and to comply with new regulatory requirements (FINRA Rule 2111). As a result, your financial consultant may request up-to-date information regarding your goals, objectives and financial information.¹

MESSAGE REGARDING ROLLED-UP TAX LOTS

WHILE YOUR TAX LOTS HAVE BEEN ROLLED UP, ALL OF THE LOTS ARE STILL MAINTAINED. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, PLEASE CONTACT YOUR FINANCIAL CONSULTANT.

Important Information and Disclosures

The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for supervising the opening of accounts and maintaining account documents; the maintenance and, in certain instances, execution of securities orders; the assessment of the suitability of its transactions, where applicable; the rendering of investment advice, if any, to you and, generally, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances of your account may be directed to the Pershing customer service department at (212) 333-3333. All other inquiries regarding your account or activity should be directed to your financial institution. You may obtain information concerning your account or its statement at:
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial

PERSHING

B0097489CSF30010

PAR-02-CUT

Account Number: 1

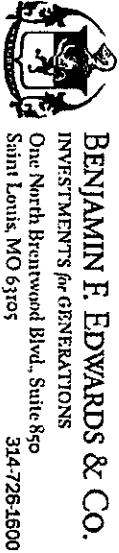
SEP FBO CHARLES J FLEISCHMANN

Go paperless
Ask about e-delivery



Rated Excellent
Seven Years in a Row
DIAL-BAR RATED COMMUNICATIONS
EXCELLENCE

Clearing Investments LLC, wholly owned subsidiary
of The Bank of New York Mellon Corporation (BNY Mellon)
Pershing LLC, member FINRA, NYSE, SIPC



BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
One North Brentwood Blvd., Suite 800
Saint Louis MO 63105
314-726-1500

SEP
Account Statement

Statement Period: 12/01/2013 - 12/31/2013

Important Information and Disclosures (continued)

THE ROLE OF HELSINKI (CONTINUED)

- Pershing is a member of the Securities Investor Protection Corporation (SIPC). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: www.pershing.com/strength_stability.html.
 - This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading), to your financial organization and Pershing, within ten days after receipt of this statement. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
 - Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: Pershing L.L.C.; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330. Errors and Omissions excepted.

- Arbitrators to this agreement are giving up the right to sue each other in court, including the right to a trial by jury except as provided by the rules of the arbitrator, furnish in which a claim is less than \$10,000.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 21 days before the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.

- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
 - The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330.

90097489C5F30010

PAR-02-CU'TR

Account Number:

Go paperless
ASK ABOUT E-DELIVERY



**RATED EXCELLENT
SEVEN YEARS IN A ROW**
**DALBAR RATED COMMUNICATIONS
EXCELLENCE**

ATTACHMENT 2

TRANSACTIONS

- ALL ORDERS AND TRANSACTIONS SHALL BE SOLELY FOR YOUR ACCOUNT AND RISK SHALL BE SUBJECT TO THE CONSTITUTION, RULES, REGULATIONS, CUSTOMS, USAGES, RULINGS AND INTERPRETATIONS OF THE EXCHANGE OR MARKET AND THE CLEARING FACILITY, IF ANY, WHERE INDUSTRY REGULATORY AUTHORITY AND TO ALL APPLICABLE LAWS AND REGULATIONS.
- TITLE TO SECURITIES SOLD TO YOU, WHERE PERSHING HAS ACTED AS PRINCIPAL, SHALL REMAIN WITH PERSHING UNTIL THE ENTIRE PURCHASE PRICE IS RECEIVED OR UNTIL THE SETTLEMENT DATE, WHICHEVER IS LATER.
- YOU MAY HAVE RECEIVED CONFIRMATIONS FOR TRANSACTIONS WHICH DO NOT APPEAR ON YOUR STATEMENT. IF SO, THE TRANSACTIONS WILL APPEAR ON YOUR NEXT PERIODIC STATEMENT. SUCH TRANSACTIONS MUST BE CONSIDERED BY YOU WHEN COMPUTING THE VALUE OF YOUR ACCOUNT. THIS IS ESPECIALLY TRUE IF YOU HAVE WRITTEN OPTIONS WHICH HAVE BEEN EXERCISED.
- FREE CREDIT BALANCES: ANY FREE CREDIT BALANCE CARRIED AND MAY BE USED IN THE CONDUCT OF PERSHING'S STATEMENT. THE RATE OF INTEREST CHARGED ON DEBIT BALANCES IN YOUR ACCOUNT REPRESENTS FROM TIME TO TIME DUE TO FLUCTUATIONS IN MONEY RATES OR OTHER REASONS. INTEREST IS COMPUTED AS DESCRIBED IN MATERIAL PREVIOUSLY FURNISHED TO YOU. PLEASE CONTACT YOUR FINANCIAL INSTITUTION IF YOU DESIRE ADDITIONAL COPIES.
- MARGIN INFORMATION: IF YOU MAINTAIN A MARGIN ACCOUNT, THIS IS A COMBINED STATEMENT OF YOUR GENERAL ACCOUNT AND A SPECIAL MEMORANDUM ACCOUNT MAINTAINED FOR YOU UNDER REGULATION OF THE BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM. THE PERMANENT RECORD OF THE SEPARATE ACCOUNT AS REQUIRED BY REGULATION T IS AVAILABLE FOR YOUR INSPECTION UPON REQUEST.
- TAX INFORMATION
- AFTER YEAR END, PERSHING IS REQUIRED TO PROVIDE TAX INFORMATION TO THE INTERNAL REVENUE SERVICE AND OTHER GOVERNMENTAL AUTHORITIES. AT THAT TIME PERSHING WILL PROVIDE THAT INFORMATION IN THE ANNUAL TAX INFORMATION STATEMENT TO YOU. USE THAT STATEMENT TO PREPARE YOUR TAX FILINGS. THE TAX STATEMENT ALSO INCLUDES OTHER USEFUL INFORMATION TO ASSIST IN ACCUMULATING THE DATA TO PREPARE YOUR TAX RETURNS.
- DIVIDENDS, INTEREST AND OTHER DISTRIBUTIONS SHOWN ON THIS STATEMENT WERE CLASSIFIED AS TAXABLE OR NONTAXABLE BASED ON CERTAIN INFORMATION KNOWN AS OF THE DISTRIBUTION DATE. THIS CLASSIFICATION IS SUBJECT TO CHANGE AND IS SOLELY INTENDED FOR USE AS GENERAL INFORMATION.
- PERSHING DOES NOT PROVIDE TAX, INVESTMENT OR LEGAL ADVISORY SERVICES AND NO ONE ASSOCIATED WITH PERSHING IS AUTHORIZED TO RENDER SUCH ADVICE. DO NOT RELY UPON ANY SUCH ADVICE. IF GIVEN, INVESTORS ARE ENCOURAGED TO CONSULT THEIR TAX ADVISORS TO DETERMINE THE APPROPRIATE TAX TREATMENT OF THEIR BUSINESS.
- GENERAL INFORMATION
- WHEREVER YOU ARE INDEBTED TO PERSHING LLC ("PERSHING") FOR ANY AMOUNT, ALL SECURITIES HELD BY IT FOR YOU IN ANY ACCOUNT IN WHICH YOU HAVE ANY INTEREST SHALL SECURE ALL YOUR LIABILITIES TO PERSHING, AND PERSHING MAY IN ITS DISCRETION AT ANY TIME, WITHOUT TENDER, DEMAND OR NOTICE TO YOU, CLOSE OR REDUCE ANY OR ALL OF YOUR ACCOUNTS BY PUBLIC OR PRIVATE SALE OR PURCHASE OR BOTH OF ALL OR ANY SECURITIES CARRIED IN SUCH ACCOUNTS; WHENEVER YOU ARE INDEBTED TO PERSHING FOR ANY AMOUNT, PERSHING, EITHER SEPARATELY OR UNDER CONTRACT, WILL FURNISH TO PERSHING, FOR ANY AMOUNT GREATER THAN YOUR LIABILITIES TO PERSHING, SECURITIES WHICH WILL FURNISH BY COMMINGLING THEREOF WITH OTHER SECURITIES FOR AN AMOUNT LESS THAN THE AMOUNT DUE, JAL TO OR PROHIBITED BY LAW.

IF ANY OF THE ABOVE TERMS AND CONDITIONS ARE UNACCEPTABLE TO YOU, PLEASE NOTIFY PERSHING IMMEDIATELY IN WRITING BY CERTIFIED MAIL TO ONE PERSHING PLAZA, JERSEY CITY, NJ 07398, ATTN: LEGAL DEPT.

TERMS AND CONDITIONS

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

PAYOUT FOR ORDER FLOW AND ORDER ROUTING POLICIES DISCLOSURES [REGULATION NMS— RULE 607(A)(1)-(2)]

PERSHING SENDS CERTAIN EQUITY ORDERS TO EXCHANGES, ELECTRONIC COMMUNICATION NETWORKS, OR BROKER-DEALERS DURING NORMAL BUSINESS HOURS AND DURING EXTENDED TRADING SESSIONS. CERTAIN OF THESE VENUES PROVIDE PAYMENTS TO PERSHING OR CHARGE SUBSEQUENT EXECUTION. IN ADDITION PERSHING MAY EXECUTE CERTAIN EQUITY ORDERS AS PRINCIPAL. THE DETAILS OF THESE PAYMENTS AND FEES ARE AVAILABLE UPON WRITTEN REQUEST. PERSHING RECEIVES PAYMENTS FOR DIRECTING LISTED OPTIONS ORDER FLOW AS EXCHANGES COMPENSATION IS GENERALLY IN THE FORM OF A PER OPTION CONTRACT CASH PAYMENT.

BEST EXECUTION: NOTWITHSTANDING THE PREVIOUS PARAGRAPH REGARDING PAYMENT FOR ORDER FLOW, PERSHING SELECTS CERTAIN MARKET CENTERS TO PROVIDE EXECUTION OF OVER-THE-COUNTER AND EXCHANGE-LISTED SECURITIES TRANSACTIONS WHICH AGREE TO ACCEPT ORDERS TRANSMITTED ELECTRONICALLY UP TO A SPECIFIED SIZE, AND TO EXECUTE THEM AT OR BETTER THAN THE NATIONAL BEST BID OR OFFER (NBBO) ON CERTAIN MARKET CENTERS DO NOT MAKE A MARKET IN THE SUBJECT SECURITY, OR IF THE DESIGNATED MARKET CENTERS DO NOT MAKE A MARKET IN THE SUBJECT SECURITY, PERSHING DIRECTLY WHICH ORDERS ARE AUTOMATICALLY ROUTED TO THE DESIGNATED MARKET CENTERS TO OBTAIN AN EXECUTION. THE DESIGNATED MARKET CENTERS TO OPPORTUNITY OF THEIR EXECUTIONS IN ONE OR MORE MARKET SEGMENTS AND THEIR ABILITY TO PROVIDE REVIEWS REPORTS FOR QUALITY OF EXECUTION PURPOSES. PERSHING ALSO REGULARLY REVIEWS REPORTS FOR QUALITY OF EXECUTION PURPOSES.

ATTACHMENT 2





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

SEP **Account Statement**

Account Number:

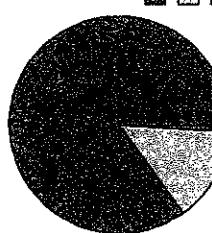
Statement Period: 11/01/2013 - 11/30/2013

Valuation at a Glance

	This Period	Year-to-Date
Beginning Account Value	\$498,037.02	\$453,745.32
Cash Withdrawals	0.00	-85.16
Dividends/Interest	490.48	9,092.35
Fees	0.00	-5,279.95
Change in Account Value	8,186.33	49,241.27
Ending Account Value	\$506,713.83	\$506,713.83
Estimated Annual Income	\$13,961.98	

Your Financial Consultant:
WARD PETTY AND JOE PETTY
(423) 668-5411

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation
Cash, Money Funds, and Bank Deposits ¹	7,942.39	2,040.14	2,530.62	1% 
Equities	0.00	65,791.50	69,011.00	14% 
Mutual Funds	445,802.93	430,205.38	435,172.21	85% 
Account Total (Pie Chart)	\$453,745.32	\$498,037.02	\$506,713.83	100% 

Pie Chart allocation only includes products that are of positive value.

- ¹ The Bank Deposits in your account are FDIC insured bank deposits. FDIC insured bank deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). These bank deposits are covered by the Federal Deposit Insurance Corporation (FDIC), up to allowable limits.

ATTACHMENT 2



Additional Information

	This Period	Year-to-Date
Securities Bought and Sold	\$0.00	-\$9,139.01
Short-Term Gain/Loss	1,192.50	7,757.63
Long-Term Gain/Loss	0.00	-2,064.22
Net Gain/Loss	1,192.50	5,673.41
		60,428.78

This summary excludes transactions where cost basis information is not available.

Client Service Information

Your Financial Consultant: S38	Contact Information
WARD PETTY AND JOE PETTY 345 FRAZIER SUITE 205 CHATTANOOGA TN 37405-4121	Telephone Number: (423) 668-5411 Fax Number: (423) 668-5412

Your Account Information

Investment Objective

Investment Objective: MODERATE GROWTH

Risk Exposure: NONE SPECIFIED

Please review your investment objective. If you wish to make a change or have any questions please contact your Financial Consultant.

Retirement Information

Year-End Fair Market Value (12/31/2012): \$453,745.32.

The year-end fair market value is furnished to the Internal Revenue Service. Your fair market value may change based on transaction or asset valuation adjustments made after 12/31/2012.

Tax Lot Default Disposition Method

Default Method for Mutual Funds: FIRST IN FIRST OUT

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

Default Method for all Other Securities: FIRST IN FIRST OUT

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Financial Consultant for more information.

Client Account Beneficiary Information

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

Disclosures and Other Information:

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

ATTACHMENT 2



Rated Excellent[®]
Seven Years in A Row
DABAR RATED COMMUNICATIONS
EXCELLENCE

Charter Financial Publishing LLC, wholly owned subsidiary
of The Bank of New York Mellon Corporation (BNY Mellon)
Publishing LLC, member FINRA, NYSE, SIPC



BENJAMIN F. EDWARDS & CO.
 INVESTMENTS for GENERATIONS
 One North Brentwood Blvd., Suite 850
 Saint Louis, MO 63105
 314.726.1600

SEP
Account Statement

Statement Period: 11/01/2013 - 11/30/2013

FDIC Insured Bank Deposits

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Insured Bank Deposits				
Activity Ending: 11/29/13				
11/01/13	Opening Balance		2,040.14	2,040.14
11/04/13	Deposit	DEPOSIT	94.51	2,134.65
11/06/13	Deposit	DEPOSIT	175.00	2,309.65
11/15/13	Deposit	INTEREST CREDITED	0.10	2,309.75
11/18/13		APY 0.06%		
		Citizens Bank		
		A/O 11/18 \$2309.75		
11/20/13	Deposit	DEPOSIT	33.02	2,342.77
11/29/13	Deposit	DEPOSIT	187.85	2,530.62
Total FDIC Insured Bank Deposits				
\$2,530.62				

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

Portfolio Holdings

Opening Date	Quantity	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and Bank Deposits 1.00% of Portfolio									
FDIC Insured Bank Deposits									
DEUTSCHE BANK INS DEPOSIT E									
11/01/13 2,530.620									
Total FDIC Insured Bank Deposits									
Total Cash, Money Funds, and Bank Deposits									

ATTACHMENT 2

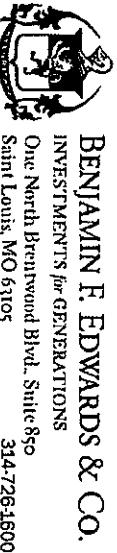


Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield	
Equities 14.00% of Portfolio									
Common Stocks									
CISCO SYSTEMS INC			Security Identifier: CSCCO CUSIP: 17275R102						
Dividend Option: Cash			8.245.80	21.2500	8,500.00	254.20	272.00	3.20%	
ORACLE CORP COM	400.000	20.6150	Security Identifier: ORCL CUSIP: 68389X105	12.028.00	35.2900	14,116.00	2,088.00	192.00	1.36%
Dividend Option: Cash									
POTASH CORP OF SASKATCHEWAN INC	400.000	30.0700	Security Identifier: POT CUSIP: 73755L107	15,335.00	31.6500	15,825.00	490.00	700.00	4.42%
Dividend Option: Cash									
TEVA PHARMACEUTICAL INDUSTRIES LTD ADR	500.000	30.6700	Security Identifier: TEVA CUSIP: 881624209	750.000	38.8200	29,115.00	40,7600	30,570.00	1,455.00
Dividend Option: Cash									
Total Common Stocks	750.000	38.8200	\$64,723.80	\$69,011.00	\$4,287.20		\$1,978.72		
Total Equities			\$64,723.80	\$69,011.00	\$4,287.20		\$1,978.72		
Mutual Funds 85.00% of Portfolio									
ALGER SPECTRA FUND CLASS A									
Open End Fund			Security Identifier: SPCCX CUSIP: 015566102						
Dividend Option: Cash; Capital Gains Option: Reinvest									
05/28/13 *	1,321.877	15.1300	20,000.00	17.9100	23,674.82	3,674.82			
ALLIANCE ONE INTERNATIONAL VALUE FUND CLASS D			Security Identifier: AFIDX CUSIP: 016920084						
Open End Fund									
Dividend Option: Cash; Capital Gains Option: Reinvest									
07/30/13 *	905.387	22.0900	20,000.00	23.2000	21,004.98	1,004.98			
BLACKROCK GLOBAL ALLOCATION FUND INC CLASS A			Security Identifier: MDLOX CUSIP: 09251T103						
Open End Fund									
Dividend Option: Reinvest; Capital Gains Option: Reinvest									
Multiple *,*	2,633.454	19.0000	5,711.97	21.1600	5,434.34	811.11			
FIRST EAGLE GLOBAL FUND CLASS A			Security Identifier: SEENX CUSIP: 32005F507						
Open End Fund									
Dividend Option: Cash; Capital Gains Option: Reinvest									

ATTACHMENT 2





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

SEP
Account Statement

Statement Period: 11/01/2013 - 11/30/2013

Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds (continued)								
FIRST EAGLE GLOBAL FUND CLASS A (continued)								
Multiple "Y"	Total Noncovered 1,099.798	47.0220	51,714.19	55.2800	60,796.83	9,082.64	563.09	0.92%
IVY HIGH INCOME FUND CLASS A								
Open End Fund	Dividend Option: Cash; Capital Gains Option: Reinvest	8.1650	50,635.90	8.7700	54,390.77	3,754.87	3,839.27	7.05%
Multiple "Y"	Total Noncovered 6,201.912							
IVY ASSET STRATEGY FUND CLASS A								
Open End Fund	Dividend Option: Cash; Capital Gains Option: Reinvest	24.2200	50,000.00	31,070.00	64,141.22	14,141.22	1,386.25	2.16%
01/31/12 *	2,064.410							
J.P. MORGAN INCOME BUILDER FUND CLASS A								
Open End Fund	Dividend Option: Cash; Capital Gains Option: Reinvest	9.8400	30,000.00	10,270.00	31,310.97	1,310.97	1,408.53	4.49%
06/28/13 *	3,048.780							
LOOMIS SAYLES BOND FUND RETAIL CLASS								
Open End Fund	Dividend Option: Cash; Capital Gains Option: Reinvest	14.4000	50,000.00	15,160.00	52,638.89	2,638.89	2,798.26	5.31%
01/31/12 *	3,472.222							
MARSICO FLEXIBLE CAPITAL FUND								
Open End Fund	Dividend Option: Cash; Capital Gains Option: Reinvest	14.4790	31,672.61	19,450.00	42,547.85	10,875.24	207.37	0.48%
Multiple "Y"	Total Noncovered 2,187.550							
MUTUAL SERIES EUROPEAN CLASS A								
Open End Fund	Dividend Option: Cash; Capital Gains Option: Reinvest	14.00	598.802	3,380	14,00	2,640	15,53	53.28
07/29/13 *								

ATTACHMENT 2

Go paperless

Security Identifier: TFMIX
CUSIP: 62830034

Estimated Yield

1.48%

Estimated Annual Income

227.30

Unrealized Gain/Loss

2,798.26

Market Value

14,00

Market Price

15,53

Cost Basis

2,640

Unit Cost

14.00

Quantity

14.00

Date Acquired

07/29/13 *

Security Identifier

WHAIX
CUSIP: 466000668

Estimated Gain/Loss

3,839.27

Annual Income

7.05%

Unrealized Gain/Loss

3,754.87

Market Value

54,390.77

Cost Basis

50,635.90

Market Price

60,796.83

Unit Cost

51,714.19

Quantity

47.0220

Security Identifier

WASAX
CUSIP: 466000759

Estimated Gain/Loss

9,082.64

Market Value

60,796.83

Market Price

55.2800

Unit Cost

51,714.19

Quantity

1,099.798

Estimated Gain/Loss

563.09

Market Value

60,796.83

Market Price

60,796.83

Unit Cost

51,714.19

Quantity

47.0220

Estimated Gain/Loss

563.09

Market Value

55.2800

Market Price

55.2800

Unit Cost

51,714.19

Quantity

1,099.798

Estimated Gain/Loss

563.09

Market Value

1,099.798

Market Price

1,099.798

Unit Cost

1,099.798

Quantity

1,099.798

Estimated Gain/Loss

563.09

Market Value

1,099.798

Market Price

1,099.798

Unit Cost

1,099.798

Quantity

1,099.798

Estimated Gain/Loss

563.09

Market Value

1,099.798

Market Price

1,099.798

Unit Cost

1,099.798

Quantity

1,099.798

Estimated Gain/Loss

563.09

Market Value

1,099.798

Market Price

1,099.798

Unit Cost

1,099.798

Quantity

1,099.798

Estimated Gain/Loss

563.09

Market Value

1,099.798

Market Price

1,099.798

Unit Cost

1,099.798

Quantity

1,099.798

Estimated Gain/Loss

563.09

Market Value

1,099.798

Market Price

1,099.798

Unit Cost

1,099.798

Quantity

1,099.798

Estimated Gain/Loss

563.09

Market Value

1,099.798

Market Price

1,099.798

Unit Cost

1,099.798

Quantity

1,099.798

Estimated Gain/Loss

563.09

Market Value

1,099.798

Market Price

1,099.798

Unit Cost

1,099.798

Quantity

1,099.798

Estimated Gain/Loss

563.09

Market Value

1,099.798

Market Price

1,099.798

Unit Cost

1,099.798

Quantity

1,099.798

Estimated Gain/Loss

563.09

Market Value

1,099.798

Market Price

1,099.798

Unit Cost

1,099.798

Quantity

1,099.798

Estimated Gain/Loss

563.09

Market Value

1,099.798

Market Price

1,099.798

Unit Cost

1,099.798

Quantity

1,099.798

Estimated Gain/Loss

563.09

Market Value

1,099.798

Market Price

1,099.798

Unit Cost

1,099.798

Quantity

1,099.798

Estimated Gain/Loss

563.09

Market Value

1,099.798

Market Price

1,099.798

Unit Cost

1,099.798

Quantity

1,099.798

Estimated Gain/Loss

563.09

Market Value

1,099.798

Market Price

1,099.798

Unit Cost

1,099.798

Quantity

1,099.798

Estimated Gain/Loss

563.09

Market Value

1,099.798

Market Price

1,099.798

Unit Cost

1,099.798

Quantity

1,099.798

Estimated Gain/Loss

563.09

Market Value

1,099.798

Market Price

1,099.798

Unit Cost

1,099.798

Quantity

1,099.798

Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds (continued)								
TEMPLETON GLOBAL BOND FUND ADVISOR CLASS								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
Multiple: *	Total Noncovered	12.9770	10,035.96	13.0200	10,068.36	32.90	562.60	5.53%
Total Mutual Funds			\$379,030.63		\$435,172.21	\$56,141.58		\$11,979.05
Total Portfolio Holdings								
			\$446,285.05		\$506,713.83	\$60,428.78		
			Cost Basis		Market Value	Unrealized Gain/Loss	Accrued Interest	Estimated Annual Income

* Noncovered under the cost basis rules as defined below.

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L.110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
- Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.

* This line is an aggregation of shares in this position, representing shares acquired at different times and/or dates. This summary is a sum of these shares and does not represent cost basis calculated using the average cost accounting method.

Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from sources which we believe to be reliable. Pershing may not use the closing price of the particular exchange or marketplace where your position was purchased as the "Market Price." Securities for which a price is not available are marked "N/A" and are omitted from the Total. The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

Reinvestment

The dollar amount of Mutual Fund distributions, money market fund dividend income, bank deposit interest income, dividends or other securities shown on your statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.





BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
One North Brookwood Blvd, Suite 850
Saint Louis, MO 63105
314-776-1600

SEP
Account Statement

Statement Period: 11/01/2013 - 11/30/2013

Portfolio Holdings Disclosures (continued)

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Trades Not Settled

Settlement Date	Trade Date	Activity Type	Description	Quantity	Price	Accrued Interest	Settlement Amount
12/02/13	11/26/13	Buy	ABBOTT LABS COM UNSOLICITED ORDER DISCRETION EXERCISED PERSHING LLC MAKES A MKT IN THIS SEC & ACTED AS PRINCIPAL TEVA PHARMACEUTICAL INDUSTRIES LTD ADR ISIN#US816242008 UNSOLICITED ORDER DISCRETION EXERCISED PERSHING LLC MAKES A MKT IN THIS SEC & ACTED AS PRINCIPAL	750,000	38.1700	0.00	-28,627.50
12/02/13	11/26/13	Sell	TEVA PHARMACEUTICAL INDUSTRIES LTD ADR ISIN#US816242008 UNSOLICITED ORDER DISCRETION EXERCISED PERSHING LLC MAKES A MKT IN THIS SEC & ACTED AS PRINCIPAL	-750,000	40.4100	0.00	30,307.50
Total Amount of Trades Not Settled							\$1,680.00

Schedule of Realized Gains and Losses Current Period

Disposition Date	Acquisition Date	Disposition Transaction Description	Disposition Description	Proceeds	Realized Gain/Loss/ Disallowance
Short Term					
11/26/13	06/28/13 *	SELL	TEVA PHARMACEUTICAL INDUSTRIES LTD ADR ISIN#US816242008 UNSOLICITED ORDER DISCRETION EXERCISED PERSHING LLC MAKES A MKT IN THIS SEC & ACTED AS PRINCIPAL	29,150.00	30,307.50
Total Short Term				\$29,115.00	\$30,307.50
					\$1,192.50

ATTACHMENT 2



Schedule of Realized Gains and Losses Current Period (continued)

Disposition Date	Acquisition Disposition Date	Description	Quantity	Cost Basis	Proceeds	Realized Gain/Loss/ Disallowance
Total Short Term and Long Term						
			\$29,115.00		\$30,307.50	\$1,192.50

* Noncovered under the cost basis rules as defined below.

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L. 110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
- Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.

This Schedule may not reflect all cost basis adjustments necessary for tax reporting purposes, especially for noncovered securities. Adjustments to cost basis may have been made for prior income received and subsequently reclassified by the issuer as a return of capital. In addition, corporate action events may require adjustments to your original cost basis. Return of capital information and cost basis information, as it relates to corporate actions, has been obtained from sources we believe to be reliable.

Adjustments to cost basis can be made after year-end, in particular, for return of capital adjustments, but may also include adjustments for corporate action events. Therefore there may be differences in cost basis reflected on your monthly client brokerage statement at year end versus any subsequent reports, including your 1099-B or online displays you may have available to you.

When you report your cost basis on your tax return, it should be verified using all of your own records. In particular, there may be other adjustments which you need to make, but are not required to be made by Pershing as it relates to H.R. 1424. You should consult with your tax advisor in order to properly report your gain or loss for tax purposes. Pershing shall not be responsible for and makes no representations or warranties with respect to the accuracy of any information that you report to the IRS or other taxing authorities, and, accordingly, disclaims any and all liability that may arise with respect to your use and reliance on the information provided herein for such reporting.

Please refer to the Your Account Information Section in your brokerage account statement for your account's existing tax lot disposition method. The disposition method is the method which you have selected to use in the disposal of each tax lot of the securities held in your account. If you do not select a method, your account will be defaulted to First In, First Out (FIFO). Your account's selected tax lot method will be used to determine the cost basis for calculating gain and/or loss, unless another method was selected at the time of the security disposal, and this may be reported on the IRS Form 1099-B.

ATTACHMENT 2



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

SEP
Account Statement

Statement Period: 11/01/2013 - 11/30/2013

Activity Summary (All amounts shown are in base currency: USD)

Credits	This Period	Year-to-Date
Securities		
Securities Bought	0.00	0.00
Securities Sold	0.00	168,090.38
Total Securities	\$0.00	\$168,090.38
Dividends and Interest		
Fees		
Taxes Withheld		
Cash		
Withdrawals	0.00	0.00
Total Cash	\$0.00	\$0.00
FDIC Insured Bank Deposits		
Total Credits	\$490.48	\$241,486.67

Debits	This Period	Year-to-Date
Securities		
Securities Bought	0.00	-177,229.39
Securities Sold	0.00	0.00
Total Securities	\$0.00	-\$177,229.39
Dividends and Interest		
Fees		
Taxes Withheld		
Cash		
Withdrawals	0.00	-48.94
Total Cash	\$0.00	-\$48.94
FDIC Insured Bank Deposits		
Total Debits	\$490.48	-\$59,223.09

Transactions in Date Sequence

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
11/01/13	CASH DIVIDEND RECEIVED	JPMORGAN INCOME BUILDER FUND CLASS A 3048.7800 SHRS RD 10/30 PD 11/01/13				94.51	USD
11/04/13	FDIC INSURED BANK DEPOSIT	DEUTSCHE BANK INS DEPOSIT PROGRAM E USD9999997				-94.51	USD
11/05/13	FOREIGN SECURITY DIVIDEND RECEIVED	500 SHRS POTASH CORP OF SASKATCHEWAN INC COM ISIN#CA73755L1076 RD 10/15 PD 11/05/13				175.00	USD
11/06/13	POT	DEUTSCHE BANK INS DEPOSIT PROGRAM E USD999997				-175.00	USD
11/15/13	FDIC INSURED BANK DEPOSIT DEPOSITS INTEREST REINVESTED	DEUTSCHE BANK INS DEPOSIT PROGRAM E 250990041				-0.10	USD

ATTACHMENT 2



Transactions in Date Sequence (continued)

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
1/1/13	FDIC INSURED BANK DEPOSITS INTEREST RECEIVED	DEUTSCHE BANK INS INTEREST CREDITED				0.10	USD
1/1/13	CASH DIVIDEND RECEIVED	TEMPLETON GLOBAL BOND FUND ADVISOR CLASS 773.3380 SHRS RD 1/1/13		33.02	USD		
1/1/13	TGBAX	DEUTSCHE BANK INS DEPOSIT PROGRAMME		-33.02	USD		
1/1/13	FDIC INSURED BANK DEPOSIT USD999997	LOOMIS SAYLES BOND FUND RETAIL CLASS 3472.2220 SHRS RD 1/1/13		187.85	USD		
1/1/13	CASH DIVIDEND RECEIVED LSRX	DEUTSCHE BANK INS DEPOSIT PROGRAMME		-187.85	USD		
1/1/13	FDIC INSURED BANK DEPOSIT USD999997						
	Total Value of Transactions		\$0.00			\$0.00	

The price and quantity displayed may have been rounded.

Income and Expense Summary

	Current Period Tax Deferred	Year-to-Date Tax Deferred
Dividend Income		
Equities	175.00	1,176.46
Other Dividends	315.38	7,911.68
Interest Income		
FDIC Insured Bank Deposits	0.10	4.21
Expenses		
Withholding Taxes	0.00	-36.22
Total Dividends, Interest, Income and Expenses	\$490.48	\$9,056.13

Messages

FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC)-INSURED BANK DEPOSITS ARE NOT PROTECTED BY SECURITIES INVESTOR PROTECTION CORPORATION (SIPC). YOU MAY VIEW CURRENT MONEY MARKET FUND RATES BY VISITING WWW.PERSHING.COM AND SELECTING THE LINK AT THE BOTTOM OF THE PAGE TITLED "MONEY MARKET FUND AND FDIC INSURED BANK RATES AND BANK LISTS." PLEASE NOTE THAT WE MAY NOT OFFER ALL OF THE MONEY MARKET FUNDS LISTED ON THE PERSHING WEBSITE. Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money market mutual fund's prospectus or the bank deposit product's disclosure document or contact your investment professional for additional information.

Benjamin F. Edwards & Co. is updating its client information to better serve your needs and to request up-to-date information regarding your go paperless, electronic and financial information. Go Paperless!

ATTACHMENT 2





BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
 One North Brentwood Blvd., Suite 810
 Saint Louis, MO 63105
 314-726-1600

SEP
Account Statement

Statement Period: 11/01/2013 - 11/30/2013

Messages (*continued*)

When you choose electronic delivery of brokerage account statements and trade confirmations, there is no more searching through a file cabinet or shoebox to find what you're looking for as everything you need is located in one secure, on-line location. Switching your document delivery preferences takes just a moment and provides a level of convenience you're sure to appreciate.

If you currently have on-line access to your accounts through NetExchange Client, you can sign up for e-delivery of your statements and trade confirmations, as well as Mutual Fund, ETF and UIT prospectus, by clicking on the Go Paperless button when you log in. If you do not have on-line access, please contact your financial consultant and the process can be expedited for you.

If you don't desire on-line access to your accounts, you can still receive your confirmations and statements via email by logging on to www.mydocumentsuite.com to register and choose electronic delivery, or contact your financial consultant for assistance.

Make the move to paperless today!

MESSAGE REGARDING ROLLED-UP TAX LOTS

WHILE YOUR TAX LOTS HAVE BEEN ROLLED UP, ALL OF THE LOTS ARE STILL MAINTAINED. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, PLEASE CONTACT YOUR FINANCIAL CONSULTANT.

For more information about the advisory programs offered by Benjamin F. Edwards & Co. and our role as an investment adviser, please see our Form ADV on our website: www.benjaminfedwardsco.com/adv, or call our Home Office at 314-726-1600 and we will mail you a free copy.

Important Information and Disclosures

The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and, in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial institution's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing, please consult the Disclosure Statement and the Disclosure Document of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC*). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: www.pershing.com/strength_stability.html.

ATTACHMENT 2

Important Information and Disclosures (continued)

The Role of Pershing (continued)

- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading), to your financial organization and Pershing, within ten days after receipt of this statement. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330. Errors and Omissions excepted.

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class, with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; (ii) the class is decertified; or (iii) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330.

ATTACHMENT 2





BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
 One North Brentwood Blvd., Suite 850
 Saint Louis, MO 63105 314.726.1600

SEP ***Account Statement***

Account Number:

Statement Period: 10/01/2013 - 10/31/2013

Valuation at a Glance

	This Period	Year-to-Date
Beginning Account Value	\$488,466.66	\$453,745.32
Cash Withdrawals	0.00	-85.16
Dividends/Interest	1,092.68	8,601.87
Fees	-1,373.81	-5,279.95
Change in Account Value	9,851.49	41,054.94
Ending Account Value	\$498,037.02	\$498,037.02
Estimated Annual Income	\$13,999.20	

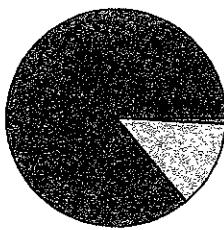
Your Financial Consultant:
 WARD PETTY AND JOE PETTY
 (423) 668-5411

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation
Cash, Money Funds, and Bank Deposits ¹	7,942.39	2,321.27	2,040.14	1% 
Equities	0.00	66,615.40	65,791.50	13% 
Mutual Funds	445,802.93	419,529.99	430,215.38	86% 
Account Total (Pie Chart)	\$453,745.32	\$488,466.66	\$498,037.02	100%

Pie Chart: allocation only includes products that are of positive value.

¹ The Bank Deposits in your account are FDIC insured bank deposits. FDIC insured bank deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). These bank deposits are covered by the Federal Deposit Insurance Corporation (FDIC), up to allowable limits.



ATTACHMENT 2



Additional Information

	This Period	Year-to-Date
Securities Bought and Sold	\$0.00	-\$9,139.01

	This Period	Reclassified	Year-to-Date	Unrealized
Short-Term Gain/Loss	0.00	6,555.13	8,177.49	
Long-Term Gain/Loss	0.00	-2,004.22	44,064.96	
Net Gain/Loss	0.00	4,480.91	52,242.45	

This summary excludes transactions where cost basis information is not available.

Client Service Information

Your Financial Consultant: S38

Contact Information

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

WARD PETTY AND JOE PETTY
345 FRAZIER
SUITE 205
CHATTANOOGA TN 37405-4121

Your Account Information

Investment Objective

Investment Objective: MODERATE GROWTH

Risk Exposure: NONE SPECIFIED

Please review your investment objective. If you wish to make a change or have any questions please contact your Financial Consultant.

Retirement Information

Year-End Fair Market Value (12/31/2012): \$453,745.32

The year-end fair market value is furnished to the Internal Revenue Service. Your fair market value may change based on transaction or asset valuation adjustments made after 12/31/2012.

Tax Lot Default Disposition Method

Default Method for Mutual Funds: FIRST IN FIRST OUT

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

Default Method for all Other Securities: FIRST IN FIRST OUT

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Financial Consultant for more information.

Client Account Beneficiary Information

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

Disclosures and Other Information:

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

ATTACHMENT 2





BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
 One North Brentwood Blvd., Suite 810
 Saint Louis, MO 63105 314-726-1600

SEP
Account Statement

Statement Period: 10/01/2013 - 10/31/2013

FDIC Insured Bank Deposits

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Insured Bank Deposits				
DEUTSCHE BANK DEPOSIT E				
10/01/13	Opening Balance	Activity Ending: 10/31/13	2,321.27	2,321.27
10/02/13	Deposit	DEPOSIT	439.52	2,760.79
10/08/13	Withdrawal	WITHDRAWAL	-1,373.81	1,386.98
10/15/13	Deposit	INTEREST CREDITED	0.11	1,387.09
10/16/13		APY 0.06%		1,387.09
		NY Community Bank		
		A/I 10/16 \$1387.09		
10/18/13	Deposit	33.10	1,420.19	
10/24/13	Deposit	68.00	1,488.19	
10/30/13	Deposit	551.95	2,040.14	
10/31/13	Closing Balance	\$2,040.14		

Total FDIC Insured Bank Deposits

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

Portfolio Holdings

Opening Date	Quantity	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and Bank Deposits 1.00% of Portfolio									
FDIC Insured Bank Deposits									
DEUTSCHE BANK INS DEPOSIT E	2,040.140	10/31/13	2,321.27	2,040.14	0.03	0.03	4.11	N/A	N/A
Total FDIC Insured Bank Deposits				\$2,040.140	\$0.03	\$0.03	4.11		
Total Cash, Money Funds, and Bank Deposits				\$2,040.140	\$0.03	\$0.03	4.11		

ATTACHMENT 2



Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Equities 13.00% of Portfolio								
Common Stocks								
CISCO SYSTEMS INC								
Dividend Option: Cash								
01/30/13 *	400.000	20.6150						
ORACLE CORP COM								
Dividend Option: Cash								
07/03/13 *	400.000	30.0700						
POTASH CORP OF SASKATCHEWAN INC								
COM ISIN#CA73755L1076								
Dividend Option: Cash								
08/26/13 *	500.000	30.6700						
TEVA PHARMACEUTICAL INDUSTRIES LTD ADR								
ISIN#US8816242088								
Dividend Option: Cash								
06/28/13 *	750.000	38.8200						
Total Common Stocks								
Total Equities								
Mutual Funds 86.00% of Portfolio								
ALGER SPECTRA FUND CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
06/28/13 *	1,321.877	15.1300						
ALLIANZGI NFEI INTERNATIONAL VALUE FUND CLASS D								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
01/30/13 *	905.387	22.0900						
BLACKROCK GLOBAL ALLOCATION FUND INC CLASS A								
Open End Fund								
Dividend Option: Reinvest; Capital Gains Option: Reinvest Multiple "Y"								
Total Noncovered 2,673.454								
FIRST EAGLE GLOBAL FUND CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								

ATTACHMENT 2





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

SEP
Account Statement

Statement Period: 10/01/2013 - 10/31/2013

Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds (continued)								
FIRST EAGLE GLOBAL FUND CLASS A (continued)								
Multiple * ^y	Total Noncovered 1,099,798	47,0220	51,714.19	54,9200	60,400.91	8,686.72	563.09	0.93%
IVY HIGH INCOME FUND CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
Multiple * ^y	Total Noncovered 6,201,912	8,1650	50,635.90	8,7700	54,390.77	3,754.87	3,867.69	7.11%
IVY ASSET STRATEGY FUND CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
01/31/12 *	2,064,410	24,2200	50,000.00	30,3400	62,634.20	12,634.20	1,386.25	2.21%
JP MORGAN INCOME BUILDER FUND CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
06/28/13 *	3,048,780	9,8400	30,000.00	10,3100	31,432.92	1,432.92	1,417.68	4.51%
LOOMIS SAYLES BOND FUND RETAIL CLASS								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
07/31/12 *	3,472,222	14,4000	50,000.00	15,2600	52,986.11	2,986.11	2,798.26	5.28%
MARSICO FLEXIBLE CAPITAL FUND								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
Multiple * ^y	Total Noncovered 2,187,550	14,4790	31,572.61	18,7000	40,907.19	9,234.58	207.37	0.50%
MUTUAL SERIES EUROPEAN CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
07/29/13 *	598,802	14,0000	14,0000	15,852	2,3600	185.62	227.30	1.49%

ATTACHMENT 2

Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds (continued)								
TEMPLETON GLOBAL BOND FUND ADVISOR CLASS								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
Multiple "Y"	Total Noncovered	12.9770	10,035.96	13.1000	10,130.73	94.77	562.58	5.55%
Total Mutual Funds			\$379,030.63		\$430,205.38	\$51,174.75		
							\$12,016.70	

Total Portfolio Holdings

Cost Basis	Market Value	Unrealized Gain/Loss	Accrued Interest	Estimated Annual Income
\$445,794.57	\$498,037.02	\$52,242.45	\$0.00	\$13,999.20

* Noncovered under the cost basis rules as defined below.

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L.110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered" under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
- Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.

✓ This line is an aggregation of shares in this position, representing shares acquired at different times and/or dates. This summary is a sum of these shares and does not represent cost basis calculated using the average cost accounting method.

Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from sources which we believe to be reliable. Pershing may not use the closing price of the particular exchange or marketplace where your position was purchased as the "Market Price." Securities for which a price is not available are marked "N/A" and are omitted from the Total. The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific disclosure. Pershing uses its calculation methods to calculate these figures. Accrued interest represents interest accrued but not yet received.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

Reinvestment

The dollar amount of Mutual Fund distributions (Money Market Fund dividend income, bank deposit interest income, & dividends on other securities shown on your statement) may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.





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

SEP
Account Statement

Statement Period: 10/01/2013 - 10/31/2013

Portfolio Holdings Disclosures (continued)

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Exercising options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Activity Summary (All amounts shown are in base currency: USD)

Debits	This Period	Year-to-Date
Securities		
Securities Bought	0.00	0.00
Securities Sold	0.00	168,090.38
Total Securities	\$0.00	\$168,090.38
Dividends and Interest		
Fees	\$1,092.68	\$8,601.87
Taxes Withheld		
Cash	\$0.00	\$0.00
Withdrawals	0.00	0.00
Total Cash	\$0.00	\$0.00
FDIC Insured Bank Deposits		
Total Credits	\$1,373.81	\$64,303.94
	\$2,415.49	\$40,998.11

ATTACHMENT 2

or
debit



Rated Excellent
Seven Years in a Row
DAUBAR RATED COMMUNICATIONS

EXCELLENCE

Transactions in Date Sequence

Process/ Trade/ Settlement Transaction Date	Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
10/07/13		CASH DIVIDEND RECEIVED WHMAX	IVY HIGH INCOME FUND CLASS A FOR ACCRUAL PERIOD ENDING 09/27/13		338.91		338.91	USD
10/07/13		CASH DIVIDEND RECEIVED JNBAX	JP MORGAN INCOME BUILDER FUND CLASS A 3048.7800 SHRS RD 09/27 PD 10/07/13		10.61		10.61	USD
10/07/13	10/07/13	FDIC INSURED BANK DEPOSIT USD999997	DEUTSCHE BANK INS DEPOSIT PROGRAM E USD999997		-439.52		-439.52	USD
10/08/13	10/07/13	ASSET BASED FEE USD999997	Advisory Fees For: Q4 2013 Total Asset Value \$488.466.66 For Account EPP003390		-1,373.81		-1,373.81	USD
10/08/13		FDIC INSURED BANK WITHDRAWAL USD999997	DEUTSCHE BANK INS DEPOSIT PROGRAM E USD999997		1,373.81		1,373.81	USD
10/15/13		FDIC INSURED BANK DEPOSITS INTEREST REINVESTED	DEUTSCHE BANK INS INTEREST REINVESTED 20990041		-0.11		-0.11	USD
10/15/13		FDIC INSURED BANK DEPOSITS INTEREST RECEIVED	DEUTSCHE BANK INS INTEREST CREDITED 20990041		0.11		0.11	USD
10/17/13		CASH DIVIDEND RECEIVED TGBAX	TEMPLETON GLOBAL BOND FUND ADVISOR CLASS 773.3380 SHRS RD 10/14 PD 10/17/13		33.10		33.10	USD
10/18/13		FDIC INSURED BANK DEPOSIT USD999997	DEUTSCHE BANK INS DEPOSIT PROGRAM E CASH DIVIDEND RECEIVED		-33.10		-33.10	USD
10/23/13		CSCO	400 SHRS CISCO SYSTEMS INC RD 10/03 PD 10/23/13		68.00		68.00	USD
10/24/13		FDIC INSURED BANK DEPOSIT USD999997	DEUTSCHE BANK INS DEPOSIT PROGRAM E CASH DIVIDEND RECEIVED		-68.00		-68.00	USD
10/28/13		WHMAX	IVY HIGH INCOME FUND CLASS A FOR ACCRUAL PERIOD ENDING 10/28/13		310.55		310.55	USD
10/29/13		CASH DIVIDEND RECEIVED LSBRX	LOOMIS SAYLES BOND FUND RETAIL CLASS 34722220 SHRS RD 10/25 PD 10/29/13		193.40		193.40	USD
10/29/13		CASH DIVIDEND RECEIVED ORCL	400 SHRS ORACLE CORP COM RD 10/08 PD 10/29/13		48.00		48.00	USD
10/30/13		FDIC INSURED BANK DEPOSIT USD999997	DEUTSCHE BANK INS DEPOSIT PROGRAM E		-55.95		-55.95	USD
Total Value of Transactions				\$0.00			\$0.00	

The price and quantity displayed may have been rounded.

Income and Expense Summary

ATTACHMENT 2

Current Period
Deferred

Year-To-Date
Tax Deferred

Dividend Income

Equities

\$116.00

1,001.46





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

SEP
Account Statement

Statement Period: 10/01/2013 - 10/31/2013

	Current Period	Year-to-Date
	Tax Deferred	Tax Deferred
Dividend Income (continued)		
Other Dividends	976.57	7,596.30
Interest Income		
FDIC Insured Bank Deposits	0.11	4.11
Expenses		
Withholding Taxes	0.00	-36.22
Total Dividends, Interest, Income and Expenses	\$1,092.68	\$8,565.65

Income and Expense Summary (continued)

Messages

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Shares of a money market mutual fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money market mutual fund's prospectus or the bank deposit product's disclosure document or contact your investment professional for additional information.

FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC)-INSURED BANK DEPOSITS ARE NOT PROTECTED BY SECURITIES INVESTOR PROTECTION CORPORATION (SIPC).

YOU MAY VIEW CURRENT MONEY MARKET FUND RATES BY VISITING WWW.PERSHING.COM AND SELECTING THE LINK AT THE BOTTOM OF THE PAGE TITLED "MONEY MARKET FUND AND FDIC INSURED BANK RATES AND BANK LISTS." PLEASE NOTE THAT WE MAY NOT OFFER ALL OF THE MONEY MARKET FUNDS LISTED ON THE PERSHING WEBSITE.

Go Paperless!

When you choose electronic delivery of brokerage account statements and trade confirmations, there is no more searching through a file cabinet or shoebox to find what you're looking for as everything you need is located in one secure, online location. Switching your document delivery preferences takes just a moment and provides a level of convenience you're sure to appreciate.

If you currently have online access to your accounts through NetExchange Client, you can sign up for e-delivery of your statements and trade confirmations, as well as Mutual Fund, ETF and UIT prospectus, by clicking on the Go Paperless button when you log in. If you do not have on-line access, please contact your financial consultant and the process can be expedited for you.

If you don't desire on-line access to your accounts, you can still receive your confirmations and statements via email by logging on to WWW.MYEDDOCUMENTSUITE.COM to register and choose electronic delivery, or contact your financial consultant for assistance.

Make the move to paperless today!

Benjamin F. Edwards & Co. is updating its client paperless information to better serve our needs and to comply with requirements (FIRRA Rule 211). As a result, your financial consultant may request up-to-date information regarding your goals, objectives and financial information.

ATTACHMENT 2

TERMINATION FEE FOR RETIREMENT ACCOUNT CLIENTS:



Messages (continued)

Effective May 15, 2013, retirement account termination fees are increasing from \$75 to \$95. If you have any questions, please contact your Financial Consultant.

MESSAGE REGARDING ROLLED-UP TAX LOTS

WHILE YOUR TAX LOTS HAVE BEEN ROLLED UP, ALL OF THE LOTS ARE STILL MAINTAINED. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, PLEASE CONTACT YOUR FINANCIAL CONSULTANT.

For more information about the advisory programs offered by Benjamin F. Edwards & Co. and our role as an investment adviser, please see our Form ADV on our website: www.benjaminfedwardsco.com/adv, or call our Home Office at 314-726-1600 and we will mail you a free copy.

Important Information and Disclosures

The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC*). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: www.pershing.com/strength_stability.html.
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading), to your financial organization and Pershing, within ten days after receipt of this statement. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330 Errors and Omissions excepted.

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for filing a claim in arbitration. In some cases, a claim that is filed after the time limit may be dismissed. For arbitration rules, see the Arbitration section of the Agreement.
- The rules of the arbitration forum in which the claim is filed, and any amendment thereto, shall incorporate this provision into the arbitration agreement.

ATTACHMENT 2





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

SEP
Account Statement

Statement Period: 10/01/2013 - 10/31/2013

Important Information and Disclosures (*continued*)

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action unit: (i) the class certification is denied; (ii) the class is decertified; or (iii) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330.

ATTACHMENT 2

B0015181CSF30008

PAR-02-CUT

Account Number:

Go Paperless



Rated Excellent
Seven Years in A Row
DATA-BAR RATED COMMUNICATIONS
EXCELLENCE



BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
 One North Brentwood Blvd., Suite 850
 Saint Louis, MO 63105
 314.726.1600

SEP ***Account Statement***

Account Number:
Statement Period: 09/01/2013 - 09/30/2013

Valuation at a Glance

	This Period	Year-to-Date
Beginning Account Value	\$474,355.93	\$453,745.32
Cash Withdrawals	-36.22	-85.16
Dividends/Interest	687.83	7,509.19
Fees	0.00	-3,906.14
Change in Account Value	13,459.12	31,203.45
Ending Account Value	\$488,466.66	\$488,466.66
Estimated Annual Income	\$14,057.09	

Your Financial Consultant:
WARD PETTY AND JOE PETTY
 (423) 668-5411

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation
Cash, Money Funds, and Bank Deposits ¹	7,942.39	1,669.66	2,321.27	1%
Equities	0.00	65,553.00	66,615.40	14%
Mutual Funds	445,802.93	407,133.27	419,529.99	85%
Account Total (Pie Chart)	\$453,745.32	\$474,355.93	\$488,466.66	100%

Pie Chart allocation only includes products that are of positive value.

¹ The Bank Deposits in your account are FDIC insured bank deposits. FDIC insured bank deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). These bank deposits are covered by the Federal Deposit Insurance Corporation (FDIC), up to allowable limits.

ATTACHMENT 2



Additional Information

	This Period	Year-to-Date
Securities Bought and Sold	\$0.00	-\$9,139.01

Summary of Gains and Losses

	This Period	Revised Year-to-Date	Unrevised Year-to-Date
Short-Term Gain/Loss	0.00	6,565.13	5,845.98
Long-Term Gain/Loss	0.00	-2,004.22	36,544.98
Net Gain/Loss	0.00	4,480.91	42,390.96

This summary excludes transactions where cost basis information is not available.

Client Service Information

Your Financial Consultant:	S38	Contact Information	
WARD PETTY AND JOE PETTY 345 FRAZIER SUITE 205 CHATTANOOGA TN 37405-4121		Telephone Number: (423) 668-5411 Fax Number: (423) 668-5412	

Your Account Information

Investment Objective

Investment Objective: MODERATE GROWTH

Risk Exposure: NONE SPECIFIED

Please review your investment objective. If you wish to make a change or have any questions please contact your Financial Consultant.

Retirement Information

Year-End Fair Market Value (12/31/2012): \$453,745.32

The year-end fair market value is furnished to the Internal Revenue Service. Your fair market value may change based on transaction or asset valuation adjustments made after 12/31/2012.

Tax Lot Disposition Method

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

Default Method for Mutual Funds: FIRST IN FIRST OUT

Default Method for all Other Securities: FIRST IN FIRST OUT

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Financial Consultant for more information.

Client Account Beneficiary Information

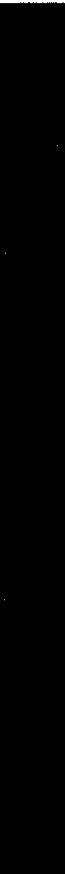
Beneficiary Name

Primary / Contingent	Relationship to Account Holder(s)	Allocation Percent
PRIMARY	SPOUSE	100.00

Disclosures and Other Information:

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

ATTACHMENT 2





BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
 One North Brentwood Blvd., Suite 830
 Saint Louis, MO 63105
 314-726-1600

SEP
Account Statement

Statement Period: 09/01/2013 - 09/30/2013

FDIC Insured Bank Deposits

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Insured Bank Deposits				
DEUTSCHE BANK INS DEPOSIT E				
Account Number:		Activity Ending: 09/30/13		
08/31/13	Opening Balance		1,669.66	1,669.66
09/04/13	Deposit	DEPOSIT	324.14	1,993.80
09/11/13	Deposit	DEPOSIT	16.65	2,010.45
09/13/13	Deposit	INTEREST CREDITED	0.09	2,010.54
09/16/13		APY 0.06%		
		NY Community Bank		
		AIO 09/16 \$2010.54		
09/19/13	Deposit	DEPOSIT	33.02	2,043.56
09/23/13	Deposit	DEPOSIT	107.22	2,150.78
09/27/13	Deposit	DEPOSIT	170.49	2,321.27
09/30/13	Closing Balance			\$2,321.27

Total FDIC Insured Bank Deposits

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

Portfolio Holdings

Opening Date	Quantity	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and Bank Deposits 1.00% of Portfolio									
FDIC Insured Bank Deposits									
DEUTSCHE BANK INS DEPOSIT E									
08/31/13	2,321.270	09/30/13		\$1,669.66	2,321.27	0.05	4.00	N/A	N/A
Total FDIC Insured Bank Deposits									
Total Cash, Money Funds, and Bank Deposits									

ATTACHMENT 2

Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Equities 14.00% of Portfolio								
Common Stocks								
CISCO SYSTEMS INC								
Dividend Option: Cash								
01/30/13 *	400,000	20.6150	8,245.80	23,4310	9,372.40	1,126.60	272.00	2.90%
ORACLE CORP COM								
Dividend Option: Cash								
07/03/13 *	400,000	30.0700	12,028.00	33,1700	13,268.00	1,240.00	192.00	1.44%
POTASH CORP OF SASKATCHEWAN INC								
COM ISIN#CA73755L1076								
Dividend Option: Cash								
08/26/13 *	500,000	30.6700	15,335.00	31,2800	15,640.00	305.00	700.00	4.47%
TEVA PHARMACEUTICAL INDUSTRIES LTD ADR								
ISIN#IS8816242098								
Dividend Option: Cash								
06/28/13 *	750,000	38.8200	29,115.00	37,7800	28,335.00	-780.00	758.37	2.67%
Total Common Stocks			\$64,723.80		\$66,615.40	\$1,891.60	\$1,922.37	
Total Equities								
Mutual Funds 85.00% of Portfolio								
AUGER SPECTRA FUND CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
06/28/13 *	1,321.877	15.1300	20,000.00	16.6000	21,943.16	1,943.16		
ALLIANZGI INF/1 INTERNATIONAL VALUE FUND CLASS D								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
01/30/13 *	905.387	22.0800	20,000.00	22.4100	20,289.72	289.72		
BLACKROCK GLOBAL ALLOCATION FUND INC CLASS A								
Open End Fund								
Dividend Option: Reinvest; Capital Gains Option: Reinvest								
Multiple '*' Total Noncovered	19,000.00	971.973800						
FIRST EAGLE GLOBAL FUND CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
Multiple '*' Total Noncovered	2,673.454	6.86745						

ATTACHMENT 2





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

SEP
Account Statement

Statement Period: 09/01/2013 - 09/30/2013

Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds (continued)								
FIRST EAGLE GLOBAL FUND CLASS A (continued)								
Multiple "Y"	Total Noncovered	47,0220	51,714.19	53,5100	58,850.19	7,136.00	563.09	0.95%
IVY HIGH INCOME FUND CLASS A								
Open End Fund			Security Identifier: WHIAX					
Dividend Option: Cash; Capital Gains Option: Reinvest			CUSIP: 466000668					
Multiple "Y"	Total Noncovered	8,1650	50,635.90	8,6400	53,584.52	2,948.62	3,932.83	1.33%
IVY ASSET STRATEGY FUND CLASS A								
Open End Fund			Security Identifier: WASAX					
Dividend Option: Cash; Capital Gains Option: Reinvest			CUSIP: 466000759					
01/31/12 *	2,064.410	24,2200	50,000.00	29,3600	60,611.08	10,611.08	1,386.25	2.28%
JP MORGAN INCOME BUILDER FUND CLASS A								
Open End Fund			Security Identifier: JNBBX					
Dividend Option: Cash; Capital Gains Option: Reinvest			CUSIP: 4812A3288					
06/26/13 *	3,048.780	9,8400	30,000.00	10,0500	30,640.24	640.24	1,451.21	4.73%
LOOMIS SAYLES BOND FUND RETAIL CLASS								
Open End Fund			Security Identifier: LSBRX					
Dividend Option: Cash; Capital Gains Option: Reinvest			CUSIP: 543495632					
01/13/12 *	3,472.222	14,4000	50,000.00	15,0200	52,152.77	2,152.77	2,813.54	5.39%
MARSICO FLEXIBLE CAPITAL FUND								
Open End Fund			Security Identifier: MFCFX					
Dividend Option: Cash; Capital Gains Option: Reinvest			CUSIP: 573012507					
Multiple "Y"	Total Noncovered	14,4790	31,672.61	18,2100	39,835.29	8,162.68	207.37	0.52%
MUTUAL SERIES EUROPEAN CLASS A								
Open End Fund			Security Identifier: TEMIX					
Dividend Option: Cash; Capital Gains Option: Reinvest			CUSIP: 183200334					
07/29/13 *	598.802	14,0000	2,11700	14,173.04	2,11700	227.30	227.30	1.57%

ATTACHMENT 2

14,380

Portfolio Holdings (continued)

- Not covered under the cost basis rules as defined below.

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended (IRC) (incorporating amendments enacted by P.L. 110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on Form 1099-B for the applicable tax year in which the security is disposed.

Boronia

- Reporting requirements generally will be phased in over a three-year period, as follows:
 - Stock in a corporation acquired on or after January 1, 2011
 - Mutual funds and dividend reinvestment plan (DPR) shares acquired on or after January 1, 2012
 - Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury

This line is an aggregation of shares in this position, representing shares acquired at different times and/or dates. This summary is a sum of these shares and does not represent cost basis calculated using the average cost accounting method.

Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from sources which we believe to be reliable. Pershing may not use the closing price of the particular exchange or marketplace where your position was purchased as the "Market Price." Securities for which a price is not available are marked "N/A" and are omitted from the Total.

The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE SAME TIME.

The dollar amount of Mutual Fund distributions, money market dividends, bank deposit interest income, dividend reinvestment transactions, securities sold on your account may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.



B0091479CSF1001G

PAR-02-CUT

Account Number:
SEP FBO CHARLE

Go paperless
ASK ABOUT E-DELIVERY



**Rated Excellent
Seven Years in A Row**
**DALBAR RATED COMMUNICATIONS
EXCELLENCE**

**Clothing Through Portoring LLC, a wholly owned subsidiary
of The Bank of New York Mellon Corporation (BNY Mellon)
Paratring LLC, member FINRA, NYSE, SIPC**

page 6 of 11



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

SEP
Account Statement

Statement Period: 09/01/2013 - 09/30/2013

Portfolio Holdings Disclosures (continued)

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Activity Summary (All amounts shown are in base currency: USD)

Debits	This Period	Year-to-Date	
Securities			
Securities Bought	0.00	0.00	
Securities Sold	0.00	188,090.38	
Total Securities	\$0.00	\$168,090.38	
Dividends and Interest			
	\$687.83	\$7,509.19	
Fees	\$0.00	\$0.00	
Taxes Withheld	\$0.00	\$0.00	
Cash			
Withdrawals	0.00	0.00	
Total Cash	\$0.00	\$0.00	
FDIC Insured Bank Deposits	\$62,930.13	\$238,525.77	
Total Credits	\$67.83		

ATTACHMENT 2



Transactions in Date Sequence

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
09/03/13	CASH DIVIDEND RECEIVED INBAX	JP MORGAN INCOME BUILDER FUND CLASS A 3048.7800 SHRS RD 08/29 PD 09/03/13				118.90	USD
09/03/13	FOREIGN SECURITY DIVIDEND RECEIVED	750 SHRS TEVA PHARMACEUTICAL INDUSTRIES LTD ADR ISIN#US8816242098 RD 08/20 PD 09/03/13				241.46	USD
09/03/13	FOREIGN TAX WITHHELD AT THE SOURCE	750 SHRS TEVA PHARMACEUTICAL INDUSTRIES LTD ADR ISIN#US8816242098 RD 08/20 PD 09/03/13				-36.22	USD
09/04/13	TEVA	TEVA					
09/10/13	FDIC INSURED BANK DEPOSIT USD999997	DEUTSCHE BANK INS DEPOSIT PROGRAM E USD999997				-324.14	USD
09/11/13	CASH DIVIDEND RECEIVED TEMIX	MUTUAL SERIES EUROPEAN CLASS A 598.8020 SHRS RD 09/05 PD 09/10/13				16.65	USD
09/11/13	FDIC INSURED BANK DEPOSIT USD999997	DEUTSCHE BANK INS DEPOSIT PROGRAM E USD999997				-16.65	USD
09/13/13	FDIC INSURED BANK DEPOSITS INTEREST REINVESTED	DEUTSCHE BANK INS INTEREST REINVESTED				-0.09	USD
09/13/13	250990041	DEUTSCHE BANK INS INTEREST CREDITED				0.09	USD
09/13/13	FDIC INSURED BANK DEPOSITS INTEREST RECEIVED	DEUTSCHE BANK INS INTEREST CREDITED					
09/18/13	250990041	DEUTSCHE BANK INS INTEREST CREDITED					
09/18/13	CASH DIVIDEND RECEIVED TGBAX	TEMPLETON GLOBAL BOND FUND ADVISOR CLASS 773.3380 SHRS RD 09/13 PD 09/18/13				33.02	USD
09/19/13	FDIC INSURED BANK DEPOSIT USD999997	DEUTSCHE BANK INS DEPOSIT PROGRAM E USD999997				-33.02	USD
09/20/13	CASH DIVIDEND RECEIVED AFIDX	ALLIANZGI NEU INTERNATIONAL VALUE FUND CLASS D 905.3870 SHRS RD 09/18 PD 09/19/13				107.22	USD
09/23/13	FDIC INSURED BANK DEPOSIT USD999997	DEUTSCHE BANK INS DEPOSIT PROGRAM E USD999997				-107.22	USD
09/26/13	CASH DIVIDEND RECEIVED LSBRX	LOOMIS SAYLES BOND FUND RETAIL CLASS 3472.2220 SHRS RD 09/24 PD 09/26/13				170.49	USD
09/27/13	FDIC INSURED BANK DEPOSIT USD999997	DEUTSCHE BANK INS DEPOSIT PROGRAM E USD999997				-170.49	USD
Total Value of Transactions			\$0.00			\$0.00	

The price and quantity displayed may have been rounded.

Income and Expense Summary

ATTACHMENT 2

Open Period
Tax Deferred

Year-to-Date
Tax Deferred

Dividend Income	241.46	885.46
Equities	446.28	6,619.73
Other Dividends		





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

SEP
Account Statement

Statement Period: 09/01/2013 - 09/30/2013

	Current Period	Year-to-Date
	Tax Deferred	Tax Deferred
Interest Income		
FDIC Insured Bank Deposits		
Expenses		
Withholding Taxes	4.00	
Total Dividends, Interest, Income and Expenses	\$651.61	<u>\$7,472.97</u>
	-36.22	-36.22

Messages

Pursuant to the Securities Exchange Act of 1934, Pershing LLC (Pershing), a BNY Mellon company, provides individual investors with certain financial information on a semi-annual basis.

Pershing's June Statement of Financial Condition is now available. On June 30, 2013, Pershing's net capital of \$1.6 billion was 12.92% of aggregate debit balances and exceeded the minimum requirements by \$1.4 billion.

Pershing is also required to provide the most recent financial information as of this statement mailing. In accordance with this requirement, note that on July 31, 2013, Pershing's net capital of \$1.7 billion was 13.56% of aggregate debit balances and exceeded the minimum requirement by \$1.5 billion.

A copy of the June 30, 2013, Statement of Financial Condition is available at pershing.com/statement_of_financial_condition.html. You may also request a free, printed copy by calling (888) 860-8510 or (201) 413-4200, option #5.

FEDERAL AND STATE TAX WITHHOLDING FOR RETIREMENT ACCOUNTS - You may at any time designate or change the federal and state income tax withholding election for distributions from your individual retirement account or qualified retirement plan by contacting your investment professional or financial organization. Please note that if you do not have enough federal or state income tax withheld, you may be responsible for payment of estimated taxes and penalties that may apply.

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Please see the money market mutual fund's prospectus or contact your investment professional for additional information.
FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC)-INSURED BANK DEPOSITS ARE NOT PROTECTED BY SECURITIES INVESTOR PROTECTION CORPORATION (SIPC).
YOU MAY VIEW CURRENT MONEY MARKET FUND RATES BY VISITING WWW.PERSHING.COM AND SELECTING THE LINK AT THE BOTTOM OF THE PAGE TITLED "MONEY MARKET FUND AND FDIC INSURED BANK RATES AND BANK LISTS." PLEASE NOTE THAT WE MAY NOT OFFER ALL OF THE MONEY MARKET FUNDS LISTED ON THE PERSHING WEBSITE.

Benjamin F. Edwards & Co. is updating its client profile information to better serve your needs and to comply with new regulatory requirements (FINRA Rule 2111). As a result, your financial consultant may request up-to-date information regarding your goals, objectives and financial information.

TERMINATION FEE FOR RETIREMENT ACCOUNT CLIENTS:

Effective May 15, 2013, retirement account termination fees are increasing from \$75 to \$95. If you have any questions, please contact your Financial Consultant.

ATTACHMENT 2



Messages *(continued)*

Go Paperless!

When you choose electronic delivery of brokerage account statements and trade confirmations, there is no more searching through a file cabinet or shoebox to find what you're looking for as everything you need is located in one secure, online location. Switching your document delivery preferences takes just a moment and provides a level of convenience you're sure to appreciate.

If you currently have online access to your accounts through NetExchange Client, you can sign up for e-delivery of your statements and trade confirmations, as well as Mutual Fund, ETF and UIT prospectus, by clicking on the Go Paperless button when you log in. If you do not have on-line access, please contact your financial consultant and the process can be expedited for you.

If you don't desire on-line access to your accounts, you can still receive your confirmations and statements via email by logging on to www.myedocumentsuite.com to register and choose electronic delivery, or contact your financial consultant for assistance.

Make the move to paperless today!

MESSAGE REGARDING ROLLED-UP TAX LOTS

WHILE YOUR TAX LOTS HAVE BEEN ROLLED UP, ALL OF THE LOTS ARE STILL MAINTAINED. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, PLEASE CONTACT YOUR FINANCIAL CONSULTANT.

For more information about the advisory programs offered by Benjamin F. Edwards & Co. and our role as an investment adviser, please see our Form ADV on our website: www.benjaminedwardsco.com/adv, or call our Home Office at 314-726-1600 and we will mail you a free copy.

Please contact your financial consultant if there have been any changes to your financial situation or investment objectives, or if you wish to address any new or existing reasonable restrictions on the management of your account.

Important Arbitration Disclosures and Important Arbitration Agreement

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC, c/o Department Of Pershing Plaza, Jersey City, NJ 07307 (201) 3-3300.

ATTACHMENT 2





BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
One North Brentwood Blvd., Suite 800
Saint Louis, MO 63105
314-726-1600

SEP **Account Statement**

Account Number:

Statement Period: 08/01/2013 - 08/31/2013

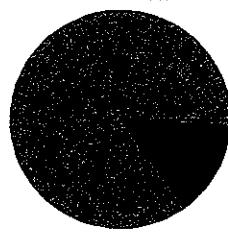
Valuation at a Glance	This Period	Year-to-Date
Beginning Account Value	\$481,270.99	\$453,745.32
Cash Withdrawals	0.00	-48.94
Dividends/Interest	77.81	6,821.36
Fees	0.00	-3,906.14
Change in Account Value	-7,686.87	17,744.33
Ending Account Value	\$474,355.93	\$474,355.93
Estimated Annual Income	\$14,111.47	

Your Financial Consultant:
WARD PETTY AND JOE PETTY
(423) 668-5411

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation
Cash, Money Funds, and Bank Deposits ¹	7,942.39	1,232.85	1,669.66	1%
Equities	0.00	52,951.00	65,553.00	14%
Mutual Funds	445,802.93	427,087.14	407,133.27	85%
Account Total (Pie Chart)	\$453,745.32	\$481,270.99	\$474,355.93	100%

Pie Chart allocation only includes products that are of positive value.



- ¹ The Bank Deposits in your account are FDIC insured bank deposits. FDIC insured bank deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). These bank deposits are covered by the Federal Deposit Insurance Corporation (FDIC), up to allowable limits.

ATTACHMENT 2



Additional Information

	This Period	Year-to-Date
Securities Bought and Sold	\$335.00	\$9,139.01
Long-Term Gain/Loss	0.00	6,565.13
Net Gain/Loss	-294.81	27,830.98

Short-Term Gain/Loss	Realized	Unrealized
Net Gain/Loss	-294.81	4,490.91

This summary excludes transactions where cost basis information is not available.

Client Service Information

Your Financial Consultant:	S38	Contact Information	
WARD PETTY AND JOE PETTY 345 FRAZIER SUITE 205 CHATTANOOGA TN 37405-4121		Telephone Number: (423) 668-5411 Fax Number: (423) 668-5412	

Your Account Information

Investment Objective

Investment Objective: MODERATE GROWTH

Risk Exposure: NONE SPECIFIED

Please review your investment objective. If you wish to make a change or have any questions please contact your Financial Consultant.

Retirement Information

Year-End Fair Market Value (12/31/2012): \$453,745.32

The year-end fair market value is furnished to the Internal Revenue Service. Your fair market value may change based on transaction or asset valuation adjustments made after 12/31/2012.

Tax Lot Default Disposition Method

Default Method for Mutual Funds: FIRST IN FIRST OUT

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

Default Method for all Other Securities: FIRST IN FIRST OUT

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Financial Consultant for more information.

Client Account Beneficiary Information

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

Disclosures and Other Information:

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

ATTACHMENT 2





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

SEP
Account Statement

Statement Period: 08/01/2013 - 08/31/2013

FDIC Insured Bank Deposits

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Insured Bank Deposits				
08/01/13	Opening Balance	Activity Ending: 08/30/13	1,232.85	1,232.85
08/02/13	Deposit	DEPOSIT	106.71	1,339.56
08/05/13	Deposit	DEPOSIT	48.00	1,387.56
08/15/13	Deposit	INTEREST CREDITED	0.04	1,387.60
08/16/13		APY 0.06%		
		Associated Bank NA		
08/20/13	Deposit	A/I 08/16 \$1387.60		
08/29/13	Withdrawal	DEPOSIT	83.57	1,471.17
08/30/13	Deposit	WITHDRAWAL	-125.28	1,345.89
		DEPOSIT	323.77	1,669.66
08/30/13	Closing Balance			\$1,669.66

Total FDIC Insured Bank Deposits

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

Portfolio Holdings

Opening Date	Quantity	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and Bank Deposits 1.00% of Portfolio									
08/01/13	1,669.66	08/30/13	1,232.85	1,669.66	1,232.85	0.04	3.91	N/A	N/A
DEUTSCHE BANK INS DEPOSIT E									
08/01/13	1,669.66								
Total FDIC Insured Bank Deposits									
Total Cash, Money Funds, and Bank Deposits									

ATTACHMENT 2

Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Equities 14.00% of Portfolio								
Common Stocks								
CISCO SYSTEMS INC								
Dividend Option: Cash								
01/30/13 *	400,000	20,6150	8,245.80	23,3100	9,324.00	1,078.20	272.00	2.91%
ORACLE CORP COM								
Dividend Option: Cash								
07/03/13 *	400,000	30,0700	12,028.00	31,8600	12,744.00	716.00	192.00	1.50%
POTASH CORP OF SASKATCHEWAN INC								
Dividend Option: Cash								
08/26/13 *	500,000	30,6700	15,335.00	29,6400	14,820.00	-515.00	700.00	4.72%
TEVA PHARMACEUTICAL INDUSTRIES LTD ADR								
ISIN#US8816242088								
Dividend Option: Cash								
06/28/13 *	750,000	38,8200	29,115.00	38,2100	28,665.00	-450.00	758.37	2.64%
Total Common Stocks			\$64,723.80		\$65,553.00	\$829.20		
Total Equities			\$64,723.80		\$65,553.00	\$829.20		
Mutual Funds 85.00% of Portfolio								
ALGER SPECTRA FUND CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
06/28/13 *	1,321.877	15.1300	20,000.00	15,8600	20,964.97	964.97		
ALLIANZGI NFEI INTERNATIONAL VALUE FUND CLASS D								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
01/30/13 *	905.387	22.0900	20,000.00	21,1200	19,121.77	-878.23		
BLACKROCK GLOBAL ALLOCATION FUND INC CLASS A								
Open End Fund								
Dividend Option: Reinvest; Capital Gains Option: Reinvest								
Multiple *Y	Total Noncovered	5,971.97	2,7500	5,474.00	4,1000			
FIRST EAGLE GLOBAL FUND CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								

ATTACHMENT 2





BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
 One North Brentwood Blvd., Suite 850
 Saint Louis, MO 63105
 314-726-1500

SEP
Account Statement

Statement Period: 08/01/2013 - 08/31/2013

Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds (continued)								
FIRST EAGLE GLOBAL FUND CLASS A (continued)								
Multiple *Y	Total Noncovered	47,0220	51,714.19	51,8900	57,068.52	5,354.33	563.09	0.98%
1,099.798								
IVY HIGH INCOME FUND CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
Multiple *Y	Total Noncovered	8,1650	50,635.90	8,6000	53,336.44	2,700.54	3,911.63	7.33%
6,201.912								
IVY ASSET STRATEGY FUND CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
01/13/12 *	2,064,410	24,2200	50,000.00	28,4000	58,629.24	8,629.24	1,386.25	2.36%
JP MORGAN INCOME BUILDER FUND CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
06/28/13 *	3,048,780	9,8400	30,000.00	9,7800	29,817.07	-182.93	1,451.21	4.86%
LOOMIS SAYLES BOND FUND RETAIL CLASS								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
01/31/12 *	3,472,222	14,4000	50,000.00	14,6800	50,972.22	972.22	2,823.95	5.54%
MARSICO FLEXIBLE CAPITAL FUND								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
Multiple *Y	Total Noncovered	14,4790	31,672.61	17,3900	38,041.50	6,368.89	201.37	0.54%
2,187.550								
MUTUAL SERIES EUROPEAN CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
07/29/13 *	598.802	13,3800	14,000.00	2,2800	13,940.44	59.89	372.87	2.57%

ATTACHMENT 2



Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds (continued)								
TEMPLETON GLOBAL BOND FUND ADVISOR CLASS								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
Multiple : ^y								
Total Noncovered	12,9770	10,035.96	12,6300	9,767.26	-268.70		562.75	5.76%
Total Mutual Funds	773,338		\$379,030.63		\$407,133.27	\$28,102.64	\$12,185.19	
Total Portfolio Holdings								
		Cost Basis		Market Value		Unrealized Gain/Loss	Accrued Interest	Estimated Annual Income
		\$445,424.09		\$474,355.93		\$28,931.84	\$0.00	\$14,111.47

* Noncovered under the cost basis rules as defined below.

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L. 110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on Form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
- Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.

^y This line is an aggregation of shares in this position, representing shares acquired at different times and/or dates. This summary is a sum of these shares and does not represent cost basis calculated using the average cost accounting method.

Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from sources which we believe to be reliable. Pershing may not use the closing price of the particular exchange or marketplace where your position was purchased as the "Market Price." Securities for which a price is not available are marked "N/A" and are omitted from the Total. The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details on how Pershing uses its systems to calculate these figures. Actual interest received in trust accounts is not yet recorded.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

Reinvestment
The dollar amount of Mutual Fund distributions, money market fund dividends, bank interest, interest income, dividends, and other earnings shown on your statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

ATTACHMENT 2





BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
One North Brentwood Blvd, Suite 800
Saint Louis, MO 63105
314-726-1600

SEP
Account Statement

Statement Period: 08/01/2013 - 08/31/2013

Portfolio Holdings Disclosures *(continued)*

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Schedule of Realized Gains and Losses Current Period

Disposition Date	Acquisition Date	Disposition Transaction	Description	Quantity	Cost Basis	Proceeds	Realized Gain/Loss/ Disallowance
Long Term 08/26/13	01/31/12 *	SELL First In First Out	TEMPLETON GLOBAL BON ISOR CLASS Security Identifier: TGBX	1,179,245	15,294.81		15,000.00 -294.81
			Total Long Term		\$15,294.81	\$15,000.00	-\$294.81
			Total Short Term and Long Term		\$15,294.81	\$15,000.00	-\$294.81

* Noncovered under the cost basis rules as defined below.

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L.110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or demoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are "subject to the new cost basis reporting rules and the adjusted basis will be reported to the IRS on form 8949 for the applicable tax year in which the security is disposed.

ATTACHMENT 2



Schedule of Realized Gains and Losses Current Period *(continued)*

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.
- Other securities, principally debt securities and options, acquired on or after January 1, 2012

This Schedule may not reflect all cost basis adjustments necessary for tax reporting purposes, especially for noncovered securities. Adjustments to cost basis may have been made for prior income received and subsequently reclassified by the issuer as a return of capital. In addition, corporate action events may require adjustments to your original cost basis. Return of capital information and cost basis information, as it relates to corporate actions, has been obtained from sources we believe to be reliable.

Adjustments to cost basis can be made after year-end, in particular, for return of capital adjustments, but may also include adjustments for corporate action events. Therefore there may be differences in cost basis reflected on your monthly client brokerage statement at year end versus any subsequent reports, including your 1099-B or online displays you may have available to you.

When you report your cost basis on your tax return, it should be verified using all of your own records. In particular, there may be other adjustments which you need to make, but are not required to be made by Pershing as it relates to H.R. 1474. You should consult with your tax advisor in order to properly report your gain or loss for tax purposes. Pershing shall not be responsible for and makes no representations or warranties with respect to the accuracy of any information that you report to the IRS or other taxing authorities, and, accordingly, disclaims any and all liability that may arise with respect to your use and reliance on the information provided herein for such reporting.

Please refer to the Your Account Information Section in your brokerage account statement for your account's existing tax lot disposition method. The disposition method is the method which you have selected to use in the disposal of each tax lot of the securities held in your account. If you do not select a method, your account will be defaulted to First In, First Out (FIFO). Your account's selected tax lot method will be used to determine the cost basis for calculating gain and/or loss, unless another method was selected at the time of the security disposal, and this may be reported on the IRS Form 1099-B.

Activity Summary

(All amounts shown are in base currency: USD)

Credits	This Period	Year-to-Date
Securities		
Securities Bought	0.00	0.00
Securities Sold	15,000.00	168,090.38
Total Securities	\$15,000.00	\$168,090.38
Dividends and Interest		
Fees		
Cash		
Withdrawals	0.00	0.00
Total Cash	\$0.00	\$0.00
FDIC Insured Bank Deposits	\$125.28	\$62,930.13
Total Credits	\$15,897.09	\$237,841.87

Transactions in Date Sequence

Process/ Trade/ Settlement Date	Transaction Date	Activity Type	Description	Quantity	Unit Price	Accrued Interest	Amount	CCY
08/01/13		CASH DIVIDEND RECEIVED	JP MORGAN CHASE & CO. B LDER FIN CLASS A	33943.003	\$0.00	\$0.00	-106.71	USD
08/02/13		INNSAX	DEUTSCHE BANK INS DEPOSIT PROGRAM E	1	\$0.00	\$0.00	-106.71	USD
		FDIC INSURED BANK DEPOSIT	DEUTSCHE BANK INS DEPOSIT PROGRAM E	1	\$0.00	\$0.00	-106.71	USD
		USDD99997						

ATTACHMENT 2





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

SEP
Account Statement

Statement Period: 08/01/2013 - 08/31/2013

Transactions in Date Sequence (continued)

Process/ Trade/ Settlement Date	Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
08/02/13		CASH DIVIDEND RECEIVED	400 SHRS ORACLE CORP COM RD 07/12 PD 08/02/13				48.00	USD
08/05/13		ORCL					-48.00	USD
		FDIC INSURED BANK DEPOSIT	DEUTSCHE BANK INS DEPOSIT PROGRAM E				-0.04	USD
08/15/13		USD999997	DEUTSCHE BANK INS INTEREST REINVESTED					
		FDIC INSURED BANK DEPOSITS INTEREST REINVESTED						
08/15/13		200990041						
		FDIC INSURED BANK DEPOSITS INTEREST RECEIVED	DEUTSCHE BANK INS INTEREST CREDITED				0.04	USD
08/19/13		200990041						
		CASH DIVIDEND RECEIVED	TEMPLETON GLOBAL BOND FUND ADVISOR CLASS					
08/20/13		TGBAX	1952.5830 SHRS RD 08/14 PD 08/19/13				83.57	USD
		FDIC INSURED BANK DEPOSIT	DEUTSCHE BANK INS DEPOSIT PROGRAM E				-83.57	USD
08/27/13		USD999997						
		SOLD	TEMPLETON GLOBAL BOND FUND ADVISOR CLASS					
08/28/13		TGBAX	UNSOLOICITED ORDER					
		CASH DIVIDEND RECEIVED	LOOMIS SAWLES BOND FUND RETAIL CLASS 3472.2220					
08/29/13		LSBRX	SHRS RD 08/26 PD 08/28/13					
08/29/13		08/26/13	POTASH CORP OF SASKATCHEWAN INC COM					
		PURCHASED	ISIN#CA73755L1076 UNSOLICITED ORDER PERSHING					
		POT	LLC MAKES A MKT IN THIS SEC & ACTED AS PRINCIPAL					
			DISCRETION EXERCISED					
08/29/13			DEUTSCHE BANK INS DEPOSIT PROGRAM E					
		FDIC INSURED BANK WITHDRAWAL						
08/29/13		USD999997						
		CASH DIVIDEND RECEIVED	IY HIGH INCOME FUND CLASS A FOR ACCRUAL					
08/30/13		WHMAX	PERIOD ENDING 08/27/13					
		FDIC INSURED BANK DEPOSIT	DEUTSCHE BANK INS DEPOSIT PROGRAM E					
		USD999997						
		Total Value of Transactions						
			\$0.00				\$0.00	

The price and quantity displayed may have been rounded.

ATTACHMENT 2

\$0.00

323.77 USD

-323.77 USD





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

SEP
Account Statement

Statement Period: 08/01/2013 - 08/31/2013

Important Arbitration Disclosures and Important Arbitration Agreement

- **Important Arbitration Disclosures**
 - All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
 - Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
 - The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
 - The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
 - The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
 - The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- **Important Arbitration Agreement**

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; (ii) the class is decertified; or (iii) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399, (201) 413-3330.

ATTACHMENT 2





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

SEP Account Statement

Account Number:

Statement Period: 07/01/2013 - 07/31/2013

Valuation at a Glance

	This Period	Year-to-Date
Beginning Account Value	\$466,920.11	\$453,745.32
Cash Withdrawals	0.00	-48.94
Dividends/Interest	1,367.80	6,049.55
Fees	-1,313.47	-3,906.14
Change in Account Value	14,298.55	25,431.80
Ending Account Value	\$481,270.99	\$481,270.99
Estimated Annual Income	\$14,232.09	

Your Financial Consultant:
WARD PETTY AND JOE PETTY
 (423) 668-5411

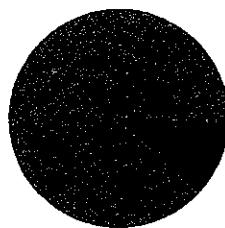
Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation
Cash, Money Funds, and Bank Deposits ¹	7,942.39	3,951.94	1,232.85	1%
Equities	0.00	44,279.00	52,951.00	11%
Mutual Funds	445,802.93	418,689.17	427,087.14	88%
Account Total (Pie Chart)	\$453,745.32	\$466,920.11	\$481,270.99	100%

Pie Chart allocation only includes products that are of positive value.

¹ The Bank Deposits in your account are FDIC insured bank deposits. FDIC insured bank deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). These bank deposits are covered by the Federal Deposit Insurance Corporation (FDIC), up to allowable limits.

ATTACHMENT 2



Additional Information

	This Period	Year-to-Date
Securities Bought and Sold	-\$2,773.42	-\$8,804.01

	This Period	Rebated	Unrebated
Short-Term Gain/Loss	0.00	6,595.13	5,496.68
Long-Term Gain/Loss	-334.80	-1,789.41	30,877.22

This summary excludes transactions where cost basis information is not available.

Client Service Information

Your Financial Consultant:	S38	Contact Information	
----------------------------	-----	---------------------	--

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

WARD PETTY AND JOE PETTY
345 FRAZIER
SUITE 205
CHATTANOOGA TN 37405-4121

Your Account Information

Investment Objective

Investment Objective: MODERATE GROWTH

Risk Exposure: NONE SPECIFIED

Please review your investment objective. If you wish to make a change or have any questions please contact your Financial Consultant.

Retirement Information

Year-End Fair Market Value (12/31/2012): \$453,745.32

The year-end fair market value is furnished to the Internal Revenue Service. Your fair market value may change based on transaction or asset valuation adjustments made after 12/31/2012.

Tax Lot Default Disposition Method

Default Method for Mutual Funds: FIRST IN FIRST OUT

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

Default Method for all Other Securities: FIRST IN FIRST OUT

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Financial Consultant for more information.

Client Account Beneficiary Information

Beneficiary Name	Primary / Contingent	Relationship to Account Holder(s)	All Allocation Percent
	PRIMARY		
	SPOUSE		100.00

Disclosures and Other Information:

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

ATTACHMENT 2





BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
One North Brentwood Blvd., Suite 850
Saint Louis, MO 63105
314.726.1600

SEP
Account Statement

Statement Period: 07/01/2013 - 07/31/2013

FDIC Insured Bank Deposits

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Insured Bank Deposits				
DEUTSCHE BANK INS DEPOSIT E				
06/29/13	Account Number:	Activity Ending: 07/31/13		
07/01/13	Opening Balance		3,951.94	3,951.94
07/01/13	Withdrawal		-3,952.03	-0.09
07/05/13	Deposit		0.09	0.00
07/16/13	Deposit		253.18	253.18
07/18/13	Deposit		A/C 07/16 \$253.18	
07/25/13	Deposit		DEPOSIT	336.56
07/30/13	Deposit		DEPOSIT	404.56
07/31/13	Deposit		DEPOSIT	599.35
07/31/13	Closing Balance		DEPOSIT	1,232.85
Total FDIC Insured Bank Deposits				
\$1,232.85				

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

Portfolio Holdings

Opening Date	Quantity	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and Bank Deposits 1.00% of Portfolio									
FDIC Insured Bank Deposits									
06/29/13	DEUTSCHE BANK INS DEPOSIT E	1,232.85	07/31/13	3,951.94	1,232.85	0.01	3.87	N/A	N/A
Total FDIC Insured Bank Deposits				\$3,951.94	\$1,232.85	\$0.01	\$3.87		
Total Cash, Money Funds, and Bank Deposits				\$3,951.94	\$1,232.85	\$0.01	\$3.87		

ATTACHMENT 2



Raised Excellent
Seven Years in A Row
DIAL-BAR RATED COMMUNICATIONS

Gleaming Through Publishing LLC, a wholly owned subsidiary
of The Bank of New York Mellon Corporation (BNY Mellon)
Publishing LLC, member FDIC, NYSE, SIPC

Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Equities 11.00% of Portfolio								
Common Stocks								
CISCO SYSTEMS INC								
Dividend Option: Cash								
01/30/13 *	40,000	20.6150	8,245.80	25.5900	10,236.00	1,990.20	272.00	2.65%
ORACLE CORP COM								
Dividend Option: Cash								
07/03/13 *	40,000	30.0700	12,028.00	32.3500	12,940.00	912.00	192.00	1.48%
TEVA PHARMACEUTICAL INDUSTRIES LTD ADR								
Dividend Option: Cash								
06/28/13 *	75,000	38.8200	29,115.00	39.7000	29,775.00	660.00	709.33	2.38%
Total Common Stocks			\$49,388.80		\$52,951.00	\$3,562.20	\$1,173.33	
Total Equities			\$49,388.80		\$52,951.00	\$3,562.20	\$1,173.33	

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds 88.00% of Portfolio								
ALGER SPECTRA FUND CLASS A								
Open End Fund			Security Identifier: SPACX					
Dividend Option: Cash; Capital Gains Option: Reinvest			CUSIP: 015566102					
06/28/13 *	1,321.877	15.1300	20,000.00	16.0100	21,163.25	1,163.25		
ALLIANZGI NFI INTERNATIONAL VALUE FUND CLASS D			Security Identifier: AFIDX					
Open End Fund			CUSIP: 018920884					
Dividend Option: Cash; Capital Gains Option: Reinvest								
01/30/13 *	905.387	22.0900	20,000.00	21.6300	19,637.84	-362.16		
BLACKROCK GLOBAL ALLOCATION FUND INC CLASS A			Security Identifier: MDLOX					
Open End Fund			CUSIP: 092511103					
Dividend Option: Reinvest; Capital Gains Option: Reinvest								
Multiple *Y	Total Noncovered	19,0660	50,971.97	21,0900	56,383.15	5,411.18	255.75	1.30%
	2,673.454							
FIRST EAGLE GLOBAL FUND CLASS A			Security Identifier: SGEND					
Open End Fund			CUSIP: 32008FF507					
Dividend Option: Cash; Capital Gains Option: Reinvest								
Multiple *Y	Total Notcovered	47,924.11	1,059,798	5,794.60	5,802.20	563.09	0.97%	

ATTACHMENT 2



Rated Excellent
Seven Years in a Row

DAUBER RATED COMMUNICATIONS EXCELLENCE

Cleantech Publishing LLC, a wholly owned subsidiary
of The Bank of New York Mellon Corporation (BNY Mellon)

BNY Mellon



BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
 One North Brentwood Blvd., Suite 850
 Saint Louis, MO 63105 314.726.1600

SEP
Account Statement

Statement Period: 07/01/2013 - 07/31/2013

Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds (continued)								
IVY HIGH INCOME FUND CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
Multiple "x"	Total Noncovered	6,201,912	8,1650	50,635,90	8,5400	53,584,52	2,948,62	3,890,98 7.26%
IVY ASSET STRATEGY FUND CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
01/31/12 *	2,064,410	24,2200	50,000,00	28,2300	58,278,29	8,278,29	1,386,25	2.37%
J.P. MORGAN INCOME BUILDER FUND CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
06/28/13 *	3,048,780	9,8400	30,000,00	10,0200	30,546,78	548,78	1,454,26	4.76%
LOOMIS SAYLES BOND FUND RETAIL CLASS								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
01/31/12 *	3,472,222	14,4000	50,000,00	14,9900	52,048,61	2,048,61	2,833,68	5.44%
MARSICO FLEXIBLE CAPITAL FUND								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
Multiple "x"	Total Noncovered	2,187,550	14,4790	31,672,61	17,5800	38,457,13	6,784,52	207,37 0.53%
MUTUAL SERIES EUROPEAN CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
07/29/13 *	598,802	23,000,00	24,500	1,041,400	2,4500	372,87	2.65%	

ATTACHMENT 2



Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds (continued)								
TEMPLETON GLOBAL BOND FUND ADVISOR CLASS								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
Multiple : ¹⁴								
Total Noncovered	12,9730		25,330.77	12,8800	25,149.27	-181.50	1,440.42	5.72%
Total Mutual Funds	1,952,583		\$394,325.44		\$427,087.14	\$32,761.70	\$13,054.89	

Total Portfolio Holdings

Cost Basis	Market Value	Unrealized Gain/Loss	Accrued Interest	Estimated Annual Income
\$414,947.09	\$481,270.99	\$36,323.90	\$0.00	\$14,232.09

* Noncovered under the cost basis rules as defined below.

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L.110-343, the Emergency Economic Stabilization Act of 2008), and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on Form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
- Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.

¹⁴ This line is an aggregation of shares in this position, representing shares acquired at different times and/or dates. This summary is a sum of these shares and does not represent cost basis calculated using the average cost accounting method.

Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from sources which we believe to be reliable. Pershing may not use the closing price of the particular exchange or marketplace where your position was purchased as the "Market Price." Securities for which a price is not available are marked "N/A" and are omitted from the Total.

The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest remains interest earned but yet received.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

Reinvestment

The dollar amount of Mutual Fund distributions, money market fund dividend income, and interest income, dividends and securities shown on your statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

ATTACHMENT 2



Schedule of Realized Gains and Losses Current Period (continued)

* Noncovered under the cost basis rules as defined below.

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L. 110-343, the Emergency Economic Stabilization Act of 2008), and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
- Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury

This Schedule may not reflect all cost basis adjustments necessary for tax reporting purposes, especially for noncovered securities. Adjustments to cost basis may have been made for prior income received and subsequently reclassified by the issuer as a return of capital. In addition, corporate action events may require adjustments to your original cost basis. Return of capital information and cost basis information, as it relates to corporate actions, has been obtained from sources we believe to be reliable. Adjustments to cost basis can be made after year-end, in particular, for return of capital adjustments, but may also include adjustments for corporate action events. Therefore there may be differences in cost basis reflected on your monthly client brokerage statement at year end versus any subsequent reports, including your 1099-B or online displays you may have available to you.

When you report your cost basis on your tax return, it should be verified using all of your own records. In particular, there may be other adjustments which you need to make, but are not required to be made by Pershing as it relates to H.R. 1424. You should consult with your tax advisor in order to properly report your gain or loss for tax purposes. Pershing shall not be responsible for and makes no representations or warranties with respect to the accuracy of any information that you report to the IRS or other taxing authorities, and, accordingly, disclaims any and all liability that may arise with respect to your use and reliance on the information provided herein for such reporting.

Please refer to the Your Account Information Section in your brokerage account statement for your account's existing tax-lot disposition method. The disposition method is the method which you have selected to use in the disposal of each tax lot of the securities held in your account. If you do not select a method, your account will be defaulted to First In, First Out (FIFO). Your account's selected tax lot method will be used to determine the cost basis for calculating gain and/or loss, unless another method was selected at the time of the security disposal, and this may be reported on the IRS Form 1099-B.

Activity Summary (All amounts shown are in base currency: USD)

Debits	This Period	Year-to-Date	Debits	This Period	Year-to-Date
Securities			Securities		
Securities Bought	0.00	0.00	Securities Bought	-105,505.02	-161,894.39
Securities Sold	102,731.60	153,090.38	Securities Sold	0.00	0.00
Total Securities	\$102,731.60	\$153,090.38	Total Securities	-\$105,505.02	-\$161,894.39
Dividends and Interest			Dividends and Interest		
Fees	\$1,367.80	\$6,049.55	Fees	\$0.00	\$0.00
Cash	\$0.00	\$0.00	Cash	-\$1,313.47	-\$3,906.14
Withdrawals	0.00	0.00	Withdrawals	0.00	-48.94
Total Cash	\$0.00	\$0.00	Total Cash	\$0.00	-\$48.94
FDIC Insured Bank Deposits			FDIC Insured Bank Deposits		
Total Credits	\$108,051.34	\$21,944.73	Total Credits	-\$1,232.85	-\$56,426.23

ATTACHMENT 2





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

SEP
Account Statement

Statement Period: 07/01/2013 - 07/31/2013

Transactions in Date Sequence

Process/ Trade/ Settlement Transaction Date	Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
07/01/13	06/28/13	PURCHASED	ALGER SPECTRA FUND CLASS A SALES LOAD=0.00%	1,321.877	15.1300		-20,000.00	USD
07/01/13	06/28/13	SPECX PURCHASED	UNSOUGHT ORDER HLD-RNWST CARGN ONLY					
	JNBAX		JP MORGAN INCOME BUILDER FUND CLASS A SALES LOAD=0.00% UNSOLICITED ORDER HLD-RNWST CARGN ONLY	3,048.780	9.8400		-30,000.00	USD
07/01/13	06/28/13	SOLD	PMCO GLOBAL MULTI ASSET FUND CLASS D UNSOLICITED ORDER				23,879.51	USD
	PGMDX		DEUTSCHE BANK INS DEPOSIT PROGRAM E FULL PRINCIPAL REDEEMED	-2,291.700	10.4200		3,951.94	USD
07/01/13		FDIC INSURED BANK WITHDRAWAL	DEUTSCHE BANK INS INTEREST CREDITED INCOME				0.09	USD
	USD999997		REDEEMED					
		DEUTSCHE BANK INS INTEREST CREDITED INCOME						
07/01/13		250990041						
		CASH DIVIDEND RECEIVED	IVY HIGH INCOME FUND CLASS A FOR ACCRUAL PERIOD ENDING 06/27/13					
07/03/13	06/28/13	WHIAK SOLD	IVY ASSET STRATEGY NEW OPPORTUNITIES FUND CLASS A 200042403 UNSOLICITED ORDER	-2,901.354	10.4100		30,203.10	USD
07/03/13	06/28/13	INOAX SOLD	MICROSOFT CORP COM UNSOLICITED ORDER PERSHING LLC MAKES A MKT IN THIS SEC & ACTED AS PRINCIPAL DISCRETION EXERCISED	-1,000.000	34.3500		34,350.00	USD
07/03/13	06/28/13	MSFT PURCHASED	TEVA PHARMACEUTICAL INDUSTRIES LTD ADR ISIN#US8811624208 UNSOLICITED ORDER PERSHING LLC MAKES A MKT IN THIS SEC & ACTED AS PRINCIPAL DISCRETION EXERCISED	750.000	38.8200		-29,115.00	USD
07/03/13	06/28/13	TEVA PURCHASED	Advisory Fees For: Q3-2013 Total Asset Value \$467,010.11				-1,313.47	USD
07/05/13	07/03/13	ASSET BASED FEE USD999997	DEUTSCHE BANK INS DEPOSIT PROGRAM E				-253.18	USD
07/05/13		FDIC INSURED BANK DEPOSIT	UNIVERSITY CORP M UNSOLICITED ORDER PERSHING LLC MAKES A MKT IN THIS SEC & ACTED AS PRINCIPAL DISCRETION EXERCISED				-12,028.00	USD
07/09/13	07/03/13	USD999997 PURCHASED ORCL	TEMPLETOM GLOBAL END ADVISOR CLASS 1952.5830 SHRS RD 07/12 PD 07/17/13				83.38	USD
07/17/13		CASH DIVIDEND RECEIVED TGBAX						

ATTACHMENT 2



Transactions in Date Sequence (continued)

Process/ Trade/ Settlement Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
07/18/13	FDIC INSURED BANK DEPOSIT	DEUTSCHE BANK INS DEPOSIT PROGRAM E				-83.38	USD
07/19/13	CASH DIVIDEND RECEIVED	BLACKROCK GLOBAL ALLOCATION FUND INC CLASS A 2656.3780 SHRS RD 07/17 PD 07/19/13				362.02	USD
07/19/13	MDLOX	BLACKROCK GLOBAL ALLOCATION FUND INC CLASS A 2656.3780 SHRS SHRS PURCH. AT \$21.20000 RD 07/17 PD 07/19/13	17.076			-362.02	USD
07/24/13	CASH DIVIDEND RECEIVED	400 SHRS CISCO SYSTEMS INC RD 07/03 PD 07/24/13				68.00	USD
07/25/13	CSCO	DEUTSCHE BANK INS DEPOSIT PROGRAM E				-68.00	USD
07/28/13	FDIC INSURED BANK DEPOSIT	USDO999997				194.79	USD
	CASH DIVIDEND RECEIVED	LOOMIS SALES BOND FUND RETAIL CLASS 3472.2220 SHRS RD 07/25 PD 07/29/13				-14,000.00	USD
07/30/13	PURCHASED	LSBRX TEMIX				598.802	23.3800
07/30/13	SOLD	MUTUAL SERIES EUROPEAN CLASS A SALES LOAD=0.00% UNSOLICITED ORDER HLD-RNWST CAGN ONLY				-1,395.023	10.2500
07/30/13	PAUDX	PIMCO ALL ASSET ALL AUTHORITY FUND CLASS D UNSOLICITED ORDER				14,298.99	USD
07/30/13	FDIC INSURED BANK DEPOSIT	DEUTSCHE BANK INS DEPOSIT PROGRAM E				-194.79	USD
07/30/13	USDO999997	NY HIGH INCOME FUND CLASS A FOR ACCRUAL PERIOD ENDING 07/26/13				334.51	USD
07/31/13	CASH DIVIDEND RECEIVED	WHAX				-633.50	USD
07/31/13	FDIC INSURED BANK DEPOSIT	DEUTSCHE BANK INS DEPOSIT PROGRAM E				\$0.00	\$0.00
	Total Value of Transactions						

The price and quantity displayed may have been rounded.

Income and Expense Summary

	Current Period Tax Deferred	Year-to-Date Tax Deferred
Dividend Income		
Equities	68.00	596.00
Other Dividends	1,299.71	5,449.68
Interest Income		
FDIC Insured Bank Deposits		
Total Dividends, Interest, Income and Expenses	\$1,367.80	3,873.87

Messages

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

ATTACHMENT 2

FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC)
DIVISION OF INVESTOR PROTECTION

FDIC INSURED BANK DEPOSITS ARE NOT PROTECTED BY FDIC INSURANCE.

YOU MAY VIEW CURRENT MONEY MARKET FUND RATES BY VISITING WWW.PERSHING.COM AND SELECTING THE LINK AT THE BOTTOM OF THE PAGE TITLED "MONEY MARKET FUND AND FDIC INSURED BANK RATES AND BANK LISTS." PLEASE NOTE THAT WE MAY NOT OFFER ALL OF THE MONEY MARKET FUNDS LISTED ON THE PERSHING WEBSITE.





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

SEP
Account Statement

Statement Period: 07/01/2013 - 07/31/2013

Messages *(continued)*

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Please see the money market mutual fund's prospectus or contact your investment professional for additional information.

Benjamin F. Edwards & Co. is updating its client profile information to better serve your needs and to comply with new regulatory requirements (FINRA Rule 2111). As a result, your financial consultant may request up-to-date information regarding your goals, objectives and financial information.

Go Paperless!

When you choose electronic delivery of brokerage account statements and trade confirmations, there is no more searching through a file cabinet or shoebox to find what you're looking for as everything you need is located in one secure, online location. Switching your document delivery preferences takes just a moment and provides a level of convenience you're sure to appreciate.

If you currently have online access to your accounts through NetExchange Client, you can sign up for e-delivery of your statements and trade confirmations, as well as Mutual Fund, ETF and UIT prospectus, by clicking on the Go Paperless button when you log in. If you do not have on-line access, please contact your financial consultant and the process can be expedited for you.

If you don't desire on-line access to your accounts, you can still receive your confirmations and statements via email by logging on to www.myedocumentsuite.com to register and choose electronic delivery, or contact your financial consultant for assistance.

Make the move to paperless today!

TERMINATION FEE FOR RETIREMENT ACCOUNT CLIENTS:

Effective May 15, 2013, retirement account termination fees are increasing from \$75 to \$95. If you have any questions, please contact your Financial Consultant.

MESSAGE REGARDING ROLLED-UP TAX LOTS

WHILE YOUR TAX LOTS HAVE BEEN ROLLED UP, ALL OF THE LOTS ARE STILL MAINTAINED. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, PLEASE CONTACT YOUR FINANCIAL CONSULTANT.

For more information about the advisory programs offered by Benjamin F. Edwards & Co. and our role as an investment adviser, please see our Form ADV on our website: www.benjaminedwardsco.com/adv, or call our Home Office at 314-726-1600 and we will mail you a free copy.

ATTACHMENT 2

Important Arbitration Disclosures and Important Arbitration Agreement

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispouse arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; (ii) the class is decertified; or (iii) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399, (201) 413-3330.

ATTACHMENT 2





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

SEP
Account Statement

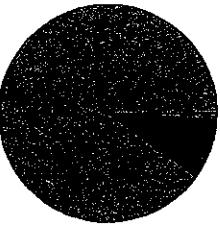
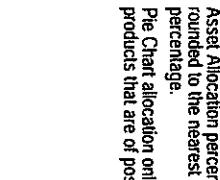
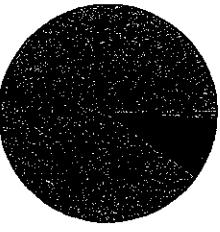
Account Number:

Statement Period: 06/01/2013 - 06/30/2013

Valuation at a Glance	This Period	Year-to-Date
Beginning Account Value	\$480,941.38	\$453,745.32
Cash Withdrawals	0.00	-48.94
Dividends/Interest	823.97	4,681.75
Fees	0.00	-2,592.67
Change in Account Value	-14,845.24	11,134.65
Ending Account Value	\$466,920.11	\$466,920.11
Estimated Annual Income	\$13,873.16	

Your Financial Consultant:
 WARD PETTY AND JOE PETTY
 (423) 668-5411

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation
Cash, Money Funds, and Bank Deposits ¹	7,942.39	3,199.83	3,951.94	1% 
Equities	0.00	44,546.00	44,279.00	99% 
Mutual Funds				
Account Total (Pie Chart)	\$453,745.32	\$480,941.38	\$466,920.11	100% 

¹ The Bank Deposits in your account are FDIC insured bank deposits. FDIC insured bank deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). These bank deposits are covered by the Federal Deposit Insurance Corporation (FDIC), up to allowable limits.

Asset Allocation percentages are rounded to the nearest whole percentage.
 Pie Chart allocation only includes products that are of positive value.

ATTACHMENT 2

Additional Information

	This Period	Year-to-Date
Securities Bought and Sold	-\$71.86	-\$6,030.59
Short-Term Gain/Loss	6,340.79	6,565.13
Long-Term Gain/Loss	-1,454.61	-1,454.61

Net Gain/Loss

26,578.73

This summary excludes transactions where cost basis information is not available.

Client Service Information

Your Financial Consultant: S38

Contact Information

Telephone Number: (423) 668-5411

Fax Number: (423) 668-5412

WARD PETTY AND JOE PETTY
345 FRAZIER
SUITE 205
CHATANOOGA TN 37405-4121

Investment Objective: MODERATE GROWTH

Risk Exposure: NONE SPECIFIED

Year-End Fair Market Value (12/31/2012): \$453,745.32

This information will be furnished to the Internal Revenue Service.
Your fair market value may change based on transaction or asset valuation
adjustments made after 12/31/2012.

Default Tax Lot Disposition Method for Mutual Funds: FIRST IN FIRST OUT

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

Default Tax Lot Disposition Method for All Other Securities: FIRST IN FIRST OUT

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Financial Consultant for more information.

Client Account Beneficiary Information

Beneficiary Name

Primary /Contingent	Relationship to Account Holder(s)	Allocation Percent
PRIMARY	SPouse	100.00

Disclosures and Other Information:

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

FDIC Insured Bank Deposits

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Insured Bank Deposits			3,199.83	3,199.83
DEUTSCHE BANK INS DEPOSIT E	Activity Ending	A	3,429.83	3,429.83
06/14/13	Opening Balance			
	Deposit			

ATTACHMENT 2

3,199.83

3,429.83

3,199.83

3,429.83

B009016BCSF30010

PAR 02 CLUT

Account Number:
SFP FBO CHARLES J FLEISCHMANN

Go paperless
Ask about e-delivery



Rated Excellent
Six Years in a Row
DAIBER RATED COMMUNICATIONS
EXCELLENCE

Clearing through Pershing LLC, a subsidiary
of The Bank of New York Mellon Corporation
Pershing LLC, member FINRA, NYSE, SIPC



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

SEP
Account Statement

Statement Period: 06/01/2013 - 06/30/2013

FDIC Insured Bank Deposits (continued)

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Insured Bank Deposits (continued)				
DEUTSCHE BANK INS DEPOSIT E	(continued)			
06/14/13	Deposit	INTEREST CREDITED	0.22	3,430.05
06/17/13		APY 0.07%		3,430.05
		BB&T		
06/20/13	Deposit	A/O 06/17 \$3430.05		3,513.43
06/24/13	Deposit	DEPOSIT	83.38	3,770.00
06/27/13	Deposit	DEPOSIT	256.57	
06/28/13	Closing Balance	DEPOSIT	181.94	3,951.94
				\$3,951.94

Total FDIC Insured Bank Deposits

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

Portfolio Holdings

Quantity	Opening Date	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and Bank Deposits 1.00% of Portfolio									
FDIC Insured Bank Deposits									
DEUTSCHE BANK INS DEPOSIT E	06/01/13		06/28/13	3,199.83	3,951.94	0.09	3.78	N/A	N/A
Total FDIC Insured Bank Deposits				\$3,199.83	\$3,951.94	\$0.09	\$3.78		
Total Cash, Money Funds, and Bank Deposits				\$3,199.83	\$3,951.94	\$0.09	\$3.78		

ATTACHMENT 2

Portfolio Holdings (continued)

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Equities 9.00% of Portfolio								
Common Stocks								
CISCO SYSTEMS INC								
CUSIP: 17215R102								
Dividend Option: Cash								
400.000	01/30/13 *	20.6150	8,245.80	24.3350	9,734.00	1,488.20	272.00	2.79%
MICROSOFT CORP COM								
CUSIP: 5949918104								
Dividend Option: Cash								
1,000.000	01/30/13 *	27.9660	27.965.50	34.5450	34.545.00	6,579.50	920.00	2.66%
Total Common Stocks			\$36,211.30		\$44,279.00	\$8,067.70		\$1,192.00
Total Equities			\$36,211.30		\$44,279.00	\$8,067.70		\$1,192.00

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds 90.00% of Portfolio								
Mutual Funds								
ALLIANZGI NFI INTERNATIONAL VALUE FUND CLASS D								
CUSIP: 016920884								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest.								
905.387	01/30/13 *	22.0900	20,000.00	20.7700	18,804.89	-1,195.11	255.75	1.36%
BLACKROCK GLOBAL ALLOCATION FUND INC CLASS A								
CUSIP: 09251TT103								
Open End Fund								
Dividend Option: Reinvest; Capital Gains Option: Reinvest								
Total Noncovered	Multiple *Y	19.0520	50,609.95	20.5900	54,694.82	4,084.87	615.44	1.12%
FIRST EAGLE GLOBAL FUND CLASS A								
CUSIP: 32008FS07								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
Total Noncovered	Multiple *Y	47,022.1419	5,7100	47,022.6706	47,56.57	563.09	1.00%	

ATTACHMENT 2



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

SEP
Account Statement

Statement Period: 06/01/2013 - 06/30/2013

Portfolio Holdings (continued)

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds (continued)								
Mutual Funds (continued)								
IVY HIGH INCOME FUND CLASS A								
CUSIP: 46600668								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
Total Noncovered		Multiple*,Y						
6,201.912								
IVY ASSET STRATEGY FUND CLASS A								
CUSIP: 466000759								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
2,064.410	01/31/12*							
IVY ASSET STRATEGY NEW OPPORTUNITIES FUND CLASS A								
CUSIP: 466007132								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
2,901.354	01/31/12*							
LOOMIS SAYLES BOND FUND RETAIL CLASS								
CUSIP: 543495832								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
3,472.222	01/31/12*							
MARSICO FLEXIBLE CAPITAL FUND								
CUSIP: 573012507								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
Total Noncovered		Multiple*,Y						
2,187.550								

ATTACHMENT 2



Portfolio Holdings (continued)

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds (continued)								
Mutual Funds (continued)								
PIMCO ALL ASSET ALL AUTHORITY FUND CLASS D								
CUSIP: 72200Q190								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
1,395,023	01/31/12*	10.4900	14,533.79	10.1900	14,215.28	-418.51	754.95	5.31%
PIMCO GLOBAL MULTI ASSET FUND CLASS D								
CUSIP: 72201P308								
Open End Fund								
Dividend Option: Reinvest; Capital Gains Option: Reinvest								
Total Noncovered	Multiple*,Y	0.0000	25,580.93	10.4200	23,879.51	-1,701.42	460.26	1.92%
TEMPLETON GLOBAL BOND FUND ADVISOR CLASS								
CUSIP: 880208400								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
Total Noncovered	Multiple*,Y	12.9730	25,330.77	12.9100	25,207.85	-122.92	1,459.94	5.79%
Total Mutual Funds			\$400,178.14		\$418,689.17	\$18,511.03		\$12,677.38
Total Mutual Funds			\$400,178.14		\$418,689.17	\$18,511.03		\$12,677.38
Total Portfolio Holdings		\$440,341.38		\$466,920.11	\$26,578.73	\$0.00	\$13,873.16	

Total Portfolio Holdings

* Noncovered under the cost basis rules as defined below.

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L.110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
- Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.

ATTACHMENT 2





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

SEP
Account Statement

Statement Period: 06/01/2013 - 06/30/2013

Portfolio Holdings *(continued)*

Y This line is an aggregation of shares in this position, representing shares acquired at different times and/or dates. This summary is a sum of these shares and does not represent cost basis calculated using the average cost accounting method.

Disclosures and Other Information

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from quotation services, which we believe to be reliable. Securities for which a price is not available are marked "N/A" and are omitted from the Total. The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

The Estimated Price as of Date only appears when the price date does not equal the statement date and the price indicated is estimated since it is not reflective of a last trade price on a recognized exchange.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your Statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Cleaning Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Statement you may receive will reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

ATTACHMENT 2



Trades Not Settled

Settlement Date	Trade Date	Activity Type	Description	Quantity	Price	Accrued Interest	Settlement Amount
07/01/13	06/28/13	Buy	ALGER SPECTRA FUND CLASS A SALES LOAD=0.00% UNSOLICITED ORDER HLD-RNIVST CAPGN ONLY WY ASSET STRATEGY NEW OPPORTUNITIES FUND CLASS A 200042403 UNSOLICITED ORDER JP MORGAN INCOME BUILDER FUND CLASS A SALES LOAD=0.00%	-2,901.354	15.1300	0.00	-20,000.00
07/03/13	06/28/13	Buy	HLD-RNIVST CAPGN ONLY UNSOICITED ORDER HLD-RNIVST CAPGN ONLY MICROSOFT CORP COM UNSOICITED ORDER PERSHING LLC MAKES A MKT IN THIS SEC & ACTED AS PRINCIPAL DISCRETION EXERCISED PMCO GLOBAL MULTI ASSET FUND CLASS D UNSOICITED ORDER TEVA PHARMACEUTICAL INDUSTRIES LTD ADR ISIN#US816242098 UNSOLICITED ORDER PERSHING LLC MAKES A MKT IN THIS SEC & ACTED AS PRINCIPAL DISCRETION EXERCISED	3,048.780	9.8400	0.00	-30,000.00
07/01/13	06/28/13	Sell	-1,000.000	34.3500	0.00	34.350.00	
07/03/13	06/28/13	Buy	-2,291.700	10.4200	0.00	23,879.51	
			750.000	38.8200	0.00	-29,115.00	
Total Amount of Trades Not Settled					\$9,317.61		

Schedule of Realized Gains and Losses Current Period

Disposition Date	Acquisition Date	Disposition Transaction	Description	Quantity	Cost Basis	Proceeds	Realized Gain/Loss/ Disallowance
Short Term							
06/28/13	01/30/13 *	SELL First In First Out	MICROSOFT CORP COM Security Identifier: MSFT	1,000.000	27,965.50	34,350.00	6,384.50
06/28/13	09/20/12 *	SELL First In First Out	PMCO GLOBAL MULTI A CLASS D Security Identifier: PGMDX	1,568	18.10	16.34	-1.76
06/28/13	12/12/12 *	SELL First In First Out	PMCO GLOBAL MULTI A CLASS D Security Identifier: PGMDX	8.723	100.31	90.99	-9.42
06/28/13	12/27/12 *	SELL First In First Out	PMCO GLOBAL MULTI A CLASS D Security Identifier: PGMDX	24.974	284.45	260.23	-24.22
06/28/13	12/31/12 *	SELL First In First Out	PMCO GLOBAL MULTI A CLASS D Security Identifier: PGMDX	2,331	26.69	24.29	-2.40
06/28/13	03/21/13 *	SELL First In First Out	PMCO GLOBAL MULTI A CLASS D Security Identifier: PGMDX	79.52	73.26	-6.26	
06/28/13	06/20/13 *	SELL First In First Out	PMCO GLOBAL MULTI A CLASS D Security Identifier: PGMDX	1.86	72.21	0.35	
Total Short Term				7,031.000	\$28,546.43	\$34,887.22	\$6,340.79

ATTACHMENT 2





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

SEP
Account Statement

Statement Period: 06/01/2013 - 06/30/2013

Schedule of Realized Gains and Losses Current Period (continued)

Disposition Date	Acquisition Date	Disposition Transaction	Description	Quantity	Cost Basis	Proceeds	Realized Gain/Loss/ Disallowance
Long Term 06/28/13	01/31/12 *	SELL First In First Out	IVY ASSET STRATEGY N NITIES FUND CLASS A Security Identifier: INOAX	2,901.354	30,000.00	30,203.10	203.10
		SELL First In First Out	PMCO GLOBAL MULTI A CLASS D Security Identifier: PGMDX	2,240.143	25,000.00	23,342.29	-1,657.71
						\$55,000.00	\$53,545.39
Total Short Term and Long Term						\$83,546.43	\$88,432.61
							\$4,886.18

* Noncovered under the cost basis rules as defined below.

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L. 110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
- Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.

This Schedule may not reflect all cost basis adjustments necessary for tax reporting purposes, especially for noncovered securities. Adjustments to cost basis may have been made for prior income received and subsequently reclassified by the issuer as a return of capital. In addition, corporate action events may require adjustments to your original cost basis. Return of capital information and cost basis information, as it relates to corporate actions, has been obtained from sources we believe to be reliable.

Adjustments to cost basis can be made after year-end, in particular, for return of capital adjustments, but may also include adjustments for corporate action events. Therefore there may be differences in cost basis reflected on your monthly client brokerage statement at year end versus any subsequent reports, including your 1099-B or online displays you may have available to you.

When you report your cost basis on your tax return, it should be verified using all of your own records. In particular, there may be other adjustments which you need to make, but are not required to be made by Pershing as it relates to H.R. 1424. You should consult with your tax advisor in order to properly report your gain or loss for tax purposes. Pershing shall not be responsible for and makes no representations or warranties with respect to the accuracy of any information that you report to the IRS or other taxing authorities, and, accordingly, disclaims any and all liability that may arise with respect to your use and reliance on the information provided herein for such reporting.

Please refer to the Client Service Information Section in your brokerage account statement for your account number and the disposition method selected for each tax lot in your account. You may select a method (e.g., First In First Out (FIFO)) for your account if you so desire. Pershing will use the disposition method you have selected to use in the disposal of each tax lot of the securities held in your account. Your account's selected tax lot method will be used to determine the cost basis for calculating gain and/or loss, unless another method was selected at the time of the security disposal, and this may be reported on the IRS Form 1099-B.



Activity Summary (All amounts shown are in base currency: USD)

	This Period	Year-to-Date
Credits		
Securities		
Securities Bought	0.00	0.00
Securities Sold	0.00	50,358.78
Total Securities	\$0.00	\$50,358.78
Dividends and Interest		
	\$823.97	\$4,681.75
Fees		
Cash		
Withdrawals	\$0.00	\$0.00
Total Cash	0.00	0.00
FDIC Insured Bank Deposits	\$0.00	\$58,852.91
Total Credits	\$823.97	\$113,893.44

Transactions in Date Sequence

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
06/13/13	CASH DIVIDEND RECEIVED	1000 SHRS MICROSOFT CORP COM RD 05/16 PD 06/13/13				230.00	USD
06/14/13	FDIC INSURED BANK DEPOSIT	DEUTSCHE BANK INS DEPOSIT PROGRAM E				-230.00	USD
06/14/13	FDIC INSURED BANK DEPOSITS INTEREST REINVESTED	DEUTSCHE BANK INS INTEREST REINVESTED				.022	USD
06/14/13	250990041	DEUTSCHE BANK INS INTEREST CREDITED				0.22	USD
06/19/13	FDIC INSURED BANK DEPOSITS INTEREST RECEIVED	DEUTSCHE BANK INS INTEREST CREDITED				0.22	USD
06/19/13	250990041	DEUTSCHE BANK INS INTEREST CREDITED				0.22	USD
06/20/13	CASH DIVIDEND RECEIVED	TEMPLETON GLOBAL BOND FUND ADVISOR CLASS TGBAX				83.38	USD
06/21/13	FDIC INSURED BANK DEPOSIT	DEUTSCHE BANK INS DEPOSIT PROGRAM E				-83.38	USD
06/21/13	CASH DIVIDEND RECEIVED	ALLIANZGI INF INTERNATIONAL VALUE FUND CLASS D AFDX				155.17	USD
06/21/13	CASH DIVIDEND RECEIVED	PIMCO ALL ASSET ALL AUTHORITY FUND CLASS D 1335.330 SHRS RD 06/19 PD 06/20/13				101.40	USD
06/21/13	CASH DIVIDEND RECEIVED	PIMC GLOB. MULTI ASSET FUND 2284.000 SHRS RD 06/19 PD 06/20/13				71.86	USD

A T T A C H M E N T 2



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

SEP
Account Statement

Statement Period: 06/01/2013 - 06/30/2013

Transactions in Date Sequence (continued)

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
06/27/13	REINVEST CASH INCOME PGMDX	PIMCO GLOBAL MULTI ASSET FUND CLASS D 2284.7700 SHRS SHRS PURCH. AT \$10.37000 RD 06/19 PD 06/20/13	6,930			-71.86	USD
06/24/13	FDIC INSURED BANK DEPOSIT US\$999997	DEUTSCHE BANK INS DEPOSIT PROGRAM E				-256.57	USD
06/26/13	CASH DIVIDEND RECEIVED LSBRX	LOOMIS SAYLES BOND FUND RETAIL CLASS 3472.2220 SHRS RD 06/24 PD 06/26/13				181.94	USD
06/27/13	FDIC INSURED BANK DEPOSIT US\$999997	DEUTSCHE BANK INS DEPOSIT PROGRAM E				-181.94	USD
Total Value of Transactions				\$0.00		\$0.00	

The price and quantity displayed may have been rounded.

Income and Expense Summary

	Current Period Tax Deferred	Year-to-Date Tax Deferred
Dividend Income		
Equities	230.00	528.00
Other Dividends	593.75	4,149.97
Interest Income		
FDIC Insured Bank Deposits	0.22	3.78
Total Dividends, Interest, Income and Expenses	\$823.97	\$4,681.75

Messages

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Please see the money market mutual fund's prospectus or contact your investment professional for additional information.

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

When you choose electronic delivery of brokerage account statements and trade confirmations, there is no more paper to file or claim. Show us to find what you're looking for as everything you need is located in one secure, online location. Switching your document delivery preferences takes just a moment and provides a level of convenience you're sure to appreciate.

ATTACHMENT 2

Messages (continued)

If you currently have online access to your accounts through NetExchange Client, you can sign up for e-delivery of your statements and trade confirmations, as well as Mutual Fund, ETF and UIT prospectus, by clicking on the Go Paperless button when you log in. If you do not have on-line access, please contact your financial consultant and the process can be expedited for you.

If you don't desire on-line access to your accounts, you can still receive your confirmations and statements via email by logging on to www.myedocumentsuite.com to register and choose electronic delivery, or contact your financial consultant for assistance.

Make the move to paperless today!

TERMINATION FEE FOR RETIREMENT ACCOUNT CLIENTS:

Effective May 15, 2013, retirement account termination fees are increasing from \$75 to \$95. If you have any questions, please contact your Financial Consultant.

Benjamin F. Edwards & Co. is updating its client profile information to better serve your needs and to comply with new regulatory requirements (FINRA Rule 2111). As a result, your financial consultant may request up-to-date information regarding your goals, objectives and financial information.

MESSAGE REGARDING ROLLED-UP TAX LOTS

WHILE YOUR TAX LOTS HAVE BEEN ROLLED UP, ALL OF THE LOTS ARE STILL MAINTAINED. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, PLEASE CONTACT YOUR FINANCIAL CONSULTANT.

For more information about the advisory programs offered by Benjamin F. Edwards & Co. and our role as an investment adviser, please see our Form ADV on our website: www.benjaminfederdco.com/adv, or call our Home Office at 314-726-1600 and we will mail you a free copy.

Please contact your financial consultant if there have been any changes to your financial situation or investment objectives, or if you wish to address any new or existing reasonable restrictions on the management of your account.

Important Arbitration Disclosures and Important Arbitration Agreement

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the National Arbitration Forum. The parties shall not commence any class action or putative class action, either as initiators or co-defendants, or as members of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action. (i) the class certification is denied; (ii) the class is decertified; (iii) the plaintiff is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any right under the agreement to arbitrate. The extent of such forbearance to enforce an agreement to arbitrate shall be limited to the specific claim or claims asserted in the arbitration.

Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330.



TERMS AND CONDITIONS

GENERAL INFORMATION

1. ANY FREE CREDIT BALANCE CARRIED FOR YOUR ACCOUNT REPRESENTS FUNDS PAYABLE UPON DEMAND WHICH, ALTHOUGH PROPERLY ACCOUNTED FOR ON PERSHING'S BOOKS OF RECORD, ARE NOT SEGREGATED AND MAY BE USED IN THE CONDUCT OF ITS BUSINESS.
2. ALL ORDERS AND TRANSACTIONS SHALL BE SOLELY FOR YOUR ACCOUNT AND RISK SHALL BE SUBJECT TO THE CONSTITUTION, RULES, REGULATIONS, CUSTOMS, USAGES, RULINGS AND INTERPRETATIONS OF THE EXCHANGE OR MARKET AND THE CLEARING FACILITY, IF ANY, WHERE THE TRANSACTIONS ARE EXECUTED AND/OR SETTLED, OR, IF APPLICABLE, OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY AND TO ALL APPLICABLE LAWS AND REGULATIONS.
3. WHENEVER YOU ARE INDENTED TO PERSHING LLC ("PERSHING") FOR ANY AMOUNT, ALL SECURITIES HELD BY IT FOR YOU IN ANY ACCOUNT IN WHICH YOU HAVE ANY INTEREST SHALL SECURE ALL YOUR LIABILITIES TO PERSHING, AND PERSHING MAY IN ITS DISCRETION AT ANY TIME, WITHOUT TENDER, DEMAND OR NOTICE TO YOU, CLOSE OR REDUCE ANY OR ALL OF YOUR ACCOUNTS BY PUBLIC OR PRIVATE SALE OR PURCHASE OR BOTH OF ALL OR ANY SECURITIES CARRIED IN SUCH ACCOUNTS; ANY PURCHASE OR PURCHASE AND PAYMENT DUE PERSHING TO BE PROMPTLY PAID BY YOU.
4. WHENEVER YOU ARE INDENTED TO PERSHING FOR ANY AMOUNT, ALL SECURITIES CARRIED FOR YOUR ACCOUNT ARE OR MAY BE, WITHOUT FURTHER NOTICE TO YOU, LOANED OR PLEDGED BY PERSHING, EITHER SEPARATELY OR UNDER CIRCUMSTANCES WHICH WILL PERMIT THE COMMINGLING THEREOF, WITH OTHER SECURITIES FOR ANY AMOUNT LESS THAN EQUAL TO OR GREATER THAN YOUR SECURITIES TO PERSHING, BUT NOT UNDER CIRCUMSTANCES FOR AN AMOUNT PROHIBITED BY LAW.
5. TITLE TO SECURITIES SOLD TO YOU, WHERE PERSHING HAS ACTED AS PRINCIPAL, SHALL REMAIN WITH PERSHING UNTIL THE ENTIRE PURCHASE PRICE IS RECEIVED OR UNTIL THE SETTLEMENT DATE, WHICHEVER IS LATER.
6. YOU MAY HAVE RECEIVED CONFIRMATIONS FOR TRANSACTIONS WHICH DO NOT APPEAR ON YOUR STATEMENT. IF SO, THE TRANSACTIONS WILL APPEAR ON YOUR NEXT PERIODIC STATEMENT. SUCH TRANSACTIONS MUST BE CONSIDERED BY YOU WHEN COMPUTING THE VALUE OF YOUR ACCOUNT. THIS IS ESPECIALLY TRUE IF YOU HAVE WRITTEN OPTIONS WHICH HAVE BEEN EXERCISED.
7. IF YOU MAINTAIN A MARGIN ACCOUNT, THIS IS A COMBINED STATEMENT OF YOUR GENERAL ACCOUNT AND A SPECIAL MEMORANDUM ACCOUNT MAINTAINED FOR YOU UNDER REGULATION T OF THE BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM. THE PERMANENT RECORD OF THE SEPARATE ACCOUNT AS REQUIRED BY REGULATION T IS AVAILABLE FOR YOUR INSPECTION UPON REQUEST.
8. INTEREST CHARGED ON DEBIT BALANCES IN YOUR ACCOUNT APPEARS ON THE STATEMENT. THE RATE OF INTEREST AND PERIOD COVERED ARE INDICATED. THE RATE MAY CHANGE FROM TIME TO TIME DUE TO FLUCTUATIONS IN MONEY RATES OR OTHER REASONS. INTEREST IS COMPUTED AS DESCRIBED IN MATERIAL PREVIOUSLY FURNISHED TO YOU. PLEASE CONTACT YOUR FINANCIAL INSTITUTION IF YOU DESIRE ADDITIONAL COPIES.
9. DIVIDENDS, INTEREST AND OTHER DISTRIBUTIONS SHOWN ON THIS STATEMENT WERE CLASSIFIED AS TAXABLE OR NONTAXABLE BASED ON CERTAIN INFORMATION KNOWN AS OF THE DISTRIBUTION DATE. THIS CLASSIFICATION IS SUBJECT TO CHANGE AND IS SOLELY INTENDED FOR USE AS GENERAL INFORMATION. AFTER YEAR END, PERSHING IS REQUIRED TO PROVIDE TAX INFORMATION TO THE INTERNAL REVENUE SERVICE AND OTHER GOVERNMENTAL AUTHORITIES. AT THAT TIME PERSHING WILL PROVIDE THAT INFORMATION ON THE ANNUAL TAX INFORMATION STATEMENT TO YOU. USE THAT STATEMENT TO PREPARE YOUR TAX RETURN. TAX STATEMENT ALSO INCLUDES OTHER USEFUL INFORMATION TO ASSIST IN ACCUMULATING THE DATA TO PREPARE YOUR TAX RETURN.
10. PERSHING DOES NOT PROVIDE TAX, INVESTMENT OR LEGAL ADVICE BY SERVICES AND NO ONE ASSOCIATED WITH PERSHING IS AUTHORIZED TO RENDER SUCH ADVICE. DO

If any of the above terms and conditions are unacceptable to you, please notify Pershing immediately in writing by certified mail to one Pershing Plaza, Jersey City, NJ 07399, Attn: Legal Dept.

DO NOT RELY UPON ANY SUCH ADVICE. IF GIVEN, INVESTORS ARE ENCOURAGED TO CONSULT THEIR TAX ADVISORS TO DETERMINE THE APPROPRIATE TAX TREATMENT OF THEIR BUSINESS.

11. PERSHING MAY TRADE FOR ITS OWN ACCOUNT AS A MARKET MAKER, SPECIALIST, ODD LOT DEALER, BLOCK POSITIONER, ARBITRAGER OR INVESTOR. CONSEQUENTLY, AT THE TIME OF ANY TRANSACTION, YOU MAY MAKE, PERSHING MAY HAVE A POSITION IN SUCH SECURITIES, WHICH POSITION MAY BE PARTIALLY OR COMPLETELY HEDGED.

12. IF AVERAGE PRICE TRANSACTION IS INDICATED ON THE FRONT OF THIS STATEMENT, YOUR FINANCIAL INSTITUTION OR PERSHING MAY HAVE ACTED AS PRINCIPAL AGENT OR BOTH. DETAILS AVAILABLE UPON REQUEST.
13. A FINANCIAL STATEMENT OF PERSHING IS AVAILABLE FOR YOUR PERSONAL INSPECTION AT PERSHING'S OFFICES. A COPY OF IT WILL BE MAILED UPON YOUR WRITTEN REQUEST OR YOU CAN VIEW IT ONLINE AT WWW.PERSHING.COM.
14. THIS STATEMENT SHOULD BE RETAINED FOR YOUR RECORDS.

THE ROLE OF PERSHING

PERSHING CARRIES YOUR ACCOUNT AS CLEARING BROKER PURSUANT TO A CLEARING AGREEMENT WITH YOUR FINANCIAL INSTITUTION. PERSHING MAY ACCEPT FROM YOUR FINANCIAL INSTITUTION WITHOUT INQUIRY OR INVESTIGATION (I) ORDERS FOR THE PURCHASE AND SALE OF SECURITIES AND OTHER PROPERTY AND (II) ANY OTHER INSTRUCTIONS CONCERNING YOUR ACCOUNT. PERSHING IS NOT RESPONSIBLE OR LIABLE FOR ANY ACTS OR OMISSIONS OF YOUR FINANCIAL INSTITUTION OR ITS EMPLOYEES AND IT DOES NOT SUPERVISE THEM. PERSHING PROVIDES NO INVESTMENT ADVICE NOR DOES IT ASSESS THE SUITABILITY OF ANY TRANSACTION OR ORDER. PERSHING ACTS AS THE AGENT OF YOUR FINANCIAL INSTITUTION AND YOU AGREE THAT YOU WILL NOT HOLD PERSHING OR ANY PERSON CONTROLLING OR UNDER COMMON CONTROL WITH IT LIABLE FOR ANY INVESTMENT LOSSES INCURRED BY YOU.

PERSHING PERFORMS SEVERAL KEY FUNCTIONS AT THE DIRECTION OF YOUR FINANCIAL INSTITUTION. IT ACTS AS CUSTODIAN FOR FUNDS AND SECURITIES YOU MAY DEPOSIT WITH IT DIRECTLY OR THROUGH YOUR FINANCIAL INSTITUTION OR THAT IT RECEIVES AS THE RESULT OF SECURITIES TRANSACTIONS IT PROCESSES.

YOUR FINANCIAL INSTITUTION IS RESPONSIBLE FOR ADHERENCE TO THE SECURITIES LAWS, REGULATIONS AND RULES WHICH APPLY TO IT REGARDING ITS OWN OPERATIONS AND THE SUPERVISION OF YOUR ACCOUNT. ITS SALES REPRESENTATIVES AND OTHER PERSONNEL RESPONSIBLE FOR APPROVING THE OPENING OF ACCOUNTS AND OBTAINING ACCOUNT DOCUMENTS, THE ACCEPTANCE AND, IN CERTAIN INSTANCES, EXECUTION OF SECURITIES ORDERS; THE ASSESSMENT OF THE SUITABILITY OF THOSE TRANSACTIONS, WHERE APPLICABLE; THE RENDERING OF INVESTMENT ADVICE, IF ANY, TO YOU AND IN GENERAL, FOR THE ONGOING RELATIONSHIP THAT IT HAS WITH YOU.

INQUIRIES CONCERNING THE POSITIONS AND BALANCES IN YOUR ACCOUNT MAY BE DIRECTED TO THE PERSHING CUSTOMER SERVICE DEPARTMENT AT (201) 413-3333. ALL OTHER INQUIRIES REGARDING YOUR ACCOUNT OR ACTIVITY SHOULD BE DIRECTED TO YOUR FINANCIAL INSTITUTION. YOUR FINANCIAL ORGANIZATION'S CONTACT INFORMATION CAN BE FOUND ON THE FIRST PAGE OF THIS STATEMENT.

FOR A DESCRIPTION OF OTHER FUNCTIONS PERFORMED BY PERSHING PLEASE CONSULT THE DISCLOSURE STATEMENT PROVIDED TO YOU UPON THE OPENING OF YOUR ACCOUNT. THIS NOTICE IS NOT MEANT AS A DEFINITIVE ENUMERATION OF EVERY POSSIBLE CIRCUMSTANCE, BUT AS A GENERAL DISCLOSURE. IF YOU HAVE ANY QUESTIONS REGARDING THIS NOTICE OR IF YOU WOULD LIKE ADDITIONAL COPIES OF THE DISCLOSURE STATEMENT, PLEASE CONTACT YOUR FINANCIAL INSTITUTION.

PERSHING IS A MEMBER OF THE SECURITIES INVESTOR PROTECTION CORPORATION (SIPC). LEAVE NO ROOM FOR MISUNDERSTANDING. SIPC IS AN INDUSTRY-MADE EXCHANGE OF SIP WHICH IS NOT EQUAL TO THE NATIONAL FINANCIAL INVESTMENT FUND. WWW.PERSHING.COM/MYSTRENGTH.HTML

THIS STATEMENT WILL BE DEEMED CONCLUSIVE. YOU ARE ADVISED TO REPORT ANY INACCURACY OR DISCREPANCY (INCLUDING UNAUTHORIZED TRADING), TO YOUR FINANCIAL ORGANIZATION AND PERSHING, WITHIN TEN DAYS AFTER RECEIPT OF THIS STATEMENT. PLEASE BE ADVISED THAT ANY ORAL COMMUNICATION SHOULD BE RE-CONFIRMED IN WRITING TO FURTHER PROTECT YOUR RIGHTS, INCLUDING YOUR RIGHTS UNDER THE SECURITIES INVESTOR PROTECTION ACT.

FIRST PAGE OF THIS STATEMENT. PERSHING'S CONTACT INFORMATION IS AS FOLLOWS:
PERSHING LLC, LEGAL DEPARTMENT; ONE PERSHING PLAZA, JERSEY CITY, NEW JERSEY 07399; (201) 413-3330. ERRORS AND OMISSIONS EXCEPTED.

PAYOUT FOR ORDER FLOW AND ORDER ROUTING POLICIES

DISCLOSURES [REGULATION NMS—RULE 607(A)(1)–(2)]

PERSHING SENDS CERTAIN EQUITY ORDERS TO EXCHANGES, ELECTRONIC COMMUNICATION NETWORKS, OR BROKER-DEALERS DURING NORMAL BUSINESS HOURS AND DURING EXTENDED TRADING SESSIONS. CERTAIN OF THESE VENUES PROVIDE PAYMENTS TO PERSHING OR CHARGE ACCESS FEES TO PERSHING DEPENDING UPON THE CHARACTERISTICS OF THE ORDER AND ANY SUBSEQUENT EXECUTION. IN ADDITION PERSHING MAY EXECUTE CERTAIN EQUITY ORDERS AS PRINCIPAL. THE DETAILS OF THESE PAYMENTS AND FEES ARE AVAILABLE UPON WRITTEN REQUEST. PERSHING RECEIVES PAYMENTS FOR DIRECTING LISTED OPTIONS ORDER FLOW TO CERTAIN OPTION EXCHANGES. COMPENSATION IS GENERALLY IN THE FORM OF A PER OPTION CONTRACT CASH PAYMENT.

BEST EXECUTION: NOTWITHSTANDING THE PREVIOUS PARAGRAPH REGARDING PAYMENT FOR ORDER FLOW, PERSHING SELLECTS CERTAIN MARKET CENTERS TO PROVIDE EXECUTION OF OVER-THE-COUNTER AND EXCHANGE-LISTED SECURITIES TRANSACTIONS WHICH AGREE TO ACCEPT ORDERS, TRANSMITTED ELECTRONICALLY UP TO A SPECIFIED SIZE, AND TO EXECUTE THEM AT OR BETTER THAN THE NATIONAL BEST BID OR OFFER (NBBO). ON CERTAIN LARGER ORDERS, OR IF THE DESIGNATED MARKET CENTERS DO NOT MAKE A MARKET IN THE SUBJECT SECURITY, PERSHING DIRECTLY CONTACTS MARKET CENTERS TO OBTAIN AN EXECUTION. THE DESIGNATED MARKET CENTERS TO WHICH ORDERS ARE AUTOMATICALLY ROUTED ARE SELECTED BASED ON THE CONSISTENT HIGH QUALITY OF THEIR EXECUTIONS IN ONE OR MORE MARKET SEGMENTS AND THEIR ABILITY TO PROVIDE OPPORTUNITIES FOR EXECUTIONS AT PRICES SUPERIOR TO THE NBBO. PERSHING ALSO REGULARLY REVIEWS REPORTS FOR QUALITY OF EXECUTION PURPOSES.

EXECUTION OF OVER-THE-COUNTER AND EXCHANGE-LISTED SECURITIES TRANSACTIONS WHICH AGREE TO ACCEPT ORDERS, TRANSMITTED ELECTRONICALLY UP TO A SPECIFIED SIZE, AND TO EXECUTE THEM AT OR BETTER THAN THE NATIONAL BEST BID OR OFFER (NBBO). ON CERTAIN LARGER ORDERS, OR IF THE DESIGNATED MARKET CENTERS DO NOT MAKE A MARKET IN THE SUBJECT SECURITY, PERSHING DIRECTLY CONTACTS MARKET CENTERS TO OBTAIN AN EXECUTION. THE DESIGNATED MARKET CENTERS TO WHICH ORDERS ARE AUTOMATICALLY ROUTED ARE SELECTED BASED ON THE CONSISTENT HIGH QUALITY OF THEIR EXECUTIONS IN ONE OR MORE MARKET SEGMENTS AND THEIR ABILITY TO PROVIDE OPPORTUNITIES FOR EXECUTIONS AT PRICES SUPERIOR TO THE NBBO. PERSHING ALSO REGULARLY REVIEWS REPORTS FOR QUALITY OF EXECUTION PURPOSES.

DISCLOSURES [REGULATION NMS—RULE 607(A)(1)–(2)]

PERSHING LLC, LEGAL DEPARTMENT; ONE PERSHING PLAZA, JERSEY CITY, NEW JERSEY 07399; (201) 413-3330. ERRORS AND OMISSIONS EXCEPTED.

FIRST PAGE OF THIS STATEMENT. PERSHING'S CONTACT INFORMATION IS AS FOLLOWS:
PERSHING LLC, LEGAL DEPARTMENT; ONE PERSHING PLAZA, JERSEY CITY, NEW JERSEY 07399; (201) 413-3330. ERRORS AND OMISSIONS EXCEPTED.





BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
One North Brentwood Blvd., Suite 810
Saint Louis, MO 63105
314-726-1600

SEP **Account Statement**

Account Number:

Statement Period: 05/01/2013 - 05/31/2013

Valuation at a Glance	This Period	Year-to-Date
Beginning Account Value	\$478,924.30	\$453,745.32
Cash Withdrawals	0.00	-48.94
Dividends/Interest	59.67	3,857.73
Fees	0.00	-2,592.67
Change in Account Value	1,419.41	25,979.83
Ending Account Value	\$480,941.38	\$480,941.38
Estimated Annual Income	\$13,967.28	

Your Financial Consultant:
WARD PETTY AND JOE PETTY
(423) 668-5411

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation
Cash, Money Funds, and Bank Deposits ¹	7,942.39	2,602.16	3,199.83	1%
Equities	0.00	47,468.00	44,566.00	9%
Mutual Funds	445,802.93	434,854.14	433,195.55	90%
Account Total (Pie Chart)	\$453,745.32	\$478,924.30	\$480,941.38	100%

Asset Allocation percentages are rounded to the nearest whole percentage.
Pie Chart allocation only includes products that are of positive value.

- ¹ The Bank Deposits in your account are FDIC insured bank deposits. FDIC insured bank deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). These bank deposits are covered by the Federal Deposit Insurance Corporation (FDIC), up to allowable limits.

ATTACHMENT 2



Rated excellent
Six Years in A Row
DAIBARATED COMMUNICATIONS
EXCELLENCE

Clearing through Pershing LLC, a subsidiary
of The Bank of New York Mellon Corporation
Pershing LLC, member FINRA, NYSE, SIPC

Additional Information

	This Period	Year-to-Date
Securities Bought and Sold	\$0.00	-\$5,958.73

	This Period	Revised	Unrevised
Short-Term Gain/Loss	0.00	224.34	8,593.89
Long-Term Gain/Loss	0.00	0.00	32,830.08
Net Gain/Loss	0.00	224.34	41,423.97

This summary excludes transactions where cost basis information is not available.

Client Service Information

Your Financial Consultant: S38	Contact Information
WARD PETTY AND JOE PETTY 345 FRAZIER SUITE 205 CHATTANOOGA, TN 37405-4121	Telephone Number: (423) 668-5411 Fax Number: (423) 668-5412

Investment Objective: MODERATE GROWTH

Risk Exposure: NONE SPECIFIED

Year-End Fair Market Value (12/31/2012): \$453,745.32

This information will be furnished to the Internal Revenue Service.
Your fair market value may change based on transaction or asset valuation
adjustments made after 12/31/2012.

Default Tax Lot Disposition Method for Mutual Funds : FIRST IN FIRST OUT

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

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Financial Consultant for more information.

Client Account Beneficiary Information

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

Disclosures and Other Information:

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

FDIC Insured Bank Deposits

Date	Activity Type	Description	Amount	Balance
05/01/13	Sweep FDIC Insured Bank Deposits	A	2,256.83	2,256.83
05/01/13	DEUTSCHE BANK INS DEPOSIT E	ATTACHMENT 2	345.33	2,602.16
05/01/13	Opening Balance			
05/01/13	Deposit			





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

SEP
Account Statement

Statement Period: 05/01/2013 - 05/31/2013

FDIC Insured Bank Deposits (continued)

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Insured Bank Deposits (continued)				
05/15/13	Deposit	INTEREST CREDITED	0.18	2,602.34
05/16/13		APY 0.1%		2,602.34
		BB&T		
		A/I 05/16 \$2602.34		
05/20/13	Deposit	DEPOSIT	83.77	2,686.11
05/30/13	Deposit	DEPOSIT	513.72	3,199.83
05/31/13	Closing Balance			\$3,199.83

Total FDIC Insured Bank Deposits

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

Portfolio Holdings

Quantity	Opening Date	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and Bank Deposits 1.00% of Portfolio									
Cash Balance				345.33	0.00				
FDIC Insured Bank Deposits									
DEUTSCHE BANK INS DEPOSIT E	05/01/13	05/31/13	2,256.83	3,199.83	0.13	3.56	N/A	N/A	
Total FDIC Insured Bank Deposits				\$2,256.83	\$3,199.83	\$0.13	\$3.56		
Total Cash, Money Funds, and Bank Deposits				\$2,602.16	\$3,199.83	\$0.13	\$3.56		

ATTACHMENT 2

Portfolio Holdings (continued)

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Equities 9.00% of Portfolio								
Common Stocks								
CISCO SYSTEMS INC								
CUSIP: 17275R102								
Dividend Option: Cash								
400,000	01/30/13*	20.6150	8,245.80	24.1150	9,646.00	1,400.20	272.00	2.81%
MICROSOFT CORP COM								
CUSIP: 594918104								
Dividend Option: Cash								
1,000,000	01/30/13*	27.9660	27.965.50	34.9000	34,900.00	6,934.50	920.00	2.63%
Total Common Stocks			\$36,211.30		\$44,546.00	\$8,334.70		
Total Equities			\$36,211.30		\$44,546.00	\$8,334.70		

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds 90.00% of Portfolio								
Mutual Funds								
ALLIANZGI INF INTERNATIONAL VALUE FUND CLASS D								
CUSIP: 018820084								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
905,387	01/30/13*	22.0900	20,000.00	21.8900	19,818.92	-181.08	303.12	1.52%
BLACKROCK GLOBAL ALLOCATION FUND INC CLASS A								
CUSIP: 09251T103								
Open End Fund								
Dividend Option: Reinvest; Capital Gains Option: Reinvest								
Total Noncovered		Multiple*,Y	19.0520	50,609.95	20.9900	55,757.37	5,147.42	615.44
2,656,378								
FIRST EAGLE GLOBAL FUND CLASS A								
CUSIP: 32008F507								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
Total Noncovered		Multiple*,Y	47,022.14	56,660.00	51,157.57	5,013.38	563.09	0.99%
1,099,798								

ATTACHMENT 2



Held Excellent
Six Years in A Row
DATA RATED COMMUNICATIONS
EXCELLENCE

Clearing through Pershing LLC, a subsidiary
of The Bank of New York Mellon Corporation
Pershing LLC, member FINRA, NYSE, SIPC



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

SEP
Account Statement

Statement Period: 05/01/2013 - 05/31/2013

Portfolio Holdings (continued)

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds (continued)								
Mutual Funds (continued)								
IVY HIGH INCOME FUND CLASS A								
CUSIP: 46600668								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
Total Noncovered		Multiple*, ¹						
6,201,912		8.1650	50,635.90	8.7400	54,204.71	3,568.81		
IVY ASSET STRATEGY FUND CLASS A								
CUSIP: 466000759								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
2,064,410	01/31/12*	24.2200	50,000.00	27.8100	57,411.24	7,411.24		
IVY ASSET STRATEGY NEW OPPORTUNITIES FUND CLASS A								
CUSIP: 466001732								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
2,901,354	01/31/12*	10.3400	30,000.00	11.1100	32,234.04	2,234.04		
LOOMIS SAVLES BOND FUND RETAIL CLASS								
CUSIP: 543495832								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
3,472,222	01/31/12*	14,4000	50,000.00	15.3300	53,229.16	3,229.16		
MARSICO FLEXIBLE CAPITAL FUND								
CUSIP: 573012807								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
Total Noncovered		Multiple*, ¹						
2,187,550		14,479.61	37,005.5		28,242.4			

ATTACHMENT 2





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

SEP
Account Statement

Statement Period: 05/01/2013 - 05/31/2013

Portfolio Holdings (continued)

* This line is an aggregation of shares in this position, representing shares acquired at different times and/or dates. This summary is a sum of these shares and does not represent cost basis calculated using the average cost accounting method.

Disclosures and Other Information

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from quotation services, which we believe to be reliable. Securities for which a price is not available are marked "N/A" and are omitted from the Total. The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

The Estimated Price as of Date only appears when the price date does not equal the statement date and the price indicated is estimated since it is not reflective of a last trade price on a recognized exchange.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your Statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction form sent to you may permit a smaller number of shares to be voted if the number of shares retained in your margin account.

ATTACHMENT 2



Cash Not Yet Received

Security	Record Date	Payable Date	Quantity Held	Rate	Amount of Payment	Dividend Option
MICROSOFT CORP. COM	05/16/13	06/13/13	1,000,000	0.230000	230.00	Cash
Total Cash Not Yet Received					\$230.00	

Assets shown here are not reflected in your account. This information has been received from sources we believe to be reliable. Pershing does not guarantee the accuracy of the information.

Activity Summary (All amounts shown are in base currency: USD)

Debits	This Period	Year-to-Date	Debits	This Period	Year-to-Date
Securities			Securities		
Securities Bought	0.00	0.00	Securities Bought	0.00	-56,317.51
Securities Sold	0.00	50,358.78	Securities Sold	0.00	0.00
Total Securities	\$0.00	\$50,358.78	Total Securities	\$0.00	\$56,317.51
Dividends and Interest			Dividends and Interest		
Fees			Fees		
Cash			Cash		
Withdrawals			Withdrawals		
Total Cash			Total Cash		
FDIC Insured Bank Deposits			FDIC Insured Bank Deposits		
Total Credits			Total Debits		
	\$597.67	\$113,069.47			

Transactions in Date Sequence

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
05/01/13	FDIC INSURED BANK DEPOSIT	DEUTSCHE BANK INS DEPOSIT PROGRAM E				345.33	USD
05/15/13	USD999997						
05/15/13	FDIC INSURED BANK DEPOSITS INTEREST REINVESTED	DEUTSCHE BANK INS INTEREST REINVESTED				-0.18	USD
05/15/13	250990041						
05/17/13	FDIC INSURED BANK DEPOSITS INTEREST RECEIVED	DEUTSCHE BANK INS INTEREST CREDITED				0.18	USD
05/17/13	250990041						
05/17/13	CASH DIVIDEND RECEIVED	TEMP TION GLOBAL BOND FUND ADVISOR CL				83.77	USD
	TGBAX	1952.330 SHS R 05/14 PD 05/17/12					
05/20/13	FDIC INSURED BANK DEPOSIT	DEUTSCHE BANK INS DEPOSIT PROGRAM E				-83.77	USD
	USD999997						

ATTACHMENT 2





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

SEP
Account Statement

Statement Period: 05/01/2013 - 05/31/2013

Transactions in Date Sequence (continued)

Process/ Statement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
05/29/13	CASH DIVIDEND RECEIVED	IVY HIGH INCOME FUND CLASS A FOR ACCRUAL PERIOD ENDING 05/24/13				293.93	USD
05/29/13	CASH DIVIDEND RECEIVED	LOOMIS SAYLES BOND FUND RETAIL CLASS 3472.2220 SHRS RD 05/24 PD 05/29/13	219.79			219.79	USD
05/30/13	LSBRX	DEUTSCHE BANK INS DEPOSIT PROGRAM E				-513.72	USD
	FDIC INSURED BANK DEPOSIT						
	USD999997						
	Total Value of Transactions			\$0.00		-\$345.33	

The price and quantity displayed may have been rounded.

Income and Expense Summary

	Current Period	Year-to-Date
	Tax Deferred	Tax Deferred
Dividend Income		
Equities	0.00	298.00
Other Dividends	597.49	3,556.22
Interest Income		
FDIC Insured Bank Deposits	0.18	3.56
Total Dividends, Interest, Income and Expenses	\$597.67	\$3,857.78

Messages

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

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Please see the money market mutual fund's prospectus or contact your investment professional for additional information.

Go Paperless!

When you choose electronic delivery of brokerage account statements, there is no more searching through the cabinet or shoe box to find what you're looking for as everything you need is located in one secure, online location. Switching your document delivery preferences takes just a moment and provides the convenience you're looking for.

If you currently have online access to your accounts through the Exchange Client, you can sign up for delivery of your statements to the email address, as well as mutual Fund, ETF and UIT prospectus, by clicking on the Go Paperless button when you log in. If you do not have on-line access, please contact your financial consultant and the process can be expedited for you.



Messages *(continued)*

If you don't desire on-line access to your accounts, you can still receive your confirmations and statements via email by logging on to www.myedocumentsuite.com to register and choose electronic delivery, or contact your financial consultant for assistance.

Make the move to paperless today!

Benjamin F. Edwards & Co. is updating its client profile information to better serve your needs and to comply with new regulatory requirements (FINRA Rule 2111). As a result, your financial consultant may request up-to-date information regarding your goals, objectives and financial information.

TERMINATION FEE FOR RETIREMENT ACCOUNT CLIENTS:

Effective May 15, 2013, retirement account termination fees are increasing from \$75 to \$95. If you have any questions, please contact your Financial Consultant.

MESSAGE REGARDING ROLLED-UP TAX LOTS

WHILE YOUR TAX LOTS HAVE BEEN ROLLED UP, ALL OF THE LOTS ARE STILL MAINTAINED. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, PLEASE CONTACT YOUR FINANCIAL CONSULTANT.

For more information about the advisory programs offered by Benjamin F. Edwards & Co. and our role as an investment adviser, please see our Form ADV on our website: www.benjaminedwardsco.com/adv, or call our Home Office at 314-726-1600 and we will mail you a free copy.

Important Arbitration Disclosures and Important Arbitration Agreement

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; (ii) the class is decertified; or (iii) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC, One Pershing Square, Jersey City, NJ 07310, (201) 433-3300.

ATTACHMENT 2



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

SEP
Account Statement

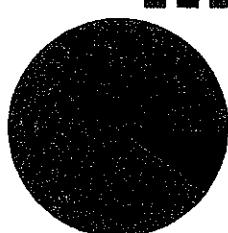
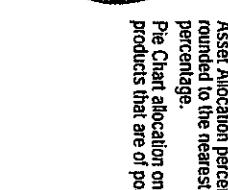
Account Number: 1
 Statement Period: 04/01/2013 - 04/30/2013

Valuation at a Glance

	This Period	Year-to-Date
Beginning Account Value	\$468,093.25	\$453,745.32
Cash Withdrawals	0.00	-48.94
Dividends/Interest	962.49	3,260.11
Fees	-1,316.51	-2,592.67
Change in Account Value	11,185.07	24,560.48
Ending Account Value	\$478,924.30	\$478,924.30
Estimated Annual Income	\$13,975.30	

Your Financial Consultant:
 WARD PETTY AND JOE PETTY
 (423) 668-5411

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation
Cash, Money Funds, and Bank Deposits ¹	7,942.39	2,956.18	2,602.16	1% 
Equities	0.00	36,963.00	41,468.00	9% 
Mutual Funds	445,802.93	428,174.07	434,854.14	90% 
Account Total (Pie Chart)	\$453,745.32	\$468,093.25	\$478,924.30	100%

Asset Allocation percentages are rounded to the nearest whole percentage.
 Pie Chart allocation only includes products that are of positive value.

¹ The Bank Deposits in your account are FDIC insured bank deposits. FDIC insured bank deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). These bank deposits are covered by the Federal Deposit Insurance Corporation (FDIC), up to allowable limits.

ATTACHMENT 2

Additional Information

	This Period	Year-to-Date
Securities Bought and Sold	\$0.00	-\$5,958.73

Client Service Information

Your Financial Consultant:	S38	Contact Information	
WARD PETTY AND JOE PETTY 345 FRAZIER SUITE 205 CHATTANOOGA TN 37405-4121		Telephone Number: (423) 668-5411 Fax Number: (423) 668-5412	

Investment Objective: MODERATE GROWTH

Risk Exposure: NONE SPECIFIED

Year-End Fair Market Value (12/31/2012): \$453,745.32
This information will be furnished to the Internal Revenue Service.
Your fair market value may change based on transaction or asset valuation
adjustments made after 12/31/2012.

Default Tax Lot Disposition Method for Mutual Funds : FIRST IN FIRST OUT

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

Default Tax Lot Disposition Method for All Other Securities: FIRST IN FIRST OUT

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Financial Consultant for more information.

Client Account Beneficiary Information

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

Disclosures and Other Information:

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

FDIC Insured Bank Deposits

Date	Activity Type	Description	Amount	Balance
	Sweep FDIC Insured Bank Deposits	A		
	DEUTSCHE BANK INS DEPOSIT E	ATTACHMENT 2		
Account Number: 03/29/13	Activity Ending: 04/30/13		2,956.18	
Opening Balance Deposit			275.82	2,956.18
04/02/13	DEPOSIT		3,232.00	3,232.00

	This Period	Rebated	Year-to-Date	Unrebated
Short-Term Gain/Loss	0.00	224.34	6,022.32	
Long-Term Gain/Loss	0.00	0.00	33,982.24	
Net Gain/Loss	0.00	224.34	40,004.56	

This summary excludes transactions where cost basis information is not available.

Summary of Gains and Losses

	This Period	Rebated	Year-to-Date	Unrebated
Short-Term Gain/Loss	0.00	224.34	6,022.32	
Long-Term Gain/Loss	0.00	0.00	33,982.24	
Net Gain/Loss	0.00	224.34	40,004.56	





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

SEP

Account Statement

Statement Period: 04/01/2013 - 04/30/2013

FDIC Insured Bank Deposits *(continued)*

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Insured Bank Deposits (continued)				
DEUTSCHE BANK INS DEPOSIT (continued)				
04/05/13	Withdrawal	WITHDRAWAL	-1,316.51	1,915.49
04/15/13	Deposit	INTEREST CREDITED	0.19	1,915.68
04/16/13		APY 0.1%		1,915.68
		BB&T		
		A/O 04/16 \$1915.68		
04/18/13	Deposit	DEPOSIT	83.57	1,999.25
04/25/13	Deposit	DEPOSIT	68.00	2,067.25
04/29/13	Deposit	DEPOSIT	189.58	2,256.83
04/30/13	Closing Balance			\$2,256.83

Total FDIC Insured Bank Deposits

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

Portfolio Holdings

Quantity	Opening Date	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and Bank Deposits	1.00%	of Portfolio							
Cash Balance				0.00	345.33				
FDIC Insured Bank Deposits									
DEUTSCHE BANK INS DEPOSIT E	03/29/13		04/30/13	2,956.18	2,256.83	0.08	3.38	N/A	N/A
Total FDIC Insured Bank Deposits				\$2,956.18	\$2,256.83	\$0.08	\$3.38		
Total Cash, Money Funds, and Bank Deposits				\$2,956.18	\$2,602.16	\$0.08	\$3.38		

ATTACHMENT 2

Account Number:

Go paperless



Rated Excellent
Six Years In A Row
**DALBAR RATED COMMUNICATIONS
EXCELLENCE**

**Clearing through Pershing LLC, a subsidiary
of The Bank of New York Mellon Corporation**
Pershing LLC, member FINRA, NYSE, SIPC

Portfolio Holdings (continued)

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Equities 9.00% of Portfolio								
Common Stocks								
CISCO SYSTEMS INC								
CUSIP: 17275R102								
Dividend Option: Cash								
MICROSOFT CORP COM	01/30/13 *	20.6150	8,245.80	20.9200	8,368.00	122.20	272.00	3.25%
CUSIP: 59491B104								
Dividend Option: Cash								
Total Common Stocks	01/30/13 *	27.9660	27,965.50	33.1000	33,100.00	5,134.50	920.00	2.77%
Total Equities			\$36,211.30		\$41,468.00	\$5,256.70		
					\$41,468.00	\$5,256.70		
							\$1,192.00	
Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds 90.00% of Portfolio								
Mutual Funds								
ALLIANCEBANC INTERNATIONAL VALUE FUND CLASS D								
CUSIP: 018920884								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	01/30/13 *	22.0900	20,000.00	22.4700	20,344.05	344.05	303.12	1.48%
BLACKROCK GLOBAL ALLOCATION FUND INC CLASS A								
CUSIP: 09251T103								
Open End Fund								
Dividend Option: Reinvest; Capital Gains Option: Reinvest								
Total Noncovered	Multiple,*	19.0520	50,609.95	21.0200	55,863.63	5,253.68	615.44	1.10%
FIRST EAGLE GLOBAL FUND CLASS A								
CUSIP: 32008F507								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
Total Noncovered	Multiple,*	47.022	5,141.19	5,190.00	5,178.60	5,431.31	563.09	0.98%
1,099.798								

ATTACHMENT 2



Rated Excellent
Six Years in a Row
Dollar Rated Communications
EXCELLENCE

Cleary Financial LLC, a subsidiary
of The Bank of New York Mellon Corporation,
Pending LLC, member FINRA, NYSE, SIPC



SEP
Account Statement

Statement Period: 04/01/2013 - 04/30/2013

Portfolio Holdings (continued)

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds (continued)								
Mutual Funds (continued)								
IVY HIGH INCOME FUND CLASS A								
CUSIP: 46600668								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
Total Noncovered		Multiple*, ^Y	8.1650	50,635.90	8,7900	54,514.81	3,878.91	3,888.18
IVY ASSET STRATEGY FUND CLASS A								
CUSIP: 46600759								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
2,064.410	01/13/12*	24.2200	50,000.00	27,2300	56,213.88	6,213.88	1,386.25	2.46%
IVY ASSET STRATEGY NEW OPPORTUNITIES FUND CLASS A								
CUSIP: 466001732								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
2,901.354	01/13/12*	10.3400	30,000.00	11,0200	31,972.92	1,972.92	361.50	1.13%
LOOMIS SAYLES BOND FUND RETAIL CLASS								
CUSIP: 543495832								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
3,472.222	01/13/12*	14.4000	50,000.00	15,5700	54,062.50	4,062.50	2,848.61	5.26%
MARSICO FLEXIBLE CAPITAL FUND								
CUSIP: 573012507								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
Total Noncovered		Multiple*, ^Y	14,479	14,4000	15,752	13,21	207.37	0.57%
2,187.550								

ATTACHMENT 2

Portfolio Holdings (continued)

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds (continued)								
PIMCO ALL ASSET ALL AUTHORITY FUND CLASS D								
CUSIP: 72200Q190	Open End Fund		Security Identifier: PAUDX					
Dividend Option: Cash; Capital Gains Option: Reinvest								
1,395,023	01/31/12*	10.4900	14,633.79	11.1100	15,498.71	864.92	720.94	4.65%
PIMCO GLOBAL MULTI ASSET FUND CLASS D								
CUSIP: 72201P308	Open End Fund		Security Identifier: PGWDX					
Dividend Option: Reinvest; Capital Gains Option: Reinvest								
Total Noncovered	Multiple*,Y	11.1650	25,509.07	11.7100	26,754.66	1,245.59	387.01	1.44%
TEMPLETON GLOBAL BOND FUND ADVISOR CLASS			Security Identifier: TGBAX					
CUSIP: 880208400	Open End Fund							
Dividend Option: Cash; Capital Gains Option: Reinvest								
Total Noncovered	Multiple*,Y	12.9730	25,330.77	13.6100	26,574.66	1,243.89	1,438.41	5.63%
Total Mutual Funds								
		\$400,106.28		\$434,854.14	\$34,747.86		\$12,779.92	
Total Portfolio Holdings		\$438,919.74		\$478,924.30	\$40,004.56	\$0.00	\$13,975.30	

*Noncovered under the cost basis rules as defined below.

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L.110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or demoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2013
- Other securities, principally debt securities and options, acquired on or after January 1, 2015, or later, as determined by the Secretary of the Treasury.

ATTACHMENT 2





BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
One North Brentwood Blvd., Suite 800
Saint Louis, MO 63105
314-726-1600

SEP
Account Statement

Statement Period: 04/01/2013 - 04/30/2013

Portfolio Holdings (continued)

* This line is an aggregation of shares in this position, representing shares acquired at different times and/or dates. This summary is a sum of these shares and does not represent cost basis calculated using the average cost accounting method.

Disclosures and Other Information

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from quotation services, which we believe to be reliable. Securities for which a price is not available are marked "N/A" and are omitted from the Total. The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

The Estimated Price as of Date only appears when the price date does not equal the statement date and the price indicated is estimated since it is not reflective of a last trade price on a recognized exchange.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your Statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are exercisable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Agreement, dated January 1, 2007, presents you with the opportunity to vote the shares you may have a smaller number of shares committed to vote than the number of shares in your margin account.

ATTACHMENT 2

Activity Summary (All amounts shown are in base currency: USD)

Credits	<u>This Period</u>	<u>Year-to-Date</u>
Securities		
Securities Bought	0.00	0.00
Securities Sold	0.00	50,358.78
Total Securities	\$0.00	\$50,358.78
Dividends and Interest		
Fees		
Cash		
Withdrawals	\$0.00	\$0.00
Total Cash	0.00	0.00
FDIC Insured Bank Deposits	\$1,316.51	\$58,852.91
Total Credits	\$2,279.00	\$112,471.80

Transactions in Date Sequence

Debits	<u>This Period</u>	<u>Year-to-Date</u>
Securities		
Securities Bought	0.00	-56,317.51
Securities Sold	0.00	0.00
Total Securities	\$0.00	-\$56,317.51
Dividends and Interest		
Fees		
Cash		
Withdrawals	\$0.00	-\$1,316.51
Total Cash	0.00	-48.94
FDIC Insured Bank Deposits	\$617.16	-\$53,498.27
Total Debits	\$1,933.67	-\$112,457.39

Process/ Trade/ Settlement Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
04/01/13	CASH DIVIDEND RECEIVED	NY HIGH INCOME FUND CLASS A FOR ACCRUAL PERIOD ENDING 03/22/13				275.82	USD
04/02/13	WITHDRAWAL	DEUTSCHE BANK INS DEPOSIT PROGRAMME				-275.82	USD
04/05/13	04/04/13	FDIC INSURED BANK DEPOSIT				-1,316.51	USD
04/05/13	ASSET BASED FEE	Advisory Fees For: Q2-2013 Total Asset Value \$468,093.25				1,316.51	USD
04/05/13	USD999997	DEUTSCHE BANK INS DEPOSIT PROGRAMME				0.00	USD
04/15/13	FDIC INSURED BANK WITHDRAWAL	DEUTSCHE BANK INS INTEREST REINVESTED				-68.00	USD
04/15/13	USD999997	DEUTSCHE BANK INS INTEREST REINVESTED				-68.00	USD
04/15/13	FDIC INSURED BANK DEPOSITS INTEREST REINVESTED	DEUTSCHE BANK INS INTEREST CREDITED				0.19	USD
04/17/13	200990041	DEUTSCHE BANK INS INTEREST CREDITED				83.57	USD
04/17/13	CASH DIVIDEND RECEIVED	TEMPLETON GLOBAL BOND FUND ADVISOR CLASS 1952.5830 SHRS RD 04/12 PD 04/17/13				-83.57	USD
04/18/13	GBAX	DEUTSCHE BANK INS DEPOSIT PROGRAMME				68.00	USD
04/24/13	04/02/13	FDIC INSURED BANK DEPOSIT				-68.00	USD
04/25/13	USD999997	CASH DIVIDEND RECEIVED				1,316.51	USD
04/25/13	CSCO	DEUTSCHE BANK INS DEPOSIT PROGRAMME				0.00	USD
04/25/13	FDIC INSURED BANK DEPOSIT	DEUTSCHE BANK INS DEPOSIT PROGRAMME				0.00	USD
	USD999997						

A T T A C H M E N T 2





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

SEP **Account Statement**

Statement Period: 04/01/2013 - 04/30/2013

Transactions in Date Sequence (continued)

Process/ Trade/ Settlement Date	Transaction Date	Activity Type	Description	Quantity	Price	Acquired Interest	Amount	CCY
04/26/13		CASH DIVIDEND RECEIVED	LOOMIS SAYLES BOND FUND RETAIL CLASS 34722220 SHRS RD 04/24 PD 04/26/13				189.58	USD
04/29/13		FDIC INSURED BANK DEPOSIT	DEUTSCHE BANK INS DEPOSIT PROGRAM E UJD998997				-189.58	USD
04/30/13		CASH DIVIDEND RECEIVED	IW HIGH INCOME FUND CLASS A FOR ACCRUAL WHIAK				345.33	USD
Total Value of Transactions					\$0.00		\$345.33	

The price and quantity displayed may have been rounded.

Income and Expense Summary

	Current Period	Year-to-Date
	Tax Deferred	Tax Deferred
Dividend Income		
Equities	68.00	298.00
Other Dividends	894.30	2,958.73
Interest Income		
FDIC Insured Bank Deposits		
Total Dividends, Interest, Income and Expenses	0.19	3.38
	\$962.49	\$3,260.11

Messages

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Please see the money market mutual fund's prospectus or contact your investment professional for additional information.

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

Go Paperless!

When you choose electronic delivery of brokerage account statements, no more snail mail confirmation, no more switching from one platform to another to find what you're looking for as everything you need is located in one secure, online location. Switching your document delivery preference takes just a moment and consider how much time you'll save if you're sure to appreciate the convenience of electronic delivery. You can sign up for delivery of your statement through our mobile application, as well as Mutual Fund, ETF and UIT prospectus, by clicking on the Go Paperless button when you log in. If you do not have on-line access, please contact your financial consultant and the process can be expedited for you.

ATTACHMENT 2

Messages (continued)

If you don't desire on-line access to your accounts, you can still receive your confirmations and statements via email by logging on to www.myedocumentsuite.com to register and choose electronic delivery, or contact your financial consultant for assistance.

Make the move to paperless today!

Benjamin F. Edwards & Co. is updating its client profile information to better serve your needs and to comply with new regulatory requirements (FINRA Rule 2111). As a result, your financial consultant may request up-to-date information regarding your goals, objectives and financial information.

TERMINATION FEE FOR RETIREMENT ACCOUNT CLIENTS:

Effective May 15, 2013, retirement account termination fees are increasing from \$75 to \$95. If you have any questions, please contact your Financial Consultant.

MESSAGE REGARDING ROLLED-UP TAX LOTS

WHILE YOUR TAX LOTS HAVE BEEN ROLLED UP, ALL OF THE LOTS ARE STILL MAINTAINED. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, PLEASE CONTACT YOUR FINANCIAL CONSULTANT.

For more information about the advisory programs offered by Benjamin F. Edwards & Co. and our role as an investment adviser, please see our Form ADV on our website: www.benjaminfederdsc.com/adv, or call our Home Office at 314-726-1600 and we will mail you a fee copy.

Important Arbitration Disclosures and Important Arbitration Agreement

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

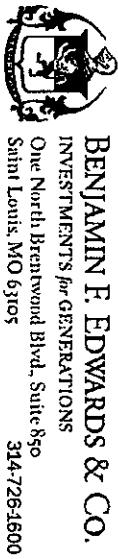
Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC-Legal Department, One Pershing Plaza, Jersey City, New Jersey 07300-2011, 413-3330.

ATTACHMENT 2





One North Brentwood Blvd, Suite 850
Saint Louis, MO 63105
314-726-1600

SEP ***Account Statement***

Account Number:

Statement Period: 01/01/2013 - 01/31/2013

Valuation at a Glance

	This Period	Year-to-Date
Beginning Account Value	\$453,745.32	\$453,745.32
Dividends/Interest	1,013.51	1,013.51
Fees	-1,276.16	-1,276.16
Change in Account Value	8,699.90	8,699.90
Ending Account Value	\$462,182.57	\$462,182.57
Estimated Annual Income	\$12,092.00	

Your Financial Consultant:
WARD PETTY AND JOE PETTY
(423) 688-5411

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation
Cash, Money Funds, and Bank Deposits ¹	7,942.39	7,942.39	38,011.83	8%
Mutual Funds				
Account Total (Pie Chart)	\$453,745.32	445,802.93	424,170.74	92%
	\$453,745.32	\$453,745.32	\$452,182.57	100%

¹ The Bank Deposits in your account are FDIC insured bank deposits. FDIC insured bank deposits are not securities, and are not covered by the Securities Investor Protection Corporation (SIPC). These bank deposits are covered by the Federal Deposit Insurance Corporation (FDIC), up to allowable limits.

Asset Allocation percentages are rounded to the nearest whole percentage.

Pie Chart allocation only includes products that are of positive value.

ATTACHMENT 2

Additional Information

	This Period	Year-to-Date
Securities Bought and Sold	\$30,332.09	\$30,332.09
Short-Term Gain/Loss	224.34	224.34
Long-Term Gain/Loss	0.00	0.00
Net Gain/Loss	224.34	224.34
This summary excludes transactions where cost basis information is not available.		

Client Service Information

Your Financial Consultant:	S38	Contact Information
WARD PETTY AND JOE PETTY 345 FRAZIER SUITE 205 CHATTANOOGA, TN 37405-4121		Telephone Number: (423) 668-5411 Fax Number: (423) 668-5412

Investment Objective: MODERATE GROWTH

Risk Exposure: NONE SPECIFIED

Year-End Fair Market Value (12/31/2012): \$453,745.32.

This information will be furnished to the Internal Revenue Service.
Your fair market value may change based on transaction or asset valuation
adjustments made after 12/31/2012.

Default Tax Lot Disposition Method for Mutual Funds : FIRST IN FIRST OUT

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

Default Tax Lot Disposition Method for All Other Securities: FIRST IN FIRST OUT

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Financial Consultant for more information.

Summary of Gains and Losses

	This Period	Realized	Unrealized
Short-Term Gain/Loss	224.34	224.34	11,320.30
Long-Term Gain/Loss	0.00	0.00	12,873.68
Net Gain/Loss	224.34	224.34	24,143.98

This summary excludes transactions where cost basis information is not available.

Client Account Beneficiary Information

Beneficiary Name

Primary / Contingent

Relationship to Account Holder(s)

Allocation Percent

PRIMARY
SPOUSE
100.00

Disclosures and Other Information:

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

FDIC Insured Bank Deposits

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Insured Bank Deposits				
DEUTSCHE BANK INC REPORT E				
Account Number: 0101013	Activity Ending 1/31/13	Opening Balance	7,611.47	7,611.47
Deposit		DEPOSIT	330.92	7,942.39

ATTACHMENT 2



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

SEP
Account Statement

Statement Period: 01/01/2013 - 01/31/2013

FDIC Insured Bank Deposits (continued)

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Insured Bank Deposits (continued)				
DEUTSCHE BANK INS DEPOSITE	(continued)			
01/03/13	Deposit	DEPOSIT	90.13	8,032.52
01/04/13	Deposit	DEPOSIT	353.59	8,386.41
01/15/13	Deposit	INTEREST CREDITED	0.59	8,387.00
01/16/13	Withdrawal	APY 0.1%	-1,276.16	7,110.84
		WITHDRAWAL		
		Citizens Bank		
		A/O 01/16 \$7110.84		
01/18/13	Deposit	DEPOSIT	50,442.35	57,553.19
01/30/13	Deposit	DEPOSIT	458.54	58,011.83
01/31/13	Withdrawal	WITHDRAWAL	-20,000.00	38,011.83
01/31/13	Closing Balance			\$38,011.83

Total FDIC Insured Bank Deposits

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

Portfolio Holdings

Quantity	Opening Date	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and Bank Deposits 8.00% of Portfolio									
Cash Balance									
FDIC Insured Bank Deposits									
DEUTSCHE BANK INS DEPOSITE									
38,011.830	01/01/13	01/31/13	7,611.47	38,011.83	2.08	0.59	N/A	N/A	
Total FDIC Insured Bank Deposits				330.92	0.00				
Total Cash, Money Funds, and Bank Deposits									

ATTACHMENT 2

Portfolio Holdings (continued)

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds 92.00% of Portfolio								
Mutual Funds								
ALLIANZGI NFJ INTERNATIONAL VALUE FUND CLASS D	CUSIP: 018920884							
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	01/30/13*	22.0900	20,000.00	22.0700	19,981.89	-18.11		
Total Noncovered		19.0520	50,609.95	20,2800	53,871.35	3,261.40		
FIRST EAGLE GLOBAL FUND CLASS A	CUSIP: 32008F507							
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	Multiple,*Y	47.0220	51,714.19	49,6800	54,637.97	2,923.78		
Total Noncovered								
IVY HIGH INCOME FUND CLASS A	CUSIP: 466000668							
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	Multiple,*Y	8.1650	50,635.90	8,6500	53,646.54	3,010.64		
Total Noncovered								
NY ASSET STRATEGY FUND CLASS A	CUSIP: 466000759							
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	01/31/12*	24.2200	50,000.00	27.2500	56,255.17	6,255.17		
IVY ASSET STRATEGY NEW OPPORTUNITIES FUND CLASS A	CUSIP: 466001732							
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	01/31/12*	2,901.354	3,300.00	1,7500	3,189.6	0.340	39.56	

Account Number: 20058757CSF300088

PAR 02-CUT

Page 4 of 12

Go paperless
Ask about e-delivery

Handed location
Service in a new
DARIA RATED COMMUNICATIONS
EXCELLENCE

Cleaning through Penrhyn LLC, a subsidiary
of The Bank of New York Mellon Corporation
Penrhyn LLC, member FINRA, NYSE, SIPC

ATTACHMENT 2



BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
One North Brentwood Blvd., Suite 850
Saint Louis, MO 63105 314.726.1600

SEP***Account Statement*****Portfolio Holdings (continued)**

Statement Period: 01/01/2013 - 01/31/2013

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds (continued)								
Mutual Funds (continued)								
LOOMIS SAYLES BOND FUND RETAIL CLASS								
CUSIP: 543495B32								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
3,472.222	01/31/12 *	14.4000	50,000.00	15,2400	52,916.66	2,916.66		
MARSICO FLEXIBLE CAPITAL FUND								
CUSIP: 573012S07								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
Total Noncovered	Multiple *Y	14.4790	31,672.61	15,4300	33,753.90	2,081.29		
2,187.550								
PIMCO ALL ASSET ALL AUTHORITY FUND CLASS D								
CUSIP: 722200Q190								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
1,395.023	01/31/12 *	10.4900	14,633.79	11,0600	15,428.95	795.16		
PIMCO GLOBAL MULTI ASSET FUND CLASS D								
CUSIP: 72201P308								
Open End Fund								
Dividend Option: Reinvest; Capital Gains Option: Reinvest								
Total Noncovered	Multiple *Y	11.1640	25,429.55	11,6000	26,421.77	992.22		
2,277.739								

ATTACHMENT 2

20058757CSF30008
Page 5 of 12

Account Number:
SEP FBO CHARLES J FLEISCHMANN

Go Paperless
Ask About E-Delivery

Rated Excellent

Six Years in A Row

DAIBER RATED COMMUNICATIONS

EXCELLENCE

Clearing through Parching LLC, a subsidiary
of The Bank of New York Mellon Corporation
Parching LLC, member FINRA, NYSE, SIPC.

Portfolio Holdings (continued)

* Noncovered under the cost basis rules as defined below.
Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L.110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.

V This line is an aggregation of shares in this position, representing shares acquired at different times and/or dates. This summary is a sum of these shares and does not represent cost basis calculated using the

Dissertations Received

• 6

The Estimated Price as of Date only appears when the price date does not equal the statement date and the price indicated is estimated since it is not reflective of a last trade price on a recognized exchange.



SEP
Account Statement

Statement Period: 01/01/2013 - 01/31/2013

Portfolio Holdings (continued)

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your Statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Trades Not Settled

Settlement Date	Trade Date	Type	Description	Quantity	Price	Accrued Interest	Settlement Amount
02/04/13	01/30/13	Buy	CISCO SYSTEMS INC UNSOLICITED ORDER PERSHING LLC MAKES A MKT IN THIS SEC & ACTED AS PRINCIPAL DISCRETION EXERCISED	400,000	205.145	0.00	-8,245.80
02/04/13	01/30/13	Buy	MICROSOFT CORP COM UNSOLICITED ORDER PERSHING LLC MAKES A MKT IN THIS SEC & ACTED AS PRINCIPAL DISCRETION EXERCISED	1,000,000	27.9655	0.00	-27,965.50
Total Amount of Trades Not Settled							-\$36,211.30

ATTACHMENT 2



Schedule of Realized Gains and Losses Current Period

Disposition Date	Acquisition Date	Disposition Transaction	Description	Security Identifier	Quantity	Cost Basis	Proceeds	Realized Gain/Loss/ Disallowance
Short Term								
01/16/13	01/31/12 *	SELL First In First Out	NUVEEN TACTICAL MKT TIES FUND CLASS A	NTMAX	4,496,403	50,000.00	50,224.82	224.82
01/16/13	12/17/12 *	SELL First In First Out	NUVEEN TACTICAL MKT TIES FUND CLASS A	NTMAX	7,340	82.28	81.99	-0.29
01/16/13	12/17/12 *	SELL First In First Out	NUVEEN TACTICAL MKT TIES FUND CLASS A	NTMAX	4,653	52.16	51.97	-0.19
Total Short Term					\$50,134.44	\$50,358.78	\$224.34	
Total Short Term and Long Term								
					\$50,134.44	\$50,358.78	\$224.34	

* Noncovered under the cost basis rules as defined below.

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L.110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
- Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.

This Schedule may not reflect all cost basis adjustments necessary for tax reporting purposes, especially for noncovered securities. Adjustments to cost basis may have been made for prior income received and subsequently reclassified by the issuer as a return of capital. In addition, corporate action events may require adjustments to your original cost basis. Return of capital information and cost basis information, as it relates to corporate actions, has been obtained from sources we believe to be reliable.

Adjustments to cost basis can be made after year-end, in particular, for return of capital adjustments, but may also include adjustments for corporate action events. Therefore there may be differences in cost basis reflected on your monthly client brokerage statement at year end versus any subsequent reports, including your 1099-B or online displays you may have available to you.

When you report your cost basis on your tax return, it should be verified using all of your own records. In particular, there may be other adjustments which you need to make, but are not required to be made by Pershing as it relates to H.R. 1424. You should consult with your tax advisor in order to properly report your gain or loss for tax purposes. Pershing shall not be responsible for and makes no representations or warranties with respect to the accuracy of any information that you report to the IRS or other taxing authorities, and, accordingly, disclaims any and all liability that may arise with respect to your use and reliance on the information provided herein for such reporting.

Please refer to the Client Service Information Section in your brokerage account statement for your account's existing tax lot disposition method. The disposition method is the method which you have selected to use in the disposal of each tax lot of the securities held in your account. If you do not select a method, your account will be deflected to First In, First Out (FIFO). Your account's selected tax lot method will be used to determine the cost basis for calculating gains and/or losses, unless another method was selected in the account's client service agreement.

ATTACHMENT 2





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

SEP
Account Statement

Statement Period: 01/01/2013 - 01/31/2013

Activity Summary (All amounts shown are in base currency: USD)

Debits	This Period	Year-to-Date
Securities		
Securities Bought	0.00	0.00
Securities Sold	50,358.78	50,358.78
Total Securities	\$50,358.78	\$50,358.78
Dividends and Interest		
Fees		
FDIC Insured Bank Deposits	\$1,013.51	\$1,013.51
Total Credits	\$0.00	\$0.00
	\$21,276.16	\$21,276.16
	\$72,648.45	\$72,648.45

Transactions in Date Sequence

Process/ Trade/ Settlement Date	Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
01/02/13		FDIC INSURED BANK DEPOSIT	DEUTSCHE BANK INS DEPOSIT PROGRAM E				-330.92	USD
01/02/13		USD999997	PIMCO ALL ASSET ALL AUTHORITY FUND CLASS D					
		CASH DIVIDEND RECEIVED	1395.0230 SHRS RD 12/28 PD 12/31/12				90.13	USD
01/02/13		PAUDX	PIMCO GLOBAL MULTI ASSET FUND CLASS D					
01/02/13		CASH DIVIDEND RECEIVED	2275.4080 SHRS RD 12/28 PD 12/31/12				26.69	USD
01/02/13		PGMDX	PIMCO GLOBAL MULTI ASSET FUND CLASS D					
		REINVEST CASH INCOME	2275.4080 SHRS SHRS PURCH. AT \$11.45000 RD 12/28				-26.69	USD
		PGMDX	PD 12/31/12					
01/03/13		FDIC INSURED BANK DEPOSIT	DEUTSCHE BANK INS DEPOSIT PROGRAM E					
01/03/13		USD999997	NY HIGH INCOME FUND CLASS A FOR ACCRUAL					
		CASH DIVIDEND RECEIVED	PERIOD ENDING 12/31/12					
		WHIAX	DEUTSCHE BANK INS DEPOSIT PROGRAM E					
01/04/13		FDIC INSURED BANK DEPOSIT						
01/04/13		USD999997						
01/15/13		FDIC INSURED BANK DEPOSITS INTEREST						
		REINVESTED						
		250996041						

Process/ Trade/ Settlement Date	Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
01/02/13		USD999997	PIMCO ALL ASSET ALL AUTHORITY FUND CLASS D				-330.92	USD
		CASH DIVIDEND RECEIVED	1395.0230 SHRS RD 12/28 PD 12/31/12				90.13	USD
01/02/13		PAUDX	PIMCO GLOBAL MULTI ASSET FUND CLASS D					
		CASH DIVIDEND RECEIVED	2275.4080 SHRS RD 12/28 PD 12/31/12				26.69	USD
		PGMDX	PIMCO GLOBAL MULTI ASSET FUND CLASS D					
		REINVEST CASH INCOME	2275.4080 SHRS SHRS PURCH. AT \$11.45000 RD 12/28				-26.69	USD
		PGMDX	PD 12/31/12					
01/03/13		FDIC INSURED BANK DEPOSIT	DEUTSCHE BANK INS DEPOSIT PROGRAM E					
01/03/13		USD999997	NY HIGH INCOME FUND CLASS A FOR ACCRUAL					
		CASH DIVIDEND RECEIVED	PERIOD ENDING 12/31/12					
		WHIAX	DEUTSCHE BANK INS DEPOSIT PROGRAM E					
01/04/13		FDIC INSURED BANK DEPOSIT						
01/04/13		USD999997						
01/15/13		FDIC INSURED BANK DEPOSITS INTEREST						
		REINVESTED						
		250996041						

ATTACHMENT 2

Transactions in Date Sequence (continued)

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
07/15/13		FDIC INSURED BANK DEPOSITS INTEREST RECEIVED	DEUTSCHE BANK INS INTEREST CREDITED				0.59	USD
07/16/13	07/15/13	ASSET BASED FEE USD999987	Advisory Fees For: Q1-2013 Total Asset Value \$453,745.32				-1,276.16	USD
07/16/13		FDIC INSURED BANK WITHDRAWAL	DEUTSCHE BANK INS DEPOSIT PROGRAM E				1,276.16	USD
07/17/13	07/16/13	SOLD NTMAX	NUVEEN TACTICAL MKT OPPORTUNITIES FUND CLASS A UNSOLICITED ORDER	-4,508.396	11.1700		50,358.78	USD
07/17/13		CASH DIVIDEND RECEIVED	TEMPLETON GLOBAL BOND FUND ADVISOR CLASS 1952.5830 SHRS RD 01/14 PD 07/17/13				83.57	USD
07/18/13		FDIC INSURED BANK DEPOSIT USD999987	DEUTSCHE BANK INS DEPOSIT PROGRAM E				-50,442.35	USD
07/29/13		CASH DIVIDEND RECEIVED WHIAX	IVY HIGH INCOME FUND CLASS A FOR ACCRUAL PERIOD ENDING 01/25/13				282.95	USD
07/30/13		CASH DIVIDEND RECEIVED LSBRY	LOOMIS SAYLES BOND FUND RETAIL CLASS 3472.2220 SHRS RD 01/25 PD 01/29/13				175.69	USD
01/31/13	01/30/13	FDIC INSURED BANK DEPOSIT USD999987 PURCHASED AFIDX	DEUTSCHE BANK INS DEPOSIT PROGRAM E				-458.64	USD
01/31/13		FDIC INSURED BANK WITHDRAWAL	ALLIANZGI INF INTERNATIONAL VALUE FUND CLASS D NEPP003890 UNSOLICITED ORDER HLD-RWST CAPGN ONLY	905.387	22.0900		-20,000.00	USD
		USD999987	DEUTSCHE BANK INS DEPOSIT PROGRAM E				20,000.00	USD
		Total Value of Transactions			\$0.00		-\$330.92	

Income and Expense Summary

Dividend Income
Other Dividends
Interest Income
FDIC Insured Bank Deposits

Total Dividends, Interest, Income and Expenses

The price and quantity displayed may have been rounded.

Current Period Tax Deferred

Year-to-Date Tax Deferred

1,012.92

1,012.92

0.59

0.59

0.59

0.59

\$1,013.51

\$1,013.51

Messages

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Please see the

A-T-T-A-C-H-M-E-N-T 2



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

SEP
Account Statement

Statement Period: 01/01/2013 - 01/31/2013

Messages (*continued*)

money market mutual fund's prospectus or contact your investment professional for additional information.

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

Go Paperless!

When you choose electronic delivery of brokerage account statements and trade confirmations, there is no more searching through a file cabinet or shoebox to find what you're looking for as everything you need is located in one secure, online location. Switching your document delivery preferences takes just a moment and provides a level of convenience you're sure to appreciate.

If you currently have online access to your accounts through NetExchange Client, you can sign up for e-delivery of your statements and trade confirmations, as well as Mutual Fund, ETF and UIT prospectus, by clicking on the Go Paperless button when you log in. If you do not have on-line access, please contact your financial consultant and the process can be expedited for you.

If you don't desire on-line access to your accounts, you can still receive your confirmations and statements via email by logging on to www.mydocumentsuite.com to register and choose electronic delivery, or contact your financial consultant for assistance.

Make the move to paperless today!

Benjamin F. Edwards & Co. is updating its client profile information to better serve your needs and to comply with new regulatory requirements (FINRA Rule 2111). As a result, your financial consultant may request up-to-date information regarding your goals, objectives and financial information.

MESSAGE REGARDING ROLLED-UP TAX LOTS

IN RESPONSE TO CLIENT REQUESTS TO SHORTEN STATEMENTS, YOUR TAX LOTS ARE NOW ROLLED UP INTO ONE TO FOUR LINES FOR EACH SECURITY. ONE LINE WILL INCLUDE "NONCOVERED SHARES", ANOTHER LINE "COVERED SHARES", A THIRD LINE FOR "UNALLOCATED SHARES" (SHARES WHERE COST HAS NOT BEEN PROVIDED) AND A FOURTH LINE FOR SHARES THAT WERE GIFTED. NONCOVERED SHARE AND COVERED SHARE DEFINITIONS CAN BE FOUND IN THE FOOTNOTES UNDER HOLDINGS. YOU COULD HAVE ONE LINE OR TWO OR MORE LINES FOR EACH SECURITY.

YOUR TAX LOTS ARE STILL MAINTAINED AND YOU MAY STILL RECEIVE STATEMENTS THAT REFLECT THE LOTS IF YOU SO CHOOSE. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, CONTACT YOUR FINANCIAL CONSULTANT.

For more information about the advisory programs offered by Benjamin F. Edwards & Co. and our role as an investment adviser, please see our Form ADV on our website: www.benjaminfedwardsco.com/adv or call our Home Office at 314-726-1600 and we will mail you a free copy.

ATTACHMENT 2



Important Arbitration Disclosures and Important Arbitration Agreement

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; (ii) the class is decertified; or (iii) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330.

ATTACHMENT 2





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

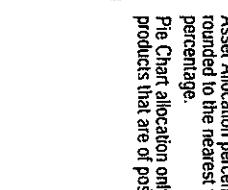
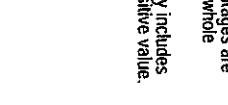
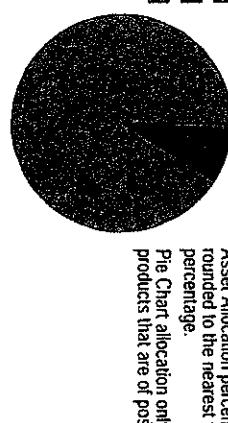
SEP Account Statement

Account Number:
Statement Period: 02/01/2013 - 02/28/2013

Valuation at a Glance	This Period	Year-to-Date
Beginning Account Value	\$462,182.57	\$455,745.32
Cash Withdrawals	-48.94	-48.94
Dividends/Interest	279.38	1,292.89
Fees	0.00	-1,276.16
Change in Account Value	-1,818.73	6,881.17
Ending Account Value	\$460,594.28	\$460,594.28
Estimated Annual Income	\$13,646.40	

Your Financial Consultant:
WARD PETTY AND JOE PETTY
 (423) 668-5411

Asset Allocation

	Prior Year-End	Last Period	This Period % Allocation
Cash, Money Funds, and Bank Deposits ¹	7,942.39	38,011.83	2,030.97 1% 
Equities	0.00	0.00	36,142.00 8% 
Mutual Funds	445,802.93	424,170.74	422,421.31 91% 
Account Total (Pie Chart)	\$453,745.32	\$462,182.57	\$460,594.28 100% 

¹ The Bank Deposits in your account are FDIC insured bank deposits. FDIC insured bank deposits are not securities, and are not covered by the Securities Investor Protection Corporation (SIPC). These bank deposits are covered by the Federal Deposit Insurance Corporation (FDIC), up to allowable limits.

Asset Allocation percentages are rounded to the nearest whole percentage.
 Pie Chart allocation only includes products that are of positive value.

ATTACHMENT 2

Additional Information

	This Period	Year-to-Date
Securities Bought and Sold	\$36,211.30	\$5,879.21

	This Period	Revised	Year-to-Date	Unrevised
Short-Term Gain/Loss	0.00	224.34	-151.66	
Long-Term Gain/Loss	0.00	0.00	22,476.91	
Net Gain/Loss	0.00	224.34	22,325.25	

This summary excludes transactions where cost basis information is not available.

Client Service Information

Your Financial Consultant:	S38
	Contact Information

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

WARD PETTY AND JOE PETTY
345 FRAZIER
SUITE 205
CHATTANOOGA TN 37405-4121

Investment Objective: MODERATE GROWTH
Risk Exposure: NONE SPECIFIED

Year-End Fair Market Value (12/31/2012): \$453,745.32.
This information will be furnished to the Internal Revenue Service.

Your fair market value may change based on transaction or asset valuation
adjustments made after 12/31/2012.

Default Tax Lot Disposition Method for Mutual Funds: FIRST IN FIRST OUT
Default Tax Lot Disposition Method for Stocks in a Dividend Reinvestment Plan: FIRST IN FIRST OUT
Default Tax Lot Disposition Method for All Other Securities: FIRST IN FIRST OUT

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Financial Consultant for more information.

Client Account Beneficiary Information

Beneficiary Name	Primary/Contingent	Relationship to Account Holder(s)	Allocation Percent
	PRIMARY	SPOUSE:	100.00

Disclosures and Other Information:

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

FDIC Insured Bank Deposits

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Insured Bank Deposits				
DEUTSCHE BANK INS DEPOSIT				
Account Number: 0201/13	Activity Ending 2/28/13			
02/04/13	Opening Balance		38,011.83	38,011.83
	Withdrawal	WITHDRAWAL	-36,211.30	1,800.53

Summary of Gains and Losses

	This Period	Revised	Year-to-Date	Unrevised
Short-Term Gain/Loss	0.00	224.34	-151.66	
Long-Term Gain/Loss	0.00	0.00	22,476.91	
Net Gain/Loss	0.00	224.34	22,325.25	

This summary excludes transactions where cost basis information is not available.

ATTACHMENT 2

Go Paperless  Six Years in a Row DAULAR RAE COMMUNICATIONS EXCELLENCE



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

SEP
Account Statement

Statement Period: 02/01/2013 - 02/28/2013

FDIC Insured Bank Deposits (continued)

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Insured Bank Deposits (continued)				
DEUTSCHE BANK INS DEPOSIT E	(continued)			
02/14/13	Withdrawal	WITHDRAWAL	-48.94	1,751.59
02/15/13	Deposit	INTEREST CREDITED	2.45	1,754.04
02/19/13		APY 0.1% Citizens Bank		1,754.04
02/21/13	Deposit	A/O 02/19 \$1754.04	83.18	1,837.22
02/27/13	Deposit	DEPOSIT	193.15	2,030.97
02/28/13	Closing Balance			\$2,030.97

Total FDIC Insured Bank Deposits

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

Portfolio Holdings

Quantity	Opening Date	Account Number	Activity	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and Bank Deposits 1.00% of Portfolio									
FDIC Insured Bank Deposits									
DEUTSCHE BANK INS DEPOSIT E									
2,030.970	02/01/13	02/28/13		38,011.83	2,030.97	0.05	3.04	N/A	N/A
Total FDIC Insured Bank Deposits				\$38,011.83	\$2,030.97	\$0.05	\$3.04		
Total Cash, Money Funds, and Bank Deposits				\$38,011.83	\$2,030.97	\$0.05	\$3.04		

ATTACHMENT 2

Portfolio Holdings (continued)

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Gain/Loss	Estimated Annual Income	Estimated Yield
Equities 8.00% of Portfolio									
Common Stocks									
CISCO SYSTEMS INC									
CUSIP: 11275R102									
Dividend Option: Cash									
400,000	01/30/13 *	20.6150	8,245.80	20.8350	8,342.00	96.20		224.00	2.68%
MICROSOFT CORP COM									
CUSIP: 594918104									
Dividend Option: Cash									
1,000,000	01/30/13 *	27.9660	27.965.50	27.8000	27,800.00	-165.50		920.00	3.30%
Total Common Stocks									
			\$36,211.30		\$36,142.00	-\$69.30		\$1,144.00	
Total Equities									
Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds 91.00% of Portfolio									
Mutual Funds									
ALLIANZGI NFJ INTERNATIONAL VALUE FUND CLASS D									
CUSIP: 018920884									
Open End Fund									
Dividend Option: Cash; Capital Gains Option: Reinvest									
905,387	01/30/13 *	22.0900	20,000.00	21.7900	19,728.38	-271.62		330.55	1.67%
BLACKROCK GLOBAL ALLOCATION FUND INC CLASS A									
CUSIP: 09251T103									
Open End Fund									
Dividend Option: Reinvest; Capital Gains Option: Reinvest									
Total Noncovered	Multiple*,Y	19.0520	50,609.95	20.2500	53,791.66	3,181.71		615.44	1.14%
2,656.378									
FIRST EAGLE GLOBAL FUND CLASS A									
CUSIP: 32008E507									
Open End Fund									
Dividend Option: Cash; Capital Gains Option: Reinvest									
Total Noncovered	Multiple*,Y	47,022.49	47,340.00	51,13.33	51,09.74	3,199.74		563.09	1.02%
1,099.798									

ATTACHMENT 2



RATED EXCELLENT
Six Years in a Row
DAUBER ROTH COMMUNICATIONS

Clearing through Pershing LLC, a subsidiary
of The Bank of New York Mellon Corporation

Pershing LLC, member FINRA, NYSE, SIPC



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

SEP
Account Statement

Statement Period: 02/01/2013 - 02/28/2013

Portfolio Holdings (continued)

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds (continued)								
Mutual Funds (continued)								
IVY HIGH INCOME FUND CLASS A								
CUSIP: 46600668								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
Total Noncovered	Multiple ^{*,Y}	6,201.912	8.1650	50,635.90	8,6600	53,708.56	3,072.66	3,926.78
IVY ASSET STRATEGY FUND CLASS A								
CUSIP: 466000759								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	01/31/12*	2,064.410	24.2200	50,000.00	26,8600	55,450.05	5,450.05	1,386.25
IVY ASSET STRATEGY NEW OPPORTUNITIES FUND CLASS A								
CUSIP: 466001732								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	01/31/12*	2,901.354	10.3400	30,000.00	10,6500	30,986.46	986.46	2.50%
LOOMIS SAYLES BOND FUND RETAIL CLASS								
CUSIP: 543495832								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	01/31/12*	3,472.222	14.4000	50,000.00	15,1100	52,465.27	2,465.27	2,873.26
MARSICO FLEXIBLE CAPITAL FUND								
CUSIP: 573012507								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	Multiple ^{*,Y}	14,479	14,479	14,479	14,479	14,479	14,479	14,479
Total Noncovered	Multiple ^{*,Y}	2,187.550	2,187.550	2,187.550	2,187.550	2,187.550	2,187.550	2,187.550

ATTACHMENT 2





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

SEP
Account Statement

Statement Period: 02/01/2013 - 02/28/2013

Portfolio Holdings *(continued)*

VThis line is an aggregation of shares in this position, representing shares acquired at different times and/or dates. This summary is a sum of these shares and does not represent cost basis calculated using the average cost accounting method.

Disclosures and Other Information

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from quotation services, which we believe to be reliable. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

The Estimated Price as of Date only appears when the price date does not equal the statement date and the price indicated is estimated since it is not reflective of a last trade price on a recognized exchange.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your Statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting function, if present, will reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

ATTACHMENT 2



Cash Not Yet Received

Security	Record Date	Payable Date	Quantity Held	Rate	Amount of Payment	Dividend Option
MICROSOFT CORP COM	02/21/13	03/14/13	1,000,000	0.230000	230.00	
Total Cash Not Yet Received					\$230.00	Cash

Assets shown here are not reflected in your account. This information has been received from sources we believe to be reliable. Pershing does not guarantee the accuracy of the information.

Activity Summary (All amounts shown are in base currency: USD)

Debits	This Period	Year-to-Date	Debits	This Period	Year-to-Date
Securities			Securities		
Securities Bought	0.00	0.00	Securities Bought	-36,211.30	-56,237.99
Securities Sold	0.00	50,358.78	Securities Sold	0.00	0.00
Total Securities	\$0.00	\$50,358.78	Total Securities	-\$36,211.30	-\$56,237.99
Dividends and Interest			Dividends and Interest		
Fees			Fees		
Cash			Cash		
Withdrawals			Withdrawals		
Total Cash			Total Cash		
FDIC Insured Bank Deposits	\$36,260.24	\$57,536.40	FDIC Insured Bank Deposits	-\$279.38	-\$51,955.90
Total Credits	\$36,539.62	\$109,188.07	Total Debits	-\$36,539.62	-\$109,518.99

Transactions in Date Sequence

Process/ Trade/ Settlement Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
02/04/13	01/30/13 PURCHASED CSCO	CISCO SYSTEMS INC UNSOLICITED ORDER PERSHING LLC MAKES A MKT IN THIS SEC & ACTED AS PRINCIPAL DISCRETION EXERCISED	400,000	20.6145		-8,245.80	USD
02/04/13	01/30/13 PURCHASED MSFT	MICROSOFT CORP COM UNSOLICITED ORDER PERSHING LLC MAKES A MKT IN THIS SEC & ACTED AS PRINCIPAL DISCRETION EXERCISED	1,000,000	27.9655		-27,965.50	USD
02/04/13	FDIC INSURED BANK WITHDRAWAL USD999997	DEUTSCHE BANK INS DEPOSIT PROGRAM E				36,211.30	USD
02/13/13	RETIREMENT ACCOUNT TRANSFER USD999997					-48.94	USD
02/14/13	FDIC INSURED BANK WITHDRAWAL USD999997					48.94	USD

ATTACHMENT 2





BENJAMIN F. EDWARDS & CO.
 INVESTMENTS for GENERATIONS
 One North Brentwood Blvd, Suite 850
 Saint Louis, MO 63105 314-726-1500

SEP
Account Statement

Statement Period: 02/01/2013 - 02/28/2013

Transactions in Date Sequence (continued)

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
02/15/13		FDIC INSURED BANK DEPOSITS INTEREST REINVESTED	DEUTSCHE BANK INS INTEREST REINVESTED				-2.45	USD
02/15/13		250990041 FDIC INSURED BANK DEPOSITS INTEREST RECEIVED	DEUTSCHE BANK INS INTEREST CREDITED				2.45	USD
02/20/13		250990041 CASH DIVIDEND RECEIVED	TEMPLETON GLOBAL BOND FUND ADVISOR CLASS 1952.5830 SHRS RD 02/14 PD 02/20/13				83.18	USD
02/21/13		FDIC INSURED BANK DEPOSIT USD999997	DEUTSCHE BANK INS DEPOSIT PROGRAM E				-83.18	USD
02/26/13		CASH DIVIDEND RECEIVED LSBRX	LOOMIS SAYLES BOND FUND RETAIL CLASS 3472.2220 SHRS RD 02/22 PD 02/26/13				193.75	USD
02/27/13		FDIC INSURED BANK DEPOSIT USD999997	DEUTSCHE BANK INS DEPOSIT PROGRAM E				-193.75	USD
Total Value of Transactions				\$0.00			\$0.00	

The price and quantity displayed may have been rounded.

Income and Expense Summary

	Current Period Tax Deferred	Year-to-Date Tax Deferred
Dividend Income		
Other Dividends		
Interest Income		
FDIC Insured Bank Deposits		
Total Dividends, Interest, Income and Expenses	\$279.38	\$1,292.89

Messages

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund's prospectus or contact your investment professional or additional information.

FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC)-INSURED BANK DEPOSITS ARE NOT PROTECTED BY SECURITIES INVESTOR PROTECTION CORPORATION (SIPC). YOU MAY VIEW CURRENT MONEY MARKET FUND RATES BY VISITING WWW.PERSHING.COM AND SELECTING THE LINK AT THE BOTTOM OF THE PAGE TITLED "MONEY MARKET FUND AND

ATTACHMENT 2

	Current Period Tax Deferred	Year-to-Date Tax Deferred
	276.93	1,289.85
	2.45	3.04
	\$279.38	\$1,292.89



Messages *(continued)*

FDIC INSURED BANK RATES AND BANK LISTS. "PLEASE NOTE THAT WE MAY NOT OFFER ALL OF THE MONEY MARKET FUNDS LISTED ON THE PERSHING WEBSITE.
Go Paperless!

When you choose electronic delivery of brokerage account statements and trade confirmations, there is no more searching through a file cabinet or shoebox to find what you're looking for as everything you need is located in one secure, online location. Switching your document delivery preferences takes just a moment and provides a level of convenience you're sure to appreciate.

If you currently have online access to your accounts through Nasdaq Exchange Client, you can sign up for e-delivery of your statements and trade confirmations, as well as Mutual Fund, ETF and UIT prospectus, by clicking on the Go Paperless button when you log in. If you do not have on-line access, please contact your financial consultant and the process can be expedited for you.

If you don't desire on-line access to your accounts, you can still receive your confirmations and statements via email by logging on to www.myedocumentsuite.com to register and choose electronic delivery, or contact your financial consultant for assistance.

Make the move to paperless today!

Benjamin F. Edwards & Co. is updating its client profile information to better serve your needs and to comply with new regulatory requirements (FINRA Rule 2111). As a result, your financial consultant may request up-to-date information regarding your goals, objectives and financial information.

MESSAGE REGARDING ROLLED-UP TAX LOTS

IN RESPONSE TO CLIENT REQUESTS TO SHORTEN STATEMENTS, YOUR TAX LOTS ARE NOW ROLLED UP INTO ONE TO FOUR LINES FOR EACH SECURITY. ONE LINE WILL INCLUDE "NONCOVERED SHARES"; ANOTHER LINE "COVERED SHARES"; A THIRD LINE FOR "UNALLOCATED SHARES" (SHARES WHERE COST HAS NOT BEEN PROVIDED); AND A FOURTH LINE FOR SHARES THAT WERE GIFTED. NONCOVERED SHARE AND COVERED SHARE DEFINITIONS CAN BE FOUND IN THE FOOTNOTES UNDER HOLDINGS. YOU COULD HAVE ONE LINE OR TWO OR MORE LINES FOR EACH SECURITY.

YOUR TAX LOTS ARE STILL MAINTAINED AND YOU MAY STILL RECEIVE STATEMENTS THAT REFLECT THE LOTS IF YOU SO CHOOSE. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, CONTACT YOUR FINANCIAL CONSULTANT.

For more information about the advisory programs offered by Benjamin F. Edwards & Co. and our role as an investment adviser, please see our Form ADV on our website: www.benjaminfedwardsco.com/adv, or call our Home Office at 314-726-1600 and we will mail you a free copy.

Important Arbitration Disclosures and Important Arbitration Agreement

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority ("the FIAs") in New York, NY, except as provided below. You may not opt out of a putative class action if you are a member of a putative class, or if you are a member of a class who has not opted out of the class with respect to any claims encompassed by the putative class action, unless (i) the class is decertified, (ii) the terms of your arbitration agreement to arbitrate shall not constitute a waiver of any right under the agreement to opt out of the class, or (iii) the class action is stayed pending the outcome of a class action filed in the State of New York, governed by the laws of the State of New York.

Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330.



SEP
Account Statement

Account Number:
Statement Period: 03/01/2013 - 03/31/2013

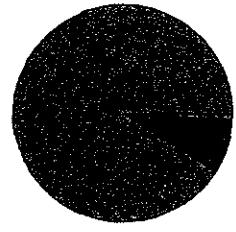
Valuation at a Glance

	Prior Year-End	Last Period	This Period	Year-to-Date
Beginning Account Value	\$460,594.28			\$453,745.32
Cash Withdrawals	0.00	-48.94		
Dividends/Interest	1,004.73	2,291.62		
Fees	0.00	-1,276.16		
Change in Account Value	6,494.24	13,375.41		
Ending Account Value	\$468,093.25	\$468,093.25		
Estimated Annual Income	\$13,971.03			

Your Financial Consultant:
WARD PETTY AND JOE PETTY
(423) 668-5411

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation
Cash, Money Funds, and Bank Deposits	7,942.39	2,030.97	2,956.18	1%
Equities	0.00	36,142.00	36,963.00	8%
Mutual Funds	445,802.93	422,421.31	428,174.07	91%
Account Total (Pie Chart)	\$453,745.32	\$460,594.28	\$468,093.25	100%



Asset Allocation percentages are rounded to the nearest whole percentage.

Pie Chart allocation only includes products that are of positive value.

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

ATTACHMENT 2



Additional Information

This Period Year-to-Date

Securities Bought and Sold -\$79.52 -\$5,958.73

Short-Term Gain/Loss

	This Period	Revised	Year-to-Date	Unrevised
Long-Term Gain/Loss	0.00	224.34	0.00	1,039.84
Net Gain/Loss	0.00	224.34	0.00	27,779.65

Net Gain/Loss

This summary excludes transactions where cost basis information is not available.

Client Service Information

Your Financial Consultant: S38

Contact Information

Telephone Number: (423) 668-5411

Fax Number: (423) 668-5412

WARD PETTY AND JOE PETTY

345 FRAZIER

SUITE 205

CHATTANOOGA TN 37405-4121

Investment Objective: MODERATE GROWTH

Risk Exposure: NONE SPECIFIED

Year-End Fair Market Value (12/31/2012): \$453,745.32.

This information will be furnished to the Internal Revenue Service.

Your fair market value may change based on transaction or asset valuation adjustments made after 12/31/2012.

Default Tax Lot Disposition Method for Mutual Funds : FIRST IN FIRST OUT

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

Default Tax Lot Disposition Method for All Other Securities: FIRST IN FIRST OUT

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Financial Consultant for more information.

Client Account Beneficiary Information

Beneficiary Name

Primary/Contingent

Relationship to Account Holder(s)

Allocation Percent

PRIMARY

SPOUSE

100.00

Disclosures and Other Information:

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

FDIC Insured Bank Deposits

Date

Activity Type

Description

Amount

Balance

Date	Activity Type	Description	Amount	Balance
03/04/13	Sweep FDIC Insured Bank Deposits	AT	2,030.97	2,030.97
03/01/13	DEUTSCHE BANK INS DEPOSIT	Attachment 2	322.37	2,353.34
	Account Number: SEP FBO CHARLES J FLEISCHMANN			





BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
 One North Brentwood Blvd., Suite 800
 Saint Louis, MO 63105
 314.726.1600

SEP
Account Statement

Statement Period: 03/01/2013 - 03/31/2013

FDIC Insured Bank Deposits (continued)

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Insured Bank Deposits (continued)				
DEUTSCHE BANK INS DEPOSITE	(continued)			
03/15/13	Deposit	DEPOSIT	230.00	2,583.34
03/15/13	Deposit	INTEREST CREDITED	0.15	2,583.49
03/18/13		APY 0.1%		
		BB&T		
03/20/13	Deposit	A/I 03/18 \$2583.49	83.77	2,667.26
03/25/13	Deposit	DEPOSIT	95.52	2,762.78
03/28/13	Deposit	DEPOSIT	193.40	2,956.18
03/28/13	Closing Balance			\$2,956.18
Total FDIC Insured Bank Deposits				
The FDIC Insured Bank Deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). The Bank Deposits at each bank are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 for each category of legal ownership including individual retirement accounts and certain other self directed retirement accounts. Please review this in connection with other deposits you may have at each respective bank.				

Portfolio Holdings

Quantity	Opening Date	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and Bank Deposits 1.00% of Portfolio									
FDIC Insured Bank Deposits									
DEUTSCHE BANK INS DEPOSITE									
2,956.180	03/01/13		03/28/13	2,030.97	2,956.18	0.10	3.19	N/A	N/A
Total FDIC Insured Bank Deposits				\$2,030.97	\$2,956.18	\$0.10	\$3.19		
Total Cash, Money Funds, and Bank Deposits				\$2,030.97	\$2,956.18	\$0.10	\$3.19		

ATTACHMENT 2



Portfolio Holdings (continued)

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Equities 8.00% of Portfolio								
Common Stocks								
CISCO SYSTEMS INC								
CUSIP: 17275R02								
Dividend Option: Cash								
400.000	01/30/13 *	20.6150	8,245.80	20.8950	8,358.00	112.20	224.00	2.68%
MICROSOFT CORP COM								
CUSIP: 594918104								
Dividend Option: Cash								
1,000.000	01/30/13 *	27.9660	27.965.50	28.6050	28.605.00	639.50	920.00	3.21%
Total Common Stocks								
		\$36,211.30		\$36,963.00		\$751.70		\$1,144.00
Total Equities								
Mutual Funds 91.00% of Portfolio								
Mutual Funds								
ALLIANZGI NFI INTERNATIONAL VALUE								
FUND CLASS D								
CUSIP: 018920884								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
905.387	01/30/13 *	22.0900	20,000.00	22.0600	19,972.84	-27.16	303.12	1.51%
BLACKROCK GLOBAL ALLOCATION FUND INC								
CLASS A								
CUSIP: 09351T103								
Open End Fund								
Dividend Option: Reinvest; Capital Gains Option: Reinvest								
Total Noncovered	Multiple*,Y	19.0520	50,609.95	20.5800	54,668.26	4,058.31	615.44	1.12%
2,656.378								
FIRST EAGLE GLOBAL FUND CLASS A								
CUSIP: 32008F507								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
Total Noncovered	Multiple*,Y	47.022	51,419.19	51,050.00	51,444.9	4,30.50	563.09	1.00%
1,059.798								

ATTACHMENT 2



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

SEP
Account Statement

Statement Period: 03/01/2013 - 03/31/2013

Portfolio Holdings (continued)

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds (continued)								
Mutual Funds (continued)								
IVY HIGH INCOME FUND CLASS A								
CUSIP: 46600668								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
Total Noncovered		Multiple,*^						
6,201,912								
IVY ASSET STRATEGY FUND CLASS A								
CUSIP: 46600759								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
2,054,410	01/31/12*							
IVY ASSET STRATEGY NEW OPPORTUNITIES FUND CLASS A								
CUSIP: 46600732								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
2,901,354	01/31/12*							
LOOMIS SAYLES BOND FUND RETAIL CLASS								
CUSIP: 5432495832								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
3,472,222	01/31/12*							
MARSICO FLEXIBLE CAPITAL FUND								
CUSIP: 573012507								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
Total Noncovered		Multiple,*^						
2,187,550	4,479							

ATTACHMENT 2



Rated Excellent
Six Years in a Row
DAIBER RATED COMMUNICATIONS
EXCELLENCE

Clearing through Pershing LLC, a subsidiary
of The Bank of New York Mellon Corporation
Pershing LLC, member FINRA, NYSE, SIPC

Portfolio Holdings (continued)

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unadjusted Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds (continued)								
Mutual Funds (continued)								
PIMCO ALL ASSET ALL AUTHORITY FUND CLASS D								
CUSIP: 72200Q190	Open End Fund	Dividend Option: Cash; Capital Gains Option: Reinvest	1,395,923	01/31/12*	10.4900	14,633.79	10,9000	15,205.75
PIMCO GLOBAL MULTI ASSET FUND CLASS D								
CUSIP: 72201P308	Open End Fund	Dividend Option: Cash; Capital Gains Option: Reinvest	2,284,770	Multiple*,Y	11.1650	25,509.07	11,4200	26,092.07
TEMPLETON GLOBAL BOND FUND ADVISOR CLASS								
CUSIP: 880208400	Open End Fund	Dividend Option: Cash; Capital Gains Option: Reinvest	1,952,583	Multiple*,Y	12.9730	25,330.77	13,4000	26,164.61
Total Noncovered								
Total Mutual Funds								
Total Portfolio Holdings								
		Cost Basis		Market Value		Unadjusted Gain/Loss	Accrued Interest	Estimated Annual Income
		\$439,273.76		\$468,093.25		\$28,819.49	\$0.00	\$13,971.03

* Noncovered under the cost basis rules as defined below.

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L. 110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2012.
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012.
- Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.

ATTACHMENT 2





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

SEP
Account Statement

Statement Period: 03/01/2013 - 03/31/2013

Portfolio Holdings (continued)

V This line is an aggregation of shares in this position, representing shares acquired at different times and/or dates. This summary is a sum of these shares and does not represent cost basis calculated using the average cost accounting method.

Disclosures and Other Information

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from quotation services, which we believe to be reliable. Securities for which a price is not available are marked "N/A" and are omitted from the Total. The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

The Estimated Price as of Date only appears when the price date does not equal the statement date and the price indicated is estimated since it is not reflective of a last trade price on a recognized exchange.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your Statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Prox Voting function, if present, you may retain a mailing list of shareholders to vote their shares in your margin account.

ATTACHMENT 2

Activity Summary (All amounts shown are in base currency: USD)

Debits	This Period	Year-to-Date
Securities		
Securities Bought	0.00	0.00
Securities Sold	0.00	50,358.78
Total Securities	\$0.00	\$50,358.78
Dividends and Interest		
Fees	\$1,004.73	\$2,297.62
Cash Withdrawals	\$0.00	\$0.00
Total Cash	0.00	0.00
FDIC Insured Bank Deposits		
Total Credits	\$1,004.73	\$110,192.80

Transactions in Date Sequence

Debits	This Period	Year-to-Date
Securities		
Securities Bought	-79.52	-56,317.51
Securities Sold	0.00	0.00
Total Securities	-\$79.52	-\$56,317.51
Dividends and Interest		
Fees	\$0.00	\$0.00
Cash Withdrawals	0.00	-48.94
Total Cash	0.00	-\$48.94
FDIC Insured Bank Deposits		
Total Debits	\$-925.21	-\$52,881.11

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
03/01/13	CASH DIVIDEND RECEIVED	IVY HIGH INCOME FUND CLASS A FOR ACCRUAL PERIOD ENDING 02/27/13				322.37	USD
03/04/13	WHMAX	DEUTSCHE BANK INS DEPOSIT PROGRAM E				-322.37	USD
03/14/13	FDIC INSURED BANK DEPOSIT USD9999997	1000 SHRS MICROSOFT CORP COM RD 02/21 PD 03/14/13	1000	230.00		230.00	USD
03/15/13	CASH DIVIDEND RECEIVED	DEUTSCHE BANK INS DEPOSIT PROGRAM E				-230.00	USD
03/15/13	MSET	DEUTSCHE BANK INS INTEREST REINVESTED				-0.15	USD
03/15/13	FDIC INSURED BANK DEPOSITS INTEREST REINVESTED	DEUTSCHE BANK INS INTEREST CREDITED				0.15	USD
03/15/13	250990041	DEUTSCHE BANK INS INTEREST CREDITED				0.15	USD
03/15/13	FDIC INSURED BANK DEPOSITS INTEREST RECEIVED	DEUTSCHE BANK INS INTEREST CREDITED				0.15	USD
03/19/13	250990041	TEMPLETON GLOBAL BOND FUND ADVISOR CLASS 1952.5830 SHRS RD 03/14 PD 03/19/13				83.77	USD
03/20/13	TGRAX	DEUTSCHE BANK INS DEPOSIT PROGRAM E				-83.77	USD
03/22/13	FDIC INSURED BANK DEPOSIT USD9999997	ALLIANZ INVESTMENT MANAGEMENT VAL CLS SP 905.380 SHRS RD 02/22 PD 03/17/13	905.380	3.70		3.70	USD
03/22/13	CASH DIVIDEND RECEIVED AEDX	PIMCO ALL ASSET ALL AUTHORITY FUND CLASS D 1395.0230 SHRS RD 03/20 PD 03/21/13	1395.0230	91.82		91.82	USD
03/22/13	PAUDX						

ATTACHMENT 2





BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
 One North Brentwood Blvd., Suite 850
 Saint Louis, MO 63105 314-728-1600

SEP
Account Statement

Statement Period: 03/01/2013 - 03/31/2013

Transactions in Date Sequence (continued)

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
03/22/13	CASH DIVIDEND RECEIVED	PMCO GLOBAL MULTI ASSET FUND CLASS D 2277.7390 SHRS RD 03/20 PD 03/21/13				79.52	USD
03/22/13	REINVEST CASH INCOME	PMCO GLOBAL MULTI ASSET FUND CLASS D 2277.7390 SHRS SHRS PURCH. AT \$11.31000 RD 03/20 PD 03/21/13	7.031	-79.52		-95.52	USD
03/25/13	FDIC INSURED BANK DEPOSIT	DEUTSCHE BANK INS DEPOSIT PROGRAM E USD999997				-95.52	USD
03/27/13	CASH DIVIDEND RECEIVED	LOOMIS SAYLES BOND FUND RETAIL CLASS 3472.2220 SHRS RD 03/25 PD 03/27/13				193.40	USD
03/28/13	LSBRX	DEUTSCHE BANK INS DEPOSIT PROGRAM E USD999997				-193.40	USD
Total Value of Transactions				\$0.00		\$0.00	

The price and quantity displayed may have been rounded.

Income and Expense Summary

	Current Period Tax Deferred	Year-to-Date Tax Deferred
Dividend Income		
Equities	230.00	230.00
Other Dividends	774.58	2,064.43
Interest Income		
FDIC Insured Bank Deposits	0.15	3.19
Total Dividends, Interest, Income and Expenses	\$1,004.73	\$2,297.62

Messages

Pershing has been advised by your financial organization that it does not receive payment for directing order flow. See the Terms and Conditions section of your brokerage account statement for a description of Pershing's payment for order flow practices.

For additional information regarding order-routing practices and the venues to which your financial organization's orders are sent, if you may visit www.orderroutingdiclosure.com.

Upon written request to your financial organization, you may obtain the identity of the venue to which your orders were directed for the six months prior to your request and the time of transactions that may have resulted from such orders.

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Please see the

ATTACHMENT 2



Messages (continued)

money market mutual funds prospectus or contact your investment professional for additional information.

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

Benjamin F. Edwards & Co. is updating its client profile information to better serve your needs and to comply with new regulatory requirements (FINRA Rule 2111). As a result, your financial consultant may request up-to-date information regarding your goals, objectives and financial information.

TERMINATION FEE FOR RETIREMENT ACCOUNT CLIENTS:

Effective May 15, 2013, retirement account termination fees are increasing from \$75 to \$95. If you have any questions, please contact your Financial Consultant.

Go Paperless!

When you choose electronic delivery of brokerage account statements and trade confirmations, there is no more searching through a file cabinet or shoebox to find what you're looking for as everything you need is located in one secure, online location. Switching your document delivery preferences takes just a moment and provides a level of convenience you're sure to appreciate.

If you currently have online access to your accounts through NetExchange Client, you can sign up for e-delivery of your statements and trade confirmations, as well as Mutual Fund, ETF and UIT prospectus, by clicking on the Go Paperless button when you log in. If you do not have on-line access, please contact your financial consultant and the process can be expedited for you.

If you don't desire on-line access to your accounts, you can still receive your confirmations and statements via email by logging on to www.myedocumentsuite.com to register and choose electronic delivery, or contact your financial consultant for assistance.

Make the move to paperless today!

MESSAGE REGARDING ROLLED-UP TAX LOTS

WHILE YOUR TAX LOTS HAVE BEEN ROLLED UP, ALL OF THE LOTS ARE STILL MAINTAINED. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, PLEASE CONTACT YOUR FINANCIAL CONSULTANT.

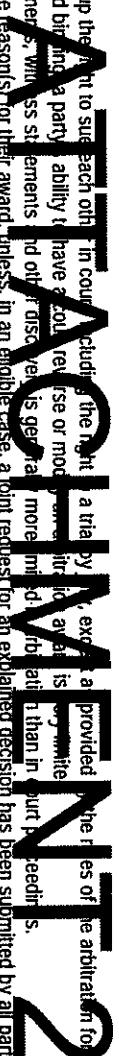
For more information about the advisory programs offered by Benjamin F. Edwards & Co. and our role as an investment adviser, please see our Form ADV on our website: www.benjaminedwardsco.com/adv, or call our Home Office at 314-726-1600 and we will mail you a free copy.

Please contact your financial consultant if there have been any changes to your financial situation or investment objectives, or if you wish to address any new or existing reasonable restrictions on the management of your account.

Important Arbitration Disclosures and Important Arbitration Agreement

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided in the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding on a party's ability to have a court reverse or modify an arbitration award is limited to the extent permitted by law.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.





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

SEP
Account Statement

Statement Period: 03/01/2013 - 03/31/2013

Important Arbitration Disclosures and Important Arbitration Agreement (continued)

Important Arbitration Disclosures (continued)

- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; (ii) the class is decertified; or (iii) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07309; (201) 413-3330.

ATTACHMENT 2

BOOKLET
00087294CSP00010

PAGE 02 CUT

Account Number:
1

SEP FBO CHARLES J FLEISCHMANN

Go Paperless
Ask About E-Delivery



Never Pay
Late Again!
Sign Up Now
DOLLAR MATED COMMUNICATIONS

Call 1-800-333-3333
or visit www.dollarmated.com

© 2013 Pershing LLC. All rights reserved.
Pershing LLC is a subsidiary of The Bank of New York Mellon Corporation.

TERMS AND CONDITIONS

GENERAL INFORMATION

1. ANY FREE CREDIT BALANCE CARRIED FOR YOUR ACCOUNT REPRESENTS FUNDS PAYABLE UPON DEMAND WHICH, ALTHOUGH PROPERLY ACCOUNTED FOR ON PERSHING'S BOOKS OF RECORD, ARE NOT SEGREGATED AND MAY BE USED IN THE CONDUCT OF ITS BUSINESS.
2. ALL ORDERS AND TRANSACTIONS SHALL BE SOLELY FOR YOUR ACCOUNT AND RISK SHALL BE SUBJECT TO THE CONSTITUTION, RULES, REGULATIONS, CUSTOMS, USAGES, RULINGS AND INTERPRETATIONS OF THE EXCHANGE OR MARKET AND THE CLEARING FACILITY, IF ANY, WHERE THE TRANSACTIONS ARE EXECUTED AND/OR SETTLED, OR, IF APPLICABLE, OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY.
3. WHENEVER YOU ARE INDEBTED TO PERSHING LLC ("PERSHING") FOR ANY AMOUNT, ALL SECURITIES HELD BY IT FOR YOU IN ANY ACCOUNT IN WHICH YOU HAVE ANY INTEREST SHALL SECURE ALL YOUR LIABILITIES TO PERSHING, AND PERSHING MAY IN ITS DISCRETION AT ANY TIME, WITHOUT TENDER, DEMAND OR NOTICE TO YOU, CLOSE OR REDUCE ANY OR ALL OF YOUR ACCOUNTS BY PUBLIC OR PRIVATE SALE OR PURCHASE OR BOTH OF ALL OR ANY SECURITIES CARRIED IN SUCH ACCOUNTS, ANY BALANCE REMAINING DUE PERSHING TO BE PROMPTLY PAID BY YOU.
4. WHENEVER YOU ARE INDEBTED TO PERSHING FOR ANY AMOUNT, ALL SECURITIES CARRIED FOR YOUR ACCOUNT ARE OR MAY BE, WITHOUT FURTHER NOTICE TO YOU, LOANED OR PLEDGED BY PERSHING, EITHER SEPARATELY OR UNDER CIRCUMSTANCES WHICH WILL PERMIT THE COMMINGLING THEREOF, WITH OTHER SECURITIES FOR ANY AMOUNT LESS THAN, EQUAL TO OR GREATER THAN YOUR LIABILITIES TO PERSHING, BUT NOT UNDER CIRCUMSTANCES FOR AN AMOUNT PROHIBITED BY LAW.
5. TITLE TO SECURITIES SOLD TO YOU, WHERE PERSHING HAS ACTED AS PRINCIPAL, SHALL REMAIN WITH PERSHING UNTIL THE ENTIRE PURCHASE PRICE IS RECEIVED OR UNTIL THE SETTLEMENT DATE, WHICHEVER IS LATER.
6. YOU MAY HAVE RECEIVED CONFIRMATIONS FOR TRANSACTIONS WHICH DO NOT APPEAR ON YOUR STATEMENT. IF SO, THE TRANSACTIONS WILL APPEAR ON YOUR NEXT PERIODIC STATEMENT. SUCH TRANSACTIONS MUST BE CONSIDERED BY YOU WHEN COMPUTING THE VALUE OF YOUR ACCOUNT. THIS IS ESPECIALLY TRUE IF YOU HAVE WRITTEN OPTIONS WHICH HAVE BEEN EXERCISED.
7. IF YOU MAINTAIN A MARGIN ACCOUNT, THIS IS A COMBINED STATEMENT OF YOUR GENERAL ACCOUNT AND A SPECIAL MEMORANDUM ACCOUNT MAINTAINED FOR YOU UNDER REGULATION T OF THE BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM. THE PERTINENT RECORD OF THE SEPARATE ACCOUNT AS REQUIRED BY REGULATION T IS AVAILABLE FOR YOUR INSPECTION UPON REQUEST.
8. INTEREST CHARGED ON DEBT BALANCES IN YOUR ACCOUNT APPEARS ON THE STATEMENT. THE RATE OF INTEREST AND PERIOD COVERED ARE INDICATED. THE RATE MAY CHANGE FROM TIME TO TIME DUE TO FLUCTUATIONS IN MONEY RATES OR OTHER REASONS. INTEREST IS COMPUTED AS DESCRIBED IN MATERIAL PREVIOUSLY FURNISHED TO YOU. PLEASE CONTACT YOUR FINANCIAL INSTITUTION IF YOU DESIRE ADDITIONAL COPIES.
9. DIVIDENDS, INTEREST AND OTHER DISTRIBUTIONS SHOWN ON THIS STATEMENT WERE CLASSIFIED AS TAXABLE OR NONTAXABLE BASED ON CERTAIN INFORMATION KNOWN AS OF THE DISTRIBUTION DATE. THIS CLASSIFICATION IS SUBJECT TO CHANGE AND IS SOLELY INTENDED FOR USE AS GENERAL INFORMATION. AFTER YEAR END, PERSHING IS REQUIRED TO PROVIDE TAX INFORMATION TO THE INTERNAL REVENUE SERVICE AND OTHER GOVERNMENTAL AUTORITIES. AT THAT TIME PERSHING WILL PROVIDE THAT INFORMATION ON THE ANNUAL TAX INFORMATION STATEMENT TO YOU. USE THAT STATEMENT TO PREPARE YOUR TAX RETURN. TAX STATEMENT ALSO INCLUDES OTHER USEFUL INFORMATION TO ASSIST YOU IN ACCUMULATING THE DATA TO PREPARE YOUR TAX RETURN.
10. PERSHING DOES NOT PROVIDE TAX, INVESTMENT OR LEGAL ADVISORY SERVICES AND NO ONE ASSOCIATED WITH PERSHING IS AUTHORIZED TO RENDER SUCH ADVICE. DO

NOT RELY UPON ANY SUCH ADVICE. IF GIVEN, INVESTORS ARE ENCOURAGED TO CONSULT THEIR TAX ADVISORS TO DETERMINE THE APPROPRIATE TAX TREATMENT OF THEIR BUSINESS.

11. PERSHING MAY TRADE FOR ITS OWN ACCOUNT AS A MARKET MAKER, SPECIALIST, ODD LOT DEALER, BLOCK POSITIONER, ARBITRAGER OR INVESTOR. CONSEQUENTLY, YOU MAY MAKE PERSHING MAY HAVE A POSITION IN SUCH SECURITIES, WHICH POSITION MAY BE PARTIALLY OR COMPLETELY HEDGED.
12. IF AVERAGE PRICE TRANSACTION IS INDICATED ON THE FRONT OF THIS STATEMENT, YOUR FINANCIAL INSTITUTION OR PERSHING MAY HAVE ACTED AS PRINCIPAL, AGENT OR BOTH, DETAILS AVAILABLE UPON REQUEST.
13. A FINANCIAL STATEMENT OF PERSHING IS AVAILABLE FOR YOUR PERSONAL INSPECTION AT PERSHING'S OFFICES. A COPY OF IT WILL BE MAILED UPON YOUR WRITTEN REQUEST OR YOU CAN VIEW IT ONLINE AT WWW.PERSHING.COM.
14. THIS STATEMENT SHOULD BE RETAINED FOR YOUR RECORDS.

THE ROLE OF PERSHING

PERSHING CARRIES YOUR ACCOUNT AS CLEARING BROKER PURSUANT TO A CLEARING AGREEMENT WITH YOUR FINANCIAL INSTITUTION. PERSHING MAY ACCEPT FROM YOUR FINANCIAL INSTITUTION WITHOUT INQUIRY OR INVESTIGATION (I) ORDERS FOR THE PURCHASE AND SALE OF SECURITIES AND OTHER PROPERTY AND (II) ANY OTHER INSTRUCTIONS CONCERNING YOUR ACCOUNT. PERSHING IS NOT RESPONSIBLE OR LIABLE FOR ANY ACTS OR OMISSIONS OF YOUR FINANCIAL INSTITUTION OR ITS EMPLOYEES AND IT DOES NOT SUPERVISE THEM. PERSHING PROVIDES NO INVESTMENT ADVICE NOR DOES IT ASSESS THE SUITABILITY OF ANY TRANSACTION OR ORDER. PERSHING ACTS AS THE AGENT OF YOUR FINANCIAL INSTITUTION AND YOU AGREE THAT YOU WILL NOT HOLD PERSHING OR ANY PERSON CONTROLLING OR UNDER COMMON CONTROL WITH IT LIABLE FOR ANY INVESTMENT LOSSES INCURRED BY YOU.

PERSHING PERFORMS SEVERAL KEY FUNCTIONS AT THE DIRECTION OF YOUR FINANCIAL INSTITUTION. IT ACTS AS CUSTODIAN FOR FUNDS AND SECURITIES YOU MAY DEPOSIT WITH IT DIRECTLY OR THROUGH YOUR FINANCIAL INSTITUTION OR THAT IT RECEIVES AS THE RESULT OF SECURITIES TRANSACTIONS IT PROCESSES.

YOUR FINANCIAL INSTITUTION IS RESPONSIBLE FOR ADHERENCE TO THE SECURITIES LAWS, REGULATIONS AND RULES WHICH APPLY TO IT REGARDING ITS OWN OPERATIONS AND THE SUPERVISION OF YOUR ACCOUNT. IT'S SALES REPRESENTATIVES AND OTHER PERSONNEL, YOUR FINANCIAL INSTITUTION IS ALSO RESPONSIBLE FOR APPROVING THE OPENING OF ACCOUNTS AND OBTAINING ACCOUNT DOCUMENTS; THE ACCEPTANCE AND, IN CERTAIN INSTANCES, EXECUTION OF SECURITIES ORDERS; THE ASSESSMENT OF THE SUITABILITY OF THOSE TRANSACTIONS, WHERE APPLICABLE; THE RENDERING OF INVESTMENT ADVICE, IF ANY, TO YOU AND IN GENERAL, FOR THE ONGOING RELATIONSHIP THAT IT HAS WITH YOU.

INQUIRIES CONCERNING THE POSITIONS AND BALANCES IN YOUR ACCOUNT MAY BE DIRECTED TO THE PERSHING CUSTOMER SERVICE DEPARTMENT AT (201) 413-3333. ALL OTHER INQUIRIES REGARDING YOUR ACCOUNT OR ACTIVITY SHOULD BE DIRECTED TO YOUR FINANCIAL INSTITUTION. YOUR FINANCIAL ORGANIZATION'S CONTACT INFORMATION CAN BE FOUND ON THE FIRST PAGE OF THIS STATEMENT.

FOR A DESCRIPTION OF OTHER FUNCTIONS PERFORMED BY PERSHING PLEASE CONSULT THE DISCLOSURE STATEMENT PROVIDED TO YOU UPON THE OPENING OF YOUR ACCOUNT. THIS NOTICE IS NOT MEANT AS A DEFINITIVE ENUMERATION OF EVERY POSSIBLE CIRCUMSTANCE, BUT AS A GENERAL DISCLOSURE. IF YOU HAVE ANY QUESTIONS REGARDING THIS NOTICE OR IF YOU WOULD LIKE ADDITIONAL COPIES OF THE DISCLOSURE STATEMENT, PLEASE CONTACT YOUR FINANCIAL INSTITUTION.

PERSHING IS A MEMBER OF THE SECURITIES INDUSTRY EXECUTIVE COMMITTEE (SIEC). PLEASE NOTE THAT SIEC DOES NOT GUARANTEE THE ACCURACY OF THE INFORMATION CONTAINED IN THIS STATEMENT. PERSHING IS NOT A MEMBER OF THE NEW YORK STOCK EXCHANGE (NYSE), THE NATIONAL COMMODITY EXCHANGE (NCE), THE AMERICAN STOCK EXCHANGE (AMEX) OR THE PINK SHEET MARKET. PERSHING IS NOT REGISTERED AS A MEMBER OF THE FINRA. PERSHING IS NOT REGISTERED AS A MEMBER OF THE NATIONAL ASSOCIATION OF SECURITIES COMMISSIONS (NASD).

THIS STATEMENT WILL BE DEEMED CONCLUSIVE. YOU ARE ADVISED TO REPORT ANY INACCURACY OR DISCREPANCY (INCLUDING UNAUTHORIZED TRADING) TO YOUR FINANCIAL ORGANIZATION AND PERSHING, WITHIN TEN DAYS AFTER RECEIPT OF THIS STATEMENT. PLEASE BE ADVISED THAT ANY ORAL COMMUNICATION SHOULD BE RE-COMFIRMED IN WRITING TO FURTHER PROTECT YOUR RIGHTS, INCLUDING YOUR RIGHTS UNDER THE SECURITIES INVESTOR PROTECTION ACT.

YOUR FINANCIAL ORGANIZATION'S CONTACT INFORMATION CAN BE FOUND ON THE FIRST PAGE OF THIS STATEMENT. PERSHING'S CONTACT INFORMATION IS AS FOLLOWS: PERSHING LLC, LEGAL DEPARTMENT, ONE PERSHING PLAZA, JERSEY CITY, NEW JERSEY 07399; (201) 413-3330. ERRORS AND OMISSIONS EXCEPTED.

PAYMENT FOR ORDER FLOW AND ORDER ROUTING POLICIES

DISCLOSURES [REGULATION NIMS—RULE 607(a)(1)-(2)]

PERSHING SENDS CERTAIN EQUITY ORDERS TO EXCHANGES, ELECTRONIC COMMUNICATION NETWORKS, OR BROKER-DEALERS DURING NORMAL BUSINESS HOURS AND DURING EXTENDED TRADING SESSIONS. CERTAIN OF THESE VENUES PROVIDE PAYMENTS TO PERSHING OR CHARGE ACCESS FEES TO PERSHING DEPENDING UPON THE CHARACTERISTICS OF THE ORDER AND ANY SUBSEQUENT EXECUTION. IN ADDITION PERSHING MAY EXECUTE CERTAIN EQUITY ORDERS AS PRINCIPAL. THE DETAILS OF THESE PAYMENTS AND FEES ARE AVAILABLE UPON WRITTEN REQUEST. PERSHING RECEIVES PAYMENTS FOR DIRECTING LISTED OPTIONS ORDER FLOW TO CERTAIN OPTION EXCHANGES. COMPENSATION IS GENERALLY IN THE FORM OF A PER OPTION CONTRACT CASH PAYMENT.

BEST EXECUTION: NOTWITHSTANDING THE PREVIOUS PARAGRAPH REGARDING PAYMENT FOR ORDER FLOW, PERSHING SELLECTS CERTAIN MARKET CENTERS TO PROVIDE EXECUTION OF OVER-THE-COUNTER AND EXCHANGE-LISTED SECURITIES TRANSACTIONS WHICH AGREE TO ACCEPT ORDERS, TRANSMITTED ELECTRONICALLY UP TO A SPECIFIED SIZE AND TO EXECUTE THEM AT OR BETTER THAN THE NATIONAL BEST BID OR OFFER (NBBO). ON CERTAIN LARGER ORDERS, OR IF THE DESIGNATED MARKET CENTERS DO NOT MAKE A MARKET IN THE SUBJECT SECURITY, PERSHING DIRECTLY CONTACTS MARKET CENTERS TO OBTAIN AN EXECUTION. THE DESIGNATED MARKET CENTERS TO WHICH ORDERS ARE AUTOMATICALLY ROUTED ARE SELECTED BASED ON THE CONSISTENT HIGH QUALITY OF THEIR EXECUTIONS IN ONE OR MORE MARKET SEGMENTS AND THEIR ABILITY TO PROVIDE OPPORTUNITIES FOR EXECUTIONS AT PRICES SUPERIOR TO THE NBBO. PERSHING ALSO REGULARLY REVIEWS REPORTS FOR QUALITY OF EXECUTION PURPOSES.

PERSHING STATEMENT 2

IF ANY OF THE ABOVE TERMS AND CONDITIONS ARE UNACCEPTABLE TO YOU, PLEASE NOTIFY PERSHING IMMEDIATELY IN WRITING BY CERTIFIED MAIL TO ONE PERSHING PLAZA, JERSEY CITY, NJ 07399, ATTN: LEGAL DEPT



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

SEP
Account Statement

Account Number:

Statement Period: 12/01/2013 - 12/31/2013

Valuation at a Glance

	Prior Year-End	Last Period	This Period	% Allocation	Year-to-Date
Beginning Account Value			\$203,311.60		\$183,907.38
Cash Deposits			0.00		48.94
Cash Withdrawals			0.00		-81,486.91
Dividends/Interest			0.00		12.09
Fees			0.00		-50.00
Change in Account Value			1,319.60		102,199.70
Ending Account Value	\$183,907.38	\$203,311.60	\$204,631.20	100%	\$204,631.20
Estimated Annual Income			\$12.09		

Your Financial Consultant:
WARD PETTY AND JOE PETTY
(423) 668-5411

Asset Allocation

Alternative Investments	Prior Year-End	Last Period	This Period	% Allocation	Notes
Cash, Money Funds, and Bank Deposits	102,431.50	203,311.60	204,631.20	100%	Your Account is 100% invested in Alternative Investments.
Account Total	\$183,907.38	0.00	0.00	0%	

See page 2 of this statement for important information regarding the Asset Allocation section.

ATTACHMENT 3



Rated Excellent
Seven Years in A Row
DALBAR RATED COMMUNICATIONS

Asset Allocation Disclosure and Footnotes

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

Client Service Information

Your Financial Consultant: S38 WARD PETTY AND JOE PETTY 345 FRAZIER SUITE 205 CHATTANOOGA TN 37405-4121	Contact Information Telephone Number: (423) 668-5411 Fax Number: (423) 668-5412
---	---

Your Account Information

Investment Objective

Investment Objective: MODERATE GROWTH

Risk Exposure: NONE SPECIFIED

Please review your investment objective. If you wish to make a change or have any questions please contact your Financial Consultant.

Retirement Information

Year-End Fair Market Value (12/31/2013): \$204,631.20.

The year-end fair market value is furnished to the Internal Revenue Service. Your fair market value may change based on transaction or asset valuation adjustments made after 12/31/2013.

Tax Lot Default Disposition Method

Default Method for Mutual Funds: FIRST IN FIRST OUT

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

Default Method for all Other Securities: FIRST IN FIRST OUT

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Financial Consultant for more information.

Client Account Beneficiary Information

Beneficiary Name

Disclosures and Other Information:

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

ATTACHMENT 3





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

SEP
Account Statement

Statement Period: 12/01/2013 - 12/31/2013

Portfolio Holdings

Opening Date	Quantity	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and Bank Deposits 0.00% of Portfolio									
FDIC Insured Bank Deposits									
DEUTSCHE BANK INS DEPOSIT E									
11/30/13									
Total FDIC Insured Bank Deposits									
Total Cash, Money Funds, and Bank Deposits									

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Estimated Value	Unrealized Gain/Loss
Alternative Investments 100.00% of Portfolio						
STOWERHILL LONG SHORT EQUITY LLC						
Valuation Date: 12/26/13 Valuation Code: B, V, C						
Multiple "Y"						
Total Unallocated						
181,486,000						
Total Alternative Investments						
\$0.00						
\$204,631.20						
\$0.00						

Valuation Codes:

B = This is an estimate of the value of the security.

C = The source of this information is the management of the program.

V = Value indicated reflects derived unit value to accommodate estimated unit value greater than \$9,999.99, or unique estimated value. Please contact your investment professional or financial organization for additional information.

Cost Basis	Market Value	Unrealized Gain/Loss	Accrued Interest	Estimated Interest
\$0.00	\$204,631.20	\$0.00	\$0.00	\$12.09

Total Portfolio Holdings

* Noncovered under the cost basis rules as defined by P.L. 110-343, the Emergency Economic Stabilization Act of 2008 and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired
ATTACHMENT 3

Seven Years for a Row
Rated Excellent!
DAIBER COMMUNICATIONS
EXCELLENCE



Portfolio Holdings *(continued)*

on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
- Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.

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

This line is an aggregation of shares in this position, representing shares acquired at different times and/or dates. This summary is a sum of these shares and does not represent cost basis calculated using the average cost accounting method.

The estimated values, where indicated of Alternative Investments, including limited partnerships, real estate investment trusts (REITs), direct participation programs (DPPs), hedge funds, fund of funds, private equity, real estate and managed future have been provided by the management of the Alternative Investment, generally through an intermediary. The values are not guaranteed, provided for informational purposes only and are intended to reflect an estimate of the interest in the Alternative Investment represented by the units or shares described above. Alternative Investment securities are generally illiquid, and the value may not be realized when you seek to liquidate the security. Please note the estimated values for Alternative Investments, which are provided by the management of the Alternative Investment, may not reflect recent activity or current values and do not reflect an independent evaluation of the Alternative Investment.

Where no value is indicated, please note that:

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

Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from sources which we believe to be reliable. Pershing may not use the closing price of the particular exchange or marketplace where your position was purchased as the "Market Price." Securities for which a price is not available are marked "N/A" and are omitted from the Total.

The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your Statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any change in your investment objectives or financial situation. Existing options which are exercisable are exercised automatically pursuant to the exercise by exception procedure of the Option Clearing Corporation. Additional information regarding its procedures is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert your foreign currency to U.S. Dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This

ATTACHMENT 3





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

SEP
Account Statement

Statement Period: 12/01/2013 - 12/31/2013

Portfolio Holdings Disclosures (continued)

Foreign Currency Transactions (continued)
conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Alternative Investments Detail

Description	Investment Date	Investment Amount	Redemption Amount	Estimated Value	Valuation Date
Hedge Funds					
TOWERHILL LONG SHORT					
EQUITY LLC					
Security Identifier: 891LP1239					
Total Hedge Funds					
	01/01/01	181,486.91	0.00	204,632.23	11/30/13
		\$181,486.91	\$0.00	\$204,632.23	

Alternative investment products are not held by BENJAMIN F. EDWARDS & COMPANY or Pershing LLC. Statistics and estimated values are provided by the management of the Alternative Investment for informational purposes only and may not reflect current values. The valuation amounts and fund allocations are supplied by the management of the Funds and may not reflect recent activity. Statements of account for Alternative Investments are sent directly to investors by the Funds and these should be referred to for additional information. Ownership interests in Alternative Investments products may be individually owned and the registration may differ from the registration of your BENJAMIN F. EDWARDS & COMPANY account. For alternative investment positions having more than one purchase date, the estimated values and other information attributed to the different purchase dates are derived from the total estimated value of the entire investment allocated proportionately among the purchases, and does not represent the actual performance of that particular purchase and should not be relied upon for investment decisions or for tax purposes. Values in this section may not be exact due to rounding.

ATTACHMENT 3

Activity Summary (All amounts shown are in base currency: USD)

Credits	This Period	Year-to-Date	
Dividends and Interest	\$0.00	\$12.09	
Fees	\$0.00	\$0.00	
Cash			
Withdrawals	0.00	0.00	
Deposits	0.00	48.94	
Total Cash	\$0.00	\$48.94	
FDIC Insured Bank Deposits	\$0.00	\$81,492.24	
Total Credits	\$0.00	\$81,543.27	

Debits	This Period	Year-to-Date	
Dividends and Interest	\$0.00	\$0.00	
Fees	\$0.00	\$0.00	
Cash			
Withdrawals	0.00	-81,486.91	
Deposits	0.00	0.00	
Total Cash	\$0.00	-\$81,486.91	
FDIC Insured Bank Deposits	\$0.00	-\$6.36	
Total Debits	\$0.00	-\$81,543.27	

Income and Expense Summary

	Current Period	Year-to-Date	
	Tax Deferred	Tax Deferred	
Interest Income	0.00	12.09	
FDIC Insured Bank Deposits	\$0.00	\$12.09	
Total Dividends, Interest, Income and Expenses			

Messages

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

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money market mutual funds prospectus or the bank deposit product's disclosure document or contact your investment professional for additional information.

Go Paperless!

When you choose electronic delivery of brokerage account statements and trade confirmations, there is no more searching through a file cabinet or shoebox to find what you're looking for as everything you need is located in one secure, online location. Switching your document delivery preferences takes just a moment and provides a level of convenience you're sure to appreciate.

If you currently have online access to your accounts through NetExchange Client, you can sign up for e-delivery of your statements and trade confirmations, as well as Mutual Fund, ETF and UIT prospectus, by clicking on the Go Paperless button when you log in. If you do not have on-line access, please contact your financial consultant and the process can be expedited for you.

This convenient e-delivery service is available even if you don't desire access to daily positions, values, balances, and quotes. Contact your financial consultant and we can set up e-delivery for you.

Make the move to paperless today!

Benjamin F. Edwards & Co. is updating its client profile information to better serve your needs and to comply with new regulatory requirements (FINRA Rule 2111). As a result, your financial consultant may request up-to-date information regarding your goals, objectives and financial information.

ATTACHMENT 3





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

SEP
Account Statement

Statement Period: 12/01/2013 - 12/31/2013

Messages (continued)

MESSAGE REGARDING ROLLED-UP TAX LOTS

WHILE YOUR TAX LOTS HAVE BEEN ROLLED UP, ALL OF THE LOTS ARE STILL MAINTAINED. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, PLEASE CONTACT YOUR FINANCIAL CONSULTANT.

Important Information and Disclosures

The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: www.pershing.com/strength_stability.html.
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading), to your financial organization and Pershing, within ten days after receipt of this statement. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330. Errors and Omissions excepted.

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is limited.
- The ability of the parties to obtain documentation, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reasoning for their award unless, in a rare case, a court deems that a legal decision has been so omitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Information and Disclosures (continued)

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC, Legal Department; One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.

ATTACHMENT 3

80065035CSFP0010

PARR-02-CUT

Account Number:

SEP FBO CHARLES J FLEISCHMANN

Go Paperless
ASK ABOUT E-DELIVERY



Rated Excellent
Seven Years in A Row
DALBAR RATED COMMUNICATIONS
EXCELLENCE

RATED EXCELLENT

SEVEN YEARS IN A ROW

DALBAR RATED COMMUNICATIONS

EXCELLENCE

Clothing Through Pershing LLC, a wholly owned subsidiary
of The Bank of New York Mellon Corporation (BNY Mellon)
Pershing LLC, member FINRA, NYSE, SIPC

TERMS AND CONDITIONS

- TRANSACTIONS**
 - ALL ORDERS AND TRANSACTIONS SHALL BE SOLELY FOR YOUR ACCOUNT AND RISK SHALL BE SUBJECT TO THE CONSTITUTION, RULES, REGULATIONS, CUSTOMS, USAGES, RULINGS, AND INTERPRETATIONS OF THE EXCHANGE OR MARKET AND THE CLEARING FACILITY, IF ANY, WHERE THE TRANSACTIONS ARE EXECUTED AND/OR SETTLED, OR IF APPLICABLE, OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY AND TO ALL APPLICABLE LAWS AND REGULATIONS.
 - TITLE TO SECURITIES SOLD TO YOU, WHERE PERSHING HAS ACTED AS PRINCIPAL, SHALL REMAIN WITH PERSHING UNTIL THE ENTIRE PURCHASE PRICE IS RECEIVED OR UNTIL THE SETTLEMENT DATE, WHICHEVER IS LATER.
 - YOU MAY HAVE RECEIVED CONFIRMATIONS FOR TRANSACTIONS WHICH DO NOT APPEAR ON YOUR STATEMENT. IF SO, THE TRANSACTIONS WILL APPEAR ON YOUR NEXT PERIODIC STATEMENT. SUCH TRANSACTIONS MUST BE CONSIDERED BY YOU WHEN COMPUTING THE VALUE OF YOUR ACCOUNT. THIS IS ESPECIALLY TRUE IF YOU HAVE WRITTEN OPTIONS WHICH HAVE BEEN EXERCISED.
 - FREE CREDIT BALANCES:** ANY FREE CREDIT BALANCE CARRIED FOR YOUR ACCOUNT REPRESENTS FUNDS PAYABLE UPON DEMAND WHICH, ALTHOUGH PROPERLY ACCOUNTED FOR ON PERSHING'S BOOKS OF RECORD, ARE NOT SEGREGATED AND MAY BE USED IN THE CONDUCT OF ITS BUSINESS.
 - DEBIT BALANCES:** INTEREST CHARGED ON DEBIT BALANCES IN YOUR ACCOUNT APPEARS ON THE STATEMENT. THE RATE OF INTEREST AND PERIOD COVERED ARE INDICATED. THE RATE MAY CHANGE FROM TIME TO TIME DUE TO FLUCTUATIONS IN MONEY RATES OR OTHER REASONS. INTEREST IS COMPUTED AS DESCRIBED IN MATERIAL PREVIOUSLY FURNISHED TO YOU. PLEASE CONTACT YOUR FINANCIAL INSTITUTION IF YOU DESIRE ADDITIONAL COPIES.
 - MARGIN INFORMATION:** IF YOU MAINTAIN A MARGIN ACCOUNT, THIS IS A COMBINED STATEMENT OF YOUR GENERAL ACCOUNT AND A SPECIAL MEMORANDUM ACCOUNT MAINTAINED FOR YOU UNDER REGULATION T OF THE BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM. THE PERMANENT RECORD OF THE SEPARATE ACCOUNT AS REQUIRED BY REGULATION T IS AVAILABLE FOR YOUR INSPECTION UPON REQUEST.
- TAX INFORMATION**
 - AFTER YEAR END, PERSHING IS REQUIRED TO PROVIDE TAX INFORMATION TO THE INTERNAL REVENUE SERVICE AND OTHER GOVERNMENTAL AUTHORITIES. AT THAT TIME PERSHING WILL PROVIDE THAT INFORMATION ON THE ANNUAL TAX INFORMATION STATEMENT TO YOU; USE THAT STATEMENT TO PREPARE YOUR TAX FILINGS. THE TAX STATEMENT ALSO INCLUDES OTHER USEFUL INFORMATION TO ASSIST IN ACCUMULATING THE DATA TO PREPARE YOUR TAX RETURNS.
 - DIVIDENDS, INTEREST AND OTHER DISTRIBUTIONS SHOWN ON THIS STATEMENT WERE CLASSIFIED AS TAXABLE OR NONTAXABLE BASED ON CERTAIN INFORMATION KNOWN AS OF THE DISTRIBUTION DATE. THIS CLASSIFICATION IS SUBJECT TO CHANGE AND IS SOLELY INTENDED FOR USE AS GENERAL INFORMATION.
 - PERSHING DOES NOT PROVIDE TAX, INVESTMENT OR LEGAL ADVISORY SERVICES AND NO ONE ASSOCIATED WITH PERSHING IS AUTHORIZED TO RENDER SUCH ADVICE. DO NOT RELY UPON ANY SUCH ADVICE, IF GIVEN, INVESTORS ARE ENCOURAGED TO CONSULT THEIR TAX ADVISORS TO DETERMINE THE APPROPRIATE TAX TREATMENT OF THEIR BUSINESS.
- GENERAL INFORMATION**
 - WHENEVER YOU ARE INDEBTED TO PERSHING LLC ("PERSHING") FOR ANY AMOUNT, ALL SECURITIES HELD BY IT FOR YOU IN ANY ACCOUNT IN WHICH YOU HAVE ANY INTEREST SHALL SECURE ALL YOUR LIABILITIES TO PERSHING, AND PERSHING MAY IN ITS DISCRETION AT ANY TIME, WITHOUT TENDER, DEMAND OR NOTICE TO YOU, CLOSE OR REDUCE ANY OR ALL OF YOUR ACCOUNTS BY PUBLIC OR PRIVATE SALE OR PURCHASE OR BOTH OF ALL OR ANY SECURITIES CARRIED IN SUCH ACCOUNTS; ANY BALANCE REMAINING DUE PERSHING TO BE PROMPTLY PAID BY YOU.
 - WHENEVER YOU ARE INDEBTED TO PERSHING FOR ANY AMOUNT, ALL SECURITIES CARRIED FOR YOUR ACCOUNT ARE OR MAY BE, WITHOUT FURTHER NOTICE, SOLD, LOANED OR PURCHASED, COMMINGLING THEREOF, WITH OTHER SECURITIES FOR ANY AMOUNT, WHETHER EQUAL TO OR GREATER THAN YOUR LIABILITIES TO PERSHING, BUT NOT UNDER CIRCUMSTANCES OR AMOUNTS PROHIBITED BY LAW.

IF ANY OF THE ABOVE TERMS AND CONDITIONS ARE UNACCEPTABLE TO YOU, PLEASE NOTIFY PERSHING IMMEDIATELY IN WRITING BY CERTIFIED MAIL TO ONE PERSHING PLAZA, JERSEY CITY, NJ 07399, ATTN: LEGAL DEPT

- PERSHING MAY TRADE FOR ITS OWN ACCOUNT AS A MARKET MAKER, SPECIALIST, ODD LOT DEALER, BLOCK POSITIONER, ARBITRAGEUR OR INVESTOR.** CONSEQUENTLY, AT THE TIME OF ANY TRANSACTION YOU MAY MAKE, PERSHING MAY HAVE A POSITION IN SUCH SECURITIES, WHICH POSITION MAY BE PARTIALLY OR COMPLETELY HEDGED.
 - IF AVERAGE PRICE TRANSACTION IS INDICATED ON THE FRONT OF THIS STATEMENT YOUR FINANCIAL INSTITUTION OR PERSHING MAY HAVE ACTED AS PRINCIPAL, AGENT OR BOTH. DETAILS AVAILABLE UPON REQUEST.
 - A FINANCIAL STATEMENT OF PERSHING IS AVAILABLE FOR YOUR PERSONAL INSPECTION AT PERSHING'S OFFICES. A COPY OF IT WILL BE MAILED UPON YOUR WRITTEN REQUEST OR YOU CAN VIEW IT ONLINE AT WWW.PERSHING.COM.
 - FOR BUSINESS CONTINUITY AND ADDITIONAL DISCLOSURES: WWW.PERSHING.COM/BUSINESS_CONTINUITY.HTML
 - THIS STATEMENT SHOULD BE RETAINED FOR YOUR RECORDS.
- PAYMENT FOR ORDER FLOW AND ORDER ROUTING POLICIES DISCLOSURES (REGULATION NMS—RULE 607(A)(1)-(2))**
- PERSHING SENDS CERTAIN EQUITY ORDERS TO EXCHANGES, ELECTRONIC COMMUNICATION NETWORKS, OR BROKER-DEALERS DURING NORMAL BUSINESS HOURS AND DURING EXTENDED TRADING SESSIONS. CERTAIN OF THESE VENUES PROVIDE PAYMENTS TO PERSHING OR CHARGE ACCESS FEES TO PERSHING DEPENDING UPON THE CHARACTERISTICS OF THE ORDER AND ANY SUBSEQUENT EXECUTION. IN ADDITION PERSHING MAY EXECUTE CERTAIN EQUITY ORDERS AS PRINCIPAL. THE DETAILS OF THESE PAYMENTS AND FEES ARE AVAILABLE UPON WRITTEN REQUEST. PERSHING RECEIVES PAYMENTS FOR DIRECTING LISTED OPTIONS ORDER FLOW TO CERTAIN OPTION EXCHANGES. COMPENSATION IS GENERALLY IN THE FORM OF A PER OPTION CONTRACT CASH PAYMENT.
- BEST EXECUTION:** NOTWITHSTANDING THE PREVIOUS PARAGRAPH REGARDING PAYMENT FOR ORDER FLOW, PERSHING SELECTS CERTAIN MARKET CENTERS TO PROVIDE EXECUTION OF OVER-THE-COUNTER AND EXCHANGE-LISTED SECURITIES TRANSACTIONS WHICH AGREE TO ACCEPT ORDERS, TRANSMITTED ELECTRONICALLY UP TO A SPECIFIED SIZE, AND TO EXECUTE THEM AT OR BETTER THAN THE NATIONAL BEST BID OR OFFER (NBBO). ON CERTAIN LARGER ORDERS, OR IF THE DESIGNATED MARKET CENTERS DO NOT MAKE A MARKET IN THE SUBJECT SECURITY, PERSHING DIRECTLY CONTACTS MARKET CENTERS TO OBTAIN AN EXECUTION. THE DESIGNATED MARKET CENTERS TO WHICH ORDERS ARE AUTOMATICALLY ROUTED ARE SELECTED BASED ON THE CONSISTENT HIGH QUALITY OF THEIR EXECUTIONS IN ONE OR MORE MARKET SEGMENTS AND THEIR ABILITY TO PROVIDE OPPORTUNITIES FOR EXECUTIONS AT PRICES SUPERIOR TO THE NBBO. PERSHING ALSO REGULARLY REVIEWS REPORTS FOR QUALITY OF EXECUTION PURPOSES.

AGREEMENT 3



Rated Excellent
Seventh Year in a Row
DALBAR RATED COMMUNICATIONS
EXCELLENCE

Clearing through Pershing LLC, a wholly owned subsidiary
of The Bank of New York Mellon Corporation (BNY Mellon)
Pershing LLC, member FINRA, NYSE, SIPC



BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
 One North Brentwood Blvd, Suite 850
 Saint Louis, MO 63105
 314.726.1600

SEP
Account Statement

Account Number:

Statement Period: 11/01/2013 - 11/30/2013

Valuation at a Glance

	Prior Year-End	Last Period	This Period	% Allocation	
Beginning Account Value					\$199,785.16
Cash Deposits					0.00
Cash Withdrawals					-81,486.91
Dividends/Interest					0.00
Fees					0.00
Change in Account Value					3,526.44
Ending Account Value	\$183,907.38	\$199,785.16	\$203,311.60	100%	\$203,311.60
Estimated Annual Income					\$12.09

Your Financial Consultant:
 WARD PETTY AND JOE PETTY
 (423) 668-5411

Asset Allocation					
	Prior Year-End	Last Period	This Period	% Allocation	
Alternative Investments	102,431.50	189,785.16	203,311.60	100%	Your Account is 100% invested in Alternative Investments.
Cash, Money Funds, and Bank Deposits	81,475.88	0.00	0.00	0%	
Account Total	\$183,907.38	\$199,785.16	\$203,311.60	100%	

See page 2 of this statement for important information regarding the Asset Allocation section.

ATTACHMENT 3



Asset Allocation Disclosure and Footnotes

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

Client Service Information

Your Financial Consultant: S38

Contact Information

WARD PETTY AND JOE PETTY

345 FRAZIER

SUITE 205

CHATTANOOGA TN 37405-4121

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

Your Account Information

Investment Objective

Investment Objective: MODERATE GROWTH

Risk Exposure: NONE SPECIFIED

Please review your investment objective. If you wish to make a change or have any questions please contact your Financial Consultant.

Retirement Information

Year-End Fair Market Value (12/31/2012): \$183,907.38

The year-end fair market value is furnished to the Internal Revenue Service. Your fair market value may change based on transaction or asset valuation adjustments made after 12/31/2012.

Tax Lot Disposition Method

Default Method for Mutual Funds: FIRST IN FIRST OUT

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

Default Method for All Other Securities: FIRST IN FIRST OUT

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Financial Consultant for more information.

Client Account Beneficiary Information

Beneficiary Name

Primary / Contingent	Relationship to Account Holder(s)	Allocation Percent
PRIMARY	SPOUSE	100.00

Disclosures and Other Information:

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

ATTACHMENT 3





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

SEP
Account Statement

Statement Period: 11/01/2013 - 11/30/2013

Portfolio Holdings

Opening Date	Quantity	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and Bank Deposits	0.00%	0.00% of Portfolio							
FDIC Insured Bank Deposits									
DEUTSCHE BANK INS DEPOSIT E									
11/01/13			11/29/13	0.00	0.00	0.00	12.09	N/A	N/A
Total FDIC Insured Bank Deposits				\$0.00	\$0.00	\$0.00	\$12.09		
Total Cash, Money Funds, and Bank Deposits				\$0.00	\$0.00	\$0.00	\$12.09		

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Estimated Value	Unrealized Gain/Loss
Alternative Investments 100.00% of Portfolio						
STOWERHILL LONG SHORT EQUITY LLC						
Valuation Date: 11/25/13 Valuation Code: B, V, C						
Multiple "x"	Total Unallocated	N/A	Please Provide	N/A	203,311.60	N/A
Total Alternative Investments		\$0.00		\$203,311.60		\$0.00

Valuation Codes:

B = This is an estimate of the value of the security.

C = The source of this information is the management of the program.

V = Value indicated reflects derived unit value to accommodate estimated unit value greater than \$9,999.99, or unique estimated value. Please contact your investment professional or financial organization for additional information.

Total Portfolio Holdings	Cost Basis	Market Value	Unrealized Gain/Loss	Accrued Interest	Estimated Annual Income
	\$0.00	\$203,311.60	\$0.00	\$0.00	\$12.09

* Noncovered under the cost basis rules as defined by law. Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Interim Final Rule (IFR) (see Rule 136, amendment ("IRC")) (see rating amendments enacted by P.L. 110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired

Portfolio Holdings (continued)

on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
- Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury

⁵ Unrealized gains and losses are not reported for securities for which cost basis or market value is not available.
This line is an aggregation of shares in this position, representing shares acquired at different times and/or dates. This summary is a sum of these shares and does not represent cost basis calculated using the average cost accounting method.

The estimated values, where indicated of Alternative Investments, including limited partnerships, real estate investment trusts (REITs), direct participation programs (DPPs), hedge funds, fund of funds, private equity, real estate and managed future have been provided by the management of the Alternative Investment, generally through an intermediary. The values are not guaranteed, provided for informational purposes only and are intended to reflect an estimate of the interest in the Alternative Investment represented by the units or shares described above. Alternative Investment securities are generally illiquid, and the value may not be realized when you seek to liquidate the security. Please note the estimated values for Alternative Investments, which are provided by the management of the Alternative Investment, may not reflect recent activity or current values, and do not reflect an independent evaluation of the Alternative Investment.

Where no value is indicated, please note that:

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

Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from sources which we believe to be reliable. Pershing may not use the closing price of the particular exchange or marketplace where your position was purchased as the "Market Price." Securities for which a price is not available are marked "N/A" and are omitted from the Total. The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.htm for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

Reinvestment

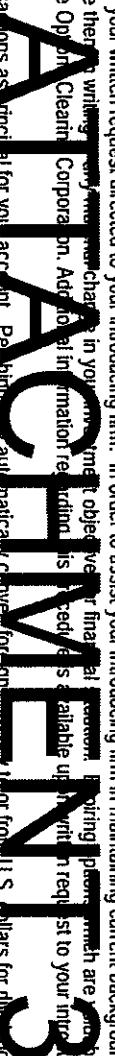
The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your Statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the date of execution and the name of the person from whom your security was purchased. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing every time a change in your investment objectives or financial position occurs. During periods which are inactive or are exercised automatically pursuant to the exercise by exception procedure of the Option Clearing Corporation. Additional information regarding this service is available upon request to your introducing firm.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to U.S. dollars for dividends and similar corporate action transactions, unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This





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

SEP
Account Statement

Statement Period: 11/01/2013 - 11/30/2013

Portfolio Holdings Disclosures (continued)

Foreign Currency Transactions (continued)
conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Alternative Investments Detail

Description	Investment Date	Investment Amount	Redemption Amount	Estimated Value	Valuation Date
Hedge Funds					
TOWERHILL LONG SHORT EQUITY LLC	01/01/01	181,486.91	0.00	203,312.62	10/31/13
Security Identifier: 891LP1239		\$181,486.91	\$0.00	\$203,312.62	
Total Hedge Funds					

Alternative investment products are not held by BENJAMIN F EDWARDS & COMPANY or Pershing LLC. Statistics and estimated values are provided by the management of the Alternative Investment for informational purposes only and may not reflect current values. The valuation amounts and fund allocations are supplied by the management of the Funds and may not reflect recent activity. Statements of account for Alternative Investments are sent directly to investors by the Funds and these should be referred to for additional information. Ownership interests in Alternative Investments products may be individually owned and the registration may differ from the registration of your BENJAMIN F EDWARDS & COMPANY account. For alternative investment positions having more than one purchase date, the estimated values and other information attributed to the different purchase dates are derived from the total estimated value of the entire investment allocated proportionately among the purchases, and does not represent the actual performance of that particular purchase and should not be relied upon for investment decisions or for tax purposes. Values in this section may not be exact due to rounding.

ATTACHMENT 3

Activity Summary (All amounts shown are in base currency: USD)

Credits	This Period	Year-to-Date
Dividends and Interest	\$0.00	\$12.09
Fees	\$0.00	\$0.00
Cash Withdrawals	0.00	0.00
Deposits	0.00	48.94
Total Cash	\$0.00	\$48.94
FDIC Insured Bank Deposits	\$0.00	\$81,482.24
Total Credits	\$0.00	\$81,543.27

Income and Expense Summary

Interest Income	This Period	Year-to-Date
FDIC Insured Bank Deposits	0.00	12.09
Total Dividends, Interest, Income and Expenses	\$0.00	\$12.09

Messages

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

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money market mutual fund's prospectus or the bank deposit product's disclosure document or contact your investment professional for additional information.

Benjamin F. Edwards & Co. is updating its client profile information to better serve your needs and to comply with new regulatory requirements (FINRA Rule 2111). As a result, your financial consultant may request up-to-date information regarding your goals, objectives and financial information.

Go Paperless!

When you choose electronic delivery of brokerage account statements and trade confirmations, there is no more searching through a file cabinet or shoebox to find what you're looking for as everything you need is located in one secure, online location. Switching your document delivery preferences takes just a moment and provides a level of convenience you're sure to appreciate.

If you currently have online access to your accounts through NetExchange Client, you can sign up for e-delivery of your statements and trade confirmations, as well as Mutual Fund, ETF and UIT prospectus, by clicking on the Go Paperless button when you log in. If you do not have on-line access, please contact your financial consultant, and the process can be expedited for you.

If you don't desire on-line access to your accounts, you can still receive your statements via mail by logging on to www.pershing.com, register and choose electronic delivery, or contact your financial consultant for assistance.

Make the move to paperless today!

ATTACHMENT 3



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

SEP
Account Statement

Statement Period: 11/01/2013 - 11/30/2013

Messages (continued)

MESSAGE REGARDING ROLLED-UP TAX LOTS

WHILE YOUR TAX LOTS HAVE BEEN ROLLED UP, ALL OF THE LOTS ARE STILL MAINTAINED. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, PLEASE CONTACT YOUR FINANCIAL CONSULTANT.

Important Information and Disclosures

The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC[®]). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: www.pershing.com/sipc/g_stability.html.
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading), to your financial organization and Pershing, within ten days after receipt of this statement. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330. Errors and Omissions excepted.

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a majority of arbitrators who were not affiliated with the parties in any capacity during the time of the arbitration. An arbitrator may be brought to court.
- The rules of some arbitration forums may impose time limits for bringing claims in arbitration. In some cases, an arbitrator may be brought to court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

ATTACHMENT 3

Important Information and Disclosures (continued)

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; (ii) the class is decertified; or (iii) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC, Legal Department; One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.

ATTACHMENT 3





BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
 One North Brantwood Blvd, Suite 800
 Saint Louis, MO 63105
 314-726-1600

SEP
Account Statement

Account Number:

Statement Period: 10/01/2013 - 10/31/2013

Valuation at a Glance	This Period	Year-to-Date
Beginning Account Value	\$196,052.85	\$183,907.36
Cash Deposits	0.00	48.94
Cash Withdrawals	0.00	-81,486.91
Dividends/Interest	0.00	12.09
Fees	0.00	-50.00
Change in Account Value	3,732.31	97,353.66
Ending Account Value	\$199,785.16	\$199,785.16

Estimated Annual Income

\$12.09

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation	
Alternative Investments	102,431.50	196,052.85	199,785.16	100%	Your Account is 100% invested in Alternative Investments.
Cash, Money Funds, and Bank Deposits	81,475.88	0.00	0.00	0%	
Account Total	\$183,907.38	\$196,052.85	\$199,785.16	100%	

See page 2 of this statement for important information regarding the Asset Allocation section.

ATTACHMENT 3



Asset Allocation Disclosure and Footnotes

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

Client Service Information

Your Financial Consultant: S38	Contact Information
WARD PETTY AND JOE PETTY 345 FRAZIER SUITE 205 CHATTANOOGA TN 37405-4121	Telephone Number: (423) 668-5411 Fax Number: (423) 668-5412

Your Account Information

Investment Objective

Investment Objective: MODERATE GROWTH

Risk Exposure:

NONE, SPECIFIED

Please review your investment objective. If you wish to make a change or have any questions please contact your Financial Consultant.

Retirement Information

Year-End Fair Market Value (12/31/2012): \$183,907.38.

The year-end fair market value is furnished to the Internal Revenue Service. Your fair market value may change based on transaction or asset valuation adjustments made after 12/31/2012.

Tax Lot Default Disposition Method

Default Method for Mutual Funds: FIRST IN FIRST OUT

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

Default Method for all Other Securities: FIRST IN FIRST OUT

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Financial Consultant for more information.

Client Account Beneficiary Information

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

Disclosures and Other Information:

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

ATTACHMENT 3





BENJAMIN F. EDWARDS & CO.
INVESTMENTS FOR GENERATIONS
One North Brentwood Blvd., Suite 810
Saint Louis, MO 63105
314-726-1600

SEP
Account Statement

Statement Period: 10/01/2013 - 10/31/2013

Portfolio Holdings

Opening Date	Quantity	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and Bank Deposits	0.00%	0.00% of Portfolio							
FDIC Insured Bank Deposits									
DEUTSCHE BANK INS DEPOSIT E									
10/01/13			10/31/13	0.00	0.00	0.00	12.09	N/A	N/A
Total FDIC Insured Bank Deposits				\$0.00	\$0.00	\$0.00	\$12.09		
Total Cash, Money Funds, and Bank Deposits				\$0.00	\$0.00	\$0.00	\$12.09		

Date Acquired	Quantity	Unit Cost*	Cost Basis	Market Price	Estimated Value	Unrealized Gain/Loss
Alternative Investments 100.00% of Portfolio						
STOWERHILL LONG SHORT EQUITY LLC						
Valuation Date: 10/28/13 Validation Code: B, V, C						
Multiple "Y"	N/A	Please Provide	N/A	199,785.16	N/A	
181,406.00						
Total Alternative Investments		\$0.00		\$199,785.16	\$0.00	

Valuation Codes:

B = This is an estimate of the value of the security.

C = The source of this information is the management of the program.

V = Value indicated reflects derived unit value to accommodate estimated unit value greater than \$9,999.99, or unique estimated value. Please contact your investment professional or financial organization for additional information.

Total Portfolio Holdings

(Cost Basis)	Market Value	Unrealized Gain/Loss	Accrued Interest	Estimated Income
\$0.00	\$199,785.16	\$0.00	\$0.00	\$12.09

* Noncovered under the cost basis rules as defined below. Securities acquired before 2011 are generally subject to the new cost basis reporting rules for purposes of calculating gains and losses under section 1036, as amended ("IRC") (hereinafter referred to as "IRC").

P.L. 110-333, the Emergency Economic Stabilization Act of 2008), and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired



Portfolio Holdings (continued)

on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
 - Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
 - Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury
- Unrealized gains and losses are not reported for securities for which cost basis or market value is not available.
- This line is an aggregation of shares in this position, representing shares acquired at different times and/or dates. This summary is a sum of these shares and does not represent cost basis calculated using the average cost accounting method.
- The estimated values, where indicated of Alternative Investments, including limited partnerships, real estate investment trusts (REITs), direct participation programs (DPPs), hedge funds, fund of funds, private equity, real estate and managed future have been provided by the management of the Alternative Investment, generally through an intermediary. The values are not guaranteed, provided for informational purposes only and are intended to reflect an estimate of the interest in the Alternative Investment represented by the units or shares described above. Alternative Investment securities are generally illiquid, and the value may not be realized when you seek to liquidate the security. Please note the estimated values for Alternative Investments, which are provided by the management of the Alternative Investment, may not reflect recent activity or current values and do not reflect an independent evaluation of the Alternative Investment.
- Where no value is indicated, please note that:
- Alternative Investment securities are generally illiquid
 - The value of the security may be different from its purchase price
 - Accurate valuation information is not available

Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from sources which we believe to be reliable. Pershing may not use the closing price of the particular exchange or marketplace where your position was purchased as the "Market Price." Securities for which a price is not available are marked "N/A" and are omitted from the Total. The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your Statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of your financial objective and financial situation. Pershing Pitfalls are written to inform you of the rights and responsibilities of a client as a result of the exercise by exception procedure of the Option Clearing Corporation. Additional Information Regarding Options is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing automatically converts foreign currencies to U.S. dollars for dividends and similar corporate action transactions, unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This





BENJAMIN F. EDWARDS & CO.
INVESTMENTS FOR GENERATIONS
One North Brentwood Blvd., Suite 830
Saint Louis, MO 63105
314-726-1600

SEP
Account Statement

Statement Period: 10/01/2013 - 10/31/2013

Portfolio Holdings Disclosures (continued)

Foreign Currency Transactions (continued)
conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Alternative Investments Detail

Description	Investment Date	Investment Amount	Redemption Amount	Estimated Value	Valuation Date
Hedge Funds					
TOWERHILL LONG SHORT					
EQUITY LLC					
Security Identifier: 891LP1239					
Total Hedge Funds	01/01/01	181,486.91	0.00	199,786.16	09/30/13
		\$181,486.91	\$0.00	\$199,786.16	

Alternative Investment products are not held by BENJAMIN F EDWARDS & COMPANY or Pershing LLC. Statistics and estimated values are provided by the management of the Alternative Investment for informational purposes only and may not reflect current values. The valuation amounts and fund allocations are supplied by the management of the Funds and may not reflect recent activity. Statements of account for Alternative Investments are sent directly to investors by the Funds and these should be referred to for additional information. Ownership interests in Alternative Investments products may be individually owned and the registration may differ from the registration of your BENJAMIN F EDWARDS & COMPANY account. For alternative investment positions having more than one purchase date, the estimated values and other information attributed to the different purchase dates are derived from the total estimated value of the entire investment allocated proportionately among the purchases, and does not represent the actual performance of that particular purchase and should not be relied upon for investment decisions or for tax purposes. Values in this section may not be exact due to rounding.

ATTACHMENT 3



Activity Summary (All amounts shown are in base currency: USD)

Credits	This Period	Year-to-Date	This Period	Year-to-Date
Dividends and Interest	\$0.00	\$12.09	\$0.00	\$0.00
Fees	\$0.00	\$0.00	\$0.00	-\$50.00
Cash	0.00	0.00	0.00	-81,486.91
Withdrawals	0.00	0.00	0.00	0.00
Deposits	0.00	48.94	0.00	0.00
Total Cash	\$0.00	\$48.94	\$0.00	-\$81,486.91
FDIC Insured Bank Deposits	\$0.00	\$81,482.24	\$0.00	-\$6.36
Total Credits	\$0.00	\$81,543.27	\$0.00	-\$81,543.27

Income and Expense Summary

Interest Income	This Period	Year-to-Date
FDIC Insured Bank Deposits	0.00	12.09
Total Dividends, Interest, Income and Expenses	\$0.00	\$12.09

Messages

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Shares of a money market mutual fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money market mutual fund's prospectus or the bank deposit product's disclosure document or contact your investment professional for additional information.

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

Go Paperless!

When you choose electronic delivery of brokerage account statements and trade confirmations, there is no more searching through a file cabinet or shoebox to find what you're looking for as everything you need is located in one secure, online location. Switching your document delivery preferences takes just a moment and provides a level of convenience you're sure to appreciate.

If you currently have online access to your accounts through NetExchange Client, you can sign up for e-delivery of your statements and trade confirmations, as well as Mutual Fund, ETF and UIT prospectus, by clicking on the Go Paperless button when you log in. If you do not have on-line access, please contact your financial consultant and the process can be expedited for you.

If you don't desire on-line access to your accounts, you can still receive your confirmations and statements via email by logging on to www.mydocumentsuite.com to register and choose electronic delivery, or contact your financial consultant for assistance.

Make the move to paperless today!

Benjamin F. Edwards & Co. is updating its client profile information to better serve your needs and to comply with regulatory requirements (e.g., IRA Rule 2111). As a result, your financial consultant may request up-to-date information regarding your goals, objectives and financial information.

ATTACHMENT 3





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

SEP
Account Statement

Statement Period: 10/01/2013 - 10/31/2013

Messages (*continued*)
TERMINATION FEE FOR RETIREMENT ACCOUNT CLIENTS:

Effective May 15, 2013, retirement account termination fees are increasing from \$75 to \$95. If you have any questions, please contact your Financial Consultant.

MESSAGE REGARDING ROLLED-UP TAX LOTS

WHILE YOUR TAX LOTS HAVE BEEN ROLLED UP, ALL OF THE LOTS ARE STILL MAINTAINED. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, PLEASE CONTACT YOUR FINANCIAL CONSULTANT.

Important Information and Disclosures

The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC*). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: www.pershing.com/strength_stability.html.
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading), to your financial organization and Pershing, within ten days after receipt of this statement. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330. Errors and Omissions are not covered by SIPC.

Important Arbitration Disclosures

- All parties to this agreement are giving up their right to sue each other in court, including the right to a trial by jury, except that a party may have a cause of action in arbitration if a provision of the arbitration agreement is limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to

ATTACHMENT 3

Important Information and Disclosures (continued)

Important Arbitration Disclosures (continued)

the first scheduled hearing date.

- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330.

ATTACHMENT 3

Account Number:

Go paperless



Rated Excellent
Seven Years in A Row
DARBAR RATED COMMUNICATIONS
EXCELLENCE

A0081652CSF30007

PAR-02-CUT



BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
 One North Brookwood Blvd., Suite #50
 Saint Louis, MO 63105
 314-726-1600

SEP
Account Statement

Account Number:

Statement Period: 09/01/2013 - 09/30/2013

Valuation at a Glance

	Prior Year-End	Last Period	This Period	Year-to-Date
Beginning Account Value			\$197,719.34	\$183,907.38
Cash Deposits	0.00	0.00	48.94	48.94
Cash Withdrawals	0.00	0.00	-81,486.91	-81,486.91
Dividends/Interest	0.00	12.09	12.09	12.09
Fees	0.00	0.00	-50.00	-50.00
Change in Account Value			-1,666.49	93,521.35
Ending Account Value	\$183,907.38	\$197,719.34	\$196,052.85	\$196,052.85
Estimated Annual Income			\$12.09	

Your Financial Consultant:
 WARD PETTY AND JOE PETTY
 (423) 668-5411

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation	
Alternative Investments	102,431.50	197,719.34	196,052.85	100%	Your Account is 100% invested in Alternative Investments.
Cash, Money Funds, and Bank Deposits	81,475.88	0.00	0.00	0%	
Account Total	\$183,907.38	\$197,719.34	\$196,052.85	100%	

See page 2 of this statement for important information regarding the Asset Allocation section.

ATTACHMENT 3



Asset Allocation Disclosure and Footnotes

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

Client Service Information

Your Financial Consultant:	\$38	Contact Information
WARD PETTY AND JOE PETTY 345 FRAZIER SUITE 205 CHATTANOOGA, TN 37405-4121		Telephone Number: (423) 668-5411 Fax Number: (423) 668-5412

Your Account Information

Investment Objective

Investment Objective: MODERATE GROWTH

Risk Exposure:

NONE SPECIFIED

Please review your investment objective. If you wish to make a change or have any questions please contact your Financial Consultant.

Retirement Information

Year-End Fair Market Value (12/31/2012): \$183,907.38.

The year-end fair market value is furnished to the Internal Revenue Service. Your fair market value may change based on transaction or asset valuation adjustments made after 12/31/2012.

Tax Lot Disposition Method

Default Method for Mutual Funds: FIRST IN FIRST OUT

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

Default Method for all Other Securities: FIRST IN FIRST OUT

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Financial Consultant for more information.

Client Account Beneficiary Information

Beneficiary Name

Disclosures and Other Information:

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

ATTACHMENT 3





BENJAMIN F. EDWARDS & CO.
 INVESTMENTS for GENERATIONS
 One North Brentwood Blvd., Suite 820
 Saint Louis, MO 63105
 314-726-1600

SEP
Account Statement

Statement Period: 09/01/2013 - 09/30/2013

Portfolio Holdings

Opening Date	Quantity	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and Bank Deposits 0.00% of Portfolio									
FDIC Insured Bank Deposits									
DEUTSCHE BANK INS DEPOSIT E									
08/31/13			09/30/13	0.00	0.00	0.00	12.09	N/A	N/A
Total FDIC Insured Bank Deposits									
Total Cash, Money Funds, and Bank Deposits									

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Estimated Value	Unrealized Gain/Loss
Alternative Investments 100.00% of Portfolio						
STOWERHILL LONG SHORT EQUITY LLC						
Valuation Date: 09/25/13 Valuation Code: B, V, C						
Multiple "Y"	Total Unallocated	N/A	Please Provide	N/A	196,052.85	N/A
		\$0.00		\$196,052.85	\$0.00	
Total Alternative Investments						

Valuation Codes:

B = This is an estimate of the value of the security.

C = The source of this information is the management of the program.

V = Value indicated reflects derived unit value to accommodate estimated unit value greater than \$9,999.99, or unique estimated value. Please contact your investment professional or financial organization for additional information.

Total Portfolio Holdings	Cost Basis	Market Value	Unrealized Gain/Loss	Accrued Interest	Estimated Annual Income
	\$0.00	\$196,052.85	\$0.00	\$0.00	\$12.09

* Noncovered under the cost basis rules as defined in section 1256 of the Internal Revenue Code ("IRC") (including amendments enacted by P.L. 110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, as amended ("IRC") (including amendments enacted by P.L. 110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired

Portfolio Holdings (continued)

on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
- Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.

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

⁶ This line is an aggregation of shares in this position, representing shares acquired at different times and/or dates. This summary is a sum of these shares and does not represent cost basis calculated using the average cost accounting method.

The estimated values, where indicated of Alternative Investments, including limited partnerships, real estate investment trusts (REITs), direct participation programs (DPPs), hedge funds, fund of funds, private equity, real estate and managed future have been provided by the management of the Alternative Investment, generally through an intermediary. The values are not guaranteed, provided for informational purposes only and are intended to reflect an estimate of the interest in the Alternative Investment represented by the units or shares described above. Alternative Investment securities are generally illiquid, and the value may not be realized when you seek to liquidate the security. Please note the estimated values for Alternative Investments, which are provided by the management of the Alternative Investment, may not reflect recent activity or current values and do not reflect an independent evaluation of the Alternative Investment.

Where no value is indicated, please note that:

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

Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from sources which we believe to be reliable. Pershing may not use the closing price of the particular exchange or marketplace where your position was purchased as the "Market Price." Securities for which a price is not available are marked "^a"N/A" and are omitted from the Total. The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your Statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the line of execution and the name of the person from whom your security was purchased in dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them writing on your letterhead or otherwise of any changes in your objective or financial situation. Option Orders are exercisable automatically pursuant to the exercise by exception procedure of the Option Clearing Corporation. Additional information regarding this procedure is available upon request to your introducing firm.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing's automatically converts foreign currency to and from U.S. dollars for dividends and similar corporate action transactions, unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This

ATTACHMENT 3



BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
 One North Brentwood Blvd., Suite 800
 Saint Louis, MO 63105
 314-726-1600

SEP
Account Statement

Statement Period: 09/01/2013 - 09/30/2013

Portfolio Holdings Disclosures (continued)

Foreign Currency Transactions (continued)
 conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Alternative Investments Detail

Description	Investment Date	Investment Amount	Redemption Amount	Estimated Value	Valuation Date
Hedge Funds					
TOWERHILL LONG SHORT					
EQUITY LLC					
Security Identifier: 891LP1239					
Total Hedge Funds	01/01/01	181,486.91	0.00	196,053.83	08/31/13
		\$181,486.91			
			\$0.00	\$196,053.83	

Alternative investment products are not held by BENJAMIN F EDWARDS & COMPANY or Pershing LLC. Statistics and estimated values are provided by the management of the Alternative Investment for informational purposes only and may not reflect current values. The valuation amounts and fund allocations are supplied by the management of the Funds and may not reflect recent activity. Statements of account for Alternative Investments are sent directly to investors by the Funds and these should be referred to for additional information. Ownership interests in Alternative Investments products may be individually owned and the registration may differ from the registration of your BENJAMIN F EDWARDS & COMPANY account. For alternative investment positions having more than one purchase date, the estimated values and other information attributed to the different purchase dates are derived from the total estimated value of the entire investment allocated proportionately among the purchases, and does not represent the actual performance of that particular purchase and should not be relied upon for investment decisions or for tax purposes. Values in this section may not be exact due to rounding.

ATTACHMENT 3

B0065377CSE3010

PAR-02-CUT

Account Number:

SEP FBC CHARLES J FLEISCHMANN

Go paperless



Rated Excellent
Seven Years in a Row
D�ALAR RATED COMMUNICATIONS
EXCELLENCE

Gathering Insights, Pershing LLC, a wholly-owned subsidiary
of The Bank of New York Mellon Corporation (BNY Mellon)
Pershing LLC, member NYSE, SIPC

Activity Summary (All amounts shown are in base currency: USD)

Credits	This Period	Year-to-Date
Dividends and Interest	\$0.00	\$12.09
Fees	\$0.00	\$0.00
Cash	0.00	0.00
Withdrawals	0.00	-81,486.91
Deposits	48.94	0.00
Total Cash	\$0.00	\$48.94
FDIC Insured Bank Deposits	\$0.00	\$81,482.24
Total Credits	\$0.00	\$81,543.27

Debits	This Period	Year-to-Date
Dividends and Interest	\$0.00	\$0.00
Fees	\$0.00	-\$50.00
Cash	0.00	0.00
Withdrawals	0.00	-81,486.91
Deposits	0.00	0.00
Total Cash	\$0.00	-\$81,486.91
FDIC Insured Bank Deposits	\$0.00	-\$6.36
Total Debits	\$0.00	-\$81,543.27

Income and Expense Summary

Interest Income
FDIC Insured Bank Deposits

Total Dividends, Interest, Income and Expenses

Current Period	Year-to-Date
Tax Deferred	Tax Deferred
0.00	12.09
\$0.00	\$12.09

Messages

Pursuant to the Securities Exchange Act of 1934, Pershing LLC (Pershing), a BNY Mellon company, provides individual investors with certain financial information on a semi-annual basis.

Pershing's June Statement of Financial Condition is now available. On June 30, 2013, Pershing's net capital of \$1.6 billion was 12.92% of aggregate debit balances and exceeded the minimum requirements by \$1.4 billion.

Pershing is also required to provide the most recent financial information as of this statement mailing. In accordance with this requirement, note that on July 31, 2013, Pershing's net capital of \$1.7 billion was 13.56% of aggregate debit balances and exceeded the minimum requirement by \$1.5 billion.

A copy of the June 30, 2013, Statement of Financial Condition is available at pershing.com/statement_of_financial_condition.html. You may also request a free, printed copy by calling (888) 860-8510 or (201) 413-4200, option #5.

FEDERAL AND STATE TAX WITHHOLDING FOR RETIREMENT ACCOUNTS. You may at any time designate or change the federal and state income tax withholding election for distributions from your individual retirement account or qualified retirement plan by contacting your investment professional or financial organization. Please note that if you do not have enough federal or state income tax withheld, you may be responsible for payment of estimated taxes and penalties that may apply.

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Please see the money market mutual fund's prospectus or contact your investment professional for additional information.

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

Benjamin F. Edwards & Co. is updating its client profile information to better serve you needs and to request up-to-date information regarding your goals, objectives and financial information.

ATTACHMENT 3



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

SEP
Account Statement

Statement Period: 09/01/2013 - 09/30/2013

Messages (continued)

TERMINATION FEE FOR RETIREMENT ACCOUNT CLIENTS:

Effective May 15, 2013, retirement account termination fees are increasing from \$75 to \$95. If you have any questions, please contact your Financial Consultant.

Go Paperless!

When you choose electronic delivery of brokerage account statements and trade confirmations, there is no more searching through a file cabinet or shoebox to find what you're looking for as everything you need is located in one secure, online location. Switching your document delivery preferences takes just a moment and provides a level of convenience you're sure to appreciate.

If you currently have online access to your accounts through NetExchange Client, you can sign up for e-delivery of your statements and trade confirmations, as well as Mutual Fund, ETF and UIT prospectus, by clicking on the Go Paperless button when you log in. If you do not have on-line access, please contact your financial consultant and the process can be expedited for you. If you don't desire on-line access to your accounts, you can still receive your confirmations and statements via email by logging on to www.myedocumentsuite.com to register and choose electronic delivery, or contact your financial consultant for assistance.

Make the move to paperless today!

MESSAGE REGARDING ROLLED-UP TAX LOTS

WHILE YOUR TAX LOTS HAVE BEEN ROLLED UP, ALL OF THE LOTS ARE STILL MAINTAINED. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, PLEASE CONTACT YOUR FINANCIAL CONSULTANT.

Important Arbitration Disclosures and Important Arbitration Agreement

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed will incorporate into this agreement.

ATTACHMENT 3

Important Arbitration Disclosures and Important Arbitration Agreement (continued)

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330.

ATTACHMENT 3

Account Number:

30065377CSPP0010
PAIR-02-CUT

Go paperless



Rated Excellent
Seven Years In A Row
D&B RATED COMMUNICATIONS
EXCELLENCE

Clearing Through Pershing LLC, a wholly owned subsidiary
of The Bank of New York Mellon Corporation (BNY Mellon)
Pershing LLC, member FDIC, NYSE, SIPC

TERMS AND CONDITIONS

GENERAL INFORMATION

1. ANY FREE CREDIT BALANCE CARRIED FOR YOUR ACCOUNT REPRESENTS FUNDS PAYABLE UPON DEMAND WHICH, ALTHOUGH PROPERLY ACCOUNTED FOR ON PERSHING'S BOOKS OF RECORD, ARE NOT SEGREGATED AND MAY BE USED IN THE CONDUCT OF ITS BUSINESS.
2. ALL ORDERS AND TRANSACTIONS SHALL BE SOLELY FOR YOUR ACCOUNT AND RISK SHALL BE SUBJECT TO THE CONSTITUTION, RULES, REGULATIONS, CUSTOMS, CLEARING FACILITY, IF ANY, WHERE THE TRANSACTIONS ARE EXECUTED AND/OR SETTLED, OR, IF APPLICABLE, OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY AND TO ALL APPLICABLE LAWS AND REGULATIONS.
3. WHENEVER YOU ARE INDEBTED TO PERSHING LLC ("PERSHING") FOR ANY AMOUNT, ALL SECURITIES HELD BY IT FOR YOU IN ANY ACCOUNT IN WHICH YOU HAVE ANY INTEREST SHALL SECURE ALL YOUR LIABILITIES TO PERSHING AND PERSHING MAY IN ITS DISCRETION AT ANY TIME, WITHOUT TENDER, DEMAND OR NOTICE TO YOU, CLOSE OR REDUCE ANY OR ALL OF YOUR ACCOUNTS BY PUBLIC OR PRIVATE SALE OR PURCHASE OR BOTH OF ALL OR ANY SECURITIES CARRIED IN SUCH ACCOUNTS; ANY BALANCE REMAINING DUE PERSHING TO BE PROMPTLY PAID BY YOU.
4. WHENEVER YOU ARE INDEBTED TO PERSHING FOR ANY AMOUNT, ALL SECURITIES CARRIED FOR YOUR ACCOUNT ARE OR MAY BE, WITHOUT FURTHER NOTICE TO YOU, LOANED OR PLEDGED BY PERSHING, EITHER SEPARATELY OR UNDER CIRCUMSTANCES WHICH WILL PERMIT THE COMMUNICATING THEREOF, WITH OTHER SECURITIES FOR ANY AMOUNT LESS THAN, EQUAL TO OR GREATER THAN YOUR LIABILITIES TO PERSHING, BUT NOT UNDER CIRCUMSTANCES FOR AN AMOUNT PROHIBITED BY LAW.
5. TITLE TO SECURITIES SOLD TO YOU, WHERE PERSHING HAS ACTED AS PRINCIPAL, SHALL REMAIN WITH PERSHING UNTIL THE ENTIRE PURCHASE PRICE IS RECEIVED OR UNTIL THE SETTLEMENT DATE, WHICHEVER IS LATER.
6. YOU MAY HAVE RECEIVED CONFIRMATIONS FOR TRANSACTIONS WHICH DO NOT APPEAR ON YOUR STATEMENT. IF SO, THE TRANSACTIONS WILL APPEAR ON YOUR NEXT PERIODIC STATEMENT. SUCH TRANSACTIONS MUST BE CONSIDERED BY YOU WHEN COMPUTING THE VALUE OF YOUR ACCOUNT. THIS IS ESPECIALLY TRUE IF YOU HAVE WRITTEN OPTIONS WHICH HAVE BEEN EXERCISED.
7. IF YOU MAINTAIN A MARGIN ACCOUNT, THIS IS A COMBINED STATEMENT OF YOUR GENERAL ACCOUNT AND A SPECIAL MEMORANDUM ACCOUNT MAINTAINED FOR YOU UNDER REGULATION T OF THE BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM, THE PERMANENT RECORD OF THE SEPARATE ACCOUNT AS REQUIRED BY REGULATION T IS AVAILABLE FOR YOUR INSPECTION UPON REQUEST.
8. INTEREST CHARGED ON DEBT BALANCES IN YOUR ACCOUNT APPEARS ON THE STATEMENT. THE RATE OF INTEREST AND PERIOD COVERED ARE INDICATED. THE RATE MAY CHANGE FROM TIME TO TIME DUE TO FLUCTUATIONS IN MONEY RATES OR OTHER REASONS. INTEREST IS COMPUTED AS DESCRIBED IN MATERIAL PREVIOUSLY FURNISHED TO YOU. PLEASE CONTACT YOUR FINANCIAL INSTITUTION IF YOU DESIRE ADDITIONAL COPIES.
9. DIVIDENDS, INTEREST AND OTHER DISTRIBUTIONS SHOWN ON THIS STATEMENT WERE CLASSIFIED AS TAXABLE OR NONTAXABLE BASED ON CERTAIN INFORMATION KNOWN AS OF THE DISTRIBUTION DATE. THIS CLASSIFICATION IS SUBJECT TO CHANGE AND IS SOLELY INTENDED FOR USE AS GENERAL INFORMATION. AFTER YEAR END, PERSHING IS REQUIRED TO PROVIDE TAX INFORMATION TO THE INTERNAL REVENUE SERVICE AND OTHER GOVERNMENTAL AUTHORITIES. AT THAT TIME PERSHING WILL PROVIDE THAT INFORMATION ON THE ANNUAL TAX INFORMATION STATEMENT TO YOU; USE THAT STATEMENT TO PREPARE YOUR TAX FORM. TAX STATEMENT ALSO INCLUDES OTHER USEFUL INFORMATION TO ASSIST ACCUMULATING THE DATA TO PREPARE YOUR TAX RETURN.
10. PERSHING DOES NOT PROVIDE TAX, INVESTMENT OR LEGAL ADVISORY SERVICES AND NO ONE ASSOCIATED WITH PERSHING IS AUTHORIZED TO RENDER SUCH ADVICE. DO

NOT RELY UPON ANY SUCH ADVICE. IF GIVEN, INVESTORS ARE ENCOURAGED TO CONSULT THEIR TAX ADVISORS TO DETERMINE THE APPROPRIATE TAX TREATMENT OF THEIR BUSINESS.

11. PERSHING MAY TRADE FOR ITS OWN ACCOUNT AS A MARKET MAKER, SPECIALIST, ODD LOT DEALER, BLOCK POSITIONER, ARBITRAGER OR INVESTOR. CONSEQUENTLY, AT THE TIME OF ANY TRANSACTION, YOU MAY HAVE A POSITION IN SUCH SECURITIES, WHICH POSITION MAY BE PARTIALLY OR COMPLETELY HEDGED.
12. IF AVERAGE PRICE TRANSACTION IS INDICATED ON THE FRONT OF THIS STATEMENT YOUR FINANCIAL INSTITUTION OR PERSHING MAY HAVE ACTED AS PRINCIPAL, AGENT OR BOTH. DETAILS AVAILABLE UPON REQUEST.
13. A FINANCIAL STATEMENT OF PERSHING IS AVAILABLE FOR YOUR PERSONAL INSPECTION AT PERSHING'S OFFICES. A COPY OF IT WILL BE MAILED UPON YOUR WRITTEN REQUEST OR YOU CAN VIEW IT ONLINE AT WWW.PERSHING.COM.
14. THIS STATEMENT SHOULD BE RETAINED FOR YOUR RECORDS.

THE ROLE OF PERSHING

PERSHING CARRIES YOUR ACCOUNT AS CLEARING BROKER PURSUANT TO A CLEARING AGREEMENT WITH YOUR FINANCIAL INSTITUTION. PERSHING MAY ACCEPT FROM YOUR FINANCIAL INSTITUTION WITHOUT INQUIRY OR INVESTIGATION (I) ORDERS FOR THE PURCHASE AND SALE OF SECURITIES AND OTHER PROPERTY AND (II) ANY OTHER INSTRUCTIONS CONCERNING YOUR ACCOUNT. PERSHING IS NOT RESPONSIBLE OR LIABLE FOR ANY ACTS OR OMISSIONS OF YOUR FINANCIAL INSTITUTION OR ITS EMPLOYEES AND IT DOES NOT SUPERVISE THEM. PERSHING PROVIDES NO INVESTMENT ADVICE NOR DOES IT ASSESS THE SUITABILITY OF ANY TRANSACTION OR ORDER. PERSHING ACTS AS THE AGENT OF YOUR FINANCIAL INSTITUTION AND YOU AGREE THAT YOU WILL NOT HOLD PERSHING OR ANY PERSON CONTROLLING OR UNDER COMMON CONTROL WITH IT LIABLE FOR ANY INVESTMENT LOSSES INCURRED BY YOU.

PERSHING PERFORMS SEVERAL KEY FUNCTIONS AT THE DIRECTION OF YOUR FINANCIAL INSTITUTION. IT ACTS AS CUSTODIAN FOR FUNDS AND SECURITIES YOU MAY DEPOSIT WITH IT DIRECTLY OR THROUGH YOUR FINANCIAL INSTITUTION OR THAT IT RECEIVES AS THE RESULT OF SECURITIES TRANSACTIONS IT PROCESSES.

YOUR FINANCIAL INSTITUTION IS RESPONSIBLE FOR ADHERENCE TO THE SECURITIES LAWS, REGULATIONS AND RULES WHICH APPLY TO IT REGARDING ITS OWN OPERATIONS AND THE SUPERVISION OF YOUR ACCOUNT. ITS SALES REPRESENTATIVES AND OTHER PERSONNEL, YOUR FINANCIAL INSTITUTION IS ALSO RESPONSIBLE FOR APPROVING THE OPENING OF ACCOUNTS AND OBTAINING ACCOUNT DOCUMENTS; THE ACCEPTANCE AND, IN CERTAIN INSTANCES, EXECUTION OF SECURITIES ORDERS; THE ASSESSMENT OF THE SUITABILITY OF THOSE TRANSACTIONS, WHERE APPLICABLE; THE RENDERING OF INVESTMENT ADVICE, IF ANY, TO YOU AND IN GENERAL FOR THE ONGOING RELATIONSHIP THAT IT HAS WITH YOU.

INQUIRIES CONCERNING THE POSITIONS AND BALANCES IN YOUR ACCOUNT MAY BE DIRECTED TO THE PERSHING CUSTOMER SERVICE DEPARTMENT AT (201) 413-3333. ALL OTHER INQUIRIES REGARDING YOUR ACCOUNT OR ACTIVITY SHOULD BE DIRECTED TO YOUR FINANCIAL INSTITUTION. YOUR FINANCIAL ORGANIZATION'S CONTACT INFORMATION CAN BE FOUND ON THE FIRST PAGE OF THIS STATEMENT.

FOR A DESCRIPTION OF OTHER FUNCTIONS PERFORMED BY PERSHING PLEASE CONSULT THE DISCLOSURE STATEMENT PROVIDED TO YOU UPON THE OPENING OF YOUR ACCOUNT. THIS NOTICE IS NOT MEANT AS A DEFINITIVE ENUMERATION OF EVERY POSSIBLE CIRCUMSTANCE, BUT AS A GENERAL OVERVIEW. IF YOU HAVE ANY QUESTIONS REGARDING THIS NOTICE OR IF YOU WOULD LIKE ADDITIONAL COPIES OF THE DISCLOSURE STATEMENT, PLEASE CONTACT YOUR FINANCIAL INSTITUTION.

PERSHING IS A MEMBER OF THE SECURITIES EXCHANGE ACT CORPORATION (SEC). SEC NOT THAT SEC DOES NOT MAKE ANY JUDGMENT AS TO THE QUALITY OF PERSHING'S SERVICES. SEC FLUCTUATES IN A DIRECTION TO SUPPORT PERSHING IN ITS EFFORTS TO DEFEND ITSELF AGAINST EXCESS OF SEC FEE FOR THE PERSHING FUND. SEC MAINTAINS A LIST.

IF ANY OF THE ABOVE TERMS AND CONDITIONS ARE UNACCEPTABLE TO YOU, PLEASE NOTIFY PERSHING IMMEDIATELY IN WRITING BY CERTIFIED MAIL TO ONE PERSHING PLAZA, JERSEY CITY, NJ 07399, ATTN: LEGAL DEPT

THIS STATEMENT WILL BE DEEMED CONCLUSIVE. YOU ARE ADVISED TO REPORT ANY INACCURACY OR DISCREPANCY (INCLUDING UNAUTHORIZED TRADING), TO YOUR FINANCIAL ORGANIZATION AND PERSHING, WITHIN TEN DAYS AFTER RECEIPT OF THIS STATEMENT. PLEASE BE ADVISED THAT ANY ORAL COMMUNICATION SHOULD BE RE-COMFIRMED IN WRITING TO FURTHER PROTECT YOUR RIGHTS, INCLUDING YOUR RIGHTS UNDER THE SECURITIES INVESTOR PROTECTION ACT.

PAYMENT FOR ORDER FLOW AND ORDER ROUTING POLICIES DISCLOSURES (REGULATION NMN)—RULE 607(A)(1)-(2)

PERSHING SENDS CERTAIN EQUITY ORDERS TO EXCHANGES, ELECTRONIC COMMUNICATION NETWORKS, OR BROKER-DEALERS DURING NORMAL BUSINESS HOURS AND DURING EXTENDED TRADING SESSIONS. CERTAIN OF THESE VENUES PROVIDE PAYMENTS TO PERSHING OR CHARGE ACCESS FEES TO PERSHING DEPENDING UPON THE CHARACTERISTICS OF THE ORDER AND ANY SUBSEQUENT EXECUTION. IN ADDITION PERSHING MAY EXECUTE CERTAIN EQUITY ORDERS AS PRINCIPAL. THE DETAILS OF THESE PAYMENTS AND FEES ARE AVAILABLE UPON WRITTEN REQUEST. PERSHING RECEIVES PAYMENTS FOR DIRECTING LISTED OPTIONS ORDER FLOW TO CERTAIN OPTION EXCHANGES. COMPENSATION IS GENERALLY IN THE FORM OF A PER OPTION CONTRACT CASH PAYMENT.

BEST EXECUTION: NOTWITHSTANDING THE PREVIOUS PARAGRAPH REGARDING PAYMENT FOR ORDER FLOW, PERSHING SELECTS CERTAIN MARKET CENTERS TO PROVIDE EXECUTION OF OVER-THE-COUNTER AND EXCHANGE-LISTED SECURITIES TRANSACTIONS WHICH AGREE TO ACCEPT ORDERS, TRANSMITTED ELECTRONICALLY UP TO A SPECIFIED SIZE, AND TO EXECUTE THEM AT OR BETTER THAN THE NATIONAL BEST BID OR OFFER (NBBO). ON CERTAIN LARGER ORDERS, OR IF THE DESIGNATED MARKET CENTERS DO NOT MAKE A MARKET IN THE SUBJECT SECURITY, PERSHING DIRECTLY CONTACTS MARKET CENTERS TO OBTAIN AN EXECUTION, THE DESIGNATED MARKET CENTERS TO WHICH ORDERS ARE AUTOMATICALLY ROUTED ARE SELECTED BASED ON THE CONSISTENT HIGH QUALITY OF THEIR EXECUTIONS IN ONE OR MORE MARKET SEGMENTS AND THEIR ABILITY TO PROMOTE OPPORTUNITIES FOR EXECUTIONS AT PRICES SUPERIOR TO THE NBBO. PERSHING ALSO REGULARLY REVIEWS REPORTS FOR QUALITY OF EXECUTION PURPOSES.

Rated Excellent
Seven Years in A Row
Dollar Rated Communications
Excellence

Cladding Through Pershing, LLC, a wholly-owned subsidiary of The Bank of New York Mellon Corporation (BNY Mellon)
Pershing LLC, member FINRA, NYSE, SIPC

PERSHING STATEMENT 3

Account Number:

Go Paperless



Rated Excellent
Seven Years in A Row
Dollar Rated Communications
Excellence



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

SEP
Account Statement

Account Number:

Statement Period: 08/01/2013 - 08/31/2013

Valuation at a Glance

	Prior Year-End	Last Period	This Period	% Allocation	Year-to-Date
Beginning Account Value			\$193,251.95		\$183,907.36
Cash Deposits	102,431.50	193,251.95	48.94		48.94
Cash Withdrawals	81,475.88	0.00	-81,486.91		-81,486.91
Dividends/Interest			12.08		12.08
Fees			0.00		-50.00
Change in Account Value			4,467.39		95.287.84
Ending Account Value	\$183,907.38	\$193,251.95	\$197,719.34	100%	\$197,719.34
Estimated Annual Income			\$12.09		

SEP FBO CHARLES J FLEISCHMANN
 PERSHING LLC AS CUSTODIAN
 Your Financial Consultant:
 WARD PETTY AND JOE PETTY
 (423) 668-5411

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation	Notes
Alternative Investments	102,431.50	193,251.95	197,719.34	100%	Your Account is 100% invested in Alternative Investments.
Cash, Money Funds, and Bank Deposits	81,475.88	0.00	0.00	0%	
Account Total	\$183,907.38	\$193,251.95	\$197,719.34	100%	

See page 2 of this statement for important information regarding the Asset Allocation section.

ATTACHMENT 3



Asset Allocation Disclosure and Footnotes

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

Client Service Information

Your Financial Consultant: S38	Contact Information
WARD PETTY AND JOE PETTY 345 FRAZIER SUITE 205 CHATTANOOGA TN 37405-4121	Telephone Number: (423) 668-5411 Fax Number: (423) 668-5412

Your Account Information

Investment Objective

Investment Objective: MODERATE GROWTH

Risk Exposure:

NONE SPECIFIED

Please review your investment objective. If you wish to make a change or have any questions please contact your Financial Consultant.

Retirement Information

Year-End Fair Market Value (12/31/2012): \$183,907.38.

The year-end fair market value is furnished to the Internal Revenue Service. Your fair market value may change based on transaction or asset valuation adjustments made after 12/31/2012.

Tax Lot Default Disposition Method

Default Method for Mutual Funds: FIRST IN FIRST OUT

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

Default Method for all Other Securities: FIRST IN FIRST OUT

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Financial Consultant for more information.

Client Account Beneficiary Information

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

Disclosures and Other Information:

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

ATTACHMENT 3





BENJAMIN F. EDWARDS & Co.,
INVESTMENTS for GENERATIONS

INVESTMENTS for GENERATIONS
One North Brentwood Blvd., Suite 850

SEP

Account Statement

Statement Period: 08/01/2013 - 08/31/2013

Portfolio Holdings

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Estimated Value	Gain/Loss
Alternative Investments	100.00%	of Portfolio				
STOWERHILL LONG SHORT EQUITY LLC			Security Identifier: 891LP1239			

Valuation Codes:

B = This is an estimate of the value of the security.

C = The source of this information is the management of the program.

and valuable information that can be used to communicate findings and value greater than the original or unique contribution alone. Please contact your relevant professional or financial organization for further information.

admission.

Total Portfolio Holdings	Cost Basis	Market Value	Unrealized Gain/Loss	Accrued Interest	Estimated Annual Income
	\$0.00	\$197,719.34	\$0.00	\$0.00	\$12.09

*Noncovered under the cost basis rules as defined below.
Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set out in the final rule (i.e., Code of 1936, as amended ("IRC")) (including amendments enacted by P.L. 110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered" under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired

A0078860CSP30007

卷之三

Account Number:
SEP FBO CHARLES J FLEISCHMANN
Go paperless:
ASK ABOUT E-DELIVERY



Based on Entertainment
Seven Years In A Row
**DALBAR RATED COMMUNICATION
EXCELLENCE**

WE ARE A LEADING INVESTMENT BANKING FIRM, A WHOLLY OWNED SUBSIDIARY OF THE BANK OF NEW YORK MELLON CORPORATION (BNY Mellon) PUBLISHING LLC, MEMBER FINRA, NYSE, SIPC.

Page 3 of 7



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

***SEP
Account Statement***

Statement Period: 08/01/2013 - 08/31/2013

Portfolio Holdings Disclosures (continued)

Foreign Currency Transactions (continued)
 conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Alternative Investments Detail

Description	Investment Date	Investment Amount	Redemption Amount	Estimated Value	Valuation Date
Hedge Funds					
TOWERHILL LONG SHORT					
EQUITY LLC					
Security Identifier: 891LPP239					
Total Hedge Funds	01/01/01	181,486.91	0.00	197,720.33	07/31/13
		\$181,486.91	\$0.00	\$197,720.33	

Alternative Investment products are not held by BENJAMIN F EDWARDS & COMPANY or Pershing LLC. Statistics and estimated values are provided by the management of the Alternative Investment for informational purposes only and may not reflect current values. The valuation amounts and fund allocations are supplied by the management of the Funds and may not reflect recent activity. Statements of account for Alternative Investments are sent directly to investors by the Funds and these should be referred to for additional information. Ownership interests in Alternative Investments products may be individually owned and the registration may differ from the registration of your BENJAMIN F EDWARDS & COMPANY account. For alternative investment positions having more than one purchase date, the estimated values and other information attributed to the different purchase dates are derived from the total estimated value of the entire investment allocated proportionately among the purchases, and does not represent the actual performance of that particular purchase and should not be relied upon for investment decisions or for tax purposes. Values in this section may not be exact due to rounding.

ATTACHMENT 3

Activity Summary (All amounts shown are in base currency: USD)

Credits	This Period	Year-to-Date
Dividends and Interest	\$0.00	\$12.09
Fees	\$0.00	\$0.00
Cash	0.00	0.00
Withdrawals	0.00	-81,486.91
Deposits	48.94	0.00
Total Cash	\$0.00	\$48.94
FDIC Insured Bank Deposits	\$0.00	\$81,482.24
Total Credits	\$0.00	\$81,543.27

Debits	This Period	Year-to-Date
Dividends and Interest	\$0.00	\$0.00
Fees	\$0.00	-\$50.00
Cash	0.00	0.00
Withdrawals	0.00	-81,486.91
Deposits	0.00	0.00
Total Cash	\$0.00	-\$81,486.91
FDIC Insured Bank Deposits	\$0.00	-\$6.36
Total Debits	\$0.00	-\$81,543.27

Income and Expense Summary

	Current Period	Year-to-Date
	Tax Deferred	Tax Deferred
Interest Income	0.00	12.09
FDIC Insured Bank Deposits	\$0.00	\$12.09

Messages

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Please see the money market mutual fund's prospectus or contact your investment professional for additional information.

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

Go Paperless!

When you choose electronic delivery of brokerage account statements and trade confirmations, there is no more searching through a file cabinet or shoebox to find what you're looking for as everything you need is located in one secure, online location. Switching your document delivery preferences takes just a moment and provides a level of convenience you're sure to appreciate.

If you currently have online access to your accounts through NetExchange Client, you can sign up for e-delivery of your statements and trade confirmations, as well as Mutual Fund, ETF and UIT prospectus, by clicking on the Go Paperless button when you log in. If you do not have on-line access, please contact your financial consultant and the process can be expedited for you.

If you don't desire on-line access to your accounts, you can still receive your confirmations and statements via email by logging on to www.mydocumentsuite.com to register and choose electronic delivery, or contact your financial consultant for assistance.

Make the move to paperless today!

TERMINATION FEE FOR RETIREMENT ACCOUNT CLIENTS:

Effective May 15, 2013, retirement account termination fees are increasing from \$75 to \$95. If you have any questions, please contact your Financial Consultant.

ATTACHMENT 3





BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
One North Brentwood Blvd, Suite 800
Saint Louis, MO 63105
314-726-1600

SEP
Account Statement

Statement Period: 08/01/2013 - 08/31/2013

Messages *(continued)*

Benjamin F. Edwards & Co. is updating its client profile information to better serve your needs and to comply with new regulatory requirements (FINRA Rule 2111). As a result, your financial consultant may request up-to-date information regarding your goals, objectives and financial information.

MESSAGE REGARDING ROLLED-UP TAX LOTS

WHILE YOUR TAX LOTS HAVE BEEN ROLLED UP, ALL OF THE LOTS ARE STILL MAINTAINED. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, PLEASE CONTACT YOUR FINANCIAL CONSULTANT.

Important Arbitration Disclosures and Important Arbitration Agreement

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; (ii) the class is decertified; or (iii) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC, Legal Department; One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.

ATTACHMENT 3

SEP
Account Statement

Account Number:

Statement Period: 07/01/2013 - 07/31/2013

Valuation at a Glance

	This Period	Year-to-Date
Beginning Account Value	\$192,624.02	\$183,907.38
Cash Deposits	0.00	48.94
Cash Withdrawals	0.00	-81,486.91
Dividends/Interest	0.00	12.09
Fees	0.00	-50.00
Change in Account Value	627.93	90,820.45
Ending Account Value	\$193,251.95	\$193,251.95
Estimated Annual Income	\$12.09	

Your Financial Consultant:
WARD PETTY AND JOE PETTY
 (423) 688-5411

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation	
Alternative Investments	102,431.50	192,624.02	193,251.95	100%	Your Account is 100% invested in Alternative Investments.
Cash, Money Funds, and Bank Deposits	81,475.88	0.00	0.00	0%	
Account Total	\$183,907.38	\$192,624.02	\$193,251.95	100%	

See page 2 of this statement for important information regarding the Asset Allocation section.

ATTACHMENT 3



Asset Allocation Disclosure and Footnotes

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

Client Service Information

Your Financial Consultant: S38
WARD PETTY AND JOE PETTY
345 FRAZIER
SUITE 205
CHATTANOOGA TN 37405-4121

Contact Information

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

Your Account Information

Investment Objective

Investment Objective: MODERATE GROWTH

Risk Exposure:

NONE SPECIFIED

Please review your investment objective. If you wish to make a change or have any questions please contact your Financial Consultant.

Retirement Information

Year-End Fair Market Value (12/31/2012): \$183,907.38.

The year-end fair market value is furnished to the Internal Revenue Service. Your fair market value may change based on transaction or asset valuation adjustments made after 12/31/2012.

Tax Lot Default Disposition Method

Default Method for Mutual Funds: FIRST IN FIRST OUT

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

Default Method for all Other Securities: FIRST IN FIRST OUT

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Financial Consultant for more information.

Client Account Beneficiary Information

Beneficiary Name

Primary / Contingent
PRIMARY

Relationship to Account Holder(s)
SPOUSE

Allocation Percent
100.00

Disclosures and Other Information:

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

ATTACHMENT 3





BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
 One North Broadwood Blvd, Suite 850
 Saint Louis, MO 63105
 314.726.1600

SEP
Account Statement

Statement Period: 07/01/2013 - 07/31/2013

Portfolio Holdings

Opening Date	Quantity	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and Bank Deposits	0.00%	0.00% of Portfolio							
FDIC Insured Bank Deposits									
DEUTSCHE BANK INS DEPOSIT E									
06/29/13			07/31/13	\$0.00	\$0.00	\$0.00	\$12.09	N/A	N/A
Total FDIC Insured Bank Deposits				\$0.00	\$0.00	\$0.00	\$12.09		
Total Cash, Money Funds, and Bank Deposits									

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Estimated Value	Unrealized Gain/Loss
Alternative Investments 100.00% of Portfolio						
STOWERHILL LONG SHORT EQUITY LLC						
Valuation Date: 07/26/13	Valuation Code: B, V, C					
Multiple "Y"	Total Unallocated	N/A	Please Provide	N/A	193,251.95	N/A
	181,486.000					
Total Alternative Investments		\$0.00		\$193,251.95	\$0.00	

Valuation Codes:

B = This is an estimate of the value of the security.

C = The source of this information is the management of the program.

V = Value indicated reflects derived unit value to accommodate estimated unit value greater than \$9,999.99, or unique estimated value. Please contact your investment professional or financial organization for additional information.

Total Portfolio Holdings

Cost Basis	Market Value	Unrealized Gain/Loss	Accrued Interest	Estimated Annual Income
\$0.00	\$193,251.95	\$0.00	\$0.00	\$12.09

* Noncovered under the cost basis rules as defined in the Emergency Economic Stabilization Act of 2008 ("EESA"). Securities acquired before 2011 are generally not subject to the new cost basis reporting rules. In the event of a change in the law, new cost basis reporting rules will apply to securities acquired after 2010, as amended ("TIRC") (including amending amendments enacted by P.L. 110-333, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired

Portfolio Holdings (continued)

on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
- Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.

⁵ Unrealized gains and losses are not reported for securities for which cost basis or market value is not available.
This line is an aggregation of shares in this position, representing shares acquired at different times and/or dates. This summary is a sum of these shares and does not represent cost basis calculated using the average cost accounting method.

The estimated values, where indicated of Alternative Investments, including limited partnerships, real estate investment trusts (REITs), direct participation programs (DPPs), hedge funds, fund of funds, private equity, real estate and managed future have been provided by the management of the Alternative Investment, generally through an intermediary. The values are not guaranteed, provided for informational purposes only and are intended to reflect an estimate of the interest in the Alternative Investment represented by the units or shares described above. Alternative Investment securities are generally illiquid, and the value may not be realized when you seek to liquidate the security. Please note the estimated values for Alternative Investments, which are provided by the management of the Alternative Investment, may not reflect recent activity or current values and do not reflect an independent evaluation of the Alternative Investment.

Where no value is indicated, please note that:

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

Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from sources which we believe to be reliable. Pershing may not use the closing price of the particular exchange or marketplace where your position was purchased as the "Market Price." Securities for which a price is not available are marked "N/A" and are omitted from the Total. The estimated annual income (EA) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

Reinvestment

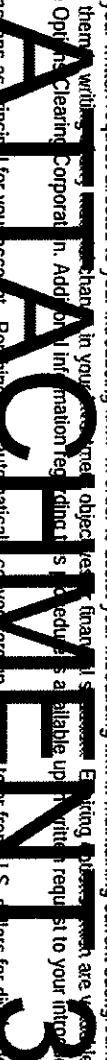
The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your Statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased in dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them writing to your financial service representative or financial advisor. Existing outstanding options which are exercisable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon request to your introducing firm.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign money to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This





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

SEP
Account Statement

Statement Period: 07/01/2013 - 07/31/2013

Portfolio Holdings Disclosures (continued)

Foreign Currency Transactions (continued)
conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Alternative Investments Detail

Description	Investment Date	Investment Amount	Redemption Amount	Estimated Value	Valuation Date
Hedge Funds					
TOWERHILL LONG SHORT					
EQUITY LLC					
Security Identifier: 891LP1239					
Total Hedge Funds	01/01/01	181,486.91	0.00	193,252.92	06/30/13
		\$181,486.91	\$0.00	\$193,252.92	

Alternative Investment products are not held by BENJAMIN F EDWARDS & COMPANY or Pershing LLC. Statistics and estimated values are provided by the management of the Alternative Investment for informational purposes only and may not reflect current values. The valuation amounts and fund allocations are supplied by the management of the Funds and may not reflect recent activity. Statements of account for Alternative Investments are sent directly to investors by the Funds and these should be referred to for additional information. Ownership interests in Alternative Investments products may be individually owned and the registration may differ from the registration of your BENJAMIN F EDWARDS & COMPANY account. For alternative investment positions having more than one purchase date, the estimated values and other information attributed to the different purchase dates are derived from the total estimated value of the entire investment allocated proportionately among the purchases, and does not represent the actual performance of that particular purchase and should not be relied upon for investment decisions or for tax purposes. Values in this section may not be exact due to rounding.

ATTACHMENT 3



Activity Summary (All amounts shown are in base currency: USD)

Debits	This Period	Year-to-Date
Dividends and Interest	\$0.00	\$12.09
Fees	\$0.00	\$0.00
Cash Withdrawals	0.00	0.00
Deposits	0.00	48.94
Total Cash	\$0.00	\$48.94
FDIC Insured Bank Deposits	\$0.00	\$81,482.24
Total Credits	\$0.00	\$81,543.27

Income and Expense Summary

Interest Income	This Period	Year-to-Date
FDIC Insured Bank Deposits	0.00	12.09
Total Dividends, Interest, Income and Expenses	\$0.00	\$12.09

Messages

FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC)-INSURED BANK DEPOSITS ARE NOT PROTECTED BY SECURITIES INVESTOR PROTECTION CORPORATION (SIPC). YOU MAY VIEW CURRENT MONEY MARKET FUND RATES BY VISITING WWW.PERSHING.COM AND SELECTING THE LINK AT THE BOTTOM OF THE PAGE TITLED "MONEY MARKET FUND AND FDIC INSURED BANK RATES AND BANK LISTS." PLEASE NOTE THAT WE MAY NOT OFFER ALL OF THE MONEY MARKET FUNDS LISTED ON THE PERSHING WEBSITE. Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund's prospectus or contact your investment professional for additional information.

Benjamin F. Edwards & Co. is updating its client profile information to better serve your needs and to comply with new regulatory requirements (FINRA Rule 2111). As a result, your financial consultant may request up-to-date information regarding your goals, objectives and financial information.

Go Paperless!

When you choose electronic delivery of brokerage account statements and trade confirmations, there is no more searching through a file cabinet or shoebox to find what you're looking for as everything you need is located in one secure, online location. Switching your document delivery preferences takes just a moment and provides a level of convenience you're sure to appreciate.

If you currently have online access to your accounts through NetExchange Client, you can sign up for e-delivery of your statements and trade confirmations, as well as Mutual Fund, ETF and UIT prospectus, by clicking on the Go Paperless button when you log in. If you do not have on-line access, please contact your financial consultant and the process can be expedited for you.

If you don't desire on-line access to your accounts, you can still receive your confirmations and statements via email by logging on to www.mydocumentsuite.com to register and choose electronic delivery, or contact your financial consultant for assistance.

Make the move to paperless today!

ATTACHMENT 3





BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
One North Brentwood Blvd., Suite 810
Saint Louis, MO 63105
314.726.1600

SEP
Account Statement

Statement Period: 07/01/2013 - 07/31/2013

Messages (continued)
TERMINATION FEE FOR RETIREMENT ACCOUNT CLIENTS:

Effective May 15, 2013, retirement account termination fees are increasing from \$75 to \$95. If you have any questions, please contact your Financial Consultant.

MESSAGE REGARDING ROLLED-UP TAX LOTS

WHILE YOUR TAX LOTS HAVE BEEN ROLLED UP, ALL OF THE LOTS ARE STILL MAINTAINED. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, PLEASE CONTACT YOUR FINANCIAL CONSULTANT.

Important Arbitration Disclosures and Important Arbitration Agreement

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330.

ATTACHMENT 3



Asset Allocation Disclosure and Footnotes

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

Client Service Information

Your Financial Consultant: S38	Contact Information
WARD PETTY AND JOE PETTY 345 FRAZIER SUITE 205 CHATTANOOGA TN 37405-4121	Telephone Number: (423) 668-5411 Fax Number: (423) 668-5412

Investment Objective: MODERATE GROWTH
Risk Exposure: NONE SPECIFIED

Year-End Fair Market Value (12/31/2012): \$183,907.38.

This information will be furnished to the Internal Revenue Service.

Your fair market value may change based on transaction or asset valuation adjustments made after 12/31/2012.

Default Tax Lot Disposition Method for Mutual Funds : FIRST IN FIRST OUT

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

Default Tax Lot Disposition Method for All Other Securities: FIRST IN FIRST OUT

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Financial Consultant for more information.

Client Account Beneficiary Information

Beneficiary Name	Primary / Contingent	Relationship to Account Holder(s)	Allocation Percent
	PRIMARY	SPouse	100.00

Disclosures and Other Information:

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

ATTACHMENT 3





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

SEP
Account Statement

Statement Period: 06/01/2013 - 06/30/2013

Portfolio Holdings

Quantity	Opening Date	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and Bank Deposits 0.00% of Portfolio									
FDIC Insured Bank Deposits									
DEUTSCHE BANK INS DEPOSIT E	06/01/13		06/28/13	\$0.00	\$0.00	\$0.00	12.09	N/A	N/A
Total FDIC Insured Bank Deposits				\$0.00	\$0.00	\$0.00	\$12.09		
Total Cash, Money Funds, and Bank Deposits				\$0.00	\$0.00	\$0.00	\$12.09		

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Estimated Value	Unrealized Gain/Loss
Alternative Investments 100.00% of Portfolio						
STOWERHILL LONG SHORT EQUITY LLC			Security Identifier: 891LP1239			
<i>Valuation Date: 06/25/13 Valuation Code: B, V, C</i>						
Total Unallocated	Multiple: 1	N/A	Please Provide	N/A	192,624.02	N/A
181,486.00						
Total Alternative Investments		\$0.00		\$192,624.02	\$0.00	

Valuation Codes:

B = This is an estimate of the value of the security.

C = The source of this information is the management of the program.

V = Value indicated reflects derived unit value to accommodate estimated unit value greater than \$9,999.99, or unique estimated value. Please contact your investment professional or financial organization for additional information.

Total Portfolio Holdings	Market Value Basis	Unrealized Gain/Loss	Accrued Interest	Estimated Annual Income
\$192,624.02	\$60.00		\$0.00	\$12.09

ATTACHMENT 3

Portfolio Holdings (continued)

* Noncovered under the cost basis rules as defined below.

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L. 110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury
- Other securities, principally debt securities and options, acquired on or after January 1, 2012

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

[†] This line is an aggregation of shares in this position, representing shares acquired at different times and/or dates. This summary is a sum of these shares and does not represent cost basis calculated using the average cost accounting method.

The estimated values, where indicated of Alternative Investments, including limited partnerships, real estate investment trusts (REITs), direct participation programs (DPPs), hedge funds, fund of funds, private equity, real estate and managed future have been provided by the management of the Alternative Investment, generally through an intermediary. The values are not guaranteed, provided for informational purposes only and are intended to reflect an estimate of the interest in the Alternative Investment represented by the units or shares described above. Alternative Investment securities are generally illiquid, and the value may not be realized when you seek to liquidate the security. Please note the estimated values for Alternative Investments, which are provided by the management of the Alternative Investment, may not reflect recent activity or current values and do not reflect an independent evaluation of the Alternative Investment.

Where no value is indicated, please note that:

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

Disclosures and Other Information

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from quotation services, which we believe to be reliable. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

The Estimated Price as of Date only appears when the price date does not equal the statement date and the price indicated is estimated since it is not reflective of a last trade price on a recognized exchange.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your Statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions, as well as in connection with previously established to you. A summary of this information is available to you promptly upon your request directed to your introducing firm. In order to assist you in evaluating firm's margin lending and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or principal investment policies which are usually are exercised automatically pursuant to the exercise by exception procedure of the Options Cleaning Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions





BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
One North Brentwood Blvd., Suite 810
Saint Louis, MO 63105
314-726-1600

SEP
Account Statement

Statement Period: 06/01/2013 - 06/30/2013

Portfolio Holdings (*continued*)

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions, unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Alternative Investments Detail

Description	Investment Date	Investment Amount	Redemption Amount	Estimated Value	Valuation Date
Hedge Funds					
TOWERHILL LONG SHORT					
EQUITY LLC					
Security Identifier: 891LP1239					
Total Hedge Funds	01/01/01	\$181,486.91	0.00	192,624.99	04/30/13

Alternative Investment products are not held by BENJAMIN F. EDWARDS & COMPANY or Pershing LLC. Statistics and estimated values are provided by the management of the Alternative Investment for informational purposes only and may not reflect current values. The valuation amounts and fund allocations are supplied by the management of the Funds and may not reflect recent activity. Statements of account for Alternative Investments are sent directly to investors by the Funds and these should be referred to for additional information. Ownership interests in Alternative Investments products may be individually owned and the registration may differ from the registration of your BENJAMIN F. EDWARDS & COMPANY account. For alternative investment positions having more than one purchase date, the estimated values and other information attributed to the different purchase dates are derived from the total estimated value of the entire investment allocated proportionately among the purchases, and does not represent the actual performance of that particular purchase and should not be relied upon for investment decisions or for tax purposes.

Values in this section may not be exact due to rounding.

ATTACHMENT 3



Activity Summary (All amounts shown are in base currency: USD)

Credits	This Period	Year-to-Date
Dividends and Interest	\$0.00	\$12.09
Fees	\$0.00	\$0.00
Cash	0.00	0.00
Withdrawals	0.00	0.00
Deposits	48.94	48.94
Total Cash	\$0.00	\$48.94
FDIC Insured Bank Deposits	\$0.00	\$81,482.24
Total Credits	\$0.00	\$81,543.27

Income and Expense Summary

Interest Income	This Period	Year-to-Date
FDIC Insured Bank Deposits		
Total Dividends, Interest, Income and Expenses	\$0.00	\$12.09

Messages

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Please see the money market mutual fund's prospectus or contact your investment professional for additional information.

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

Go Paperless!

When you choose electronic delivery of brokerage account statements and trade confirmations, there is no more searching through a file cabinet or shoebox to find what you're looking for as everything you need is located in one secure, online location. Switching your document delivery preferences takes just a moment and provides a level of convenience you're sure to appreciate.

If you currently have online access to your accounts through NetExchange Client, you can sign up for e-delivery of your statements and trade confirmations, as well as Mutual Fund, ETF and UIT prospectus, by clicking on the Go Paperless button when you log in. If you do not have on-line access, please contact your financial consultant and the process can be expedited for you.

If you don't desire on-line access to your accounts, you can still receive your confirmations and statements via email by logging on to WWW.MYDOCUMENTSUITELLC.COM to register and choose electronic delivery, or contact your financial consultant for assistance.

Make the move to paperless today!

TERMINATION FEE FOR RETIREMENT ACCOUNT CLIENTS:

Effective May 15, 2013, retirement account termination fees are increasing from \$5 to \$5. If you have any questions, please contact your Financial Consultant.

ATTACHMENT 3





BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
One North Brentwood Blvd, Suite 810
Saint Louis, MO 63105
314-726-1600

SEP
Account Statement

Statement Period: 06/01/2013 - 06/30/2013

Messages (continued)

Benjamin F. Edwards & Co. is updating its client profile information to better serve your needs and to comply with new regulatory requirements (FINRA Rule 2111). As a result, your financial consultant may request up-to-date information regarding your goals, objectives and financial information.

MESSAGE REGARDING ROLLED-UP TAX LOTS

WHILE YOUR TAX LOTS HAVE BEEN ROLLED UP, ALL OF THE LOTS ARE STILL MAINTAINED. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, PLEASE CONTACT YOUR FINANCIAL CONSULTANT.

Important Arbitration Disclosures and Important Arbitration Agreement

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any pre-dispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; (ii) the class is decertified; or (iii) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC, Legal Department; One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.

ATTACHMENT 3



TERMS AND CONDITIONS

GENERAL INFORMATION

1. ANY FREE CREDIT BALANCE CARRIED FOR YOUR ACCOUNT REPRESENTS FUNDS PAYABLE UPON DEMAND WHICH, ALTHOUGH PROPERLY ACCOUNTED FOR ON PERSHING'S BOOKS OF RECORD, ARE NOT SEGREGATED AND MAY BE USED IN THE CONDUCT OF ITS BUSINESS.
2. ALL ORDERS AND TRANSACTIONS SHALL BE SOLELY FOR YOUR ACCOUNT AND RISK SHALL BE SUBJECT TO THE CONSTITUTION, RULES, REGULATIONS, CUSTOMS, USEAGES, RULINGS, AND INTERPRETATIONS OF THE EXCHANGER OR MARKET AND THE CLEARING FACILITY, IF ANY, WHERE THE TRANSACTIONS ARE EXECUTED AND/OR SETTLED, OR, IF APPLICABLE, OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY AND TO ALL APPLICABLE LAWS AND REGULATIONS.
3. WHENEVER YOU ARE INDEBTED TO PERSHING LLC ("PERSHING") FOR ANY AMOUNT, ALL SECURITIES HELD BY IT FOR YOU IN ANY ACCOUNT IN WHICH YOU HAVE ANY INTEREST SHALL SECURE ALL YOUR LIABILITIES TO PERSHING, AND PERSHING MAY IN ITS DISCRETION AT ANY TIME, WITHOUT TENDER, DEMAND OR NOTICE TO YOU, CLOSE OR REDUCE ANY OR ALL OF YOUR ACCOUNTS BY PUBLIC OR PRIVATE SALE OR PURCHASE OR BOTH OF ALL OR ANY SECURITIES CARRIED IN SUCH ACCOUNT(S); ANY BALANCE REMAINING DUE PERSHING TO BE PROMPTLY PAID BY YOU.
4. WHENEVER YOU ARE INDEBTED TO PERSHING FOR ANY AMOUNT, ALL SECURITIES CARRIED FOR YOUR ACCOUNT ARE OR MAY BE, WITHOUT FURTHER NOTICE TO YOU, LOANED OR PLEDGED BY PERSHING, EITHER SEPARATELY OR UNDER CIRCUMSTANCES WHICH WILL PERMIT THE COMMUNICATING THEREOF, WITH OTHER SECURITIES FOR ANY AMOUNT LESS THAN, EQUAL TO OR GREATER THAN YOUR LIABILITIES TO PERSHING, BUT NOT UNDER CIRCUMSTANCES FOR AN AMOUNT PROHIBITED BY LAW.
5. TITLE TO SECURITIES SOLD TO YOU, WHERE PERSHING HAS ACTED AS PRINCIPAL, SHALL REMAIN WITH PERSHING UNTIL THE ENTIRE PURCHASE PRICE IS RECEIVED OR UNTIL THE SETTLEMENT DATE, WHICHEVER IS LATER.
6. YOU MAY HAVE RECEIVED CONFIRMATIONS FOR TRANSACTIONS WHICH DO NOT APPEAR ON YOUR STATEMENT. IF SO, THE TRANSACTIONS WILL APPEAR ON YOUR NEXT PERIODIC STATEMENT. SUCH TRANSACTIONS MUST BE CONSIDERED BY YOU WHEN COMPUTING THE VALUE OF YOUR ACCOUNT. THIS IS ESPECIALLY TRUE IF YOU HAVE WRITTEN OPTIONS WHICH HAVE BEEN EXERCISED.
7. IF YOU MAINTAIN A MARGIN ACCOUNT, THIS IS COMBINED STATEMENT OF YOUR GENERAL ACCOUNT AND A SPECIAL MEMORANDUM ACCOUNT MAINTAINED FOR YOU UNDER REGULATION T OF THE BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM. THE PERMANENT RECORD OF THE SEPARATE ACCOUNT AS REQUIRED BY REGULATION T IS AVAILABLE FOR YOUR INSPECTION UPON REQUEST.
8. INTEREST CHARGED ON DEBT BALANCES IN YOUR ACCOUNT APPEARS ON THE STATEMENT. THE RATE OF INTEREST AND PERIOD COVERED ARE INDICATED. THE RATE MAY CHANGE FROM TIME TO TIME DUE TO FLUCTUATIONS IN MONEY RATES OR OTHER REASONS. INTEREST IS COMPUTED AS DESCRIBED IN MATERIAL PREVIOUSLY FURNISHED TO YOU. PLEASE CONTACT YOUR FINANCIAL INSTITUTION IF YOU DESIRE ADDITIONAL COPIES.
9. DIVIDENDS, INTEREST AND OTHER DISTRIBUTIONS SHOWN ON THIS STATEMENT WERE CLASSIFIED AS TAXABLE OR NONTAXABLE BASED ON CERTAIN INFORMATION KNOWN AS OF THE DISTRIBUTION DATE. THIS CLASSIFICATION IS SUBJECT TO CHANGE AND IS SOLELY INTENDED FOR USE AS GENERAL INFORMATION. AFTER YEAR END, PERSHING IS REQUIRED TO PROVIDE TAX INFORMATION TO THE INTERNAL REVENUE SERVICE AND OTHER GOVERNMENTAL AUTHORITIES AT THAT TIME. PERSHING WILL PROVIDE THAT INFORMATION ON THE ANNUAL TAX INFORMATION STATEMENT TO YOU; USE THAT STATEMENT TO PREPARE YOUR TAX RETURN. TAX STATEMENT ALSO INCLUDES OTHER USEFUL INFORMATION TO ASSIST ACCURATING THE DATA TO PREPARE YOUR TAX RETURN.
10. PERSHING DOES NOT PROVIDE TAX, INVESTMENT OR LEGAL ADVICE. FEES AND NO ONE ASSOCIATED WITH PERSHING IS AUTHORIZED TO RENDER SUCH ADVICE. DO

NOT RELY UPON ANY SUCH ADVICE. IF GIVEN, INVESTORS ARE ENCOURAGED TO CONSULT THEIR TAX ADVISORS TO DETERMINE THE APPROPRIATE TAX TREATMENT OF THEIR BUSINESS.

11. PERSHING MAY TRADE FOR ITS OWN ACCOUNT AS A MARKET MAKER, SPECIALIST, ODD LOT DEALER, BLOCK POSITIONER, ARBITRAGER OR INVESTOR. CONSEQUENTLY, AT THE TIME OF ANY TRANSACTION, YOU MAY MAKE PERSHING MAY HAVE A POSITION IN SUCH SECURITIES, WHICH POSITION MAY BE PARTIALLY OR COMPLETELY HEDGED.
12. IF AVERAGE PRICE TRANSACTION IS INDICATED ON THE FRONT OF THIS STATEMENT, YOUR FINANCIAL INSTITUTION OR PERSHING MAY HAVE ACTED AS PRINCIPAL, AGENT OR BOTH. DETAILS AVAILABLE UPON REQUEST.
13. A FINANCIAL STATEMENT OF PERSHING IS AVAILABLE FOR YOUR PERSONAL INSPECTION AT PERSHING'S OFFICES. A COPY OF IT WILL BE MAILED UPON YOUR WRITTEN REQUEST OR YOU CAN VIEW IT ONLINE AT WWW.PERSHING.COM.
14. THIS STATEMENT SHOULD BE RETAINED FOR YOUR RECORDS.

THE ROLE OF PERSHING

PERSHING CARRIES YOUR ACCOUNT AS CLEARING BROKER PURSUANT TO A CLEARING AGREEMENT WITH YOUR FINANCIAL INSTITUTION. PERSHING MAY ACCEPT FROM YOUR FINANCIAL INSTITUTION WITHOUT INQUIRY OR INVESTIGATION (i) ORDERS FOR THE PURCHASE AND SALE OF SECURITIES AND OTHER PROPERTY AND (ii) ANY OTHER INSTRUCTIONS CONCERNING YOUR ACCOUNT. PERSHING IS NOT RESPONSIBLE OR LIABLE FOR ANY ACTS OR OMISSIONS OF YOUR FINANCIAL INSTITUTION OR ITS EMPLOYEES AND IT DOES NOT SUPERVISE THEM. PERSHING PROVIDES NO INVESTMENT ADVICE NOR DOES IT ASSESS THE SUITABILITY OF ANY TRANSACTION OR ORDER. PERSHING ACTS AS THE AGENT OF YOUR FINANCIAL INSTITUTION AND YOU AGREE THAT YOU WILL NOT HOLD PERSHING OR ANY PERSON CONTROLLING OR UNDER COMMON CONTROL WITH IT LIABLE FOR ANY INVESTMENT LOSSES INCURRED BY YOU.

PERSHING PERFORMS SEVERAL KEY FUNCTIONS AT THE DIRECTION OF YOUR FINANCIAL INSTITUTION. IT ACTS AS CUSTODIAN FOR FUNDS AND SECURITIES YOU MAY DEPOSIT WITH IT DIRECTLY OR THROUGH YOUR FINANCIAL INSTITUTION OR THAT IT RECEIVES AS THE RESULT OF SECURITIES TRANSACTIONS IT PROCESSES.

YOUR FINANCIAL INSTITUTION IS RESPONSIBLE FOR ADHERENCE TO THE SECURITIES LAWS, REGULATIONS AND RULES WHICH APPLY TO IT REGARDING ITS OWN OPERATIONS AND THE SUPERVISION OF YOUR ACCOUNT, ITS SALES REPRESENTATIVES AND OTHER PERSONNEL. YOUR FINANCIAL INSTITUTION IS ALSO RESPONSIBLE FOR APPROVING THE OPENING OF ACCOUNTS AND OBTAINING ACCOUNT DOCUMENTS; THE ACCEPTANCE AND, IN CERTAIN INSTANCES, EXECUTION OF SECURITIES ORDERS; THE ASSESSMENT OF THE SUITABILITY OF THOSE TRANSACTIONS, WHERE APPLICABLE; THE RENDERING OF INVESTMENT ADVICE, IF ANY, TO YOU AND IN GENERAL, FOR THE ONGOING RELATIONSHIP THAT IT HAS WITH YOU.

INQUIRIES CONCERNING THE POSITIONS AND BALANCES IN YOUR ACCOUNT MAY BE DIRECTED TO THE PERSHING CUSTOMER SERVICE DEPARTMENT AT (201) 413-3333. ALL OTHER INQUIRIES REGARDING YOUR ACCOUNT OR ACTIVITY SHOULD BE DIRECTED TO YOUR FINANCIAL INSTITUTION. YOUR FINANCIAL ORGANIZATION'S CONTACT INFORMATION CAN BE FOUND ON THE FIRST PAGE OF THIS STATEMENT.

FOR A DESCRIPTION OF OTHER FUNCTIONS PERFORMED BY PERSHING PLEASE CONSULT THE DISCLOSURE STATEMENT PROVIDED TO YOU UPON THE OPENING OF YOUR ACCOUNT. THIS NOTICE IS NOT MEANT AS A DEFINITIVE ENUMERATION OF EVERY POSSIBLE CIRCUMSTANCE, BUT AS A GENERAL DISCLOSURE. IF YOU HAVE ANY QUESTIONS REGARDING THIS NOTICE OR IF YOU WOULD LIKE ADDITIONAL COPIES OF THE DISCLOSURE STATEMENT, PLEASE CONTACT YOUR FINANCIAL INSTITUTION.

PERSHING'S MEMBERSHIP IN THE SECURITIES TRADE PREDICTOR CORPORATION ("SPDC"), SEE THAT SITE FOR ADDITIONAL INFORMATION. SPDC IS A MEMBER OF THE NATIONAL ASSOCIATION OF SECURITIES DEALERS ("NASD"). SPDC'S MEMBER FIRM IS PROTECTED ON PERSHING'S COVERAGE IN THE EXCUSES OF SPECIFIC MEMBER FIRMS ARE RETAILED NEAR THE BOTTOM OF THIS STATEMENT.

WWW.PERSHING.COM/STRENGTH_STABILITY.HTML

IF ANY OF THE ABOVE TERMS AND CONDITIONS ARE UNACCEPTABLE TO YOU, PLEASE NOTIFY PERSHING IMMEDIATELY IN WRITING BY CERTIFIED MAIL TO ONE PERSHING PLAZA, JERSEY CITY, NJ 07399, ATTN: LEGAL DEPT

THIS STATEMENT WILL BE DEEMED CONCLUSIVE. YOU ARE ADVISED TO REPORT ANY INACCURACY OR DISCREPANCY (INCLUDING UNAUTHORIZED TRADING), TO YOUR FINANCIAL ORGANIZATION AND PERSHING, WITHIN TEN DAYS AFTER RECEIPT OF THIS STATEMENT. PLEASE BE ADVISED THAT ANY ORAL COMMUNICATION SHOULD BE RE-COMFIRMED IN WRITING TO FURTHER PROTECT YOUR RIGHTS, INCLUDING YOUR RIGHTS UNDER THE SECURITIES INVESTOR PROTECTION ACT.

YOUR FINANCIAL ORGANIZATION'S CONTACT INFORMATION CAN BE FOUND ON THE FIRST PAGE OF THIS STATEMENT. PERSHING'S CONTACT INFORMATION IS AS FOLLOWS: PERSHING LLC, LEGAL DEPARTMENT, ONE PERSHING PLAZA, JERSEY CITY, NEW JERSEY 07399; (201) 413-3330. ERRORS AND OMISSIONS EXCEPTED.

PAYMENT FOR ORDER FLOW AND ORDER ROUTING POLICIES

DISCLOSURES (REGULATION NMS—RULE 607(a)(1)-(2))

PERSHING SENDS CERTAIN EQUITY ORDERS TO EXCHANGES, ELECTRONIC COMMUNICATION NETWORKS, OR BROKER-DEALERS DURING NORMAL BUSINESS HOURS AND DURING EXTENDED TRADING SESSIONS. CERTAIN OF THESE VENUES PROVIDE PAYMENTS TO PERSHING OR CHARGE ACCESS FEES TO PERSHING DEPENDING UPON THE CHARACTERISTICS OF THE ORDER AND ANY SUBSEQUENT EXECUTION. IN ADDITION PERSHING MAY EXECUTE CERTAIN EQUITY ORDERS AS PRINCIPAL. THE DETAILS OF THESE PAYMENTS AND FEES ARE AVAILABLE UPON WRITTEN REQUEST. PERSHING RECEIVES PAYMENTS FOR DIRECTING LISTED OPTIONS ORDER FLOW TO CERTAIN OPTION EXCHANGES. COMPENSATION IS GENERALLY IN THE FORM OF A PER OPTION CONTRACT CASH PAYMENT.

BEST EXECUTION: NOTWITHSTANDING THE PREVIOUS PARAGRAPH REGARDING PAYMENT FOR ORDER FLOW, PERSHING SELCTS CERTAIN MARKET CENTERS TO PROVIDE EXECUTION OF OVER-THE-COUNTER AND EXCHANGE-LISTED SECURITIES TRANSACTIONS WHICH AGREE TO ACCEPT ORDERS, TRANSMITTED ELECTRONICALLY UP TO A SPECIFIED SIZE, AND TO EXECUTE THEM AT OR BETTER THAN THE NATIONAL BEST BID OR OFFER (NBBO). ON CERTAIN LARGER ORDERS, OR IF THE DESIGNATED MARKET CENTERS DO NOT MAKE A MARKET IN THE SUBJECT SECURITY, PERSHING DIRECTLY CONTACTS MARKET CENTERS TO OBTAIN AN EXECUTION. THE DESIGNATED MARKET CENTERS TO WHICH ORDERS ARE AUTOMATICALLY ROUTED ARE SELECTED BASED ON THE CONSISTENT HIGH QUALITY OF THEIR EXECUTIONS IN ONE OR MORE MARKET SEGMENTS AND THEIR ABILITY TO PROVIDE OPPORTUNITIES FOR EXECUTIONS AT PRICES SUPERIOR TO THE NBBO. PERSHING ALSO REGULARLY REVIEWS REPORTS FOR QUALITY OF EXECUTION PURPOSES.

Account Number: 1
SEP FBO CHARLES J FLEISCHMANN

Go Paperless
Ask About e-Delivery



Rated Excellent
Six Years In A Row
DAIBARIA'D COMMUNICATIONS
EXCELLENCE

ATTACHMENT 3



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

SEP
Account Statement

Account Number:

Statement Period: 05/01/2013 - 05/31/2013

Valuation at a Glance

	Prior Year-End	Last Period	This Period	% Allocation	Year-to-Date
Beginning Account Value			\$190,480.31		\$183,907.38
Cash Deposits	0.00	48.94			48.94
Cash Withdrawals	0.00	-87,486.91			-87,486.91
Dividends/Interest	0.00	12.09			12.09
Fees	0.00	-50.00			-50.00
Change in Account Value	2,143.71				90,192.52
Ending Account Value	\$192,624.02				\$192,624.02
Estimated Annual Income			\$12.09		

Your Financial Consultant:
WARD PETTY AND JOE PETTY
(423) 668-5411

Asset Allocation					
	Prior Year-End	Last Period	This Period	% Allocation	
Alternative Investments	102,431.50	190,480.31	192,624.02	100%	Your Account is 100% invested in Alternative Investments.
Cash, Money Funds, and Bank Deposits	81,475.88	0.00	0.00	0%	
Account Total	\$183,907.38	\$190,480.31	\$192,624.02	100%	

See page 2 of this statement for important information regarding the Asset Allocation section.

ATTACHMENT 3



Asset Allocation Disclosure and Footnotes

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

Client Service Information

Your Financial Consultant: S38	Contact Information
WARD PETTY AND JOE PETTY 345 FRAZIER SUITE 205 CHATTANOOGA, TN 37405-4121	Telephone Number: (423) 668-5411 Fax Number: (423) 668-5412

Investment Objective: MODERATE GROWTH
Risk Exposure: NONE SPECIFIED

Year-End Fair Market Value (12/31/2012): \$183,907.38.
This information will be furnished to the Internal Revenue Service.
Your fair market value may change based on transaction or asset valuation
adjustments made after 12/31/2012.

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

Default Tax Lot Disposition Method for All Other Securities: FIRST IN FIRST OUT

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Financial Consultant for more information.

Client Account Beneficiary Information

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

Disclosures and Other Information:

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

ATTACHMENT 3





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

SEP
Account Statement

Statement Period: 05/01/2013 - 05/31/2013

Portfolio Holdings

Quantity	Opening Date	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and Bank Deposits 0.00% of Portfolio									
FDIC Insured Bank Deposits									
DEUTSCHE BANK INS DEPOSIT E	05/01/13		05/31/13	\$0.00	\$0.00	\$0.00	12.09	N/A	N/A
Total FDIC Insured Bank Deposits									
Total Cash, Money Funds, and Bank Deposits									
Alternative Investments 100.00% of Portfolio									
STOWERHILL LONG SHORT EQUITY LLC									
Valuation Date: 05/28/13 Valuation Code: B, V, C									
Total Unallocated	Multiple,"1	N/A	Please Provide	N/A	192,624.02	N/A			
Total Alternative Investments				\$0.00	\$192,624.02	\$0.00			

Valuation Codes:

B = This is an estimate of the value of the security.

C = The source of this information is the management of the program.

V = Value indicated reflects derived unit value to accommodate estimated unit value greater than \$9,999.99, or unique estimated value. Please contact your investment professional or financial organization for additional information.

Total Portfolio Holdings

ATTACHMENT 3

Acquired Basis	Unrealized Gain/Loss	Accrued Interest	Estimated Annual Income
\$0.00	\$0.00	\$0.00	\$12.09



Portfolio Holdings (continued)

* Noncovered under the cost basis rules as defined below.

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L.110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
- Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.

⁵ Unrealized gains and losses are not reported for securities for which cost basis or market value is not available.
⁶ This line is an aggregation of shares in this position, representing shares acquired at different times and/or dates. This summary is a sum of these shares and does not represent cost basis calculated using the average cost accounting method.

The estimated values, where indicated of Alternative Investments, including limited partnerships, real estate investment trusts (REITs), direct participation programs (PPPs), hedge funds, fund of funds, private equity, real estate and managed future have been provided by the management of the Alternative Investment, generally through an intermediary. The values are not guaranteed, provided for informational purposes only and are intended to reflect an estimate of the interest in the Alternative Investment represented by the units or shares described above. Alternative Investment securities are generally illiquid, and the value may not be realized when you seek to liquidate the security. Please note the estimated values for Alternative Investments, which are provided by the management of the Alternative Investment, may not reflect recent activity or current values and do not reflect an independent evaluation of the Alternative Investment.

Where no value is indicated, please note that:

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

Disclosures and Other Information

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from quotation services, which we believe to be reliable. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

The Estimated Price as of Date only appears when the price date does not equal the statement date and the price indicated is estimated since it is not reflective of a last trade price on a recognized exchange.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your Statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your request directly to your introducing firm. In order to assist you in reading firm margining, current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your account objectives, goals and statements. Expiration options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions





BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
 One North Brentwood Blvd., Suite 800
 Saint Louis, MO 63105
 314-726-1600

SEP
Account Statement

Statement Period: 05/01/2013 - 05/31/2013

Portfolio Holdings (continued)

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Alternative Investments Detail

Description	Investment Date	Investment Amount	Redemption Amount	Estimated Value	Valuation Date
Hedge Funds					
TOWERHILL LONG SHORT EQUITY LLC	01/01/01	181,486.91	0.00	192,624.99	04/30/13
Security Identifier: 8911P1239		\$81,486.91	\$0.00	\$192,624.99	
Total Hedge Funds					

Alternative Investment products are not held by BENJAMIN F EDWARDS & COMPANY or Pershing LLC. Statistics and estimated values are provided by the management of the Alternative Investment for informational purposes only and may not reflect current values. The valuation amounts and fund allocations are supplied by the management of the Funds and may not reflect recent activity. Statements of account for Alternative Investments are sent directly to investors by the Funds and these should be referred to for additional information. Ownership interests in Alternative Investments products may be individually owned and the registration may differ from the registration of your BENJAMIN F EDWARDS & COMPANY account. For alternative investment positions having more than one purchase date, the estimated values and other information attributed to the different purchase dates are derived from the total estimated value of the entire investment allocated proportionately among the purchases, and does not represent the actual performance of that particular purchase and should not be relied upon for investment decisions or for tax purposes.

Values in this section may not be exact due to rounding.

ATTACHMENT 3

Activity Summary (All amounts shown are in base currency: USD)

Credits	This Period	Year-to-Date	Debits	This Period	Year-to-Date
Dividends and Interest	\$0.00	\$12.09	Dividends and Interest	\$0.00	\$0.00
Fees	\$0.00	\$0.00	Fees	\$0.00	-\$50.00
Cash			Cash		
Withdrawals	0.00	0.00	Withdrawals	0.00	-81,486.91
Deposits	0.00	48.94	Deposits	0.00	0.00
Total Cash	\$0.00	\$48.94	Total Cash	\$0.00	-\$81,486.91
FDIC Insured Bank Deposits	\$0.00	\$81,482.24	FDIC Insured Bank Deposits	\$0.00	-\$6.36
Total Credits	\$0.00	\$81,543.27	Total Debits	\$0.00	-\$81,543.27

Income and Expense Summary

Interest Income	Current Period	Year-to-Date
FDIC Insured Bank Deposits	Tax Deferred	Tax Deferred
Total Dividends, Interest, Income and Expenses	0.00	\$12.09
	\$0.00	\$12.09

Messages

FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC)-INSURED BANK DEPOSITS ARE NOT PROTECTED BY SECURITIES INVESTOR PROTECTION CORPORATION (SIPC). YOU MAY VIEW CURRENT MONEY MARKET FUND RATES BY VISITING WWW.PERSHING.COM AND SELECTING THE LINK AT THE BOTTOM OF THE PAGE TITLED "MONEY MARKET FUND AND FDIC INSURED BANK RATES AND BANK LISTS." PLEASE NOTE THAT WE MAY NOT OFFER ALL OF THE MONEY MARKET FUNDS LISTED ON THE PERSHING WEBSITE. Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Please see the money market mutual fund's prospectus or contact your investment professional for additional information.

Go Paperless!

When you choose electronic delivery of brokerage account statements and trade confirmations, there is no more searching through a file cabinet or shoebox to find what you're looking for as everything you need is located in one secure, online location. Switching your document delivery preferences takes just a moment and provides a level of convenience you're sure to appreciate.

If you currently have online access to your accounts through NetExchange Client, you can sign up for e-delivery of your statements and trade confirmations, as well as Mutual Fund, ETF and UIT prospectus, by clicking on the Go Paperless button when you log in. If you do not have on-line access, please contact your financial consultant and the process can be expedited for you.

If you don't desire on-line access to your accounts, you can still receive your confirmations and statements via email by logging on to www.mydocumentsuite.com to register and choose electronic delivery, or contact your financial consultant for assistance.

Make the move to paperless today!

Benjamin F. Edwards & Co. is updating its client information to better serve your needs and to request up-to-date information regarding your goals, objective, and financial information.

ATTACHMENT 3





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

SEP
Account Statement

Statement Period: 05/01/2013 - 05/31/2013

Messages (continued)

TERMINATION FEE FOR RETIREMENT ACCOUNT CLIENTS:

Effective May 15, 2013, retirement account termination fees are increasing from \$75 to \$95. If you have any questions, please contact your Financial Consultant.

MESSAGE REGARDING ROLLED-UP TAX LOTS

WHILE YOUR TAX LOTS HAVE BEEN ROLLED UP, ALL OF THE LOTS ARE STILL MAINTAINED. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, PLEASE CONTACT YOUR FINANCIAL CONSULTANT.

Important Arbitration Disclosures and Important Arbitration Agreement

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispire arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.

ATTACHMENT 3



BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
One North Brentwood Blvd., Suite 800
Saint Louis, MO 63105
314-726-1600

SEP
Account Statement

Account Number:

Statement Period: 04/01/2013 - 04/30/2013

Valuation at a Glance

	This Period	Year-to-Date
Beginning Account Value	\$188,921.26	\$183,907.38
Cash Deposits	0.00	48.94
Cash Withdrawals	0.00	-81,486.91
Dividends/Interest	0.00	12.09
Fees	0.00	-50.00
Change in Account Value	1,559.05	88,048.81
Ending Account Value	\$190,480.31	\$190,480.31
Estimated Annual Income	\$12.09	

Your Financial Consultant:
WARD PETTY AND JOE PETTY
(423) 668-5411

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation	
Alternative Investments	102,431.50	188,921.26	190,480.31	100%	Your Account is 100% invested in Alternative Investments.
Cash, Money Funds, and Bank Deposits	81,475.88	0.00	0.00	0%	
Account Total	\$183,907.38	\$188,921.26	\$190,480.31	100%	

See page 2 of this statement for important information regarding the Asset Allocation section.

ATTACHMENT 3



Asset Allocation Disclosure and Footnotes

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

Client Service Information

Your Financial Consultant: SSB

WARD PETTY AND JOE PIETTY

345 FRAZIER

SUITE 205

CHATTANOOGA

TN 37405-4121

Contact Information

Telephone Number: (423) 668-5411

Fax Number: (423) 668-5412

Investment Objective: MODERATE GROWTH

Risk Exposure: NONE SPECIFIED

Year-End Fair Market Value (12/31/2012): \$183,907.38

This information will be furnished to the Internal Revenue Service.

Your fair market value may change based on transaction or asset valuation

adjustments made after 12/31/2012.

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

Default Tax Lot Disposition Method for All Other Securities: FIRST IN FIRST OUT

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Financial Consultant for more information.

Client Account Beneficiary Information

Beneficiary Name

Primary / Contingent

Relationship to Account Holder(s)

Allocation Percent

PRIMARY

SPouse

100.00

Disclosures and Other Information:

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

Consultant to update your beneficiary information if necessary or to review more detailed information concerning your designations.

ATTACHMENT 3

Portfolio Holdings (continued)

* Noncovered under the cost basis rules as defined below.

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L. 110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
- Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury

⁵ Unrealized gains and losses are not reported for securities for which cost basis or market value is not available.
This line is an aggregation of shares in this position, representing shares acquired at different times and/or dates. This summary is a sum of these shares and does not represent cost basis calculated using the average cost accounting method.

The estimated values, where indicated of Alternative Investments, including limited partnerships, real estate investment trusts (REITs), direct participation programs (DPPs), hedge funds, fund of funds, private equity, real estate and managed future have been provided by the management of the Alternative Investment, generally through an intermediary. The values are not guaranteed, provided for informational purposes only and are intended to reflect an estimate of the interest in the Alternative Investment represented by the units or shares described above. Alternative Investment securities are generally illiquid, and the value may not be realized when you seek to liquidate the security. Please note the estimated values for Alternative Investments, which are provided by the management of the Alternative Investment, may not reflect recent activity or current values and do not reflect an independent evaluation of the Alternative Investment.

Where no value is indicated, please note that:

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

Disclosures and Other Information

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from quotation services, which we believe to be reliable. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

The estimated annual income (EA¹) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

The Estimated Price as of Date only appears when the price date does not equal the statement date and the price indicated is estimated since it is not reflective of a last trade price on a recognized exchange.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your Statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your request directed to your introducing firm. In order to assist you in conducting your business, Pershing maintains current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiration dates of options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions





BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
One North Brentwood Blvd., Suite 810
Saint Louis, MO 63105 314-726-1600

SEP
Account Statement

Statement Period: 04/01/2013 - 04/30/2013

Portfolio Holdings (continued)

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Alternative Investments Detail

Description	Investment Date	Investment Amount	Redemption Amount	Estimated Value	Valuation Date
Hedge Funds					
TOWERHILL LONG SHORT	01/01/101	\$181,486.91	0.00	190,481.26	03/31/13
EQUITY LLC					
Security Identifier: 891LP1239					
Total Hedge Funds		\$181,486.91	\$0.00	\$190,481.26	

Alternative investment products are not held by BENJAMIN F. EDWARDS & COMPANY or Pershing LLC. Statistics and estimated values are provided by the management of the Alternative Investment for informational purposes only and may not reflect current values. The valuation amounts and fund allocations are supplied by the management of the Funds and may not reflect recent activity. Statements of account for Alternative Investments are sent directly to investors by the Funds and these should be referred to for additional information. Ownership interests in Alternative Investments products may be individually owned and the registration may differ from the registration of your BENJAMIN F. EDWARDS & COMPANY account. For alternative investment positions having more than one purchase date, the estimated values and other information attributed to the different purchase dates are derived from the total estimated value of the entire investment allocated proportionately among the purchases, and does not represent the actual performance of that particular purchase and should not be relied upon for investment decisions or for tax purposes.

Values in this section may not be exact due to rounding.

ATTACHMENT 3

Activity Summary (All amounts shown are in base currency: USD)

Credits	This Period	Year-to-Date
Dividends and Interest	\$0.00	\$12.09
Fees	\$0.00	\$0.00
Cash		
Withdrawals	0.00	0.00
Deposits	0.00	48.94
Total Cash	\$0.00	\$48.94
FDIC Insured Bank Deposits	\$0.00	\$81,482.24
Total Credits	\$0.00	\$81,543.27

Income and Expense Summary

Interest Income	This Period	Year-to-Date
FDIC Insured Bank Deposits	\$0.00	\$0.00
Total Dividends, Interest, Income and Expenses	\$0.00	\$12.09

Messages

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Please see the money market mutual fund's prospectus or contact your investment professional for additional information.

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

Go Paperless!

When you choose electronic delivery of brokerage account statements and trade confirmations, there is no more searching through a file cabinet or shoebox to find what you're looking for as everything you need is located in one secure, online location. Switching your document delivery preferences takes just a moment and provides a level of convenience you're sure to appreciate.

If you currently have online access to your accounts through NetExchange Client, you can sign up for e-delivery of your statements and trade confirmations, as well as Mutual Fund, ETF and UIT prospectus, by clicking on the Go Paperless button when you log in. If you do not have on-line access, please contact your financial consultant and the process can be expedited for you.

If you don't desire on-line access to your accounts, you can still receive your confirmations and statements via email by logging on to www.mydocumentsuite.com to register and choose electronic delivery, or contact your financial consultant for assistance.

Make the move to paperless today!

Benjamin F. Edwards & Co. is updating its client information to better serve your needs and to request up-to-date information regarding your go paperless and financial information.

ATTACHMENT 3





BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
One North Brookwood Blvd., Suite 650
Saint Louis, MO 63105
314-726-1600

SEP
Account Statement

Statement Period: 04/01/2013 - 04/30/2013

Messages (continued)

TERMINATION FEE FOR RETIREMENT ACCOUNT CLIENTS:

Effective May 15, 2013, retirement account termination fees are increasing from \$75 to \$95. If you have any questions, please contact your Financial Consultant.

MESSAGE REGARDING ROLLED-UP TAX LOTS

WHILE YOUR TAX LOTS HAVE BEEN ROLLED UP, ALL OF THE LOTS ARE STILL MAINTAINED. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, PLEASE CONTACT YOUR FINANCIAL CONSULTANT.

Important Arbitration Disclosures and Important Arbitration Agreement

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; (ii) the class is decertified; or (iii) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330.

ATTACHMENT 3





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

SEP
Account Statement

Account Number:

Statement Period: 03/01/2013 - 03/31/2013

Valuation at a Glance

	Prior Year-End	Last Period	This Period	Year-to-Date
Beginning Account Value	\$186,738.15		\$183,907.38	
Cash Deposits	0.00		48.94	
Cash Withdrawals	0.00		-81,486.91	
Dividends/Interest	0.00		12.09	
Fees	0.00		-50.00	
Change in Account Value	2,183.11		86,488.76	
Ending Account Value	\$188,921.26		\$188,921.26	
Estimated Annual Income		\$12.09		

SEP FBO CHARLES J FLEISCHMANN
 PERSHING LLC AS CUSTODIAN
 SEP FBO CHARLES J FLEISCHMANN
 PERSHING LLC AS CUSTODIAN

Your Financial Consultant:
 WARD PETTY AND JOE PETTY
 (423) 668-5411

Asset Allocation

	Prior Year-End	Last Period	This Period % Allocation	
Alternative Investments	102,431.50	186,738.15	188,921.26	100%
Cash, Money Funds, and Bank Deposits	81,475.88	0.00	0.00	0%
Account Total	\$183,907.38	\$186,738.15	\$188,921.26	100%

See page 2 of this statement for important information regarding the Asset Allocation section.

ATTACHMENT 3



Asset Allocation Disclosure and Footnotes

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

Client Service Information

Your Financial Consultant: S38	Contact Information
WARD PETTY AND JOE PETTY 345 FRAZIER SUITE 205 CHATTANOOGA TN 37405-4121	Telephone Number: (423) 668-5411 Fax Number: (423) 668-5412
Investment Objective: MODERATE GROWTH Risk Exposure: NONE SPECIFIED	If you have any questions concerning your investment objective or wish to make a change, please contact your Financial Consultant.

Year-End Fair Market Value (12/31/2012): \$183,907.38.

This information will be furnished to the Internal Revenue Service. Your fair market value may change based on transaction or asset valuation adjustments made after 12/31/2012.

Default Tax Lot Disposition Method for Mutual Funds : FIRST IN FIRST OUT

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

Default Tax Lot Disposition Method for All Other Securities: FIRST IN FIRST OUT

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Financial Consultant for more information.

Client Account Beneficiary Information

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

Disclosures and Other Information:

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

ATTACHMENT 3



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

SEP
Account Statement

Statement Period: 03/01/2013 - 03/31/2013

Portfolio Holdings

Quantity	Opening Date	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and Bank Deposits 0.00% of Portfolio									
FDIC Insured Bank Deposits									
DEUTSCHE BANK INS DEPOSIT E	03/01/13		03/28/13	0.00	0.00	0.00	12.09	N/A	N/A
Total FDIC Insured Bank Deposits				\$0.00	\$0.00	\$0.00	\$12.09		
Total Cash, Money Funds, and Bank Deposits				\$0.00	\$0.00	\$0.00	\$12.09		

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Estimated Value	Unrealized Gain/Loss
Alternative Investments 100.00% of Portfolio						
STOWERHILL LONG SHORT EQUITY LLC						
<i>Valuation Date: 03/25/13 Valuation Code: B, V, C</i>						
Total Unallocated	Multiple ^{*,Y}	N/A	Please Provide	N/A	188,921.26	N/A
Total Alternative Investments		\$0.00		\$188,921.26	\$0.00	

Valuation Codes:

- B = This is an estimate of the value of the security.
- C = The source of this information is the management of the program.
- V = Value indicated reflects derived unit value to accommodate estimated unit value greater than \$9,999.99, or unique estimated value. Please contact your investment professional or financial organization for additional information.

Go paperless Ask About e-delivery	Account Number: SEP FBO CHARLES J FLEISCHMANN	Mark of Goodwill	Unrealized Gain/Loss	Accrued Interest	Estimated Annual Income
		18,216	0.00	0.00	\$12.09

Total Portfolio Holdings

ATTACHMENT 3

Portfolio Holdings (continued)

* Noncovered under the cost basis rules as defined below.

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L. 110-343, the Emergency Economic Stabilization Act of 2008), and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury
- Other securities, principally debt securities and options, acquired on or after January 1, 2012

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

⁶ This line is an aggregation of shares in this position, representing shares acquired at different times and/or dates. This summary is a sum of these shares and does not represent cost basis calculated using the average cost accounting method.

The estimated values, where indicated of Alternative Investments, including limited partnerships, real estate investment trusts (REITs), direct participation programs (DPPs), hedge funds, fund of funds, private equity, real estate and managed future have been provided by the management of the Alternative Investment, generally through an intermediary. The values are not guaranteed, provided for informational purposes only and are intended to reflect an estimate of the interest in the Alternative Investment represented by the units or shares described above. Alternative Investment securities are generally illiquid, and the value may not be realized when you seek to liquidate the security. Please note the estimated values for Alternative Investments, which are provided by the management of the Alternative Investment, may not reflect recent activity or current values and do not reflect an independent evaluation of the Alternative Investment.

Where no value is indicated, please note that:

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

Disclosures and Other Information

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from quotation services, which we believe to be reliable. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

The Estimated Price as of Date only appears when the price date does not equal the statement date and the price indicated is estimated since it is not reflective of a last trade price on a recognized exchange.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your Statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions, as well as in confirming transactions previously furnished to you. A summary of this information is available to you promptly upon your request to your introducing firm. In order to assist you in understanding your option accounts, please promptly advise them in writing of any material change in your option objectives or financial obligations which are exercisable automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions





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

SEP
Account Statement

Statement Period: 03/01/2013 - 03/31/2013

Portfolio Holdings (continued)

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Alternative Investments Detail

Description	Investment Date	Investment Amount	Redemption Amount	Estimated Value	Valuation Date
Hedge Funds					
TOWERHILL LONG SHORT EQUITY LLC					
Security Identifier: 891LP1239					
Total Hedge Funds	01/01/01	\$181,486.91	0.00	\$188,922.21	02/28/13

Alternative investment products are not held by BENJAMIN F EDWARDS & COMPANY or Pershing LLC. Statistics and estimated values are provided by the management of the Alternative Investment for informational purposes only and may not reflect current values. The valuation amounts and fund allocations are supplied by the management of the Funds and may not reflect recent activity. Statements of account for Alternative Investments are sent directly to investors by the Funds and these should be referred to for additional information. Ownership interests in Alternative Investments products may be individually owned and the registration may differ from the registration of your BENJAMIN F EDWARDS & COMPANY account. For alternative investment positions having more than one purchase date, the estimated values and other information attributed to the different purchase dates are derived from the total estimated value of the entire investment allocated proportionately among the purchases, and does not represent the actual performance of that particular purchase and should not be relied upon for investment decisions or for tax purposes.

Values in this section may not be exact due to rounding.

ATTACHMENT 3

Activity Summary (All amounts shown are in base currency: USD)

Debits	This Period	Year-to-Date
Dividends and Interest	\$0.00	\$12.09
Fees	\$0.00	\$0.00
Cash Withdrawals	0.00	0.00
Deposits	0.00	48.94
Total Cash	\$0.00	\$48.94
FDIC Insured Bank Deposits	\$0.00	\$81,482.24
Total Credits	\$0.00	\$81,543.27

Income and Expense Summary

Interest Income	This Period	Year-to-Date
FDIC Insured Bank Deposits	\$0.00	\$0.00
Total Dividends, Interest, Income and Expenses	\$0.00	\$12.09
	Current Period	Tax Deferred
	\$0.00	\$12.09

Messages

Pershing has been advised by your financial organization that it does not receive payment for directing order flow. See the Terms and Conditions section of your brokerage account statement for a description of Pershing's payment for order flow practices.

For additional information regarding order-routing practices and the venues to which your financial organization's orders are routed, you may visit www.orderroutingdisclosure.com.

Upon written request to your financial organization, you may obtain the identity of the venue to which your orders were routed for the six months prior to your request and the time of transactions that may have resulted from such orders.

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Please see the money market mutual fund's prospectus or contact your investment professional for additional information.

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

Benjamin F. Edwards & Co. is updating its client profile information to better serve your needs and to comply with new regulatory requirements (FINRA Rule 2111). As a result, your financial consultant may request up-to-date information regarding your goals, objectives and financial information.

TERMINATION FEE FOR RETIREMENT ACCOUNT CLIENTS:

Effective May 15, 2013, retirement account termination fees are increasing from \$5.00 to \$9.50 if you have any questions please contact our Financial Consultant.

Go Paperless!

ATTACHMENT 3





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

SEP
Account Statement

Statement Period: 03/01/2013 - 03/31/2013

Messages (continued)

When you choose electronic delivery of brokerage account statements and trade confirmations, there is no more searching through a file cabinet or shoebox to find what you're looking for as everything you need is located in one secure, online location. Switching your document delivery preferences takes just a moment and provides a level of convenience you're sure to appreciate.

If you currently have online access to your accounts through NetExchange Client, you can sign up for e-delivery of your statements and trade confirmations, as well as Mutual Fund, ETF and UIT prospectus, by clicking on the Go Paperless button when you log in. If you do not have on-line access, please contact your financial consultant and the process can be expedited for you. If you don't desire on-line access to your accounts, you can still receive your confirmations and statements via email by logging on to www.myedocumentsuite.com to register and choose electronic delivery, or contact your financial consultant for assistance.

Make the move to paperless today!

MESSAGE REGARDING ROLLED-UP TAX LOTS

WHILE YOUR TAX LOTS HAVE BEEN ROLLED UP, ALL OF THE LOTS ARE STILL MAINTAINED. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, PLEASE CONTACT YOUR FINANCIAL CONSULTANT.

Important Arbitration Disclosures and Important Arbitration Agreement

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; (ii) the class is decertified; or (iii) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any provision of this agreement except to the extent stated herein. The law of the State of New York governs.

Pershing's contact information is as follows: Pershing LLC Department: Client Relations; Telephone: 07-997-2011; Email: crl@pershing.com.

ATTACHMENT 3





BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
 One North Broadwood Blvd. Suite 850
 Saint Louis, MO 63105 314.726.1600

SEP
Account Statement

Account Number:

Statement Period: 02/01/2013 - 02/28/2013

Valuation at a Glance

	Prior Year-End	Last Period	This Period	Year-to-Date
Beginning Account Value	\$184,376.21			\$183,907.38
Cash Deposits	48.94			48.94
Cash Withdrawals	-81,486.91			-81,486.91
Dividends/Interest	5.73			12.09
Fees	-50.00			-50.00
Change in Account Value	83,844.18			84,306.65
Ending Account Value	\$186,738.15			\$186,738.15
Estimated Annual Income			\$12.08	

Your Financial Consultant:
 WARD PETTY AND JOE PETTY
 (423) 668-5411

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation	
Alternative Investments					Your Account is 100% invested in Alternative Investments.
Cash, Money Funds, and Bank Deposits ¹	102,431.50	102,893.97	186,738.15	100%	
Account Total	\$183,907.38	81,475.88	81,482.24	0.00	
	\$184,376.21		\$186,738.15	100%	

¹ The Bank Deposits in your account are FDIC insured bank deposits. FDIC insured bank deposits are not securities, and are not covered by the Securities Investor Protection Corporation (SIPC). These bank deposits are covered by the Federal Deposit Insurance Corporation (FDIC), up to allowable limits. See page 2 of this statement for important information regarding the Asset Allocation section.

ATTACHMENT 3



Asset Allocation Disclosure and Footnotes

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

Client Service Information

Your Financial Consultant: S38

Contact Information

WARD PETTY AND JOE PETTY

345 FRAZIER

SUITE 205

CHATTANOOGA

TN 37405-4121

Telephone Number: (423) 668-5411

Fax Number: (423) 668-5412

Investment Objective: MODERATE GROWTH

Risk Exposure: NONE SPECIFIED

Year-End Fair Market Value (12/31/2012): \$163,907.38.

This information will be furnished to the Internal Revenue Service.

Your fair market value may change based on transaction or asset valuation adjustments made after 12/31/2012.

Default Tax Lot Disposition Method for Mutual Funds - FIRST IN FIRST OUT

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

Default Tax Lot Disposition Method for All Other Securities: FIRST IN FIRST OUT

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Financial Consultant for more information.

Client Account Beneficiary Information

Beneficiary Name

Primary / Contingent

Relationship to Account Holder(s)

Allocation Percent

PRIMARY

SPOUSE

100.00

Disclosures and Other Information:

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

ATTACHMENT 3





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

SEP
Account Statement

Statement Period: 02/01/2013 - 02/28/2013

FDIC Insured Bank Deposits

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Insured Bank Deposits				
DEUTSCHE BANK INS DEPOSIT E				
Account Number: EBR299733	Activity Ending: 02/28/13			
02/01/13	Opening Balance		81,482.24	81,482.24
02/12/13	Withdrawal	WITHDRAWAL	-81,487.97	-5.73
02/12/13	Deposit	INTEREST POSTED	5.73	0.00
02/28/13	Closing Balance		\$0.00	

Total FDIC Insured Bank Deposits

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

Portfolio Holdings

Quantity	Opening Date	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and Bank Deposits 0.00% of Portfolio									
FDIC Insured Bank Deposits									
DEUTSCHE BANK INS DEPOSIT E	02/01/13		02/28/13	81,482.24	0.00	0.00	12.09	N/A	N/A
Total FDIC Insured Bank Deposits				\$81,482.24	\$0.00	\$0.00	\$12.09		
Total Cash, Money Funds, and Bank Deposits				\$81,482.24	\$0.00	\$0.00	\$12.09		

ATTACHMENT 3

Portfolio Holdings (continued)

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Estimated Value	Unrealized Gain/Loss
Alternative Investments 100.00% of Portfolio						
STOWERHILL LONG SHORT EQUITY LLC	Valuation Date: 02/25/13	Valuation Code: B, V, C	Security Identifier: 891LP1239			
Total Unallocated 181,486,000	Multiple,*	N/A	Please Provide	N/A	186,738.15	N/A
Total Alternative Investments		\$0.00		\$186,738.15	\$0.00	

Valuation Codes:

B = This is an estimate of the value of the security.

C = The source of this information is the management of the program.

V = Value indicated reflects derived unit value to accommodate estimated unit value greater than \$9,999.99, or unique estimated value. Please contact your investment professional or financial organization for additional information.

Total Portfolio Holdings

Cost Basis	Market Value	Unrealized Gain/Loss	Accrued Interest	Estimated Annual Income
\$0.00	\$186,738.15	\$0.00	\$0.00	\$12.09

* Noncovered under the cost basis rules as defined below.

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L. 110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
- Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.

5 Unrealized gains and losses are not reported for securities for which cost basis or market value is not available.
This line is an aggregation of shares in this position, representing shares acquired at different times and/or dates. This summary is a sum of these shares and does not represent cost basis calculated using the average cost accounting method.

The estimated values, where indicated of Alternative Investments include general partners in real estate investment trusts (REITs), limited partnerships (LPs), hedge funds, fund of funds, private equity, real estate and managed future have been provided by the management of the Alternative Investment generally through an internal NAV. The values are not guaranteed, provided for informational purposes only and are intended to reflect an estimate of the interest in the Alternative Investment represented by the number of shares described above. Alternative Investment securities are generally illiquid, and the value may not be realized when you seek to liquidate the security. Please note the estimated value for Alternative Investments, which are provided by the management of the Alternative Investment, may not reflect recent activity or current values and do not reflect an independent evaluation of the Alternative Investment.

Where no value is indicated, please note that:





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

SEP
Account Statement

Statement Period: 02/01/2013 - 02/28/2013

Portfolio Holdings (continued)

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

Disclosures and Other Information

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from quotation services, which we believe to be reliable. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued Interest represents interest earned but not yet received.

The Estimated Price as of Date only appears when the price date does not equal the statement date and the price indicated is estimated since it is not reflective of a last trade price on a recognized exchange.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your Statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account will be held by Pershing to insure other investors in an effort to prevent dilution in the Margin Account. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to our may reflect a smaller number of shares than are actually held in the number of shares in your margin account.

ATTACHMENT 3

Alternative Investments Detail

Description	Investment Date	Investment Amount	Redemption Amount	Estimated Value	Valuation Date
Hedge Funds TOWERHILL LONG SHORT EQUITY LLC Security Identifier: 891LP1239	01/01/01	100,000.00	0.00	102,893.97	12/31/12
Total Hedge Funds		\$100,000.00	\$0.00	\$102,893.97	

Alternative Investment products are not held by BENJAMIN F EDWARDS & COMPANY or Pershing LLC. Statistics and estimated values are provided by the management of the Alternative Investment for informational purposes only and may not reflect current values. The valuation amounts and fund allocations are supplied by the management of the Funds and may not reflect recent activity. Statements of account for Alternative Investments are sent directly to investors by the Funds and these should be referred to for additional information. Ownership interests in Alternative Investments products may be individually owned and the registration may differ from the registration of your BENJAMIN F EDWARDS & COMPANY account. For alternative investment positions having more than one purchase date, the estimated values and other information attributed to the different purchase dates are derived from the total estimated value of the entire investment allocated proportionately among the purchases, and does not represent the actual performance of that particular purchase and should not be relied upon for investment decisions or for tax purposes. Values in this section may not be exact due to rounding.

Activity Summary (All amounts shown are in base currency: USD)

Credits	This Period	Year-to-Date	Debits	This Period	Year-to-Date
Dividends and Interest	\$5.73	\$12.09	Dividends and Interest	\$0.00	\$0.00
Fees	\$0.00	\$0.00	Fees	-\$50.00	-\$50.00
Cash			Cash		
Withdrawals	0.00	0.00	Withdrawals	-81,486.91	-81,486.91
Deposits	48.94	48.94	Deposits	0.00	0.00
Total Cash	\$48.94	\$48.94	Total Cash	-\$81,486.91	-\$81,486.91
FDIC Insured Bank Deposits	\$81,482.24	\$81,482.24	FDIC Insured Bank Deposits	\$0.00	-\$6.36
Total Credits	\$81,536.91	\$81,543.27	Total Debits	-\$81,536.91	-\$81,543.27

Transactions in Date Sequence

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
02/12/13	PRIVATE PURCHASE	THIRD-PARTY 4013771173 TOWERHILL				-81,486.91	USD
02/12/13	USD999997						
02/12/13	FDIC INSURED BANK WITHDRAWAL	DEUTSCHE BANK INS DEPOSIT PROGRAMME FULL OPTIONAL REDEEMED USD999997				81,482.24	USD
02/12/13	FDIC INSURED BANK DEPOSITS INTEREST RECEIVED	DEUTSCHE BANK INTEREST RECEIVED REDEEMED RECEIVED 250990041		5.73	USD		

ATTACHMENT 3



Rated Excellent
Six Years in a Row
DALBAR RATED COMMUNICATIONS
EXCELLENCE

Pershing LLC, a subsidiary

of The Bank of New York Mellon

Pershing LLC, member FINRA, NYSE, SIPC



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

SEP
Account Statement

Statement Period: 02/01/2013 - 02/28/2013

Transactions in Date Sequence (continued)

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
02/12/13	ADMINISTRATIVE FEE	TOWERHILL LONG SHORT EQUITY LLC PURCHASE				-50.00	USD
02/12/13	891LP1239 PRIVATE PURCHASE	TOWERHILL LONG SHORT EQUITY LLC PURCHASE	81,486.000			0.00	USD
02/13/13	891LP1239 RETIREMENT ACCOUNT TRANSFER	FRM EPP-003380				48.94	USD
		USD989997					
	Total Value of Transactions			\$0.00		\$0.00	

The price and quantity displayed may have been rounded.

Income and Expense Summary

Interest Income	Current Period Tax Deferred	Year-to-Date Tax Deferred
FDIC Insured Bank Deposits		
Total Dividends, Interest, Income and Expenses	5.73	12.09

Messages

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Please see the money market mutual fund's prospectus or contact your investment professional for additional information.

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

Go Paperless!

When you choose electronic delivery of brokerage account statements and trade confirmations, there is no more searching through a file cabinet or shoebox to find what you're looking for as everything you need is located in one secure, online location. Switching your document delivery preferences takes just a moment and provides a level of convenience you're sure to appreciate.

If you currently have online access to your account through Netxchange Client, you can sign up for e-delivery of your statements and trade confirmations, as well as Mutual Fund, ETF and UIT prospectus, by clicking on the Go Paperless button when you log in. You do not have in-line access to an account and would prefer to be expedited for paperless delivery? Contact your financial consultant for assistance.

If you don't desire on-line access to your accounts, you can still receive your confirmations and statements via email by logging on to www.myedocumentsuite.com to register and choose electronic delivery, or contact your financial consultant for assistance.

ATTACHMENT 3

Messages *(continued)*

Make the move to paperless today!

Benjamin F. Edwards & Co. is updating its client profile information to better serve your needs and to comply with new regulatory requirements (FINRA Rule 2111). As a result, your financial consultant may request up-to-date information regarding your goals, objectives and financial information.

MESSAGE REGARDING ROLLED-UP TAX LOTS

IN RESPONSE TO CLIENT REQUESTS TO SHORTEN STATEMENTS, YOUR TAX LOTS ARE NOW ROLLED UP INTO ONE TO FOUR LINES FOR EACH SECURITY. ONE LINE WILL INCLUDE "NONCOVERED SHARES", ANOTHER LINE "COVERED SHARES", A THIRD LINE FOR "UNALLOCATED SHARES" (SHARES WHERE COST HAS NOT BEEN PROVIDED), AND A FOURTH LINE FOR SHARES THAT WERE GIFTED. NONCOVERED SHARE AND COVERED SHARE DEFINITIONS CAN BE FOUND IN THE FOOTNOTES UNDER HOLDINGS. YOU COULD HAVE ONE LINE OR TWO OR MORE LINES FOR EACH SECURITY.

YOUR TAX LOTS ARE STILL MAINTAINED AND YOU MAY STILL RECEIVE STATEMENTS THAT REFLECT THE LOTS IF YOU SO CHOOSE. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, CONTACT YOUR FINANCIAL CONSULTANT.

Important Arbitration Disclosures and Important Arbitration Agreement

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any pre-dispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; (ii) the class is decertified; or (iii) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07390, (201) 413-3330.

ATTACHMENT 3





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

SEP
Account Statement

Statement Period: 01/01/2013 - 01/31/2013

Valuation at a Glance

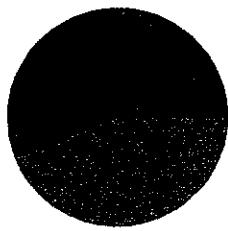
	This Period	Year-to-Date
Beginning Account Value	\$183,907.38	\$183,907.38
Dividends/Interest	6.36	6.36
Change in Account Value	462.47	462.47
Ending Account Value	\$184,376.21	\$184,376.21
Estimated Annual Income	\$6.36	

Your Financial Consultant:
WARD PETTY AND JOE PETTY
 (423) 668-5411

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation
Cash, Money Funds, and Bank Deposits ¹	\$81,475.88	\$81,475.88	\$81,482.24	44% ■■■■■
Alternative Investments	102,431.50	102,431.50	102,893.97	56% ■■■■■
Account Total (Pie Chart)	\$183,907.38	\$183,907.38	\$184,376.21	100%

¹ The Bank Deposits in your account are FDIC insured bank deposits. FDIC insured bank deposits are not securities, and are not covered by the Securities Investor Protection Corporation (SIPC). These bank deposits are covered by the Federal Deposit Insurance Corporation (FDIC), up to allowable limits. See page 2 of this statement for important information regarding the Asset Allocation section.



Asset Allocation percentages are rounded to the nearest whole percentage.
 Pie Chart allocation only includes products that are of positive value.

ATTACHMENT 3





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

SEP
Account Statement

Statement Period: 01/01/2013 - 01/31/2013

FDIC Insured Bank Deposits (continued)

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Insured Bank Deposits (continued)				
01/16/13		DEUTSCHE BANK INS DEPOSIT E (continued)		
		Citizens Bank		
01/31/13	Closing Balance	A/I 01/16 \$81,482.24		\$81,482.24
Total FDIC Insured Bank Deposits				
The FDIC Insured Bank Deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). The Bank Deposits at each bank are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 for each category of legal ownership including individual retirement accounts and certain other self directed retirement accounts. Please review this in connection with other deposits you may have at each respective bank.				

Portfolio Holdings

Quantity	Opening Date	Account Number	Activity	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and Bank Deposits 44.00% of Portfolio									
FDIC Insured Bank Deposits									
DEUTSCHE BANK INS DEPOSIT E	01/01/13								
81,482.240				81,475.88	81,482.24	3.39	6.36	N/A	N/A
Total FDIC Insured Bank Deposits				\$81,475.88	\$81,482.24	\$3.39	\$6.36		
Total Cash, Money Funds, and Bank Deposits									
				\$81,475.88	\$81,482.24	\$3.39	\$6.36		

ATTACHMENT 3



Portfolio Holdings (continued)

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Estimated Value	Unrealized Gain/Loss
Alternative Investments 56.00% of Portfolio						
STOWERHILL LONG SHORT EQUITY LLC			Security Identifier: 891LP1239			
100,000.000	Please Provide	N/A	Please Provide	N/A	102,893.97	N/A
Total Alternative Investments				\$0.00	\$102,893.97	\$0.00

Valuation Codes:

B = This is an estimate of the value of the security.

C = The source of this information is the management of the program.

V = Value indicated reflects derived unit value to accommodate estimated unit value greater than \$9,999.99, or unique estimated value. Please contact your investment professional or financial organization for additional information.

Total Portfolio Holdings	Cost Basis	Market Value	Unrealized Gain/Loss	Accrued Interest	Estimated Annual Income
	\$81,482.24	\$184,376.21	\$0.00	\$0.00	\$6.36

- * Noncovered under the cost basis rules as defined below.

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L.110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
- Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.

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

The estimated values, where indicated of Alternative Investments, including limited partnerships, real estate investment trusts (REITs), direct participation programs (DPPs), hedge funds, fund of funds, private equity, real estate and managed future have been provided by the management of the Alternative Investment, generally through an intermediary. The values are not guaranteed, provided for informational purposes only and are intended to reflect an estimate of the interest in the Alternative Investment represented by the units or shares described above. Alternative Investment securities are generally illiquid, and the value may not be realized when you seek to liquidate the security. Please note the estimated values for Alternative Investments, which are provided by the management of the Alternative Investment, may not reflect recent activity or current values and do not reflect an independent evaluation of the Alternative Investment.

- Where no value is indicated, please note that:
- Alternative investment securities are generally illiquid.
- The value of the security may be different from its purchase price
- Accurate valuation information is not available

ATTACHMENT 3





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

SEP
Account Statement

Statement Period: 01/01/2013 - 01/31/2013

Portfolio Holdings (continued)

Disclosures and Other Information

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from quotation services, which we believe to be reliable. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest, and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

The Estimated Price as of Date only appears when the price date does not equal the statement date and the price indicated is estimated since it is not reflective of a last trade price on a recognized exchange.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your Statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

ATTACHMENT 3



Activity Summary (All amounts shown are in base currency: USD)

Credits	This Period	Year-to-Date	This Period	Year-to-Date
Dividends and Interest	\$6.36	\$6.36	\$0.00	\$0.00
FDIC Insured Bank Deposits	\$0.00	\$0.00	-\$6.36	-\$6.36
Total Credits	\$6.36	\$6.36	-\$6.36	-\$6.36

Transactions in Date Sequence

Process/ Settlement	Date	Activity Type	Description	Quantity	Price	Acquired Interest	Amount	CCY
	01/15/13	FDIC INSURED BANK DEPOSITS INTEREST REINVESTED	DEUTSCHE BANK INS INTEREST REINVESTED				-6.36	USD
	01/15/13	FDIC INSURED BANK DEPOSITS INTEREST RECEIVED	DEUTSCHE BANK INS INTEREST CREDITED				6.36	USD
		250990041						
		Total Value of Transactions			\$0.00		\$0.00	

The price and quantity displayed may have been rounded.

Income and Expense Summary

Interest Income	Current Period	Year-to-Date
FDIC Insured Bank Deposits	Tax Deferred	Tax Deferred
Total Dividends, Interest, Income and Expenses	6.36	6.36

Messages

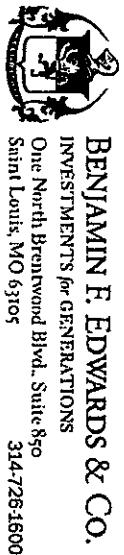
Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Please see the money market mutual fund's prospectus or contact your investment professional for additional information.
FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC)-INSURED BANK DEPOSITS ARE NOT PROTECTED BY SECURITIES INVESTOR PROTECTION CORPORATION (SIPC).
YOU MAY VIEW CURRENT MONEY MARKET FUND RATES BY VISITING WWW.PERSHING.COM AND SELECTING THE LINK AT THE BOTTOM OF THE PAGE TITLED "MONEY MARKET FUND AND FDIC INSURED BANK RATES AND BANK LISTS." PLEASE NOTE THAT WE MAY NOT OFFER ALL OF THE MONEY MARKET FUNDS LISTED ON THE PERSHING WEBSITE.
Go Paperless!

When you choose electronic delivery of brokerage account statements and trade confirmations, there is no more searching through a file cabinet or shoebox to find what you're looking for as everything you need is located in one secure, online location. Switching our delivery method provides convenience where applicable.

If you currently have online access to your account through iXchange Client, you can sign up for e-delivery of your account statements and trade confirmations, as well as Mutual Fund, ETF and UIT prospectuses, by clicking on the Go Paperless button when you log in. If you do not have iXchange Client, your plan will still be specified to you.

If you don't desire on-line access to your accounts, you can still receive your confirmations and statements via email by logging on to www.mydocumentsuite.com to register and choose electronic delivery, or





SEP
Account Statement

Statement Period: 01/01/2013 - 01/31/2013

Messages (*continued*)

contact your financial consultant for assistance.

Make the move to paperless today!

Benjamin F. Edwards & Co. is updating its client profile information to better serve your needs and to comply with new regulatory requirements (FINRA Rule 2111). As a result, your financial consultant may request up-to-date information regarding your goals, objectives and financial information.

MESSAGE REGARDING ROLLED-UP TAX LOTS

IN RESPONSE TO CLIENT REQUESTS TO SHORTEN STATEMENTS, YOUR TAX LOTS ARE NOW ROLLED UP INTO ONE TO FOUR LINES FOR EACH SECURITY. ONE LINE WILL INCLUDE "NONCOVERED SHARES", ANOTHER LINE "COVERED SHARES", A THIRD LINE FOR "UNALLOCATED SHARES" (SHARES WHERE COST HAS NOT BEEN PROVIDED), AND A FOURTH LINE FOR SHARES THAT WERE GIFTED. NONCOVERED SHARE AND COVERED SHARE DEFINITIONS CAN BE FOUND IN THE FOOTNOTES UNDER HOLDINGS. YOU COULD HAVE ONE LINE OR TWO OR MORE LINES FOR EACH SECURITY.

YOUR TAX LOTS ARE STILL MAINTAINED AND YOU MAY STILL RECEIVE STATEMENTS THAT REFLECT THE LOTS IF YOU SO CHOOSE. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, CONTACT YOUR FINANCIAL CONSULTANT.

Important Arbitration Disclosures and Important Arbitration Agreement

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; (ii) the class is decertified; or (iii) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement to the extent stated herein. This is the sole method of dispute resolution governed by this agreement.

Pershing's contact information is as follows: Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, NJ 07302, (201) 133-3000.

ATTACHMENT 3



January 17, 2014

IRA FBO Charles J. Fleischmann SEP, Pershing LLC as Custodian

Dear Hon. Fleischmann,

Please find below the estimated performance of your TowerHill investment through December:

TowerHill Investment Vehicle (Benchmark)	Inception Date	December Return	QTD Return	YTD Return	Net Contribution	December Market Value
Equity Hedge Fund ¹	8/1/2012	1.3%	3.7%	13.7%	\$ 181,754.46	\$ 207,228.74
S&P 500		2.5%	10.5%	32.4%		
HFRX Equity Hedge		1.3%	4.2%	11.1%		

Legal Name: 1. Towerhill Long/Short Equity, LLC (Generation Series)

Market Overview

The S&P 500 used December's 2.5% gain to put the finishing touches on a historic year of new record highs. Last year's 32.4% rise in the S&P 500 has put the icing on the restoration of investors' animal spirits. Reflecting the power of renewed risk appetite, much of the market's 2013 advance owes its roots to expansion of price-to-earnings multiples. Small caps glowed even brighter, with the Russell 2000 index climbing 38.8% for the year after adding 2.0% during December. International issues also enjoyed a strong year, but never were able to match US indices' muscle. The MSCI EAFE index rose 1.5% in December, finishing the year up a solid 23.3%. Formerly the equity world's darling, the MSCI Emerging Market index fell 1.4% last month, crossing the year-end tape with a beleaguered 2.3% annual loss. The 10-year Treasury yield rose 28 basis points to 3.03%. The Barclays Capital US Aggregate index lost -0.57% in December and 2.0% for the year.

TowerHill Performance

Tower Hill Long/Short Equity shined in 2013, gaining 1.3% in December and 13.7% for the year, handily eclipsing virtually the entire field of competition. The HFRX Equity Hedge index posted a 1.3% November gain and ended the year up 11.1%.

Only 1 of the 13 fund managers experienced a down month (Brazilian exposure -3.7%). Showing the breadth of strategies within the fund, several managers were up over 26% in 2013 while our Brazilian manager lost 6.5%. That loss is in contrast to the Brazilian Bovespa index's 15% decline. We retain strong conviction in the long/short portfolio's 30% weighting to international issues, and continue to look to Latin America as a region that can make money for our partners.

Further illustrating the merits of diversification, while one of our two small cap-focused managers gained 0.7% last month, the other one managed a 3.0% return, yet both were up for the entire year in the neighborhood of 26%. This owes to the varying business sectors pursued by each manager, and is ultimately the result of careful portfolio construction employed to minimize overlap among managers.

Notable contributors to a strong fourth quarter were two international managers: exposures to developed Europe rose 10.9% in the year's final quarter and our emerging market manager achieved an 8.1% return. Demonstrating the inefficiency of emerging markets, and thus the significant opportunity to make money, while the MSCI EAFE Emerging Market index declined 2.3% in 2013, our fund's dedicated emerging market book rose 25.3%. This result certainly points to the ability of talented, actively managed portfolios to outperform passive indexing.

Through January 10th, with the S&P 500 stumbling to a 0.6% loss, the TowerHill *Generation* fund gained 1.4%. Few people believe that the S&P can reproduce the fantastic performance of 2013. TowerHill is perfectly positioned for a market environment with more twists and turns than the straight-line higher we have witnessed during the recent historic bull run. As we noted prior to 2008, the higher one climbs, the more precious each step becomes. With "bad" surprises receding farther and farther in the rear view mirror, investors have been happy to accept the Fed's equity-targeted money printing activities. TowerHill is committed to vigilantly seeking better ways to retain and grow your accumulated wealth.

If you have any questions or would like additional information, please contact Torie Figura at (314) 480-4596. Thank you again for your investment with TowerHill Wealth Management.

Sincerely,

TowerHill Wealth Management, LLC



February 13, 2013

IRA FBO Charles J. Fleischmann SEP, Pershing LLC as Custodian

Dear Hon. Fleischmann,

Please find below the estimated performance of your TowerHill investment through January:

TowerHill Investment Vehicle (Benchmark)	Inception Date	January Return	QTD Return	YTD Return	Net Contribution	January Market Value
Equity Hedge Fund ¹	8/1/2012	2.6%	2.6%	2.6%	\$ 100,267.55	\$ 105,611.79
S&P 500		5.2%	5.2%	5.2%		
HFRX Equity Hedge		2.6%	2.6%	2.6%		

Legal Name: Towerhill Long/Short Equity, LLC (Generation Series)

Market Overview

Celebrating the end of the political stalemate over the 'fiscal cliff' and strong fourth quarter corporate results, equity markets welcomed the New Year with rousing January gains. The tailwind was especially pronounced for US stocks as the S&P 500 index returned 5.2%, the strongest start to a year since 1997. All 10 S&P 500 sectors rose in January led by energy stocks and healthcare related companies; technology companies lagged but still posted a positive number. Small cap stocks fared even better with the Russell 2000 index adding 6.3% during the month. International issues also were strong as the MSCI EAFE index rose 5.3%, although emerging markets were behind the pace, illustrated by the MSCI Emerging Market index's 1.4% showing. The U.S. Treasury 10-year yield climbed 22.8 basis points last month to 1.99%, while the 30-year yield moved higher by 22.3 basis points to 3.17%. The Barclays Capital US Aggregate index declined 0.70% in January.

TowerHill Performance Overview

The TowerHill Long/Short Equity *Generation Fund* was up 2.6% in January, starting the New Year off with a solid showing, while the HFRX Equity Hedge benchmark registered a 2.6% return. All thirteen managers posted positive performance, with returns ranging from 1.0% to 5.4%.

The Fund's two best managers in January both employ more opportunistic, event-driven strategies that seek to unlock value through identifying catalysts within companies. We also saw strong returns from our quantitative Asia/Pacific manager (+4.74%), one of our European long/short managers (+4.14%), and our dedicated Brazilian manager (+4.03), demonstrating the importance of having a global mandate within the fund. We saw smaller returns from managers with higher exposures to technology names, as technology lagged other sectors.

Given the Fund's beta of 0.3, and the S&P 500's 5.2% surge, we would have expected an overall return of 1.56% for TowerHill. However, the Fund was awarded with 1.04% of additional return. This is the *alpha* on which this strategy is designed to achieve.

We are proud of the hard work performed by the Fund's *portfolio specialist*, who has made the *Generation Fund* the top performing individual strategy within the almost \$9 billion fund platform that TowerHill and Benjamin F. Edwards rely on for the performance and protection that we receive on your behalf.

If you have any questions or would like additional information, please contact us at (314) 725-6300. Thank you again for your investment with TowerHill Wealth Management.

Sincerely,

TowerHill Wealth Management, LLC



March 14, 2013

IRA FBO Charles J. Fleischmann SEP, Pershing LLC as Custodian

Dear [REDACTED] Fleischmann,

Please find below the estimated performance of your TowerHill investment through February:

TowerHill Investment Vehicle (Benchmark)	Inception Date	February Return	QTD Return	YTD Return	Net Contribution	February Market Value
Equity Hedge Fund ¹	8/1/2012	1.0%	3.6%	3.6%	\$ 181,754.46	\$ 188,922.21
S&P 500		1.4%	6.6%	6.6%		
HFRX Equity Hedge		1.2%	3.8%	3.8%		

Legal Name: Towerhill Long/Short Equity, LLC (Generation Series)

TowerHill Performance Overview

The TowerHill Long/Short Equity *Generation Fund* continued its strong start to the year, posting a 1.0% gain in February, for a 3.6% return in 2013. Eleven of the thirteen managers in the fund posted positive returns, ranging from +3.4% to -0.5%. We remain ahead of both the HFRX Hedge Fund benchmark as well as other fund of funds that we track. Given our hedged exposure, the performance illustrates the ability of our underlying managers to identify profitable ideas with less market risk than long-only equities.

The gains were driven by two managers employed in the portfolio for the specific purpose to provide exposure to the fast growing emerging and Asian economies. Our dedicated Brazilian fund returned 3.4%, while our allocation to a manager focused on the Asia-Pacific region gained 2.5%. Our thesis is that these burgeoning economies will provide important diversification and growth opportunities in the portfolio as growing domestic demand propels a decoupling from lockstep movement with more developed markets. We also saw strong performance from our manager with a specialty in financially related stocks (+2.0%), as well as both small cap-focused managers in the portfolio (+2.1% and +1.9%).

The major US averages continued their scramble to all-time highs in February. The upward momentum was fueled by strong economic data coupled with robust corporate earnings, and capped the fourth consecutive monthly gain for the S&P 500, which added 1.4% to its strong start, and is up 6.6% this year. Nine of ten sectors in the S&P 500 were higher, led by consumer staples (+3.1%) and telecomm (+2.6%). The small cap Russell 2000 index rose 1.1% during the month. Showing a crack in equity market correlation, the international proxy MSCI EAFE index declined 0.9% for the month as Italian election results pointed to the problems still plaguing the euro zone economy (YTD +4.3%). The MSCI Emerging Market index also dropped in February, down 1.2% (YTD +0.11), as evidence of slowing growth in Brazil, Russia, India, and China tempered enthusiasm. The U.S. Treasury 10-year yield fell 11 basis points (bps) last month to 1.88%. In fixed income, the Barclays Capital US Aggregate index gained 0.5% in February.

Going forward, we expect sustained lower levels of volatility as continued monetary and fiscal measures calm investor fears. Dispersion in company fundamentals is expected to drive dispersion in stock performance, creating a favorable environment for security selection, and hence quite favorable to the TowerHill Long/Short strategy.

If you have any questions or would like additional information, please contact us at (314) 725-6300. Thank you again for your investment with TowerHill Wealth Management.

Sincerely,

TowerHill Wealth Management, LLC



April 11, 2013

IRA FBO Charles J. Fleischmann SEP, Pershing LLC as Custodian

Dear [REDACTED] Fleischmann,

Please find below the estimated performance of your TowerHill investment through March:

TowerHill Investment Vehicle (Benchmark)	Inception Date	March Return	QTD Return	YTD Return	Net Contribution	March Market Value
Equity Hedge Fund ¹	8/1/2012	0.8%	4.5%	4.5%	\$ 181,754.46	\$ 190,481.26
S&P 500		3.8%	10.6%	10.6%		
HFRX Equity Hedge		1.2%	5.1%	5.1%		

Legal Name: 1. Towerhill Long/Short Equity, LLC (Generation Series)

Market Overview

Better than forecast economic data, strong corporate profits, and rising appetite for US equities by international investors helped lift US major stock indexes to record highs in March. The S&P 500 rose 3.8% to 1,569, surpassing the previous all-time high set in October 2007 of 1,565. (YTD +10.6%). All 10 groups in the S&P 500 rallied as healthcare (+6.24%) and utility (+11.3%) companies led gains. The Russell 2000 index rose impressively in March, up 4.6% (YTD 12.4%). The MSCI EAFE index gained 0.9% for the month (YTD 5.2%); the perception that the Eurozone still faces significant headwinds has muted returns this year. The MSCI Emerging Market index dropped 1.9% for the month (YTD -1.6%), as the European slowdown and internal issues have hampered returns. The U.S. Treasury 10-year yield fell 3 basis points bps last month to 1.85%, while the 30-year yield rose 2 bps to 3.10%. The Barclays Capital US Aggregate index gained +0.8% in March (YTD -0.12). The Barclays Capital US Corporate High Yield index gained +1.0% in March.

TowerHill Performance Overview

The TowerHill Long/Short Equity *Generation Fund* was up 0.8% in March, while the HFRX Equity Hedge benchmark registered a 1.2% return. Eleven of the Thirteen managers in the fund posted positive performance, with returns ranging from -2.5% to 4.0%. For the year, the fund is up 4.5%.

The fund's best performing managers are both small cap specialists, and we also received good performance from a European manager. Despite Emerging Market underperformance, our defensively positioned emerging manager (+1.2%) produced positive returns, and our financially focused fund, despite being net short, also was solid (+1.4%). Performance was hurt by negative results from our dedicated Brazilian manager (-2.5%), as Brazilian markets have disappointed on lowered growth expectations. Our other trailing manager (-1.4%) suffered when one of its largest positions preannounced an earnings miss, causing the stock to decline.

With long-only equity investments continuing their surge upward, the old Wall Street adage that avers "everyone's a genius in a bull market" applies to the current environment. This is also germane to the recent period of quantitative easing; abundant liquidity and Federal Reserve intervention has put stocks on steroids. The results have been similar to what we saw from Barry Bonds and Mark McGwire in baseball.

As an investment style, a strategy focused on risk management and the preservation of capital under difficult market conditions is one that will not come and go like a fad. Given our continued low net exposure to overall equities (approximately 30% net long) our results are excellent, and we anticipate that coming quarters will test investors' resolve as international and domestic events change the complexion of today's tranquil landscape.

If you have any questions or would like additional information, please contact us at (314) 725-6300. Thank you again for your investment with TowerHill Wealth Management.

Sincerely,



TOWERHILL
WEALTH • MANAGEMENT

May 13, 2013

IRA FBO Charles J. Fleischmann SEP, Pershing LLC as Custodian

Dear Jon. Fleischmann,

Please find below the estimated performance of your TowerHill investment through April:

TowerHill Investment Vehicle (Benchmark)	Inception Date	April Return	QTD Return	YTD Return	Net Contribution	April Market Value
Equity Hedge Fund ¹	8/1/2012	1.1%	1.1%	5.7%	\$ 181,754.46	\$ 192,624.99
S&P 500		1.9%	1.9%	12.7%		
HFRX Equity Hedge		0.6%	0.6%	5.7%		

Legal Name: I. Towerhill Long/Short Equity, LLC (Generation Series)

Market Overview

The supercharged S&P 500 rose 1.9% in April to 1,597, surpassing its all-time high just set in March. 8 of 10 sectors gained, with telecommunications (+6.0%) and utilities (+5.9%) leading the advance. The stock benchmark is up 12.7% in 2013. Despite the strong market performance, more than half of reporting companies missed revenue estimates, which could portend the winds of change. The Small Cap Russell 2000 index was unable to keep pace with its mega cap sibling, losing 0.4% during the month; it remains up 12.0% for the year. The International proxy MSCI EAFE index soared in April, surging 5.3% for the month as some of the uncertainty surrounding the European Union abated; it is now up 10.6% for the year. The MSCI Emerging Market index rose 0.8% for the month, but remains weak year-to-date, down 0.9%. The U.S. Treasury 10-year yield fell 18 basis points (bps) last month to 1.67%, as the Barclays Capital US Aggregate Bond maintained +1.0% (YTD +0.9%).

TowerHill Performance Overview

TowerHill's signature Long/Short Equity *Generation* fund continues to set the standard among hedged equity vehicles, posting a 1.1% gain in April, up 5.7% for the year, while the HFRX Equity Hedge index managed a 0.6% move and a 5.7% yearly tally. Nine of the fourteen investment managers in the fund posted positive returns for the month, with results ranging from up 7.4% to down 1.9%.

The fund's best-performing underlying funds were our quantitative Asian strategy, up 7.4%, and a manager with positions benefitting from the liquidations of Lehman Brothers and MF Global, up 5.3%. Also, despite the Brazilian market index (Bovespa) flat for the month, our Brazilian manager turned in a 4.6% gain. Our London-based emerging market manager, despite being net short, was up 2.5%, testament to strong trading and stock-picking acumen. European exposure yielded mixed results, as one manager realized a 2.8% advance, largely from an investment in a Danish bank, while the fund's other exposure to the EU was off 90 basis points. Detracting from performance were investments in small-cap focused managers, where uncoupling from the Russell 2000's weakness proved difficult.

From a hedge fund perspective, the story so far in 2013 is that the S&P 500, while producing a terrific headline performance number, has derived much of its sizzle from sectors not traditionally traded by hedge funds: utilities, consumer staples, and health care. This observation speaks to the 'search for yield' theme gripping investors globally. For a portfolio with only a 0.3 beta to the S&P, the *Generation Fund* has performed exceptionally; when sectors like small cap start to click, watch out, as returns should prove gratifying to fund partners.

With the exception of unknown geopolitical risks, the consensus sees the current investing environment as benign, supported by abiding central bankers who have deliberately targeted stock price appreciation as well as continued strong corporate earnings growth. Of note for the TowerHill long/short equity strategy is the falling cross correlation between individual stocks, which suggests enhanced opportunities for actively managed portfolios.

If you have any questions or would like additional information, please contact us at (314) 725-6300. Thank you again for your investment with TowerHill Wealth Management.

Sincerely,

TowerHill Wealth Management, LLC



June 13, 2013

IRA FBO Charles J. Fleischmann SEP, Pershing LLC as Custodian

Dear Mr. Fleischmann,

Please find below the estimated performance of your TowerHill investment through May:

TowerHill Investment Vehicle (Benchmark)	Inception Date	May Return	QTD Return	YTD Return	Net Contribution	May Market Value
Equity Hedge Fund ¹	8/1/2012	0.9%	2.0%	6.6%	\$ 181,754.46	\$ 194,352.92
S&P 500		2.3%	4.3%	15.4%		
HFRX Equity Hedge		0.8%	1.4%	6.6%		

Legal Name: i. Towerhill Long/Short Equity, LLC (Generation Series)

Market Overview

After roaring out of the gates to dispel any myth about the "sell in May" adage, the S&P 500 slipped 1% in the final four days of trading on investor concerns about the Fed's continued commitment to buy \$85 billion of debt each month. Still, the benchmark index finished May up 2.3%, its seventh consecutive monthly gain, and longest streak since September 2009 (YTD +15.4%). Seven of the S&P 500's ten sectors rose in May, led by financials and industrials while high dividend paying sectors retreated, as the backup in US Treasury yields prompted selling. The Russell 2000 index rose 4.0% during the month (YTD +16.5%). The international MSCI EAFE index declined 2.3% for the month (YTD +7.9%) and the MSCI Emerging Market index fell 2.6% in May (YTD -3.4%). The 10-year Treasury yield rose 46 basis points, the most since jumping 50 basis points in December 2010, to 2.13%. The Barclays Capital US Aggregate index declined 0.8% in May (YTD -0.9%).

TowerHill Performance Overview

The TowerHill Long/Short Equity *Generation* fund maintained its relative strength, realizing a 0.9% gain in May, and is up 0.6% in 2013, while the HFRX Equity Hedge index rose 0.8% for a 6.6% yearly return. Ten of the thirteen investment managers in the fund posted positive returns for the month, with results ranging from up 4.6% to down 4.1%.

The fund's best-performing underlying funds were a small cap-focused manager that benefitted from exposures to transports and cyclicals and an activist manager that saw some of its largest positions jump. The two were up 4.6% and 4.1%, respectively. The fund also derived positive contribution from a European manager with financial exposure in northern Europe. Our Asian quantitative strategy, which was April's top performer, retraced some gains, giving back 4.1%, and the fund's Brazilian manager declined 3.2%. Despite the Brazilian Bovespa stock index's 17.7% decline year-to-date, our Brazilian fund is up 5.7% in 2013, demonstrating that active management can add significant value and protection in emerging market equities.

Cross correlations across stocks, currencies, commodities, and geographies have all declined to lows not seen in four years, suggesting that the opportunity set for hedge fund managers to identify and exploit mispricings among assets is setting up an environment favorable for strategies within the *Generation* Fund.

Early June has seen a breakdown in the "trees growing to the sky" trajectory for equities, as anxieties related to central bankers' ultimate timeline for tempering monetary stimulus sent small tremors into global stock markets. High correlations have made active management a difficult prospect the past four years – will the next four look the same? We doubt it.

If you have any questions or would like additional information, please contact us at (314) 725-6300. Thank you again for your investment with TowerHill Wealth Management.

Sincerely,



July 12, 2013

IRA FBO Charles J. Fleischmann SEP, Pershing LLC as Custodian

Dear [REDACTED] Fleischmann,

Please find below the estimated performance of your TowerHill investment through June:

TowerHill Investment Vehicle (Benchmark)	Inception Date	June Return	QTD Return	YTD Return	Net Contribution	June Market Value
Equity Hedge Fund ¹	8/1/2012	-0.6%	1.5%	6.0%	\$ 181,754.46	\$ 193,252.92
S&P 500		-1.3%	2.9%	13.8%		
HFRX Equity Hedge		-1.9%	-0.5%	4.6%		

Legal Name: Towerhill Long/Short Equity, LLC (Generation Series)

Market Overview

The S&P 500 slipped 1.3% to 1,606.28 in June, ending seven consecutive monthly gains, and trimming its 2013 gain to 13.8%. The selloff was precipitated by Ben Bernanke's utterance of the 't-word', tapering, when he indicated that the Fed's artificial support of low interest rates could be gradually withdrawn. Despite the loss, markets rallied in the closing days of the month on positive economic news. In particular, the recovery in residential real estate has provided a psychological boost to investors. The Russell 2000 index declined 0.5% during the month, but still boasts strong yearly totals, up 15.9%. Internationally, the MSCI EAFE index dropped 3.5% for the month, and remains far behind the US indices, up only 4.5% in 2013. The MSCI Emerging Market index was crushed in June, falling 6.4%, and is off a stunning 9.6% YTD. The 10-year Treasury yield rose 36 basis points (bps) to 2.49%, and the Barclays Capital US Aggregate index declined -1.6% in June, down 2.4% this year.

TowerHill Performance Overview

The TowerHill Long/Short Equity *Generation* fund mitigated the down move by equities in June, easing by 0.6%. The HFRX Equity Hedge index, conversely, declined in-line with the S&P, losing 1.9%. TowerHill Long/Short leads handily for the year, up 6.0% versus the HFRX's 4.6% gain.

The fund was hampered by exposure to Brazil, which has struggled in 2013; our manager there, who has navigated the space quite well despite the downturn, lost 5.5% during the month. Also detracting slightly from the overall fund return were down months from two European-focused managers declining 1.3% and 1.8%.

We did receive positive performance from the *Generation* Fund's two designated small cap-focused managers, up 0.5% and 1.1% in June. Our emerging market hedge fund bucked the trend in the emerging market sector and turned in a positive month gaining 1.0%, while our two growth-biased managers posted gains of 1.8% and 1.7%.

Early July has seen renewed strength in equities, as positive economic data has bolstered investor confidence. With the Fed downplaying the impact of tapering, buyers have returned, especially to US stocks, and anemic bond returns have delineated equities as the best game in town. An increasingly volatile environment should favor active management during the back half of the year.

If you have any questions or would like additional information, please contact us at (314) 725-6300. Thank you again for your investment with TowerHill Wealth Management.

Sincerely,

TowerHill Wealth Management, LLC



August 13, 2013

IRA FBO Charles J. Fleischmann SEP, Pershing LLC as Custodian

Dear Hon. Fleischmann,

Please find below the estimated performance of your TowerHill investment(s) through July:

TowerHill Investment Vehicle (Benchmark)	Inception Date	July Return	QTD Return	YTD Return	Net Contribution	July Market Value
Equity Hedge Fund ¹	8/1/2012	2.3%	2.3%	8.5%	\$ 181,754.46	\$ 197,720.33
S&P 500		5.1%	5.1%	19.6%		
HFRX Equity Hedge		2.6%	2.6%	7.3%		

Legal Name: I. Towerhill Long/Short Equity, LLC (Generation Series)

Market Overview

Like the energizer bunny, large cap US stocks just keep going and going! The S&P 500 rose to 1685 in July, representing a gain of 5.1% (YTD +19.6%), with nine of ten industry sectors gaining ground, led by health care and industrial issues. The domestic market strength is largely attributable to Fed Chairman Ben Bernanke's soothing words regarding the timetable for reducing its \$85 billion per month in bond purchases. The small cap Russell 2000 index rose a whopping 7.0% during the month for a sizzling 24% advance this year. Struggling to keep pace, the international MSCI EAFE index gained 5.3% for the month (YTD +10.0%). The MSCI Emerging Market index continues to lag miserably, up 1.1% in July but down 8.4% in 2013. After helping lead the global recovery emerging market business output contracted in July for the first time in four years. The 10-year Treasury yield rose 9 basis points (bps) to 2.58% and the Barclays Capital US Aggregate index rose 10.1% (YTD -2.31%).

TowerHill Performance Overview

The TowerHill Long/Short Equity sustained its lead over most competitor offerings in July, returning 2.3%, while maintaining a low market beta. The HFRX Equity Hedge index rose 2.5% during the month. In 2013, TowerHill Long/Short Equity is up 8.5% and the index is up 7.3%. Despite its relatively low net exposure to equity returns and thirty percent weighting to international stocks, the fund has captured virtually the entire return of the MSCI All Country World Index (+11.1%).

Notwithstanding the challenges facing emerging market equities, TowerHill's London-based emerging market-focused manager printed a 6.2% return in July, and is up almost 17% for the year, demonstrating a remarkable low correlation to EAFE EM index. Small cap exposure through two managers has continued to provide strong performance in the portfolio, with returns of over 15% and 16% this year between them. Our best manager year-to-date (17.5%) is focused on European long/short themes, which is impressive considering that Europe has weathered difficult recessionary hurdles.

The fund's best performing manager last month, up 7.8%, is, in fact, being terminated at the end of September due to a portfolio that has increasingly become too concentrated for our risk comfort; this type of preemptive move exemplifies the proactive stance on risk that has become the hallmark of our reputation. The portfolio team will likely fund one or more new managers in the early fall currently in the process of finalizing due diligence and terms.

Of the fund's thirteen managers, only two had negative returns in July. Down 46 basis points, our Brazilian manager is now flat for the year despite the Bovespa index's 22% decline. One fund manager with an emphasis on active investing declined 51 basis points, partly based on exposure to a fertilizer company hurt by anticipated near term decline in potash prices. Our Asian-focused allocation was up 36 basis points, but ahead 11% YTD, displaying strong relative performance to the otherwise weak Asian returns this year.

We believe the market remains in the early stages of a market environment shift that is exhibiting an increasing focus on fundamentals. Although market valuations are not egregiously expensive, we are pleased to have a roster of managers whose emphasis is on picking stocks and not market direction.

If you have any questions or would like additional information, please contact us at (314) 725-6300. Thank you again for your investment with TowerHill Wealth Management.

Sincerely,

TowerHill Wealth Management, LLC



September 13, 2013

IRA FBO Charles J. Fleischmann SEP, Pershing LLC as Custodian

Dear Hon. Fleischmann,

Please find below the estimated performance of your TowerHill investment through August:

TowerHill Investment Vehicle (Benchmark)	Inception Date	August Return	QTD Return	YTD Return	Net Contribution	August Market Value
Equity Hedge Fund ¹	8/1/2012	-0.8%	1.4%	7.6%	\$ 181,754.46	\$ 196,053.83
S&P 500		-2.9%	2.0%	16.2%		
HFRX Equity Hedge		-1.9%	0.6%	5.2%		

Legal Name: I. Towerhill Long/Short Equity, LLC (Generation Series)

Market Overview

Mounting investor concerns about the deteriorating situation in Syria and potential belt tightening by consumers sent the S&P 500 to its largest monthly decline since May 2012. The 2.9% slide sapped a bit of the oomph from the rip-roaring mega index, which is still up 16.2% year-to-date return. All ten index sectors declined for the month. Small cap stocks also dropped, with the Russell 2000 down 3.2% during the month; it remains ahead 20.0% in 2013. International markets showed relative strength in August, as the MSCI EAFE index lost just 1.3% during the month. The MSCI Emerging Market Index also outperformed the US, falling -1.7%. MSCI EAFE and EAFE EM are up 8.2% and down 10.2%, respectively, for the year. The 10-year Treasury yield rose 21 basis points to 2.79% and 30-year bond yields climbed 6 bps to 3.7%. The Barclays Capital US Aggregate Bond index decreased -0.5% in August (YTD -2.8%). Heading into fall, focus returns to the Fed tapering plan and another debt ceiling battle between Obama and the Republican congress.

TowerHill Performance Overview

Capitalizing on a volatile month in stocks, TowerHill's Long/Short Equity did its job, reflected in its significant outperformance versus long-only equities as well as other hedge funds. Declining just 0.8% compared with a 1.9% drop by the HFRX Equity Hedge index, it is now up 7.6% this year while the HFRX is up just 5.2%. As noted last month, TowerHill's hedged product is, in fact, nearly tied with the MSCI All Country World Index (+8.8%) despite carrying less than forty percent of the risk.

Small cap exposure again delivered, with one of our two dedicated managers in the space posting a 0.5% gain (YTD +17.2%) during a down market for most equities. The *Generation Fund*'s best year-to-date manager through the end of August (+17.8%) continues to be a European-focused fund, which was also up during the tough month (+0.12%).

For August, the fund's best performing manager gained 0.96% (YTD 15.4%). As mentioned last month, we are redeeming from this manager after ten years given a drift in style that we see as overly concentrated given our risk tolerance. This move is emblematic of our adherence to objective analysis: there are *nosacred cows*. We will be funding a new manager October 1st that we have high conviction in, and we were able to negotiate substantially discounted fees on behalf of our limited partners.

Of the fund's thirteen managers, every manager but one beat the S&P 500 for the month of August. Our one outlier (-7.6%), predictably, was Brazilian focused, which has seen tough sledding in its equity shares this year. We continue to believe that there is considerable merit in the growth story of emerging markets and Brazil, and especially see the opportunity for this manager to exploit the mispricings that have surfaced in this oversold sector.

Based on an analysis of current versus historic price-to-value ratios for the S&P 500 using trailing twelve-month earnings it can be argued that the market is fully or fairly valued. We, therefore, see this as an inflection point for actively managed investing, and particularly ripe for the rigorous analysis applied by astute, focused hedge fund managers. August certainly demonstrated the benefit of TowerHill's long adherence to disciplined investing in contrast to the herd following strategies recently bolstered by the Federal Reserve's asset price targeting efforts. The last twelve months have indeed seen a dramatic upward move by equities; we envision that the next twelve months will look substantially different. We concur that, in the words of our portfolio manager, the *Generation Fund* is "firing on all cylinders".

If you have any questions or would like additional information, please contact us at (314) 725-6300. Thank you again for your investment with TowerHill Wealth Management!

Sincerely,

TowerHill Wealth Management, LLC



October 15, 2013

IRA FBO Charles J. Fleischmann SEP, Pershing LLC as Custodian

Dear Hon. Fleischmann,

Please find below the estimated performance of your TowerHill investment through September:

TowerHill Investment Vehicle (Benchmark)	Inception Date	September Return	QTD Return	YTD Return	Net Contribution	September Market Value
Equity Hedge Fund ¹	8/1/2012	1.9%	3.4%	9.6%	\$ 181,754.46	\$ 199,786.16
S&P 500		3.1%	5.2%	19.8%		
HFRX Equity Hedge		1.4%	2.0%	6.7%		

Legal Name: I. Towerhill Long/Short Equity, LLC (Generation Series)

Market Overview

Despite hand wringing over the gruesome partisan environment in Washington, markets rocked in September. The Fed surprised Wall Street with its decision to postpone any plans to taper its \$85 billion per month bond-buying program, catapulting the S&P 500 to an all-time high on September 18th. For the month, it rose 3.1%, up almost 20% for the year. Industrial (+5.5%) and Consumer Discretionary (+5.3%) issues led the way. Continuing its astonishing surge this year, the small cap Russell 2000 index climbed 6.4% in September; it is up 27.7% this year! Playing catch-up, the international proxy MSCI EAFE index gained 7.4% for the month (YTD +16.6%), while its Emerging Market component added 6.5%, though it remains down 4.1% for the year. 10-year Treasury yields fell 17 basis points (bps) to 2.61%, while 30-year bond yields dropped only 1 bps to 3.69%. The Barclays Capital US Aggregate index gained 0.95% in September (YTD -1.9%). US housing continued its hastening recovery, registering a pace of sales not seen since February 2007.

TowerHill Performance Overview

TowerHill Long/Short Equity delivered another strong month in September, adding 1.9%. Canvassing our peers in the space, as well as a scan of the various hedge fund indices, substantiates our read that TowerHill Long/Short resides in the upper echelon of offerings in this competitive space. The HFRX Equity Hedge index rose 1.4% during the month. For the year, TowerHill Long/Short Equity is up 9.6%, far ahead of the index's 6.7% showing.

As we have observed this year, TowerHill, sporting a remarkably low 3-year standard deviation averaging 5.0%, has captured three-quarters of the MSCI All Country World Index return of 14.4% in 2013. TowerHill's 30% weighting to international focused managers has continued to international stocks, the fund has captured virtually the entire return of the MSCI All Country World Index (+11.1%). In fact, international exposure accounted for our best two performing managers in September, as one of our two long/short European equity managers posted a 4.1% monthly gain, and at 22.6% is also the fund's best performer of the year thus far.

Also contributing to the fund's September returns was our dedicated Brazilian exposure, up 4.4%, which had been a drag on performance for most of 2013. Testament to the efficacy of hedging, our Brazilian strategy is off only 4.4% despite the Bovespa Index's almost 17% decline. Both the fund's dedicated small cap managers continued to post strong results, with September returns of 2.4% and 3.2%. Of the fund's thirteen managers, only one had negative returns in September, as our Asian-focused quantitative strategy was down 0.3%.

Good long/short equity strategies have hit their stride in the past two months, benefitting from lowered cross-stock correlations. The CBOE S&P 500 Implied Correlation index, which approximates the extent that stocks move together, started the year at nosebleed levels near 70, but declined into the low-40's in September. In the context of increasing market uncertainty and the imminent tapering of the Fed's manipulation of interest rates, decreasing risk tolerance on the part of investors will continue to favor low-beta equity exposure as a means to stay in the game with less chance of getting hurt.

We are proud of the effort of our Irvine, CA-based portfolio team this year, and retain conviction that the strategy we have constructed will continue to generate high risk-adjusted returns. By seeking out and employing dedicated niche managers possessing mastery level knowledge of their specific strategy, we will continue to strive for positive performance regardless of market direction.

If you have any questions or would like additional information, please contact Torie Figura at (314) 480-4596. Thank you again for your investment with TowerHill Wealth Management.

Sincerely,

TowerHill Wealth Management, LLC



November 12, 2013

IRA FBO Charles J. Fleischmann SEP, Pershing LLC as Custodian

Dear Mr. Fleischmann,

Please find below the estimated performance of your TowerHill investment through October:

TowerHill Investment Vehicle (Benchmark)	Inception Date	October Return	QTD Return	YTD Return	Net Contribution	October Market Value
Equity Hedge Fund ¹	8/1/2012	1.8%	1.8%	11.5%	\$ 181,754.46	\$ 203,312.62
S&P 500		4.6%	4.6%	25.3%		
HFRX Equity Hedge		1.9%	1.9%	8.7%		

Legal Name: Towerhill Long/Short Equity, LLC (Generation Series)

Market Overview

The mid-month congressional agreement to kick the proverbial can (debt ceiling debate) down the road gave stocks their cue to continue their almost 'broken record-like' series of strong monthly showings. The S&P 500 rose 4.6%, and is up an impressive 5.3% for the year. Telecommunications (+7.4%) and Consumer Staples (+6.1%) paced the advance. Small cap stocks lagged their larger cap peers during the month; the Russell 2000 index climbed 2.5%, but its 30.9% surge this year still leads almost every global index. Developed international issues, as represented by the MSCI EAFE index, gained 3.4% in October, for a 20.5% yearly gain. Emerging markets, which have had their worst showing in years, had a strong month as the MSCI Emerging Market index rose 4.9%, moving the index, at last, into the black for the year, up just 0.6%. The 10-year Treasury yield fell 6 basis points to 2.56%, while 30-year bond yields dropped 5 bps to 3.64%. The Barclays Capital US Aggregate index gained 0.8% in October, but remains negative year-to-date (-1.1%).

TowerHill Performance Overview

TowerHill's flagship Long/Short Equity fund *Generation Fund* maintained its place as one of the best performing fund of funds in the US this year, adding 1.8% in October while the HFRX long/short benchmark rose 1.9%. For the year, TowerHill leads the index, up 11.5% versus 8.7%.

Just 1 of the 12 managers in the fund had a down month (-0.15%). The fund's best performing manager, one of our two European-focused strategies, gained 6.2%. Also contributing to overall returns were the fund's two small cap manager allocations, up 3.7% and 4.2%. Our exposure to Asia via the fund's lone quantitative manager produced a solid 3.9% return, especially impressive when considering the low net exposure employed by the manager.

Entering the home stretch of 2013, equities have continued to party like there is no tomorrow, sending US stocks ever higher. Within the universe of stocks, we see increasing evidence of idiosyncratic opportunities at the company level. TowerHill's constituent managers are utilizing the increasing stock specific dispersion to construct long and short trades. Despite political uncertainty, investors remain emboldened by the Fed's commitment to low interest rates. As we watch markets ascend into record territory, we move with ever-growing caution, knowing with certainty that trees do not grow to the sky.

If you have any questions or would like additional information, please contact Torie Figura at (314) 480-4596. Thank you again for your investment with TowerHill Wealth Management.

Sincerely,

TowerHill Wealth Management, LLC



December 12, 2013

IRA FBO Charles J. Fleischmann SEP, Pershing LLC as Custodian

Dear Charles J. Fleischmann,

Please find below the estimated performance of your TowerHill investment through November:

TowerHill Investment Vehicle (Benchmark)	Inception Date	November Return	QTD Return	YTD Return	Net Contribution	November Market Value
Equity Hedge Fund ¹	8/1/2012	0.6%	2.4%	12.3%	\$ 181,754.46	\$ 204,632.23
S&P 500		3.1%	7.8%	29.1%		
HFRX Equity Hedge		1.0%	2.9%	9.8%		

Legal Name: Towerhill Long/Short Equity, LLC (Generation Series)

TowerHill Performance Overview

The Tower Hill Long/Short Equity *Generation* Fund gained 0.6% in November, and is up 12.3% in 2013. The HFRX Equity Hedge index, serving as a benchmark proxy, also rose, gaining 1.0% representing a year-to-date gain of 9.8%. Of the 12 managers in the Long/Short fund, just two managers with dedicated strategies focused on Asia and Brazil, respectively, were slightly down during the month. Despite the S&P 500's historic run, it should not be overlooked that TowerHill's Long/Short fund is among the best performing funds of hedge funds in its space this year.

Although emerging markets have not been the place to be in 2013, our best performing manager for November (+3.7%) was our dedicated emerging markets focused manager, demonstrating that there are opportunities in all areas of the market. In 2013 he is up 23.3%, showing excellent trading and financial analysis ability in a complex and often inefficient marketplace.

The small cap sector was a tale of two managers last month, with one manager posting a 1.3% return while our other small-cap focused fund managed just a 0.16% return; the two managers are up 22% and 26.2%, respectively, for the year. Both have demonstrated the ability to construct a repeatable investment process, employing bottom-up fundamental research and the identification of a catalyst to unlock value regardless of market direction.

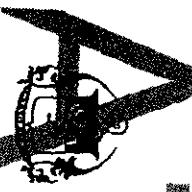
As you might recall, TowerHill funded two new managers in the last two months, where our initial investment collectively represents the entire capital of both funds. Each manager had a strong November, posting returns of 1.5% and 1.8%, respectively. The ability to identify this type of top talent, and to have a platform that enables us to invest early, and on favorable terms, embodies both the philosophical approach and value proposition that we believe we offer to our partners: well researched and risk controlled investment opportunities not available anywhere else.

As we exit 2013, we are pleased to have seen investors benefit from a rising tide, but we know all too well that the possibility of another 30% up year is not supported by the S&P's 9.8% historical average return. The Federal Reserve's protracted and deliberate attempt to hold down interest rates, through a combination of policy initiatives and market intervention has succeeded in elevating risk assets, particularly US equity prices. In addition to the markets' elevated P/E ratio and rosy earnings and margin assumptions, the continued proliferation of political brinksmanship relating to all areas of our economy adds another catalyst ripe for financial accidents. We at TowerHill look forward to navigating the challenges ahead, confident that we have constructed a better mousetrap.

If you have any questions or would like additional information, please contact Torie Figura at (314) 480-4596. Thank you again for your investment with TowerHill Wealth Management.

Sincerely,

TowerHill Wealth Management, LLC



BENJAMIN F. EDWARDS & CO.
INVESTMENTS FOR GENERATIONS
One North Broadwood Blvd
Suite 810
Saint Louis, MO 63105

314-261-6000

ACHIEVE

Account Number:

Statement Period: 12/01/2013 - 12/31/2013

Valuation at a Glance

	This Period	Year-to-Date
Beginning Account Value	\$74,320.99	\$68,962.25
Dividends/Interest	436.81	2,360.21
Fees	0.00	-1,598.22
Change in Account Value	600.11	5,633.56
Ending Account Value	\$75,357.91	\$75,357.91
Estimated Annual Income	\$2,087.32	

Your Financial Consultant:
WARD PETTY AND JOE PETTY
(423) 668-5411

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation
Cash, Money Funds, and Bank Deposits ¹	1,554.49	1,322.28	1,759.09	2%
Exchange-Traded Products	57,407.77	72,998.71	73,596.82	98%
Account Total	\$68,962.26	\$74,320.99	\$75,357.91	100%

¹ The Bank Deposits in your account are FDIC insured bank deposits. FDIC insured bank deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). These bank deposits are covered by the Federal Deposit Insurance Corporation (FDIC), up to allowable limits.



BENJAMIN F. EDWARDS & CO.
 INVESTMENTS FOR GENERAL PURPOSES
 One North Brentwood Blvd., Suite 850
 Saint Louis, MO 63105
 314.776.6000

STATEMENT OF PORTFOLIO HOLDINGS

Statement Period: 12/01/2013 - 12/31/2013

FDIC Insured Bank Deposits (*continued*)

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Insured Bank Deposits (<i>continued</i>)				
<u>DEUTSCHE BANK INS DEPOSIT E</u> (<i>continued</i>)				
12/31/13	Deposit	A/C 12/16 \$1406.74	85.89	1,492.63
12/31/13	Closing Balance	DEPOSIT		\$1,492.63

Total FDIC Insured Bank Deposits

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

Portfolio Holdings

Opening Date	Quantity	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and Bank Deposits 2.00% of Portfolio									
Cash Balance				0.00	266.46				
FDIC Insured Bank Deposits									
<u>DEUTSCHE BANK INS DEPOSIT E</u>			12/31/13	1,322.28	1,492.63	0.04	1.03	N/A	N/A
1/1/13	1,492.630								
Total FDIC Insured Bank Deposits				\$1,322.28	\$1,492.63	\$0.04	\$1.03		
Total Cash, Money Funds, and Bank Deposits									
Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield	
Exchange-Traded Products 98.00% of Portfolio									
ISHARES TR IBOXX USD INV'T GRADE CORP BD ETF			Security Identifier: LQD						
Dividend Option: Cash; Capital Gains Option: Cash			CUSIP: 464287242						
Multiple ¹	Total Covered	113.7990	6,827.93	114.1860	6,951.28	23.35		262.56	3.83%
		60.000							



A T T A C H I V E

Date Acquired

Quantity

Unit Cost

Cost Basis

Market Price

Un
au
lized
G
a
m
i
c
o
n
s

Estimated
G
a
m
i
c
o
n
s

Estimated
G
a
m
i
c
o
n
s

Estimated
G
a
m
i
c
o
n
s

Estimated
G
a
m
i
c
o
n
s

Estimated
G
a
m
i
c
o
n
s

Estimated
G
a
m
i
c
o
n
s

Exchange-Traded Products (continued)

IShares TR S&P MIDCAP 400 GROWTH

ETF

Dividend Option: Cash; Capital Gains Option: Cash
Multiple Y Total Covered 53,000

7,326.08 150,1900 7,960.07 633.99 70.35 0.88%

IShares TR U S UTILS ETF
Dividend Option: Cash; Capital Gains Option: Cash
10/04/11 * Total Noncovered 77,8740

389.37 95,8200 479.10 89.73 16.12 3.36%

Multiple Y Total Covered 5,000
3,000

269.86 95,8200 287.46 17.80 9.67 3.36%

Total 8,000

\$659.23

\$766.56

\$107.33

\$25.79

IShares TR S&P MDCAP 400 VALUE ETF
Dividend Option: Cash; Capital Gains Option: Cash
Multiple Y Total Covered 45,000

4,784.16 116,2300 5,230.35 446.19 77.22 1.47%

IShares TR DOW JONES U S ETF
Dividend Option: Cash; Capital Gains Option: Cash
Multiple Y Total Covered 59,000

71,8000 4,236.21 88,4400 5,217.96 981.75 55.51 1.06%

IShares TR US FINANCIALS ETF INDEX
FD

Dividend Option: Cash; Capital Gains Option: Cash
Multiple Y Total Covered 50,000

62,9510 3,147.54 80,1600 4,008.00 860.46 53.42 1.33%

IShares TR IBOXX \$ HIGH YIELD CORP BD
ETF

Dividend Option: Cash; Capital Gains Option: Cash
10/04/11 * Total Noncovered 30,000

79,7600 2,392.80 92,8800 2,786.40 393.60 169.98 6.10%

Multiple Y Total Covered 29,000

2,617.28 92,8800 2,693.52 76.24 164.31 6.10%

Total 59,000

\$5,010.08

\$5,479.92

\$469.84

\$334.29

IShares TR MBS ETF
Dividend Option: Cash; Capital Gains Option: Cash
09/29/11 * Total Noncovered 108,1100

5,000
Total Covered 106,3410
18,000
Total 23,000

540.55 104,5700 522.85 -17.70 6.64 1.27%

1,914.14 104,5700 1,882.26 -31.88 23.92 1.27%

Go paperless Save paper. Go green.



Raised Excellent
Service Year in A Row

DAIBAR LTD COMMUNICATIONS

EXCHILENCE

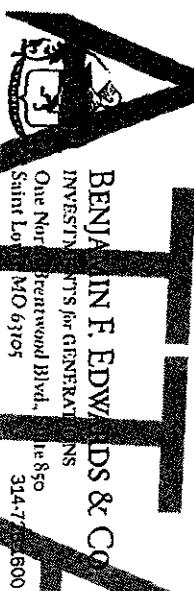


RAIL

CO

RR

CO



BENJAMIN F. EDWARDS & CO.
 INVESTMENT
 VTS FOR GENERATIONS
 One North Brentwood Blvd., Suite 850
 Saint Louis, MO 63105
 314-772-2600

STATEMENT OF PORTFOLIO HOLDINGS

Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Exchange-Traded Products (continued)								
ISHARES TR INTERMEDIATE CR BD ETF								
Dividend Option: Cash; Capital Gains Option: Cash								
Multiple Y	Total Covered 17,000	107.8320	1,833.14	107.8800	1,833.96	0.82	49.93	2.72%
ISHARES TR 3-7 YR TREAS BD ETF								
Dividend Option: Cash; Capital Gains Option: Cash								
10/03/13	10,000	121,3270	1,213.27	120,0200	1,200.30	-12.97	9.28	0.77%
SPDR S&P TR BARCLAYS HIGH YIELD BD ETF								
Dividend Option: Cash; Capital Gains Option: Cash								
10/04/11 *	Total Noncovered 69,000	35,0960	2,421.65	40,5600	2,798.64	376.99	169.29	6.04%
Multiple Y	Total Covered 68,000	38,9810	2,650.72	40,5600	2,758.08	107.36	166.84	6.04%
Total	137,000		\$5,072.37		\$5,556.72		\$484.35	
SELECT SECTOR SPDR TR MATLS								
Dividend Option: Cash; Capital Gains Option: Cash								
Multiple Y,3,*	Total Noncovered 14,000	31,4410	440.17	46,2200	647.08	206.91	13.44	2.07%
Multiple Y	Total Covered 5,000	38,3840	191.92	46,2200	231.10	39.18	4.80	2.07%
Total	19,000		\$632.09		\$878.18		\$246.09	
SELECT SECTOR SPDR TR HEALTH CARE								
Dividend Option: Cash; Capital Gains Option: Cash								
Multiple Y	Total Noncovered 12,000	31,7470	380.96	55,4400	665.28	284.32	10.13	1.52%
Multiple Y	Total Covered 16,000	44,6910	715.05	55,4400	887.04	171.99	13.50	1.52%
Total	28,000		\$1,096.01		\$1,552.32		\$456.31	
SELECT SECTOR SPDR TR CONSUMER STAPLES								
Dividend Option: Cash; Capital Gains Option: Cash								

Statement Period: 12/01/2013 - 12/31/2013



ATTACHTMEN

Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost	Market Value	Unrealized Gain/Loss	Estimated Income	Estimated Yield
Exchange-Traded Products (continued)						
SELECT SECTOR SPDR TR CONSUMER STAPLES (continued)						
10/04/11 *						
Multiple ^						
Total Noncovered	14,000	28,9050	404,67	42,9800	601,72	19.70%
Total Covered	37,0440	963,14	42,9800	1,117,48	154,34	2.39%
Total	40,000					\$41,10
SELECT SECTOR SPDR TR CONSUMER DISCRETIONARY TRANSN TO 05/24/02						
Dividend Option: Cash; Capital Gains Option: Cash						
09/29/11 *						
Multiple ^						
Total Noncovered	26,000	36,8300	957,58	66,8300	1,737,58	780,00
Total Covered	54,9500	1,648,51	66,8300	2,004,90	356,39	23,28
Total	56,000					\$43,45
SELECT SECTOR SPDR TR ENERGY						
Dividend Option: Cash; Capital Gains Option: Cash						
09/29/11 *						
Multiple ^						
Total Noncovered	30,000	61,2500	1,837,50	88,5100	2,655,30	817,80
Total Covered	75,9290	531,50	88,5100	619,57	88,07	10,69
Total	37,000					\$56,49
SELECT SECTOR SPDR TR INDL						
Dividend Option: Cash; Capital Gains Option: Cash						
Multiple ^, *						
Total Noncovered	32,000	30,4880	975,50	52,2600	1,672,32	696,72
Total Covered	33,000	35,9530	1,186,46	52,2600	1,724,58	538,12
Total	65,000					\$56,89
VANGUARD INDEX FDS VANGUARD REIT ETF						
Dividend Option: Cash; Capital Gains Option: Cash						
Multiple ^, *						
Total Noncovered	79,000	51,5340	4,071,17	64,5600	5,100,24	1,029,07
Total Covered	60,7770	6,989,33	64,5600	7,424,40	435,07	320,97
Total	134,000					4,32%
Total Exchange-Traded Products						
Total Portfolio Holdings						
		Cost Basis	Market Value	Unrealized Gain/Loss	Accrued Interest	Estimated Income
		\$65,617.35	\$75,357.91	\$9,740.56	\$0.00	\$2,087.32



BENJAMIN F. EDWARDS & CO.
INVESTMENTS FOR GENERATIONS
One North Brentwood Blvd., Suite 850
Saint Louis, MO 63105

314-721-6000

STATEMENT OF INVESTMENT ACTIVITIES

Statement Period: 12/01/2013 - 12/31/2013

Portfolio Holdings (continued)

- * Noncovered under the cost basis rules as defined below.

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L.110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
 - Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
 - Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.
- 3 Either all or a portion of the cost basis of this security has been provided to us by you or your introducing firm and Pershing makes no representation as to the accuracy of this information.
- 13 Either all or a portion of the cost basis of this security has been provided to us by the delivering firm or transferring agent and Pershing makes no representation as to the accuracy of this information.
- ¹This line is an aggregation of shares in this position, representing shares acquired at different times and/or dates. This summary is a sum of these shares and does not represent cost basis calculated using the average cost accounting method.
- # The cost basis and holding period has been adjusted for a portion of this position due to a wash sale event.

Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from sources which we believe to be reliable. Pershing may not use the closing price of the particular exchange or marketplace where your position was purchased as the "Market Price." Securities for which a price is not available are marked "N/A" and are omitted from the Total.

The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your Statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant

Portfolio Holdings Disclosures

Option Disclosure (continued)
to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available in writing upon request to your introducing broker.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Cash Not Yet Received

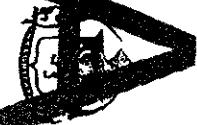
Security		Record Date	Payable Date	Quantity Held	Rate	Amount of Payment	Dividend Option
Dividends							
ISHARES TR IBOXX USD INVT GRADE CORP BD		12/30/13	01/02/14	60,000	0.347689	20.86	Cash
ETF							
ISHARES TR IBOXX \$ HIGH YIELD CORP BD		12/30/13	01/02/14	59,000	0.467268	27.57	Cash
ETF							
ISHARES TR MBS ETF		12/30/13	01/02/14	23,000	0.135405	3.11	Cash
ISHARES TR INTERMEDIATE CRR BD		12/30/13	01/02/14	17,000	0.232089	3.95	Cash
ETF							
ISHARES TR 3-7 YR TREAS BD ETF		12/30/13	01/02/14	10,000	0.036424	0.96	Cash
Total Cash Not Yet Received						\$56.45	

Assets shown here are not reflected in your account. This information has been received from sources we believe to be reliable. Pershing does not guarantee the accuracy of the information.

Schedule of Realized Gains and Losses Year-to-Date

Disposition Date	Acquisition Date	Disposition Transaction	Description	Quantity	Cost Basis	Proceeds	Revised Gain/Loss/Disallowance
Short Term							
01/03/13	01/04/12	SELL	ISHARES TR IBOXX USD E CORP BD FD	15,000	1,703.85	1,809.13	105.28
		First In First Out	Security Identifier: LQD				
01/03/13	04/03/12	SELL	ISHARES TR RUSSELL 2 INDEX FD	9,000	658.89	700.07	41.18
		First In First Out	Security Identifier: IWN				
01/03/13	04/03/12	SELL	ISHARES TR RUSSELL 2 INDEX FD	7,000	670.78	686.95	16.17
		First In First Out	Security Identifier: IWO				
01/03/13	04/03/12	SELL	ISHARES TR BARCLAYS D FD	6,000	650.63	665.16	14.53
		First In First Out	Security Identifier: CLU				
01/03/13	04/03/12	SELL	ISHARES TR UTILITIES FD	20,000	992.22	1,002.11	9.89
		First In First Out	Security Identifier: AMPS				




BENJAMIN F. EDWARDS & CO.
 INVESTMENTS for GENERATIONS
 One North Brentwood Blvd., Ste 850
 Saint Louis, MO 63105
 314.772.6600

STATEMENT OF INVESTMENT ACTIVITIES

Schedule of Realized Gains and Losses Year-to-Date (continued)

Statement Period: 12/01/2013 - 12/31/2013

Disposition Date	Acquisition Date	Disposition Transaction	Description	Quantity	Cost Basis	Proceeds	Realized Gain/Loss/ Disbursement
<i>Short Term (continued)</i>							
01/03/13	04/03/12	SELL First In First Out	POWERSHARES EXCHANGE TR II S&P SMALLCAP ENERGY PORT	17.000	633.97	584.14	-49.83
01/03/13	07/05/12	SELL First In First Out	POWERSHARES EXCHANGE TR II S&P SMALLCAP ENERGY PORT	3.000	98.28	103.08	4.80
01/03/13	04/03/12	SELL First In First Out	POWERSHARES EXCHANGE TR II S&P SMALLCAP HEALTH CARE PORT	18.000	640.14	651.63	11.49
01/03/13	04/03/12	SELL First In First Out	VANGUARD INTL EQUITY FTSE EMERGING MKTS ETF	3.000	130.82	135.96	5.14
04/02/13	01/03/13	SELL First In First Out	SHARES TR BARCLAYS AS BD FD	13.000	1,097.33	1,097.85	0.52
04/02/13	04/03/12	SELL First In First Out	ISHARES TR RUSSELL 2 INDEX FD	2.000	191.65	211.66	20.01
01/02/13	07/05/12	SELL First In First Out	ISHARES GOLD TR ISHA	20.000	313.20	241.82	-71.38
01/02/13	01/03/13	SELL First In First Out	ISHARES GOLD TR ISHA	8.000	129.85	96.73	-32.92
01/02/13	04/02/13	SELL First In First Out	ISHARES GOLD TR ISHA	12.000	183.84	145.08	-38.76
01/02/13	07/05/12	SELL First In First Out	ISHARES INC MSCI BRAZIL	2.000	105.00	84.90	-20.10
01/02/13	04/02/13	SELL First In First Out	ISHARES INC MSCI BRAZIL	2.000	107.00	84.91	-22.09
01/02/13	07/05/12	SELL First In First Out	ISHARES TR RUSSELL 2 ETF	5.000	358.35	432.49	74.14
01/02/13	04/02/13	SELL First In First Out	ISHARES TR RUSSELL 2 ETF	2.000	164.89	173.00	8.11
01/02/13	07/05/12	SELL First In First Out	ISHARES TR RUSSELL 2 ETF	4.000	373.47	451.63	78.16
01/02/13	10/02/12	SELL First In First Out	ISHARES TR RUSSELL 2 ETF	1.000	95.75	112.90	17.15



Schedule of Realized Gains and Losses Year-to-Date (continued)

Disposition Date	Disposition Transaction	Description	Quantity	Cost Basis	Realized Gain/Loss/Proceeds	Realized Gain/Loss/Proceeds/Disposal Margin
Short Term (continued)						
07/02/13	07/03/13	SELL First In First Out ISHARES TR 1-3 YR CR	31.000	3,269.83	3,249.86	-19.97
07/02/13	04/02/13	SELL First In First Out ISHARES TR 1-3 YR CR	1,000	105.39	104.83	-0.56
07/02/13	07/05/12	SELL First In First Out VANGUARD INTL EQUITY FTSE EMERGING MKTS ETF	3,000	120.34	114.82	-5.52
07/02/13	04/02/13	SELL First In First Out VANGUARD INTL EQUITY FTSE EMERGING MKTS ETF	37.000	1,574.97	1,416.13	-158.84
10/03/13	07/03/13	SELL First In First Out BARCLAYS BK PLC IPATD TO DOW JONES UBS COMMODITY INDEX TOTAL RETURN	7,000	287.74	259.92	-27.82
10/03/13	04/02/13	SELL First In First Out BARCLAYS BK PLC IPATD TO DOW JONES UBS COMMODITY INDEX TOTAL RETURN	5,000	199.99	185.66	-14.33
10/03/13	07/02/13	SELL First In First Out BARCLAYS BK PLC IPATD TO DOW JONES UBS COMMODITY INDEX TOTAL RETURN	29,000	1,069.41	1,076.81	7.40
Total Short Term				\$15,927.38	\$15,879.23	-\$48.15
Long Term						
01/03/13	09/29/11*	SELL First In First Out ISHARES TR IBOXX USD E CORP BD FD	10,000	1,121.00	1,206.08	85.08
01/03/13	09/29/11*	SELL First In First Out ISHARES TR BARCAYS EAS BD FD	6,000	625.38	638.77	13.39
01/03/13	09/29/11*	SELL First In First Out ISHARES TR IBOXX \$H CORP BD FD	2,000	170.00	187.95	17.95
01/03/13	09/29/11*	SELL First In First Out ISHARES TR BARCLAYS	2,000	216.22	216.30	0.08
01/03/13	09/29/11*	SELL First In First Out SPDR SER TR BARCLAYS D BD ETF	3,000	111.36	122.76	11.40
01/03/13	09/29/11*	SELL First In First Out SELECT SECTOR SPDR T ARE	8,000	259.28	325.28	66.00
01/03/13	10/01/10*	SELL First In First Out SELECT SECTOR SPDR T DISCRETIONARY TRANSN TO 06/24/02	7,000	234.28	340.20	105.92
01/03/13	04/03/09*	SELL First In First Out SELECT SECTOR SPDR T	3,000	59.39	116.67	57.28
04/02/13	10/04/11*	SELL First In First Out ISHARES TR DOW JONES SECTOR INDEX FD	2,000	155.75	193.83	38.08
04/02/13	09/29/11*	SELL First In First Out ISHARES TR BARCLAYS	2,000	216.22	215.60	-0.62
Total Long Term				\$15,927.38	\$15,879.23	-\$48.15




BENJAMIN F. EDWARDS & CO.
 INVESTMENTS for GENERATIONS
 One North Brentwood Blvd., Suite 850
 Saint Louis, MO 63105
 314-771-6600

ARCHIVE

Statement Period: 12/01/2013 - 12/31/2013

Schedule of Realized Gains and Losses Year-to-Date (continued)

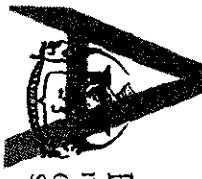
Disposition Date	Acquisition Date	Disposition Transaction	Description	Quantity	Cost Basis	Proceeds	Realized Gain/Loss/Disbursement
<i>Long Term (continued)</i>							
04/02/13	09/29/11*	SELL	SELECT SECTOR SPDR T ARE	6,000	194.46	280.14	85.68
		First In First Out	Security Identifier: XLY				
04/02/13	09/29/11*	SELL	SELECT SECTOR SPDR T STAPLES	3,000	90.15	120.30	30.15
		First In First Out	Security Identifier: XLP				
04/02/13	10/01/10*	SELL	SELECT SECTOR SPDR T DISCRETIONARY TRANSN TO 05/24/102	2,000	66.94	105.98	39.04
		First In First Out	Security Identifier: XLY				
04/02/13	10/01/10*	SELL	SELECT SECTOR SPDR T	1,000	56.73	78.54	21.81
		First In First Out	Security Identifier: XLE				
04/02/13	09/29/11*	SELL	SELECT SECTOR SPDR T	1,000	61.25	78.54	17.29
		First In First Out	Security Identifier: XLE				
04/02/13	09/29/11*	SELL	VANGUARD INDEX FDS VIT ETF	5,000	258.55	354.56	96.01
		First In First Out	Security Identifier: VNO				
07/02/13	09/29/11*	SELL	ISHARES GOLD TR ISHA	24,000	380.64	290.18	-90.46
		First In First Out	Security Identifier: IAU				
07/02/13	10/04/11*	SELL	ISHARES GOLD TR ISHA	27,000	425.79	326.45	-99.34
		First In First Out	Security Identifier: IAU				
07/02/13	04/03/12	SELL	ISHARES GOLD TR ISHA	57,000	912.56	689.18	-223.38
		First In First Out	Security Identifier: IAU				
07/02/13	04/03/12	SELL	ISHARES INC MSCI BRAZIL	10,000	635.40	424.52	-210.88
		First In First Out	Security Identifier: EWZ				
07/02/13	04/03/12	SELL	ISHARES TR RUSSELL 2000	9,000	658.89	778.48	119.59
		First In First Out	Security Identifier: IWN				
07/02/13	04/03/12	SELL	ISHARES TR RUSSELL 2000	4,000	383.30	451.63	68.33
		First In First Out	Security Identifier: IWO				
07/02/13	09/29/11*	SELL	ISHARES TR IBOXX \$ H CORP BD	9,000	765.00	816.51	51.51
		First In First Out	Security Identifier: HYG				
07/02/13	09/29/11*	SELL	SPDR S&P BARCLAYS D BOND	21,000	779.52	827.14	47.62
		First In First Out	Security Identifier: JNK				
07/02/13	04/03/09*	SELL	SELECT SECTOR SPDR T	3,000	59.39	128.37	68.98
		First In First Out	Security Identifier: XLI				
07/02/13	10/01/10*	SELL	SELECT SECTOR SPDR T	5,000	156.75	213.95	57.20
		First In First Out	Security Identifier: XLI				



A T T A C H M E N T

Schedule of Realized Gains and Losses Year-to-Date (continued)

Disposition Date	Acquisition Date	Disposition Transaction	Description	Quantity	Cost Basis	Proceeds	Realized Gains/Losses/Dividends
Long Term (continued)							
07/02/13	04/03/12	SELL First In First Out	VANGUARD INT'L EQUITY FTSE EMERGING MKTS ETF Security Identifier: VWO	27,000	1,177.33	1,033.39	-143.94
10/03/13	09/29/11*	SELL First In First Out	BARCLAYS BK PLC IPAT D TO DOW JONES UBS COMMODITY INDEX TOTAL RETURN Security Identifier: DJP	59,000	2,543.49	2,190.75	-352.74
10/03/13	04/03/12	SELL First In First Out	BARCLAYS BK PLC IPAT D TO DOW JONES UBS COMMODITY INDEX TOTAL RETURN Security Identifier: DJP	3,000	128.04	111.39	-16.65
10/03/13	07/05/12	SELL First In First Out	BARCLAYS BK PLC IPAT D TO DOW JONES UBS COMMODITY INDEX TOTAL RETURN Security Identifier: DJP	12,000	497.20	445.58	-51.62
10/03/13	10/04/11*	SELL First In First Out	ISHARES TR U S UTILS Security Identifier: IDU	1,000	77.88	93.35	15.47
10/03/13	01/04/12	SELL First In First Out	ISHARES TR DOW JONES Security Identifier: IVW	16,000	1,040.81	1,263.57	222.76
10/03/13	01/04/12	SELL First In First Out	ISHARES TR US FINANC INDEX FD Security Identifier: IWF	17,000	848.80	1,243.68	394.88
10/03/13	04/03/12	SELL First In First Out	ISHARES TR US FINANC INDEX FD Security Identifier: IWF	7,000	409.63	512.11	102.48
10/03/13	09/29/11*	SELL First In First Out	ISHARES TR BOXES \$H CORP BD ETF Security Identifier: HYG	27,000	2,295.00	2,471.79	176.79
10/03/13	10/04/11*	SELL First In First Out	ISHARES TR BOXES \$H CORP BD ETF Security Identifier: JNK	8,000	638.08	732.38	94.30
10/03/13	10/04/11*	SELL First In First Out	SPDR SER TR BARCLAYS D BD ETF Security Identifier: JNK	62,000	2,301.44	2,466.22	164.78
10/03/13	09/29/11*	SELL First In First Out	SPDR SER TR BARCLAYS D BD ETF Security Identifier: JNK	17,000	596.64	676.22	79.58
10/03/13	10/01/09*	SELL First In First Out	SELECT SECTOR SPDR T Security Identifier: XLB	4,000	120.91	167.93	47.02
10/03/13	09/29/11*	SELL First In First Out	SELECT SECTOR SPDR T Security Identifier: XLV	43,000	1,393.63	2,186.98	793.35
10/03/13	10/04/11*	SELL First In First Out	SELECT SECTOR SPDR T STAPLES Security Identifier: XLP	11,000	317.96	438.96	121.00
10/03/13	09/29/11*	SELL First In First Out	SELECT SECTOR SPDR T Security Identifier: XLE	7,000	428.75	580.87	152.12
Total Long Term					\$39,869.79	\$26,143.08	\$2,273.29
Total Short Term and Long Term					\$39,797.17	\$42,022.31	\$2,225.14



BENJAMIN F. EDWARDS & CO.
INVESTMENTS FOR GENERATIONS
One Brentwood Blvd., Suite 850
Saint Louis, MO 63105
314-729-6600

STATEMENT OF ACHIEVEMENT

Statement Period: 12/01/2013 - 12/31/2013

Schedule of Realized Gains and Losses Year-to-Date (continued)

- Noncovered under the cost basis rules as defined below.

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L. 110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
- Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.

This Schedule may not reflect all cost basis adjustments necessary for tax reporting purposes, especially for noncovered securities. Adjustments to cost basis may have been made for prior income received and subsequently reclassified by the issuer as a return of capital. In addition, corporate action events may require adjustments to your original cost basis. Return of capital information and cost basis information, as it relates to corporate actions, has been obtained from sources we believe to be reliable.

Adjustments to cost basis can be made after year-end, in particular, for return of capital adjustments, but may also include adjustments for corporate action events. Therefore there may be differences in cost basis reflected on your monthly client brokerage statement at year end versus any subsequent reports, including your 1099-B or online displays you may have available to you.

When you report your cost basis on your tax return, it should be verified using all of your own records. In particular, there may be other adjustments which you need to make, but are not required to be made by Pershing as it relates to H.R. 1424. You should consult with your tax advisor in order to properly report your gain or loss for tax purposes. Pershing shall not be responsible for and makes no representations or warranties with respect to the accuracy of any information that you report to the IRS or other taxing authorities, and, accordingly, disclaims any and all liability that may arise with respect to your use and reliance on the information provided herein for such reporting.

Please refer to the Your Account Information Section in your brokerage account statement for your account's existing tax lot disposition method. The disposition method is the method which you have selected to use in the disposal of each tax lot of the securities held in your account. If you do not select a method, your account will be defaulted to First In, First Out (FIFO). Your account's selected tax lot method will be used to determine the cost basis for calculating gain and/or loss, unless another method was selected at the time of the security disposal, and this may be reported on the IRS Form 1099-B.



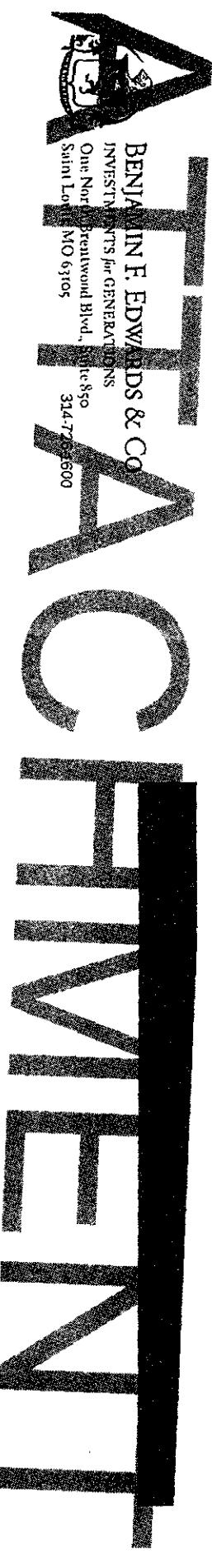
Activity Summary		(All amounts shown are in US Dollars)	
	This Period	Year-to-Date	
Securities			
Securities Bought	0.00	0.00	-42,579.70
Securities Sold	0.00	42,022.31	0.00
Total Securities	\$0.00	\$42,022.31	
Dividends and Interest			
Fees	\$436.81	\$2,360.21	
FDIC Insured Bank Deposits	\$0.00	\$0.00	
Total Credits	\$436.81	\$46,770.14	

Debits		This Period		Year-to-Date	
	Debits		Debits		Debits
Securities					
Securities Bought	0.00	0.00	0.00	0.00	0.00
Securities Sold	0.00	42,022.31	0.00	0.00	0.00
Total Securities	\$0.00	\$42,022.31			
Dividends and Interest					
Fees	\$0.00	\$0.00			
FDIC Insured Bank Deposits	\$0.00	\$0.00			
Total Debits	\$436.81	\$46,770.14			

Transactions in Date Sequence

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
12/06/13	CASH DIVIDEND RECEIVED	60 SHRS ISHARES TR IBBOXX USD INVT GRADE CORP BD				22.06	USD
	LQD	ETF RD 12/04 PD 12/06/13					
12/06/13	CASH DIVIDEND RECEIVED	59 SHRS ISHARES TR IBOXX \$ HIGH YIELD CORP BD ETF				26.55	USD
	HYG	RD 12/04 PD 12/06/13					
12/06/13	CASH DIVIDEND RECEIVED	23 SHRS ISHARES TR MBS ETF RD 12/04 PD 12/06/13				3.22	USD
	MBB						
12/06/13	CASH DIVIDEND RECEIVED	17 SHRS ISHARES TR INTERMEDIATE CR BD ETF RD				4.06	USD
	CIU	12/04 PD 12/06/13					
12/06/13	CASH DIVIDEND RECEIVED	10 SHRS ISHARES TR 3-7 YR TREAS BD ETF RD 12/04 PD				0.93	USD
	IET	12/06/13					
12/09/13	FDIC INSURED BANK DEPOSIT	DEUTSCHE BANK IHS DEPOSIT PROGRAM				-56.82	USD
	USD999997	137 SHRS SPDR SER TR BARCLAYS HIGH YIELD BD ETF				27.58	USD
12/10/13	CASH DIVIDEND RECEIVED	RD 12/04 PD 12/10/13					
	INK						
12/11/13	FDIC INSURED BANK DEPOSIT	DEUTSCHE BANK IHS DEPOSIT PROGRAM				-27.58	USD
	USD999997	DEUTSCHE BANK IHS INTEREST REINVESTED					
12/13/13	FDIC INSURED BANK DEPOSITS INTEREST REINVESTED	DEUTSCHE BANK IHS INTEREST REINVESTED				-0.05	USD
	250980041						
12/13/13	FDIC INSURED BANK DEPOSITS INTEREST RECEIVED	DEUTSCHE BANK IHS INTEREST CREDITED				0.05	USD
	250980041						
12/30/13	CASH DIVIDEND RECEIVED	53 SHRS ISHARES TR S&P MIDCAP 400 GROWTH ETF RD				19.96	USD
	JK	12/26 PD 12/30/13					
12/30/13	CASH DIVIDEND RECEIVED	8 SHRS ISHARES TR U S UTILS ETF RD 12/26 PD				6.52	USD
	IDU	12/30/13					





BENJAMIN F. EDWARDS & Co
 INVESTMENTS for GENERATIONS
 One North Bentwood Blvd., Suite 850
 Saint Louis, MO 63105
 314.722.2600

Statement Period: 12/01/2013 - 12/31/2013

Transactions in Date Sequence (continued)

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
12/30/13	IJJ	CASH DIVIDEND RECEIVED	45 SHRS iSHARES TR S&P MIDCAP 400 VALUE ETF RD 12/26 PD 12/30/13			23.54	USD
12/30/13	CASH DIVIDEND RECEIVED	59 SHRS iSHARES TR DOW JONES U.S. ETF RD 12/26 PD 12/30/13		16.00		96.00	USD
12/30/13	IWW	CASH DIVIDEND RECEIVED	50 SHRS iSHARES TR US FINANCIALS ETF INDEX FD RD 12/26 PD 12/30/13			19.87	USD
12/31/13	YTF	FDIC INSURED BANK DEPOSIT USD989997	DEUTSCHE BANK INS DEPOSIT PROGRAM E			-85.89	USD
12/31/13	CASH DIVIDEND RECEIVED	19 SHRS SELECT SECTOR SPDR TR MATLS RD 12/24 PD XLB				5.36	USD
12/31/13	CASH DIVIDEND RECEIVED	28 SHRS SELECT SECTOR SPDR TR HEALTH CARE RD XLV				6.30	USD
12/31/13	CASH DIVIDEND RECEIVED	40 SHRS SELECT SECTOR SPDR TR CONSUMER STAPLES RD 12/24 PD 12/31/13				12.89	USD
12/31/13	CASH DIVIDEND RECEIVED	56 SHRS SELECT SECTOR SPDR TR CONSUMER DISCRETIONARY TRANSN TO 06/24/02 RD 12/24 PD XLY				14.65	USD
12/31/13	CASH DIVIDEND RECEIVED	37 SHRS SELECT SECTOR SPDR TR ENERGY RD 12/24 XLE				14.90	USD
12/31/13	CASH DIVIDEND RECEIVED	65 SHRS SELECT SECTOR SPDR TR INDL RD 12/24 PD XLI				16.81	USD
12/31/13	CASH DIVIDEND RECEIVED	194 SHRS VANGUARD INDEX FDS VANGUARD REIT ETF VNO				195.55	USD
	Total Value of Transactions		\$0.00			\$266.46	

The price and quantity displayed may have been rounded.

Income and Expense Summary

Dividend Income	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
Other Dividends	436.75	0.00	2,359.18	0.00

A T T A C H M E N T

	Current Period	Previous Period	YTD-Due Non-Taxable	YTD-Due Taxable	Total Dividends, Interest, Income and Expenses
Interest Income FDIC Insured Bank Deposits	\$436.81	0.06	\$0.00	\$2,380.21	\$0.00

Messages

FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC)-INSURED BANK DEPOSITS ARE NOT PROTECTED BY SECURITIES INVESTOR PROTECTION CORPORATION (SIPC). YOU MAY VIEW CURRENT MONEY MARKET FUND RATES BY VISITING WWW.PERSHING.COM AND SELECTING THE LINK AT THE BOTTOM OF THE PAGE TITLED "MONEY MARKET MUTUAL FUND & FDIC-INSURED DEPOSITS PROGRAM RATES & BANK LISTS." PLEASE NOTE THAT WE MAY NOT OFFER ALL OF THE MONEY MARKET FUNDS LISTED ON THE PERSHING WEBSITE. Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money market mutual fund's prospectus or the bank deposit product's disclosure document or contact your investment professional for additional information.

Go Paperless!

When you choose electronic delivery of brokerage account statements and trade confirmations, there is no more searching through a file cabinet or shoebox to find what you're looking for as everything you need is located in one secure, online location. Switching your document delivery preferences takes just a moment and provides a level of convenience you're sure to appreciate.

If you currently have online access to your accounts through NetExchange Client, you can sign up for e-delivery of your statements and trade confirmations, as well as Mutual Fund, ETF and UIT prospectuses, by clicking on the Go Paperless button when you log in. If you do not have on-line access, please contact your financial consultant and the process can be expedited for you.

This convenient e-delivery service is available even if you don't desire access to daily positions, values, balances, and quotes. Contact your financial consultant and we can set up e-delivery for you.

Make the move to paperless today!

Benjamin F. Edwards & Co. is updating its client profile information to better serve your needs and to comply with new regulatory requirements (FINRA Rule 2111). As a result, your financial consultant may request up-to-date information regarding your goals, objectives and financial information.

MESSAGE REGARDING ROLLED-UP TAX LOTS

WHILE YOUR TAX LOTS HAVE BEEN ROLLED UP, ALL OF THE LOTS ARE STILL MAINTAINED. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, PLEASE CONTACT YOUR FINANCIAL CONSULTANT.



BENJAMIN F. EDWARDS & Co
INVESTMENTS for GENERATIONS
One North Brentwood Blvd., Suite 850
St. Louis, MO 63105
314-716-0000

ARCHIVE

Statement Period: 12/01/2013 - 12/31/2013

Important Information and Disclosures

The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.

- Pershing is a member of the Securities Investor Protection Corporation (SIPC*). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: www.pershing.com/strength_stability.html.
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading), to your financial organization within ten days after receipt of this statement. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330. Errors and Omissions excepted.

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

- Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any pre-dispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; (ii) the class is decertified; or (iii) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.

BENJA IN F. EDWARDS & CO
INVESTMENTS FOR GENERATIONS
One North Bentwood Blvd., Suite 800
Saint Louis, MO 63105
314-721-6000

STATEMENT OF ACCOUNT

Account Number:

Statement Period: 11/01/2013 - 11/30/2013

Valuation at a Glance

	This Period	Year-to-Date
Beginning Account Value	\$74,171.35	\$68,962.26
Dividends/Interest Fees	84.38	1,923.40
Change in Account Value	0.00	-1,598.22
Ending Account Value	\$74,320.99	5,033.55
Estimated Annual Income	\$2,064.19	\$74,320.99

CHARLES J FLEISCHMANN
BRENDA M FLEISCHMANN IT TEN
Summit Landing
MO 63105
314-721-6000

Your Financial Consultant:
WARD PETTY AND JOE PETTY
(423) 668-5411

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation
Cash, Money Funds, and Bank Deposits ¹	\$1,554.49	\$1,237.90	\$1,322.28	2%
Exchange-Traded Products	\$7,407.77	\$72,933.45	\$72,998.71	98%
Account Total	\$68,962.26	\$74,171.35	\$74,320.99	100%

¹ The Bank Deposits in your account are FDIC insured bank deposits. FDIC insured bank deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). These bank deposits are covered by the Federal Deposit Insurance Corporation (FDIC), up to allowable limits.



Year-To-Date Year-To-Date
\$1,000.00 \$57.39

	Summary of Gains and Losses	Realized Year-to-Date	Unrealized Year-to-Date
Short-Term Gain/Loss	0.00	-48.15	4.23
Long-Term Gain/Loss	0.00	2,273.29	9,136.22
Net Gain/Loss	0.00	2,225.14	9,140.45

This summary excludes transactions where cost basis information is not available.

Client Service Information

Your Financial Consultant: S38
WARD PETTY AND JOE PETTY
345 FRAZIER
SUITE 205
CHATTANOOGA TN 37405-4121

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

Your Account Information

Investment Objective

Moderate Growth

Risk Exposure:

NONE SPECIFIED

Please review your investment objective. If you wish to make a change or have any questions please contact your Financial Consultant.

Tax Lot Default Disposition Method

Default Method for Mutual Funds: FIRST IN FIRST OUT

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

Default Method for all Other Securities: FIRST IN FIRST OUT

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Financial Consultant for more information.

FDIC Insured Bank Deposits

Date

Activity Type

Description

Amount

Balance

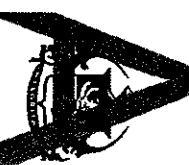
Sweep FDIC Insured Bank Deposits

DEUTSCHE BANK INS REPORT E

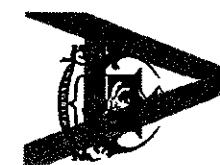
Account Number Activity Ending: 1/12/9/13

Date	Activity Type	Description	Amount	Balance
1/10/13	Opening Balance			1,237.90
1/10/13	Deposit		57.26	1,295.16
1/13/13	Deposit		27.05	1,322.21
1/15/13	Deposit		0.07	1,322.28
		APY 0.05%		1,322.28
		Citizens Bank		1,322.28
1/18/13				





BENJAMIN F. EDWARDS & CO.
INVESTMENT ADVISORS
One North Broadwood Blvd., Suite 850
Saint Louis, MO 63105
314-776-6600



Statement Period: 11/01/2013 - 11/30/2013

FDIC Insured Bank Deposits (continued)

Date	Activity Type	Description	Amount	Balance
------	---------------	-------------	--------	---------

Sweep FDIC Insured Bank Deposits (continued)

DEUTSCHE BANK INS DEPOSIT E (continued)				
11/29/13	Closing Balance	A/C 11/18 \$1322.28		\$1,322.28

Total FDIC Insured Bank Deposits

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

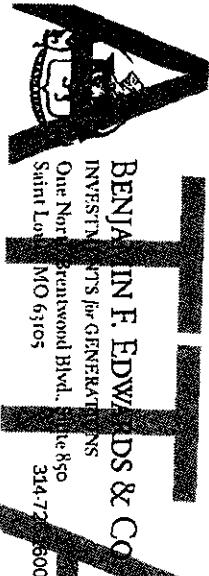
Portfolio Holdings

Opening Date	Quantity	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and Bank Deposits 2.00% of Portfolio									
FDIC Insured Bank Deposits									
DEUTSCHE BANK INS DEPOSIT E									
11/01/13	1,322.280		11/29/13	1,237.90	1,322.28	0.03	0.97	N/A	N/A
Total FDIC Insured Bank Deposits				\$1,237.90	\$1,322.28	\$0.03	\$0.97		
Total Cash, Money Funds, and Bank Deposits									
Exchange-Traded Products 98.00% of Portfolio									
ISHARES TR IBOXX USD INVT GRADE CORP BD ETF									
Dividend Option: Cash; Capital Gains Option: Cash									
Multiple Y Total Covred	113,7990		6,827.93	114,5600	6,879.60	51.67		263.42	3.82%
ISHARES TR S&P MIDCAP 400 GROWTH ETF									
Dividend Option: Cash; Capital Gains Option: Cash									

Aero Holdings (continued)

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Net Value	Unrealized Gain/Loss	Estimated Income	Estimated Yield
Exchange-Traded Products (continued)								
ISHARES TR S&P MIDCAP 400 GROWTH (continued)								
Multiple Y	Total Covered	138,2280	7,326.08	145,7700	7,725.81	399.73	77.10	0.99%
	53,000							
ISHARES TR U.S. UTILS ETF								
Dividend Option: Cash; Capital Gains Option: Cash								
10/04/11 *	Total Noncovered	77,8740	389.37	95,4800	477.40	88.03	15.33	3.21%
	5,000							
Multiple Y	Total Covered	69,9530	269.86	95,4800	286.44	16.58	9.19	3.21%
	3,000							
Total	8,000		\$659.23		\$763.84		\$104.61	
ISHARES TR S&P MIDCAP 400 VALUE ETF								
Dividend Option: Cash; Capital Gains Option: Cash								
Multiple Y	Total Covered	106,3150	4,784.16	113,6600	5,114.70	330.54	82.22	1.60%
	45,000							
ISHARES TR DOW JONES U.S. ETF								
Dividend Option: Cash; Capital Gains Option: Cash								
Multiple Y	Total Covered	71,8000	4,236.21	85,2000	5,026.80	790.59	55.67	1.10%
	59,000							
ISHARES TR U.S. FINANCIALS ETF INDEX								
FD								
Dividend Option: Cash; Capital Gains Option: Cash								
Multiple Y	Total Covered	62,9510	3,147.54	78,6800	3,934.00	786.46	51.24	1.30%
	50,000							
ISHARES TR IBOXX \$ HIGH YIELD CORP BD								
ETF								
Dividend Option: Cash; Capital Gains Option: Cash								
10/04/11 *	Total Noncovered	79,7600	2,392.80	93,4200	2,802.60	409.80	171.11	6.10%
	30,000							
Multiple Y	Total Covered	90,2510	2,617.28	93,4200	2,709.18	91.90	165.40	6.10%
	29,000							
Total	59,000	\$5,010.08		\$5,511.78	\$501.70		\$336.51	
ISHARES TR MBS ETF								
Dividend Option: Cash; Capital Gains Option: Cash								
09/29/11 *	Total Noncovered	108,1100	540.55	105,7200	528.60	-11.95	5.97	1.12%
	5,000							
Multiple Y	Total Covered	106,3410	1,914.14	105,7200	1,902.96	-1.18	21.48	1.12%
	18,000							
Total	23,000	\$2,454.69		\$2,431.56	-\$23.13		\$27.45	
ISHARES TR INTERMEDIATE CR BD								
ETF								
Dividend Option: Cash; Capital Gains Option: Cash								





BENJAMIN F. EDWARDS & CO.
 INVESTMENT ADVISERS FOR GENERATIONS
 One North Brentwood Blvd., Suite 850
 Saint Louis, MO 63105
 314-772-6600

Statement Period: 11/01/2013 - 11/30/2013

Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Exchange-Traded Products (continued)								
ISHARES TR INTERMEDIATE GR BD (continued)								
Multiple Y	Total Covered 17,000	107.8320	1,833.14	108.5500	1,845.35	12.21	50.84	2.75%
ISHARES TR 3-7 YR TREAS BD ETF								
Dividend Option: Cash; Capital Gains Option: Cash 10/03/13	10,000	121.3270	Security Identifier: IEI CUSIP: 460288661	121.7500	1,217.50	4.23	8.95	0.73%
SPDR SFR TR BARCLAYS HIGH YIELD BD ETF								
Dividend Option: Cash; Capital Gains Option: Cash 10/04/11 *	Total Noncovered 69,000	35.0960	2,421.65	40.7500	2,811.75	390.10	170.51	6.06%
Multiple Y	Total Covered 68,000	38.9810	2,650.72	40.7500	2,771.00	120.28	168.03	6.06%
Total	137,000		\$5,072.37		\$5,582.75		\$510.38	
SELECT SECTOR SPDR TR MATLS								
Dividend Option: Cash; Capital Gains Option: Cash Multiple *;3,Y	Total Noncovered 14,000	31.4410	440.17	44.3400	620.76	180.59	14.10	2.22%
Multiple Y	Total Covered 5,000	38.3840	Your lot has been adjusted due to a wash sale for more than one year. 191.92	44.3400	221.70	29.78	5.04	2.27%
Total	19,000		\$632.09		\$842.46		\$210.37	
SELECT SECTOR SPDR TR HEALTH CARE								
Dividend Option: Cash; Capital Gains Option: Cash Multiple *;Y	Total Noncovered 12,000	31.7470	380.96	55.2600	663.12	282.16	10.05	1.51%
Multiple Y	Total Covered 16,000	44.6910	715.05	55.2600	884.16	169.11	13.41	1.51%
Total	28,000		\$1,096.01		\$1,547.28		\$451.27	
SELECT SECTOR SPDR TR CONSUMER STAPLES								
Dividend Option: Cash; Capital Gains Option: Cash 10/04/11 *	Total Noncovered 14,000	28.9050	404.67	43.0100	602.14	197.47	15.45	2.56%

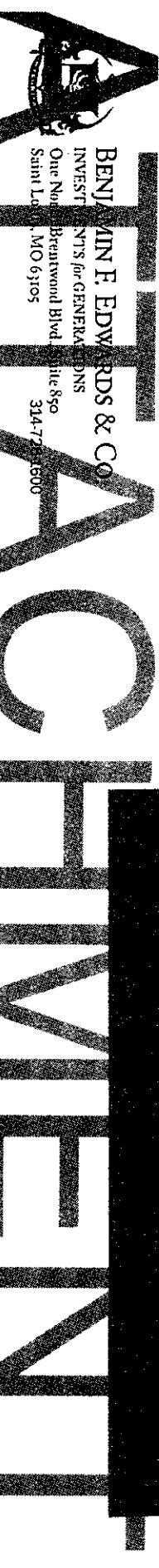


Aero Holdings (continued)

Date Acquired	Quantity	Unit Cost	Gross Profit	Market Price	Market Value	Unrealized Gain/Loss	Estimated Income	Estimated Yield
---------------	----------	-----------	--------------	--------------	--------------	----------------------	------------------	-----------------

Exchange-Traded Products (continued)								
SELECT SECTOR SPDR TR CONSUMER STAPLES (continued)								
Multiple Y								
Total	40,000		\$1,367.81		\$1,720.40		\$352.59	
SELECT SECTOR SPDR TR CONSUMER DISCRETIONARY TRANSN TO 06/24/02								
Dividend Option: Cash; Capital Gains Option: Cash								
09/29/11 *								
Multiple Y								
Total Noncovered	26,000		36,8300	957.58	65,6000	1,705.60	748.02	21.32 1.25%
Total Covered	30,000		54,9500	1,648.51	65,6000	1,968.00	319.49	24.60 1.25%
Total	56,000							
SELECT SECTOR SPDR TR ENERGY								
Dividend Option: Cash; Capital Gains Option: Cash								
09/29/11 *								
Total Noncovered	30,000		75,9290	531.50	86,4400	605.08	73.56	10.46 1.72%
Total Covered	7,000							
Total	37,000							
SELECT SECTOR SPDR TR INDL								
Dividend Option: Cash; Capital Gains Option: Cash								
Multiple Y, 13,Y								
Total Noncovered	32,000		30,4880	975.60	50,4000	1,612.80	637.20	28.69 1.77%
Total Covered	33,9530							
Total	65,000							
VANGUARD INDEX FDS VANGUARD REIT ETF								
Dividend Option: Cash; Capital Gains Option: Cash								
Multiple Y								
Total Noncovered	79,000		51,5340	4,071.17	65,5000	5,174.50	1,103.33	203.82 3.93%
Total Covered	60,7770							
Total	115,000							
Total Exchange-Traded Products								
Total Portfolio Holdings								

* Noncovered under the cost basis rules as defined below.
 Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by



Statement Period: 11/01/2013 - 11/30/2013

Portfolio Holdings (continued)

P.L.110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are "securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
 - Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
 - Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury
- 3 Either all or a portion of the cost basis of this security has been provided to us by you or your introducing firm and Pershing makes no representation as to the accuracy of this information.
- 13 Either all or a portion of the cost basis of this security has been provided to us by the delivering firm or transferring agent and Pershing makes no representation as to the accuracy of this information.
- * This line is an aggregation of shares in this position, representing shares acquired at different times and/or dates. This summary is a sum of those shares and does not represent cost basis calculated using the average cost accounting method.
- † The cost basis and holding period has been adjusted for a portion of this position due to a wash sale event.

Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from sources which we believe to be reliable. Pershing may not use the closing price of the particular exchange or marketplace where your position was purchased as the "Market Price." Securities for which a price is not available are marked "NA" and are omitted from the Total. The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your Statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Portfolio Holdings Disclosures

(continued)

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing automatically converts foreign currency or from U.S. dollars and similar currencies into S. dollars and similar currencies on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Activity Summary

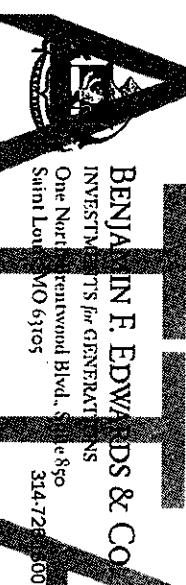
(All amounts shown are in base currency: USD)

Credits	This Period	Year-to-Date	Debits	This Period	Year-to-Date
Securities			Securities		
Securities Bought	0.00	0.00	Securities Bought	0.00	-42,579.70
Securities Sold	0.00	42,022.31	Securities Sold	0.00	0.00
Total Securities	\$0.00	\$42,022.31	Total Securities	\$0.00	-\$42,579.70
Dividends and Interest			Dividends and Interest		
	\$84.38	\$1,923.40		\$0.00	\$0.00
Fees			Fees		
	\$0.00	\$0.00		\$0.00	-\$1,598.22
FDIC Insured Bank Deposits	\$0.00	\$2,387.62	FDIC Insured Bank Deposits	-\$84.38	-\$2,289.56
Total Credits	\$84.38	\$46,333.33	Total Debits	-\$84.38	-\$46,467.48

Transactions in Date Sequence

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
11/07/13	CASH DIVIDEND RECEIVED	60 SHRS ISHARES TR IBBOXX USD INVT GRADE CORP BD ETF RD 11/05 PD 11/07/13				22.80	USD
11/07/13	LQD					26.56	USD
11/07/13	CASH DIVIDEND RECEIVED	59 SHRS ISHARES TR IBBOXX \$ HIGH YIELD CORP BD ETF RD 11/05 PD 11/07/13				2.79	USD
11/07/13	HYG						
11/07/13	CASH DIVIDEND RECEIVED	23 SHRS ISHARES TR MBS ETF RD 11/05 PD 11/07/13					
11/07/13	MBB						
11/07/13	CASH DIVIDEND RECEIVED	17 SHRS ISHARES TR INTERMEDIATE CR BD ETF RD 11/05 PD 11/07/13				4.05	USD
11/07/13	CIU					1.06	USD
11/07/13	CASH DIVIDEND RECEIVED	10 SHRS ISHARES TR 3-7 YR TREAS BD ETF RD 11/05 PD 11/07/13				-57.26	USD
11/08/13	IEI					27.05	USD
11/08/13	FDIC INSURED BANK DEPOSIT	DEUTSCHE BANK INS DEPOSIT PROGRAMME USD999997					
11/08/13	CASH DIVIDEND RECEIVED	137 SHRS SPDR S&P BARCLAYS HIGH YIELD BD ETF RD 11/05 PD 11/7/13					
11/08/13	JNK						




BENJA IN F. EDWARDS & CO.
 INVESTMENTS for GENERATIONS
 One North Kemwood Blvd., Suite 850
 Saint Louis, MO 63105
 314-723-6600

AACHT

Statement Period: 11/01/2013 - 11/30/2013

Transactions in Date Sequence (continued)

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
11/1/13	FDIC INSURED BANK DEPOSIT	DEUTSCHE BANK INS DEPOSIT PROGRAM E				-27.05	USD
11/5/13	FDIC INSURED BANK DEPOSITS INTEREST REINVESTED	DEUTSCHE BANK INS INTEREST REINVESTED				-0.07	USD
11/5/13	250890041	DEUTSCHE BANK INS INTEREST CREDITED				0.07	USD
	FDIC INSURED BANK DEPOSITS INTEREST RECEIVED						
	250890041						
	Total Value of Transactions			\$0.00		\$0.00	

The price and quantity displayed may have been rounded.

Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
Dividend Income				
Other Dividends	84.31	0.00	1,922.43	0.00
Interest Income				
FDIC Insured Bank Deposits	0.07	0.00	0.97	0.00
Total Dividends, Interest, Income and Expenses	\$84.38	\$0.00	\$1,923.40	\$0.00

Messages

Please note the following information for Pershing's 2013 IRS Forms 1099 (B, DIV, INT, OID and MISC): Your form 1099 will be delivered as early as possible, beginning January 31, 2014. By February 18, you will receive either your 1099 form or a special Pending 1099 Notice. The Pending 1099 Notice will be sent if issuers of securities you hold have not yet provided their final tax information. It will inform you of the securities that are pending final reporting, and will provide the anticipated mail date of your 1099 form. Your 1099 will be mailed no later than March 17, 2014.

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

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Shares of a money market mutual fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money market funds' prospectus or the bank deposit product's disclosure document or contact your investment professional for additional information.

MESSAGES (continued)

Benjamin F. Edwards & Co. is updating its client profile information to better serve your needs and to comply with new regulatory requirements (FINRA Rule 2111). As a result, your financial consultant may request up-to-date information regarding your goals, objectives and financial information.

Go Paperless!

When you choose electronic delivery of brokerage account statements and trade confirmations, there is no more searching through a file cabinet or shoebox to find what you're looking for as everything you need is located in one secure, online location. Switching your document delivery preferences takes just a moment and provides a level of convenience you're sure to appreciate.

If you currently have online access to your accounts through NetExchange Client, you can sign up for e-delivery of your statements and trade confirmations, as well as Mutual Fund, ETF and UIT prospectus, by clicking on the Go Paperless button when you log in. If you do not have on-line access, please contact your financial consultant and the process can be expedited for you.

If you don't desire on-line access to your accounts, you can still receive your confirmations and statements via email by logging on to www.mydocumentsuite.com to register and choose electronic delivery, or contact your financial consultant for assistance.

Make the move to paperless today!

MESSAGE REGARDING ROLLED-UP TAX LOTS

WHILE YOUR TAX LOTS HAVE BEEN ROLLED UP, ALL OF THE LOTS ARE STILL MAINTAINED. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, PLEASE CONTACT YOUR FINANCIAL CONSULTANT.

For more information about the advisory programs offered by Benjamin F. Edwards & Co. and our role as an investment adviser, please see our Form ADV on our website: www.benjaminfederdco.com/adv, or call our Home Office at 314-726-1600 and we will mail you a free copy.

Important Information and Disclosures

The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation ("SIPC"). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: www.pershing.com/strength_stability.htm.
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading), to your financial organization and Pershing, within ten days after receipt of this statement. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.



**BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS**
One North Brentwood Blvd., Ste 850
Saint Louis, MO 63105

314-721-6600

HACHTIVE

Statement Period: 11/01/2013 - 11/30/2013

Important Information and Disclosures (continued)

The Role of Pershing (continued)

- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330. Errors and Omissions excepted.

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; (ii) the class is decertified; or (iii) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330.




BENJAMIN F. EDWARDS & CO.
 INVESTMENTS for GENERATIONS
 One North Courtwood Blvd., Suite 800
 Saint Louis, MO 63105
 314.725.6000

ACHIEVE

Account Number:

Statement Period: 10/01/2013 - 10/31/2013

Valuation at a Glance

	This Period	Year-to-Date
Beginning Account Value	\$72,157.56	\$68,962.26
Dividends/Interest	99.95	1,839.02
Fees	-405.89	-1,598.22
Change in Account Value	2,319.73	4,968.29
Ending Account Value	\$74,171.35	\$74,171.35
Estimated Annual Income	\$2,072.42	

Your Financial Consultant:
WARD PETTY AND JOE PETTY
 (423) 668-5411

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation
Cash, Money Funds, and Bank Deposits ¹	1,554.49	2,156.73	1,237.90	2%
Exchange-Traded Products	67,407.77	70,000.83	72,933.45	93%
Account Total	\$68,962.26	\$72,157.56	\$74,171.35	100%

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



Additional Information

Securities Bought and Sold
Period: Year-to-Date
\$6,289
\$57,389

	This Period	Year-to-Date	Unadjusted
Short-Term Gain/Loss	-34.75	-48.15	5.13
Long-Term Gain/Loss	1,913.52	2,273.29	9,070.06
Net Gain/Loss	1,908.77	2,225.14	9,075.19

This summary excludes transactions where cost basis information is not available.

Client Service Information

Your Financial Consultant: S38
WARD PETTY AND JOE PETTY
345 FRAZIER
SUITE 205
CHATTANOOGA TN 37405-4121

Contact Information

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

Your Account Information

Investment Objective

Investment Objective: MODERATE GROWTH

Risk Exposure:

NONE SPECIFIED
Please review your investment objective. If you wish to make a change or have any questions please contact your Financial Consultant.

Tax Lot Disposition Method

Default Method for Mutual Funds: FIRST IN FIRST OUT

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

Default Method for all Other Securities:

FIRST IN FIRST OUT

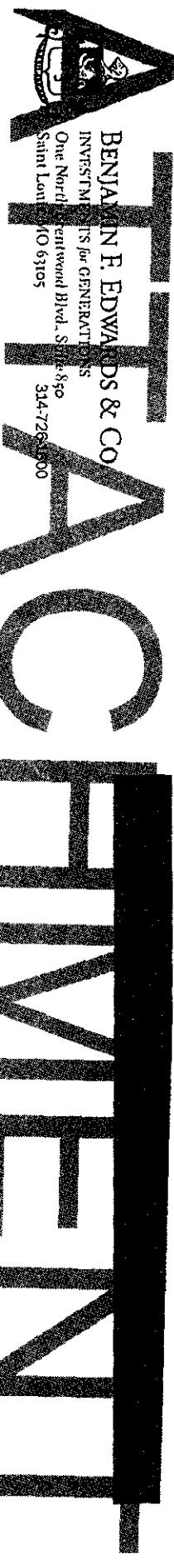
Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Financial Consultant for more information.

FDIC Insured Bank Deposits

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Insured Bank Deposits				
DEUTSCHE BANK AG	Activity Ending: 10/31/13			
Account Number: 10/01/13	Opening Balance		2,030.83	2,030.83
10/01/13	Deposit		125.90	2,156.73
10/08/13	Withdrawal		-982.52	1,194.21
10/10/13	Deposit		43.60	1,237.81
10/15/13	Deposit		0.09	1,237.90
INTEREST CREDITED APY 0.06%				





FDIC Insured Bank Deposits (*continued*)

Statement Period: 10/01/2013 - 10/31/2013

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

Portfolio Holdings

B0019713CSF10008
PAR.02.CUT

CHARLES J. HEISLERMAN
ACCOUNT NO.

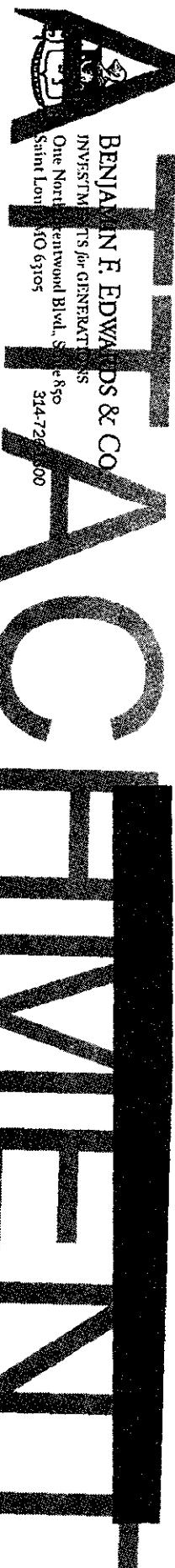
Go paperless
ASK ABOUT E-DELIVERY

**Lenders through Paragon L.L.C., a wholly-owned subsidiary
of The Bank of New York Mellon Corporation (BNY) N.Y.C.
Pursuing L.L.C., New York, NY 100-100**

AETAC Holdings (continued)

Date Acquired	Quantity	Unit Cost	Market Price	Unrealized Gain/Loss	Estimated Earnings Yield
Exchange-Traded Products (continued)					
ISHARES TR S&P MIDCAP 400 GROWTH ETF					
Dividend Option: Cash; Capital Gains Option: Cash	Total Covered Multiple ^y	138,2280 53,000	7,326.08 389.37	143,4800 97,5100	7,604.44 487.55
10/04/11 *	Total Noncovered Multiple ^y	77,8740 89,9530	269.86 3,000	97,5100	98.18 22.67
Total		8,000	\$659.23	\$780.08	\$120.85
ISHARES TR S&P MIDCAP 400 VALUE ETF					
Dividend Option: Cash; Capital Gains Option: Cash	Total Covered Multiple ^y	106,3150 45,000	4,784.16 59,000	112,5700	5,055.65
Multiple ^y	Total Covered Multiple ^y	106,3150 45,000	4,784.16 59,000	112,5700	5,055.65
ISHARES TR DOW JONES U.S. INDEX FD					
Dividend Option: Cash; Capital Gains Option: Cash	Total Covered Multiple ^y	71,8000 50,000	4,236.21 3,147.54	82,2820 75,9500	4,854.64 3,797.50
ISHARES TR US FINANCIALS INDEX FD					
Dividend Option: Cash; Capital Gains Option: Cash	Total Covered Multiple ^y	62,9510 50,000	3,797.50	649.96	51.24
ISHARES TR IBOXX \$ HIGH YIELD CORP BD ETF					
Dividend Option: Cash; Capital Gains Option: Cash	Total Noncovered Multiple ^y	79,7600 30,000	2,392.80 2,617.28	93,4300 93,4300	2,802.90 2,709.47
10/04/11 *	Total Noncovered Multiple ^y	79,7600 30,000	2,392.80 2,617.28	93,4300 93,4300	2,802.90 2,709.47
Total		29,000	\$5,010.08	\$5,512.37	\$502.29
ISHARES TR MBB ETF					
Dividend Option: Cash; Capital Gains Option: Cash	Total Noncovered Multiple ^y	108,1100 5,000	540.55 106,4500	106,4500 532.25	-8.30
09/29/11 *	Total Covered Multiple ^y	106,3410 18,000	1,914.14 106,4500	1,916.10 1,96	5.81 20.91
Total		23,000	\$2,454.69	\$2,448.35	-\$6.34
					\$26.72





Statement Period: 10/01/2013 - 10/31/2013

Portfolio Holdings (continued)

80006533762005

PAR-02-CUT

Account Numb
CHARLES J FLEISCHMANN

Go paperless.
Ask about e-delivery.

三

Sixty Years in a Row
DALBAR RATED COMMUNICATIONS

CELESTE INVESTMENT HOLDING LTD., a subsidiary of The Blue Chip New York Mellon Corporation, purchased L.L.C. number F11747, NYSE, on

Page 5 of 14

३८४

Portfolio Holdings (continued)

Date Acquired

Quantity

Unit Cost

Market Price

Market Value

Unadjusted
Gain/Loss
(\$)
Annual Income

Estimated
Annual Income

Estimated
Yield

Exchange-Traded Products (continued)

SELECT SECTOR SPDR TR CONSUMER STAPLES (continued)

10/04/11 Total Noncovered

14,000

404.67

42,3450

592.83

188.16

15.45

2.60%

Multiple Y Total Covered

37,0440

42,3450

963.14

1,100.97

137.83

28.68

2.60%

Total

40,000

40,000

\$1,367.81

\$1,693.80

\$325.99

SELECT SECTOR SPDR TR CONSUMER DISCRETIONARY TRANS TO 06/24/02

Dividend Option: Cash; Capital Gains Option: Cash
09/29/11 Total Noncovered

26,000

36,8300

957.58

63,4100

1,648.66

691.08

21.32

1.29%

Multiple Y Total Covered

54,9500

63,4100

1,648.51

1,902.30

253.79

24.60

1.29%

Total

30,000

56,000

\$2,606.09

\$2,350.96

\$944.87

SELECT SECTOR SPDR TR ENERGY

Dividend Option: Cash; Capital Gains Option: Cash
09/29/11 Total Noncovered

30,000

61,2500

1,837.50

86,3900

2,591.70

754.20

44.85

1.73%

Multiple Y Total Covered

75,9290

531.50

86,3900

604.73

73.23

10.46

1.73%

Total

37,000

\$2,359.00

\$2,196.43

\$827.43

SELECT SECTOR SPDR TR INDUSTRY

Dividend Option: Cash; Capital Gains Option: Cash
Multiple Y Total Noncovered

32,000

30,4880

975.60

48,6200

1,555.84

580.24

28.69

1.34%

VANGUARD INDEX FDS VANGUARD REIT ETF

Dividend Option: Cash; Capital Gains Option: Cash
Multiple Y Total Noncovered

79,000

51,5340

4,071.17

69,1300

5,461.27

1,390.10

203.82

3.73%

VANGUARD INDEX FDS VANGUARD REIT ETF

Dividend Option: Cash; Capital Gains Option: Cash
Multiple Y Total Covered

115,000

60,7770

6,989.33

69,1300

7,949.95

960.62

296.70

3.73%

Total Exchange-Traded Products

194,000

\$11,060.50

\$63,858.26

\$72,933.45

\$9,075.19

\$2,071.52

Total Portfolio Holdings

\$65,096.16

\$74,171.35

\$9,075.19

\$0.00

\$2,072.42



Statement Period: 10/01/2013 - 10/31/2013

Portfolio Holdings (continued)

- * Noncovered under the cost basis rules as defined below.

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L.110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
 - Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
 - Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.
- 3 Either all or a portion of the cost basis of this security has been provided to us by you or your introducing firm and Pershing makes no representation as to the accuracy of this information.
- 12 Pershing has received updated cost basis information for either all or some of the shares for this security, therefore cost basis provided on previous client brokerage statements may differ from the new cost basis reported in this section.
- 13 Either all or a portion of the cost basis of this security has been provided to us by the delivering firm or transferring agent and Pershing makes no representation as to the accuracy of this information.
- * This line is an aggregation of shares in this position, representing shares acquired at different times and/or dates. This summary is a sum of these shares and does not represent cost basis calculated using the average cost accounting method.
- # The cost basis and holding period has been adjusted for a portion of this position due to a wash sale event.

Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from sources which we believe to be reliable. Pershing may not use the closing price of the particular exchange or marketplace where your position was purchased as the "Market Price." Securities for which a price is not available are marked "N/A" and are omitted from the Total. The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your Statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this

A HOLDINGS DISCLOSURES

Option Disclosure (continued)

information available to you promptly upon your written request directed to your introducing firm. In order to assist you in maintaining firm, maintaining client background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

SCHEDULE OF REALIZED GAINS AND LOSSES CURRENT PERIOD

Disposition Date	Acquisition Date	Disposition Transaction	Description	Quantity	Cost Basis	Proceeds	Realized Gain/Loss/Disallowance
Short Term							
10/03/13	01/03/13	SELL First In First Out	BARCLAYS BK PLC IPAT D TO DOW JONES UBS COMMODITY I NDEX TOTAL RETURN Security Identifier: DIP	7,000	287.74	259.92	-27.82
10/03/13	04/02/13	SELL First In First Out	BARCLAYS BK PLC IPAT D TO DOW JONES UBS COMMODITY I NDEX TOTAL RETURN Security Identifier: DIP	5,000	199.99	185.66	-14.33
10/03/13	07/02/13	SELL First In First Out	BARCLAYS BK PLC IPAT D TO DOW JONES UBS COMMODITY I NDEX TOTAL RETURN Security Identifier: DIP	29.000	1,069.41	1,076.81	7.40
Total Short Term					\$1,557.14	\$1,522.39	\$34.75
Long Term							
10/03/13	09/29/11*	SELL First In First Out	BARCLAYS BK PLC IPAT D TO DOW JONES UBS COMMODITY I NDEX TOTAL RETURN Security Identifier: DIP	59.000	2,543.49	2,190.75	-352.74
10/03/13	04/03/12	SELL First In First Out	BARCLAYS BK PLC IPAT D TO DOW JONES UBS COMMODITY I NDEX TOTAL RETURN Security Identifier: DIP	3,000	128.04	111.39	-16.65
10/03/13	07/05/12	SELL First In First Out	BARCLAYS BK PLC IPAT D TO DOW JONES UBS COMMODITY I NDEX TOTAL RETURN Security Identifier: DIP	12,000	497.20	445.58	-51.62
10/03/13	10/04/11*	SELL First In First Out	ISHARES TR U S UTILS Security Identifier: DUU	1,000	77.88	93.35	15.47
10/03/13	01/04/12	SELL First In First Out	ISHARES TR DOW JONES Security Identifier: IYW	16,000	1,040.81	1,263.57	222.76



BENJAMIN F. EDWARDS & CO.
 INVESTMENTS for GENERATIONS
 One North Brentwood Blvd, Suite 850
 St. Louis, MO 63105
 314.658.0000

4

Statement Period: 10/01/2013 - 10/31/2013

Schedule of Realized Gains and Losses Current Period (continued)

Disposition Date	Acquisition Disposition Transaction	Description	Quantity	Cost Basis	Proceeds	Realized Gain/Loss/ Proceeds Disallowance
Long Term (continued)						
10/03/13 01/04/12	SELL First In First Out	ISHARES TR US FINANC NDEX FD Security Identifier: NYF	17.000	848.80	1,243.68	394.88
10/03/13 04/03/12	SELL First In First Out	ISHARES TR US FINANC NDEX FD Security Identifier: NYF	7.000	409.63	512.11	102.48
10/03/13 09/29/11 *	SELL First In First Out	ISHARES TR IBXX \$H CORP BD ETF Security Identifier: HYG	27.000	2,295.00	2,471.79	176.79
10/03/13 10/04/11 *	SELL First In First Out	ISHARES TR IBXX \$H CORP BD ETF Security Identifier: HYG	8.000	638.08	732.38	94.30
10/03/13 09/29/11 *	SELL First In First Out	SPDR SER TR BARCLAYS D BD ETF Security Identifier: JNK	62.000	2,301.44	2,466.22	164.78
10/03/13 10/04/11 *	SELL First In First Out	SPDR SER TR BARCLAYS D BD ETF Security Identifier: JNK	17.000	596.64	676.22	79.58
10/03/13 10/01/09 *	SELL First In First Out	SELECT SECTOR SPDR T Security Identifier: XLB	4.000	120.91	167.93	47.02
10/03/13 09/29/11 *	SELL First In First Out	SELECT SECTOR SPDR T STAPLES Security Identifier: XLP	43.000	1,393.63	2,186.98	793.35
10/03/13 10/04/11 *	SELL First In First Out	SELECT SECTOR SPDR T STAPLES Security Identifier: XLP	11.000	317.96	438.96	121.00
10/03/13 09/29/11 *	SELL First In First Out	SELECT SECTOR SPDR T STAPLES Security Identifier: XLP	7.000	428.75	580.87	152.12
Total Long Term			\$13,658.26	\$15,581.78	\$1,943.52	
Total Short Term and Long Term			\$15,195.40	\$17,104.17	\$1,908.77	

* Noncovered under the cost basis rules as defined below.

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L.110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or depleted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after the "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting Investments generally will be phased in over a three-year period as follows:

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
- Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later

This Schedule may not reflect all cost basis adjustments necessary for tax reporting purposes, especially subsequently reclassified by the issuer as a return of capital. In addition, corporate action events may affect it relates to corporate actions, has been obtained from sources we believe to be reliable.

Adjustments to cost basis can be made after year-end, in particular, for return of capital adjustments, but basis reflected on your monthly client brokerage statement at year end versus any subsequent reports.

When you report your cost basis on your tax return, it should be verified using all of your own records. If Pershing as it relates to H.R. 1424. You should consult with your tax advisor in order to properly report your warranties with respect to the accuracy of any information that you report to the IRS or other taxing authorities on the information provided herein for such reporting.

Please refer to the Your Account Information Section in your brokerage account statement for your account used in the disposal of each tax lot of the securities held in your account. If you do not select a method, you used to determine the cost basis for calculating gain and/or loss, unless another method was selected a

Activity Summary (All amounts shown are in base currency: USD)

Reporting requirements generally will be phased in over a three-year period as follows:

- Stock in a corporation acquired on or after January 1, 2011**
Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012

This Schedule may not reflect all cost basis adjustments necessary for tax reporting purposes, especially for noncovered securities. Adjustments to cost basis are the responsibility of the security holder.

subsequently reclassified by the issuer as a return of capital. In addition, corporate action events may require adjustments to your original cost basis. Return of capital information and cost basis information, as it relates to corporate actions, has been obtained from sources we believe to be reliable.

Adjustments to cost basis can be made after year-end, in particular, for return of capital adjustments, but may also include adjustments for corporate action events. Therefore there may be differences in cost basis reflected on your monthly client brokerage statement at year end versus any subsequent reports, including your 1099-B or online displays you may have available to you.

When you report your cost basis on your tax return, it should be verified using all of your own records. In particular, there may be other adjustments which you need to make, but are not required to be made by Pershing as it relates to H.R. 1424. You should consult with your tax advisor in order to properly report your gain or loss for tax purposes. Pershing shall not be responsible for and makes no representations or warranties with respect to the accuracy of any information that you report to the IRS or other taxing authorities, and, accordingly, disclaims any and all liability that may arise with respect to your use and reliance on the information provided herein for such reporting.

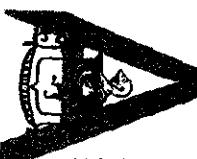
Activity Summary (All amounts shown are in base currency: USD)

Credits

	This Period	Year-to-Date
Securities		
Securities Bought	0.00	0.00
Securities Sold	17,104.17	42,022.31
Total Securities	\$17,104.17	\$42,022.31
Dividends and Interest		
	\$99.95	\$1,839.00
Fees	\$0.00	\$0.00
FDIC Insured Bank Deposits	\$962.52	\$2,387.61
Total Credits	\$18,166.64	\$46,248.91

Transactions in Date Sequence

Settlement Date	Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Ccy
10/01/13		FDIC INSURED BANK DEPOSIT	DEUTSCHE BANK INS DEPOSIT PROGRAM E				-125.90	USD
10/07/13		CASH DIVIDEND RECEIVED	32 SHRS ISHARES TR IBBOXX USD INVT GRADE CORP BD				11.70	USD
	LQD		ETF RD 10/03 PD 10/07/13					
10/07/13		CASH DIVIDEND RECEIVED	94 SHRS ISHARES TR IBBOXX \$ HIGH YIELD CORP BD ETF				41.81	USD
	HYG		RD 10/03 PD 10/07/13					


BENJAMIN F. EDWARDS & CO.
 INVESTMENTS FOR GENERATIONS
 One North Greenwood Blvd., Suite 850
 Saint Louis, MO 63105
 314-726-6000

ATTACHMENT
 Statement Period: 10/01/2013 - 10/31/2013

Transactions in Date Sequence (continued)

Process/ Trade/ Settlement Date	Date	Activity	Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
10/07/13		CASH DIVIDEND RECEIVED		10 SHRS ISHARES TR MBS ETF RD 10/03 PD 10/07/13				1.11	USD
10/07/13		MBB		7 SHRS ISHARES TR INTERMEDIATE CR BD ETF RD 10/03 PD 10/07/13				1.64	USD
10/08/13	10/03/13	CLU		BARCLAYS BK PLC iPATH INDEX LKD TO DOW JONES UBS COMMODITY INDEX TOTAL RETURN AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	-115.000	37.1314		4,270.11	USD
10/08/13	10/03/13	DJP		ISHARES TR iBOXX USD INV GRADE CORP BD ETF AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	28.000	113.5099		-3,178.28	USD
10/08/13	10/03/13	IJK		ISHARES TR S&P MIDCAP 400 GROWTH ETF AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	45.000	139.6864		-6,285.89	USD
10/08/13	10/03/13	IDU		ISHARES TR U S UTILS ETF AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	-1.000	93.3505		93.35	USD
10/08/13	10/03/13	IIJ		ISHARES TR S&P MIDCAP 400 VALUE ETF AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	29.000	108.3706		-3,142.75	USD
10/08/13	10/03/13	INW		ISHARES TR DOW JONES U.S. ETF AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	-16.000	78.9729		1,293.57	USD
10/08/13	10/03/13	IPF		ISHARES TR US FINANCIALS ETF INDEX FD AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	-24.000	73.1577		1,755.79	USD
10/08/13	10/03/13	SOLD		ISHARES TR iBOXX \$ HIGH YIELD CORP BD ETF AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	-35.000	91.5477		3,204.17	USD
10/08/13	10/03/13	HYG		ISHARES TR MBS ETF AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	13,000	105.8340		-1,375.84	USD
10/08/13	10/03/13	PURCHASED		ISHARES TR INTERMEDIATE CR BD ETF AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	10.000	107.8985		-1,078.99	USD
10/08/13	10/03/13	CLU		ISHARES TR 3-7 yr TREAS BD ETF AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	10.000	121.3268		-1,213.27	USD
10/08/13	10/03/13	IEI							

ACTIONS IN DATE SEQUENCE (continued)

Date	Trade/ Settlement Transactions	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Ccy
10/08/13	10/03/13	SOLD	SPDR SER TR BARCLAYS HIGH YIELD BD ETF AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	-79,000	39.7777		3,142.44	USD
10/08/13	10/03/13	SOLD	SELECT SECTOR SPDR TR MATLS AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	-4,000	41.9834		167.93	USD
10/08/13	10/03/13	SOLD	SELECT SECTOR SPDR TR HEALTH CARE AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	-43,000	50.8600		2,186.98	USD
10/08/13	10/03/13	SOLD	SELECT SECTOR SPDR TR CONSUMER STAPLES AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	-11,000	39.9054		438.96	USD
10/08/13	10/03/13	PURCHASED	SELECT SECTOR SPDR TR CONSUMER DISCRETIONARY TRANSN 10 08/24/02 AVERAGE UNIT PRICE	14,000	60.6158		-848.62	USD
10/08/13	10/03/13	SOLD	TRANSACTION YOUR BROKER ACTED AS AGENT	-7,000	82.9817		580.87	USD
10/08/13	10/03/13	PURCHASED	SELECT SECTOR SPDR TR ENERGY AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	9,000	65.9353		-533.42	USD
10/08/13	10/07/13	ASSET BASED FEE	VANGUARD INDEX FDS VANGUARD RETT ETF AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	-405.89	USD			
			Advisory Fees For: Q4-2013 Total Asset Value \$72,157.56 For Account ETF005005					
10/08/13		USD989997	DEUTSCHE BANK INS DEPOSIT PROGRAMME	962.52	USD			
10/08/13		FDIC INSURED BANK WITHDRAWAL						
10/09/13		USD989997	216 SHRS SPDR SER TR BARCLAYS HIGH YIELD BD ETF RD 10/03 PD 10/09/13	43.60	USD			
10/10/13		FDIC INSURED BANK DEPOSIT	DEUTSCHE BANK INS DEPOSIT PROGRAMME	-43.60	USD			
10/15/13		USD989997	DEUTSCHE BANK INS INTEREST REINVESTED	-0.09	USD			
		FDIC INSURED BANK DEPOSITS INTEREST RECEIVED	DEUTSCHE BANK INS INTEREST CREDITED	0.09	USD			
		25098041	RECEIVED	\$0.00			-\$125.90	
			Total Value of Transactions					
			The price and quantity displayed may have been rounded.					

ATTACHMENT

es (continued)

MESSAGE REGARDING ROLLED-UP TAX LOTS

WHILE YOUR TAX LOTS HAVE BEEN ROLLED UP, ALL OF THE LOTS ARE STILL MAINTAINED. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, PLEASE CONTACT YOUR FINANCIAL CONSULTANT.

For more information about the advisory programs offered by Benjamin F. Edwards & Co. and our role as an investment adviser, please see our Form ADV on our website: www.benjamintedwardsco.com/adv, or call our Home Office at 314-728-1600 and we will mail you a free copy.

Important Information and Disclosures

The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.

Pershing is a member of the Securities Investor Protection Corporation ("SIPC"). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: www.pershing.com/strength_stability.html.

- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading), to your financial organization and Pershing, within ten days after receipt of this statement. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399, (201) 413-3330. Errors and Omissions excepted.

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; (ii) the class is decertified; or (iii) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399, (201) 413-3330.

B0019713CS230008

PAP-02-CUT

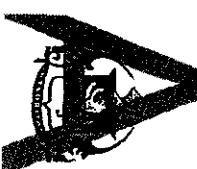
Account Nut
CHARLES J FLEISCHMANN

GO paperless
ASK ABOUT E-DELIVERY



Rated Excellent
Several Years in a Row
DODD-FRANK COMPLIANT COMMUNICATIONS

Cleaning through Pershing LLC, a wholly owned subsidiary
of The Bank of New York Mellon Corporation (BNY Mellon)
Pershing LLC, member FINRA, NYSE, SIPC



BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
One North Brentwood Blvd., Suite 850
Saint Louis, MO 63105
314-721-6600

WELCOME

Account No:
Statement Period: 09/01/2013 - 09/30/2013

Valuation at a Glance

	This Period	Year-to-Date
Beginning Account Value	\$70,529.84	\$68,962.26
Dividends/Interest	343.92	1,739.07
Fees	0.00	-1,192.33
Change in Account Value	1,183.80	2,648.56
Ending Account Value	\$72,157.56	\$72,157.56
Estimated Annual Income	\$2,258.63	

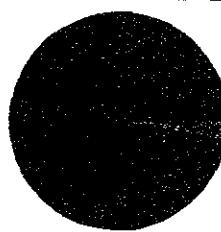
Your Financial Consultant:
WARD PETTY AND JOE PETTY
(423) 668-5411

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation
Cash, Money Funds, and Bank Deposits ¹	1,554.49	1,812.81	2,156.73	3%
Exchange-Traded Products	67,407.77	68,817.03	70,000.83	97%
Account Total (Pie Chart)	\$68,962.26	\$70,629.84	\$72,157.56	100%

Pie Chart allocation only includes products that are of positive value.

- ¹ The Bank Deposits in your account are FDIC insured bank deposits. FDIC insured bank deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). These bank deposits are covered by the Federal Deposit Insurance Corporation (FDIC), up to allowable limits.



Additional Information

Securities Bought and Sold

\$0.00
\$5.50

Summary of Gain and Losses

Year-to-Date
Realized
Or-to-Date
Unrealized

	Short-Term Gain/Loss	Long-Term Gain/Loss	Net Gain/Loss
0.00	0.00	329.77	8,520.28
0.00	0.00	316.37	8,664.23
			This summary excludes transactions where cost basis information is not available.

Client Service Information

Your Financial Consultant: S38
WARD PETTY AND JOE PETTY
345 FRAZIER
SUITE 205
CHATTANOOGA TN 37405-4121

Contact Information

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

Your Account Information

Investment Objective

Investment Objective: MODERATE GROWTH
Risk Exposure: NONE SPECIFIED

Please review your investment objective. If you wish to make a change or have any questions please contact your Financial Consultant.

Tax Lot Default Disposition Method

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

Default Method for all Other Securities: FIRST IN FIRST OUT

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Financial Consultant for more information.

FDIC Insured Bank Deposits

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Insured Bank Deposits				
DEUTSCHE BANK INS DEPOSIT E				
Account Number:	Activity Ending:			
08/31/13	Opening Balance		1,812.81	1,812.81
09/10/13	Deposit	DEPOSIT	59.25	1,872.06
09/12/13	Deposit	DEPOSIT	44.35	1,916.41
09/13/13	Deposit	INTEREST CREDITED	0.09	1,916.50
09/16/13		APY 0.06%		1,916.50
		NY Community Bank		

BENJAMIN F. EDWARDS & CO.
INVESTMENTS FOR GENERATIONS
One North Brentwood Boulevard, Suite 850
Saint Louis, MO 63105
314-424-1600

ATTACHMENT A

Statement Period: 09/01/2013 - 09/30/2013

FDIC Insured Bank Deposits (continued)

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Insured Bank Deposits (continued)				
09/30/13	Deposit	A/I 09/16 \$1916.50		2,030.83
09/30/13	Closing Balance	DEPOSIT	114.33	\$2,030.83
Total FDIC Insured Bank Deposits				

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

Portfolio Holdings

Opening Date	Quantity	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and Bank Deposits 3.00% of Portfolio									
Cash Balance				0.00	125.90				
FDIC Insured Bank Deposits									
DEUTSCHE BANK INS DEPOSIT E 08/31/13	2,030.830		09/30/13	1,812.81	2,030.83	0.05	0.81	N/A	N/A
Total FDIC Insured Bank Deposits				\$1,812.81	\$2,030.83	\$0.05	\$0.81		
Total Cash, Money Funds, and Bank Deposits				\$1,812.81	\$2,156.73	\$0.05	\$0.81		
Exchange-Traded Products 97.00% of Portfolio									
BARCLAYS BK PLC IPATH INDEX LKD TO DOW JONES UBS COMMODITY INDEX			Security Identifier: DIP CUSIP: 06738C778						
TOTAL RETURN									
Dividend Option: Cash; Capital Gains Option: Cash	43,1100			2,543.49	37,2600	2,198.34	-345.15		
09/29/11 *	Total Noncovered	59,000							



Assets & Holdings (continued)

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/(Loss)	Unrealized Gain/(Loss)	Annual Income	Estimated Yield
Exchange-Traded Products (continued)									
BARCLAYS BK PLC IPATH INDEX LKD TD (continued)									
Multiple ^Y	Total Covered	38,9710	2,182.38	37.2600	2,086.56	-95.82			
TOTAL		115,000		\$4,25.87		\$4,284.90		-\$40.97	
ISHARES TR IBOXX USD INV GRADE CORP BD ETF									\$0.00
Dividend Option: Cash; Capital Gains Option: Cash	32,000	114,0520	3,649.65	113.5200	3,632.64	-17.01			140.97 3.88%
Security Identifier: IJK CUSIP: 464287606									
Dividend Option: Cash; Capital Gains Option: Cash	8,000	130,0240	1,040.19	139.1100	1,112.88	72.69			11.63 1.04%
Security Identifier: IDU CUSIP: 464287697									
ISHARES TR U S UTILS ETF									
Dividend Option: Cash; Capital Gains Option: Cash	10/04/11 Total Noncovered	77.8750	467.25	93.8900	563.34	96.09			18.39 3.26%
Security Identifier: IVW CUSIP: 464287721									
Multiple ^Y	Total Covered	89,9530	269.86	93.8900	281.67	11.81			9.20 3.26%
TOTAL	9,000		\$737.11		\$345.01		\$107.90		\$27.59
ISHARES TR S&P MIDCAP 400 VALUE ETF									
Dividend Option: Cash; Capital Gains Option: Cash	07/02/13 16,000	102,5860	1,641.41	108.0200	1,728.32	86.91			29.23 1.69%
Security Identifier: IVV CUSIP: 464287705									
ISHARES TR DOW JONES U S ETF									
Dividend Option: Cash; Capital Gains Option: Cash	Multiple ^Y 75,000	70,3600	5,277.02	78.8000	5,910.00	632.98			70.77 1.19%
Security Identifier: IVV CUSIP: 464287788									
ISHARES TR US FINANCIALS ETF INDEX FD									
Dividend Option: Cash; Capital Gains Option: Cash	Multiple ^Y 74,000	59,5400	4,405.97	73.2800	5,422.72	1,016.75			75.84 1.39%
Security Identifier: HYG CUSIP: 464288513									
ISHARES TR IBOXX \$ HIGH YIELD CORP BD ETF									
Dividend Option: Cash; Capital Gains Option: Cash	Multiple ^Y Total Noncovered 65,000	81,9370	5,325.88	91.5800	5,952.70	626.82			379.82 6.38%
Security Identifier: HYG CUSIP: 464288513									
Multiple ^Y Total Covered 29,000	90,2510	2,517.28	91.5800	2,655.82	38.54				169.45 6.38%
TOTAL	94,000		\$7,943.16		\$8,608.52		\$665.36		\$549.27

A T T I C A C H E Holdings (continued)

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Value	Unrealized Gain/Loss	Accrued Interest	Estimated Annual Income	Estimated Yield	
Exchange-Traded Products (continued)									
SELECT SECTOR SPDR TR CONSUMER STAPLES Dividend Option: Cash; Capital Gains Option: Cash 10/04/11 *	25,000	28.9050	722.63	39,8000	995.00	272.37	27.58	2.77%	
Multiple Y	26,000	Total Noncovered	31,0440	963.14	39,8000	1,034.80	71.66	28.68	2.77%
Total	51,000			\$1,685.77		\$2,029.80		\$56.26	
SELECT SECTOR SPDR TR CONSUMER DISCRETIONARY TRANSN TO 06/24/02 Dividend Option: Cash; Capital Gains Option: Cash 09/29/11 *	26,000	Total Noncovered	36,8300	957.58	60,6300	1,576.38	618.80	21.32	1.35%
Multiple Y	26,000	Total Covered	49,9930	799.89	60,6300	970.08	170.19	13.12	1.35%
Total	42,000			\$1,757.47		\$2,546.46		\$34.44	
SELECT SECTOR SPDR TR ENERGY Dividend Option: Cash; Capital Gains Option: Cash 09/29/11 *	61,2500	Total Noncovered	37,000	2,266.25	82,9090	3,067.64	801.39	55.31	1.80%
Multiple Y	75,9290	Total Covered	7,000	531.50	82,9090	580.36	48.86	10.47	1.80%
Total	44,000			\$2,197.75		\$3,648.00		\$65.78	
SELECT SECTOR SPDR TR INDL Dividend Option: Cash; Capital Gains Option: Cash Multiple Y	32,000	Total Noncovered	30,4680	975.60	46,4050	1,484.96	509.36	28.69	1.93%
Multiple Y	33,000	Total Covered	35,9530	1,186.46	46,4050	1,531.37	344.91	29.59	1.93%
Total	65,000			\$2,162.06		\$3,016.33		\$58.28	
VANGUARD INDEX FDS VANGUARD REIT ETF Dividend Option: Cash; Capital Gains Option: Cash Multiple Y	79,000	Total Noncovered	51,5340	4,071.17	66,1400	5,225.06	1,153.89	203.82	3.90%
Multiple Y	60,3390	Total Covered	106,000	6,395.91	66,1400	7,010.84	614.93	273.48	3.90%
Total	185,000			\$10,467.08		\$12,35.90		\$471.30	
Total Exchange-Traded Products				\$61,336.60		\$70,000.83		\$2,257.82	
Total Portfolio Holdings		Cost Basis		Market Value		Unrealized Gain/Loss		Estimated Annual Income	
		\$63,493.33		\$72,157.56		\$8,664.23		\$2,258.63	

AAG Holdings Disclosures

Option Disclosure (continued)

to the exercise or excepted procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

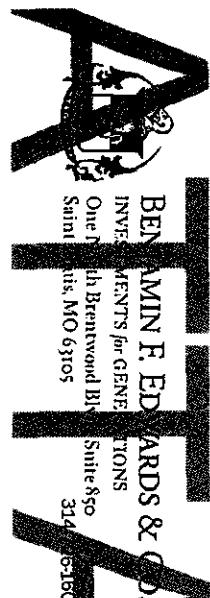
Activity Summary (All amounts shown are in base currency: USD)

Debits Credits	This Period	Year-to-Date	Debits		This Period	Year-to-Date
			Securities	Fees		
Securities Bought	0.00	0.00	0.00		0.00	-24,862.64
Securities Sold	0.00	24,918.14	Securities Sold		0.00	0.00
Total Securities	\$0.00	\$24,918.14	Total Securities		\$0.00	-\$24,862.64
Dividends and Interest			Dividends and Interest		\$0.00	\$0.00
Fees			Fees		\$0.00	-\$1,192.33
FDIC Insured Bank Deposits	\$0.00	\$1,425.10	FDIC Insured Bank Deposits		-\$218.02	-\$28,090.56
Total Credits	\$343.92	\$28,082.31	Total Debits			

Transactions in Date Sequence

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount (CCY)
09/09/13	CASH DIVIDEND RECEIVED	32 SHRS ISHARES TR IBXX USD INV GRADE CORP BD				11.71 USD
	LQD	ETF RD 09/05 PD 09/09/13				
09/09/13	CASH DIVIDEND RECEIVED	94 SHRS ISHARES TR IBOXX \$ HIGH YIELD CORP BD ETF				45.12 USD
	HYG	RD 09/05 PD 09/09/13				
09/09/13	CASH DIVIDEND RECEIVED	10 SHRS ISHARES TR MBS ETF RD 09/05 PD 09/09/13				0.77 USD
	MBB					
09/09/13	CASH DIVIDEND RECEIVED	7 SHRS ISHARES TR INTERMEDIATE CR BD ETF RD 09/05				1.65 USD
	CLJ	PD 09/09/13				
09/10/13	FDIC INSURED BANK DEPOSIT	DEUTSCHE BANK INS DEPOSIT PROGRAM E				
	USD999997					
09/11/13	CASH DIVIDEND RECEIVED	216 SHRS SPDR SFR TR BARCLAYS HIGH YIELD BD ETF				-59.25 USD
	JNK	RD 09/05 PD 09/11/13				





STATEMENT OF ACCOUNT

Statement Period: 09/01/2013 - 09/30/2013

Transactions in Date Sequence (continued)

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
09/12/13	FDIC INSURED BANK DEPOSIT	DEUTSCHE BANK INS DEPOSIT PROGRAM E				-44.35	USD
09/13/13	FDIC INSURED BANK DEPOSITS INTEREST REINVESTED	DEUTSCHE BANK INS INTEREST REINVESTED				-0.09	USD
09/13/13	FDIC INSURED BANK DEPOSITS INTEREST RECEIVED	DEUTSCHE BANK INS INTEREST CREDITED				0.09	USD
09/27/13	CASH DIVIDEND RECEIVED	185 SHRS VANGUARD INDEX FDS VANGUARD REIT ETF RD 09/25 PD 09/27/13				114.33	USD
09/30/13	FDIC INSURED BANK DEPOSIT	DEUTSCHE BANK INS DEPOSIT PROGRAM E				-114.33	USD
09/30/13	USD889987	8 SHRS ISHARES TR S&P MIDCAP 400 GROWTH ETF RD 09/26 PD 09/30/13				2.58	USD
09/30/13	IJK	9 SHRS ISHARES TR U S UTILS ETF RD 09/26 PD				7.16	USD
09/30/13	IDU	09/30/13					
09/30/13	CASH DIVIDEND RECEIVED	16 SHRS ISHARES TR S&P MIDCAP 400 VALUE ETF RD 09/26 PD 09/30/13				6.81	USD
09/30/13	IWV	75 SHRS ISHARES TR DOW JONES U S ETF RD 09/26 PD				18.42	USD
09/30/13	CASH DIVIDEND RECEIVED	09/30/13					
09/30/13	IWF	74 SHRS ISHARES TR US FINANCIALS ETF INDEX FD RD 09/26 PD 09/30/13				18.44	USD
09/30/13	CASH DIVIDEND RECEIVED	23 SHRS SELECT SECTOR SPDR TR MATLS RD 09/24 PD				4.98	USD
09/30/13	XLB	09/30/13					
09/30/13	CASH DIVIDEND RECEIVED	71 SHRS SELECT SECTOR SPDR TR HEALTH CARE RD 09/24 PD 09/30/13				15.12	USD
09/30/13	CASH DIVIDEND RECEIVED	51 SHRS SELECT SECTOR SPDR TR CONSUMER STAPLES RD 09/24 PD 09/30/13				13.30	USD
09/30/13	XLP	42 SHRS SELECT SECTOR SPDR TR CONSUMER DISCRETIONARY TRANSN TO 06/24/02 RD 09/24 PD				7.58	USD
09/30/13	CASH DIVIDEND RECEIVED	09/30/13					
09/30/13	XLE	44 SHRS SELECT SECTOR SPDR TR ENERGY RD 09/24 PD				17.28	USD

TRANSACTION STATEMENT

Transaction in Date Sequence (continued)

Process Sequence Number Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
06/30/13	CASH DIVIDEND RECEIVED XLI	65 SHRS SELECT SECTOR SPDR TR INDU RD 09/24 PD 06/30/13		\$0.00		\$125.90	14.23 USD

Total Value of Transactions

The price and quantity displayed may have been rounded.

Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
Dividend Income	343.83	0.00	1,738.26	0.00
Other Dividends				
Interest Income				
FDIC Insured Bank Deposits	0.09	0.00	0.81	0.00
Total Dividends, Interest, Income and Expenses	\$343.92	\$0.00	\$1,739.07	\$0.00

Messages

Pursuant to the Securities Exchange Act of 1934, Pershing LLC (Pershing), a BNY Mellon company, provides individual investors with certain financial information on a semi-annual basis.

Pershing's June Statement of Financial Condition is now available. On June 30, 2013, Pershing's net capital of \$1.6 billion was 12.92% of aggregate debit balances and exceeded the minimum requirements by \$1.4 billion.

Pershing is also required to provide the most recent financial information as of this statement mailing. In accordance with this requirement, note that on July 31, 2013, Pershing's net capital of \$1.7 billion was 13.56% of aggregate debit balances and exceeded the minimum requirement by \$1.5 billion.

A copy of the June 30, 2013, Statement of Financial Condition is available at pershing.com/statement_of_financial_condition.html. You may also request a free, printed copy by calling (888) 860-8510 or (201) 413-4200, option #5.

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Please see the money market mutual fund's prospectus or contact your investment professional for additional information.

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

Benjamin F. Edwards & Co. is updating its client profile information to better serve your needs and to comply with new regulatory requirements (FINRA Rule 2111). As a result, your financial consultant may request up-to-date information regarding your goals, objectives and financial information.

TERMINATION FEE FOR RETIREMENT ACCOUNT CLIENTS:

Effective May 15, 2013, retirement account termination fees are increasing from \$75 to \$95. If you have any questions, please contact your Financial Consultant.



STATEMENT

Statement Period: 09/01/2013 - 09/30/2013

Messages (continued)

Go Paperless!

When you choose electronic delivery of brokerage account statements and trade confirmations, there is no more searching through a file cabinet or shoebox to find what you're looking for as everything you need is located in one secure, online location. Switching your document delivery preferences takes just a moment and provides a level of convenience you're sure to appreciate.

If you currently have online access to your accounts through NetExchange Client, you can sign up for e-delivery of your statements and trade confirmations, as well as Mutual Fund, ETF and UIT prospectus, by clicking on the Go Paperless button when you log in. If you do not have on-line access, please contact your financial consultant and the process can be expedited for you.

If you don't desire on-line access to your accounts, you can still receive your confirmations and statements via email by logging on to www.mydocumentsuite.com to register and choose electronic delivery, or contact your financial consultant for assistance.

Make the move to paperless today!

MESSAGE REGARDING ROLLED-UP TAX LOTS

WHILE YOUR TAX LOTS HAVE BEEN ROLLED UP, ALL OF THE LOTS ARE STILL MAINTAINED. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, PLEASE CONTACT YOUR FINANCIAL CONSULTANT.

For more information about the advisory programs offered by Benjamin F. Edwards & Co. and our role as an investment adviser, please see our Form ADV on our website: www.benjaminfederwardsco.com/adv, or call our Home Office at 314-726-1600 and we will mail you a free copy.

Please contact your financial consultant if there have been any changes to your financial situation or investment objectives, or if you wish to address any new or existing reasonable restrictions on the management of your account.

Important Arbitration Disclosures and Important Arbitration Agreement

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

4

Important Arbitration Disclosures and Important Arbitration Agreement (continued)

Important Arbitration Agreement

Any claim or controversy between you and Pershing LLC shall be submitted to arbitration in the Financial Industry Regulatory Authority, Inc., or its successor, in accordance with the rules of the Financial Industry Regulatory Authority, Inc., or its successor, and class actions to arbitration, or seek to enforce any pre-dispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; (ii) the class is decertified; or (iii) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.



GENERAL INFORMATION

1. ANY FEE, DUE BALANCE, PAYMENT FOR YOUR ACCOUNT, REPRESENTATION AND PAYABLE UPON DEMAND WHICH, ALTHOUGH PROPERLY ACCOUNTED FOR ON PERSHING'S BOOKS OF RECORD, ARE NOT SEGREGATED AND MAY BE USED IN THE CONDUCT OF ITS BUSINESS.

2. ALL ORDERS AND TRANSACTIONS SHALL BE SOLELY FOR YOUR ACCOUNT AND RISK SHALL BE SUBJECT TO THE CONSTITUTION, RULES, REGULATIONS, CUSTOMS, USAGES, MANNERS AND INTERPRETATIONS OF THE EXCHANGE OR MARKET AND THE CLEARING FACILITY, IF ANY, WHERE THE TRANSACTIONS ARE EXECUTED AND/OR SETTLED, OR IF APPLICABLE, OF THE FINANCIAL INDUSTRY REGULATOR AUTHORITY AND TO ALL APPLICABLE LAWS AND REGULATIONS.

3. WHENEVER YOU ARE INDEBTED TO PERSHING LLC ("PERSHING") FOR ANY AMOUNT, ALL SECURITIES HELD BY IT IN ANY ACCOUNT IN WHICH YOU HAVE ANY INTEREST SHALL SECURE ALL YOUR LIABILITIES TO PERSHING, AND PERSHING MAY IN ITS DISCRETION AT ANY TIME, WITHOUT TENDER, DEMAND OR NOTICE TO YOU, CLOSE OR REDUCE ANY OR ALL OF YOUR ACCOUNTS BY PUBLIC SALE OR PURCHASE OR BOTH OF ALL OR ANY SECURITIES CARRIED IN SUCH ACCOUNTS. ANY BALANCE REMAINING DUE PERSHING TO BE PROMPTLY PAID BY YOU.

4. WHENEVER YOU ARE INDEBTED TO PERSHING FOR ANY AMOUNT, ALL SECURITIES CARRIED FOR YOUR ACCOUNT ARE OR MAY BE, WITHOUT FURTHER NOTICE TO YOU, LOANED OR PLEDGED BY PERSHING, EITHER SEPARATELY OR UNDER CIRCUMSTANCES WHICH WILL PERMIT THE COMMINGLING THEREOF, WITH OTHER SECURITIES FOR ANY AMOUNT LESS THAN, EQUAL TO OR GREATER THAN YOUR LIABILITIES TO PERSHING, BUT NOT UNDER CIRCUMSTANCES FOR AN AMOUNT PROHIBITED BY LAW.

5. TITLE TO SECURITIES SOLD TO YOU, WHERE PERSHING HAS ACTED AS PRINCIPAL, SHALL REMAIN WITH PERSHING UNTIL THE ENTIRE PURCHASE PRICE IS RECEIVED OR UNTIL THE SETTLEMENT DATE, WHICHEVER IS LATER.

6. YOU MAY HAVE RECEIVED CONFIRMATIONS FOR TRANSACTIONS WHICH DO NOT APPEAR ON YOUR STATEMENT. IF SO, THE TRANSACTIONS WILL APPEAR ON YOUR NEXT PERIODIC STATEMENT. SUCH TRANSACTIONS MUST BE CONSIDERED BY YOU WHEN COMPUTING THE VALUE OF YOUR ACCOUNT. THIS IS ESPECIALLY TRUE IF YOU HAVE WRITTEN OPTIONS WHICH HAVE BEEN EXERCISED.

7. IF YOU MAINTAIN A MARGIN ACCOUNT, THIS IS A COMBINED STATEMENT OF YOUR GENERAL ACCOUNT AND A SPECIAL MEMORANDUM ACCOUNT MAINTAINED FOR YOU UNDER REGULATION T OF THE BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM. THE PERMANENT RECORD OF THE SEPARATE ACCOUNT AS REQUIRED BY REGULATION T IS AVAILABLE FOR YOUR INSPECTION UPON REQUEST.

8. INTEREST CHARGED ON DEBIT BALANCES IN YOUR ACCOUNT APPEARS ON THE STATEMENT. THE RATE OF INTEREST AND PERIOD COVERED ARE INDICATED. THE RATE MAY CHANGE FROM TIME TO TIME DUE TO FLUCTUATIONS IN MONEY RATES OR OTHER REASONS. INTEREST IS COMPUTED AS DESCRIBED IN MATERIAL PREVIOUSLY FURNISHED TO YOU. PLEASE CONTACT YOUR FINANCIAL INSTITUTION IF YOU DESIRE ADDITIONAL COPIES.

9. DIVIDENDS, INTEREST AND OTHER DISTRIBUTIONS SHOWN ON THIS STATEMENT WERE CLASSIFIED AS TAXABLE OR NON-TAXABLE BASED ON CERTAIN INFORMATION KNOWN AS OF THE DISTRIBUTION DATE. THIS CLASSIFICATION IS SUBJECT TO CHANGE AND IS SOLELY INTENDED FOR USE AS GENERAL INFORMATION. AFTER YEAR END, PERSHING IS REQUIRED TO PROVIDE TAX INFORMATION TO THE INTERNAL REVENUE SERVICE AND OTHER GOVERNMENTAL AUTHORITIES. AT THAT TIME, PERSHING WILL PROVIDE THAT INFORMATION ON THE ANNUAL TAX INFORMATION STATEMENT TO YOU. USE THAT STATEMENT TO PREPARE YOUR TAX FILINGS. THE TAX STATEMENT ALSO INCLUDES OTHER USEFUL INFORMATION TO ASSIST IN ACCUMULATING THE DATA TO PREPARE YOUR TAX RETURN.

10. PERSHING DOES NOT PROVIDE TAX, INVESTMENT OR LEGAL ADVISORY SERVICES AND NO ONE ASSOCIATED WITH PERSHING IS AUTHORIZED TO RENDER SUCH ADVICE. DO NOT RELY UPON ANY SUCH ADVICE, IF GIVEN. INVESTORS ARE ENCOURAGED TO CONSULT THEIR TAX ADVISORS TO DETERMINE THE APPROPRIATE TAX TREATMENT OF THEIR BUSINESS.

11. PERSHING MAY TRADE FOR ITS OWN ACCOUNT AS A MARKET MAKER, SPECIALIST, ODD LOT DEALER, BLOCK POSITIONER, ARBITRAGEUR OR INVESTOR. CONSEQUENTLY, AT THE TIME OF ANY TRANSACTION YOU MAY MAKE, PERSHING MAY HAVE A POSITION IN SUCH SECURITIES, WHICH POSITION MAY BE PARTIALLY OR COMPLETELY HEDGED.

12. IF AVERAGE PRICE TRANSACTION IS INDICATED ON THE FRONT OF THIS STATEMENT, YOUR FINANCIAL INSTITUTION OR PERSHING MAY HAVE ACTED AS PRINCIPAL, AGENT OR BOTH. DETAILS AVAILABLE UPON REQUEST.

IF ANY OF THE ABOVE TERMS AND CONDITIONS ARE UNACCEPTABLE TO YOU, PLEASE NOTIFY PERSHING IMMEDIATELY IN WRITING BY CERTIFIED MAIL TO ONE PERSHING PLAZA, JERSEY CITY, NJ 07399, ATTN: LEGAL DEPT.

PERSHING CONNECTIONS

13. FINANCIAL STATEMENT OF PERSHING IS AVAILABLE IN YOUR PERSONAL INFORMATION AREA. YOU CAN VIEW IT ONLINE AT PERSHING.COM.

14. THIS STATEMENT SHOULD BE RETAINED FOR YOUR RECORDS.

THE ROLE OF PERSHING

PERSHING CARRIES YOUR ACCOUNT AS CLEARING BROKER PURSUANT TO A CLEARING AGREEMENT WITH YOUR FINANCIAL INSTITUTION. PERSHING MAY ACCEPT FROM YOUR FINANCIAL INSTITUTION WITHOUT INQUIRY OR INVESTIGATION (I) ORDERS FOR THE PURCHASE AND SALE OF SECURITIES AND OTHER PROPERTY AND (II) ANY OTHER INSTRUCTIONS CONCERNING YOUR ACCOUNT. PERSHING IS NOT RESPONSIBLE OR LIABLE FOR ANY FACTS OR OMISSIONS OF YOUR FINANCIAL INSTITUTION OR ITS EMPLOYEES AND IT DOES NOT SUPERVISE THEM. PERSHING PROVIDES NO INVESTMENT ADVICE NOR DOES IT ASSESS THE SUITABILITY OF ANY TRANSACTION OR ORDER. PERSHING ACTS AS THE AGENT OF YOUR FINANCIAL INSTITUTION AND YOU AGREE THAT YOU WILL NOT HOLD PERSHING OR ANY PERSON CONTROLLING OR UNDER COMMON CONTROL WITH IT LIABLE FOR ANY INVESTMENT LOSSES INCURRED BY YOU.

PERSHING PERFORMS SEVERAL KEY FUNCTIONS AT THE DIRECTION OF YOUR FINANCIAL INSTITUTION. IT ACTS AS CUSTODIAN FOR FUNDS AND SECURITIES YOU MAY DEPOSIT WITH IT DIRECTLY OR THROUGH YOUR FINANCIAL INSTITUTION OR THAT IT RECEIVES AS THE RESULT OF SECURITIES TRANSACTIONS IT PROCESSES.

INQUIRIES CONCERNING THE POSITIONS AND BALANCES IN YOUR ACCOUNT MAY ONLY BE DIRECTED TO THE PERSHING CUSTOMER SERVICE DEPARTMENT AT (201) 413-9333. ALL OTHER INQUIRIES REGARDING YOUR ACCOUNT OR ACTIVITY SHOULD BE DIRECTED TO YOUR FINANCIAL INSTITUTION.

FOR A DESCRIPTION OF OTHER FUNCTIONS PERFORMED BY PERSHING PLEASE CONSULT THE DISCLOSURE STATEMENT PROVIDED TO YOU UPON THE OPENING OF YOUR ACCOUNT.

YOUR FINANCIAL INSTITUTION IS RESPONSIBLE FOR ADHERENCE TO THE SECURITIES LAWS, REGULATIONS AND RULES WHICH APPLY TO IT REGARDING ITS OWN OPERATIONS AND THE SUPERVISION OF YOUR ACCOUNT. IT'S SALES REPRESENTATIVES AND OTHER PERSONNEL, YOUR FINANCIAL INSTITUTION IS ALSO RESPONSIBLE FOR APPROVING THE OPENING OF ACCOUNTS AND OBTAINING ACCOUNT DOCUMENTS; THE ACCEPTANCE AND, IN CERTAIN INSTANCES, EXECUTION OF SECURITIES ORDERS; THE ASSESSMENT OF THE SUITABILITY OF THOSE TRANSACTIONS, WHERE APPROPRIATE; THE RENDERING OF INVESTMENT ADVICE, IF ANY, TO YOU AND IN GENERAL, FOR THE ONGOING RELATIONSHIP THAT IT HAS WITH YOU.

PERSHING MAY CAPTURE AND STORE DATA ABOUT YOU SUCH AS YOUR FINANCIAL INFORMATION AND INVESTMENT OBJECTIVES; HOWEVER, PERSHING IS NOT REVIEWING THIS INFORMATION AND EVALUATING WHETHER YOUR INVESTMENTS COMPAT WITH YOUR FINANCIAL STATUS AND OBJECTIVES AND YOU HEREBY RELEASE PERSHING FROM ANY LIABILITY TO DO SO. SIMILARLY, PERSHING MAY CAPTURE AND STORE INFORMATION ABOUT WHETHER A PERSHING FROM ANY LIABILITY TO REVIEW THIS DATA OR TO EVALUATE WHETHER A PARTICULAR SECURITY IS REGISTERED OR EXEMPT FROM REGISTRATION IN YOUR STATE.

THIS NOTICE IS NOT MEANT AS A DEFINITIVE ENUMERATION OF EVERY POSSIBLE CIRCUMSTANCE, BUT AS A GENERAL DISCLOSURE, IF YOU HAVE ANY QUESTIONS REGARDING THIS NOTICE OR IF YOU WOULD LIKE ADDITIONAL COPIES OF THE DISCLOSURE STATEMENT, PLEASE CONTACT YOUR FINANCIAL INSTITUTION.

PERSHING IS A MEMBER OF THE SECURITIES INVESTOR PROTECTION CORPORATION (SIPC). PLEASE NOTE THAT SIPC DOES NOT PROTECT AGAINST LOSS DUE TO MARKET FLUCTUATION, IN ADDITION TO SPEC PROTECTION, PERSHING PROVIDES COVERAGE IN EXCESS OF SIPC LIMITS. FOR MORE DETAILED INFORMATION, PLEASE VISIT: WWW.PERSHING.COM/STRENGTH_STABILITY.HTML

THIS STATEMENT WILL BE DEEMED CONCLUSIVE AND AN ACCOUNT STATED UNLESS YOU ADVISE PERSHING IN WRITING OF ANY OBJECTION TO IT WITHIN TEN DAYS AFTER RECEIPT. A PERSHING IS ADVISED TO REPORT PROMPTLY ANY INACCURACY OR DISCREPANCY IN YOUR ACCOUNT (INCLUDING UNAUTHORIZED TRADING) TO YOUR FINANCIAL ORGANIZATION AND PERSHING, THE CUSTODIAN OF YOUR ACCOUNT. PLEASE BE ADVISED THAT ANY ORAL COMMUNICATIONS SHOULD BE RE-CONFIRMED IN WRITING TO FURTHER PROTECT YOUR RIGHTS, INCLUDING YOUR RIGHTS UNDER THE SECURITIES INVESTOR PROTECTION ACT.

YOUR FINANCIAL ORGANIZATION'S CONTACT INFORMATION CAN BE FOUND ON THE FIRST PAGE OF THIS STATEMENT. PERSHING'S CONTRACT INFORMATION IS AS FOLLOWS: PERSHING

LEGAL DEPARTMENT: ONE PERSHING PLAZA, JERSEY CITY, NEW JERSEY 07399; (201) 413-3300

LITIGATION, REGULATORY AND COMPLIANCE DEPARTMENT

PAYMENT FOR ORDER FLOW AND ORDER ROUTING POLICIES DISCLOSURES [REGULATION NMIS - RULE 607(A)(1)-(2)]

PERSHING SENDS CERTAIN EQUITY ORDERS TO EXCHANGES, ELECTRONIC COMMUNICATION NETWORKS, OR BROKER-DEALERS DURING NORMAL BUSINESS HOURS AND DURING EXTENDED TRADING SESSIONS. CERTAIN OF THESE VENUES PROVIDE PAYMENTS TO PERSHING OR CHARGE ACCESS FEES TO PERSHING, DEPENDING UPON THE CHARACTERISTICS OF THE ORDER AND ANY SUBSEQUENT EXECUTION. IN ADDITION, PERSHING MAY EXECUTE CERTAIN EQUITY ORDERS AS PART OF A PORTFOLIO OF LISTED OPTIONS ORDER FLOW TO CERTAIN OPTION EXCHANGES. COMPENSATION IS GENERALLY IN THE FORM OF A PER OPTION COMMISSION. THE DETAILS OF THESE PAYMENTS AND FEES ARE AVAILABLE UPON WRITTEN REQUEST. PERSHING RECEIVES PAYMENTS FOR DIRECTED LISTED OPTIONS ORDER FLOW TO CERTAIN OPTION EXCHANGES. COMPENSATION IS GENERALLY IN THE FORM OF A PER OPTION CONTRACT CASH PAYMENT.

BEST EXECUTION: NOTWITHSTANDING THE PREVIOUS PARAGRAPH REGARDING PAYMENT FOR ORDER FLOW, PERSHING SELECTS CERTAIN MARKET CENTERS TO PROVIDE EXECUTION OF OVER-THE-COUNTER AND EXCHANGE-LISTED SECURITIES TRANSACTIONS WHICH AGREE TO ACCEPT ORDERS, TRANSMITTED ELECTRONICALLY UP TO A SPECIFIED SIZE, AND TO EXECUTE THEM AT OR BETTER THAN THE NATIONAL BEST BID OR OFFER (NBBO) ON CERTAIN LARGER ORDERS, OR IF THE DESIGNATED MARKET CENTERS DO NOT MAKE A MARKET IN THE SUBJECT SECURITY, PERSHING DIRECTLY CONTACTS MARKET CENTERS TO OBTAIN AN EXECUTION. THE DESIGNATED MARKET CENTERS TO WHICH ORDERS ARE AUTOMATICALLY ROUTED ARE SELECTED BASED ON THE CONSISTENT HIGH QUALITY OF THEIR EXECUTIONS IN ONE OR MORE MARKET SEGMENTS AND THEIR ABILITY TO PROVIDE OPPORTUNITIES FOR EXECUTIONS AT PRICES SUPERIOR TO THE NBBO. PERSHING ALSO REGULARLY REVIEWS REPORTS FOR QUALITY OF EXECUTION PURPOSES.

WRAP ACCOUNT CUSTOMERS WHO ELECTED NOT TO RECEIVE IMMEDIATE CONFIRMATION OF TRANSACTIONS

THE FOLLOWING TERMS AND CONDITIONS ARE APPLICABLE ONLY IF YOUR ACCOUNT IS AN INVESTMENT ADVISORY ACCOUNT AND THE TRANSACTION CONFIRMATIONS ARE NOT SENT TO YOU (ONLY TO YOUR FIDUCIARY) PURSUANT TO YOUR INSTRUCTION:

1. THE FOLLOWING INFORMATION WILL BE FURNISHED TO YOU UPON REQUEST TO YOUR FINANCIAL INSTITUTION ("INTRODUCING FIRMS") WITH RESPECT TO ANY TRANSACTION FOR WHICH A CONFIRMATION WAS NOT SENT TO YOU: THE MARKET UPON WHICH ANY TRANSACTION WAS EXECUTED; THE TIME OF DAY THAT ANY TRANSACTION WAS EXECUTED; THE NAME OF THE PERSON FROM WHOM ANY SECURITY WAS PURCHASED OR TO WHOM SUCH SECURITY WAS SOLD; THE SOURCE AND AMOUNT OF OTHER COMMISSIONS RECEIVED IN CONNECTION WITH ANY TRANSACTION; AND A COPY OF THE TRANSACTION CONFIRMATION.

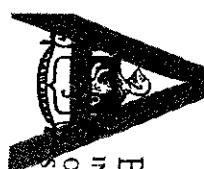
2. YOUR INTRODUCING FIRM EFFECTED EACH TRANSACTION FOR WHICH A CONFIRMATION WAS NOT SENT TO YOU AS YOUR AGENT.

3. YOUR INTRODUCING FIRM DOES NOT RECEIVE ANY PAYMENT FOR ORDER FLOW FOR ANY CALL TRANSACTIONS FOR WHICH A CONFIRMATION WAS NOT SENT TO YOU.

4. CALL FEATURES MAY EXIST FOR SECURITIES. CALL FEATURES FOR FIXED INCOME SECURITIES MAY AFFECT YIELD. COMPLETE INFORMATION WILL BE PROVIDED UPON REQUEST.

5. IF ANY TRANSACTION INVOLVES AN ASSET-BACKED SECURITY, INCLUDING A MUNICIPAL COLLATERALIZED MORTGAGE OBLIGATION, WHICH REPRESENTS AN INTEREST IN OR IS SECURED BY A POOL OF RECEIVABLES OR OTHER FINANCIAL ASSETS THAT ARE SUBJECT CONTINUOUSLY TO PREPAYMENT, THEN THE ACTUAL YIELD OF SUCH SECURITY MAY VARY ACCORDING TO THE RATE AT WHICH THE UNDERLYING RECEIVABLES OR OTHER FINANCIAL ASSETS ARE PREPAID. INFORMATION CONCERNING THE FACTORS THAT AFFECT YIELD (INCLUDING A MINIMUM ESTIMATED YIELD, WEIGHTED AVERAGE LIFE, AND THE PREPAYMENT ASSUMPTIONS OF UNDERLYING YIELD) WILL BE FURNISHED TO YOU UPON REQUEST TO YOUR INTRODUCING FIRM.

6. THE RATINGS THAT APPEAR IN THE DESCRIPTION OF SOME FIXED INCOME SECURITIES HAVE BEEN OBTAINED FROM RATINGS SERVICES WHICH PERSHING BELIEVES TO BE RELIABLE; HOWEVER, PERSHING CANNOT GUARANTEE THEIR ACCURACY. SECURITIES FOR WHICH A RATING IS NOT AVAILABLE ARE MARKED "UNRATED."


BENJAMIN F. EDWARDS & CO
 INVESTMENTS FOR GENERATIONS
 One North Greenwood Blvd., Suite 300
 Saint Louis, MO 63105
 314-725-0000

STATEMENT OF ACCOUNT

Account Number:

Statement Period: 08/01/2013 - 08/31/2013

Valuation at a Glance

	This Period	Year-to-Date
Beginning Account Value	\$72,481.22	\$68,962.26
Dividends/Interest	98.94	1,395.15
Fees	0.00	-1,192.33
Change in Account Value	-1,950.32	1,464.76
Ending Account Value	\$70,629.84	\$70,629.84
Estimated Annual Income		\$2,238.37

CHARLES J FLEISCHMANN
 BRUNTON & CO.
 EN

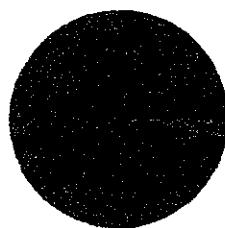
Your Financial Consultant:
 WARD PETTY AND JOE PETTY
 (423) 668-5411

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation
Cash, Money Funds, and Bank Deposits ¹	1,554.49	1,713.87	1,812.81	3%
Exchange-Traded Products	67,407.77	70,767.35	68,817.03	97%
Account Total (Pie Chart)	\$68,962.26	\$72,481.22	\$70,629.84	100%

Pie Chart allocation only includes products that are of positive value.

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





Statement Period: 08/01/2013 - 08/31/2013

FDIC Insured Bank Deposits (continued)

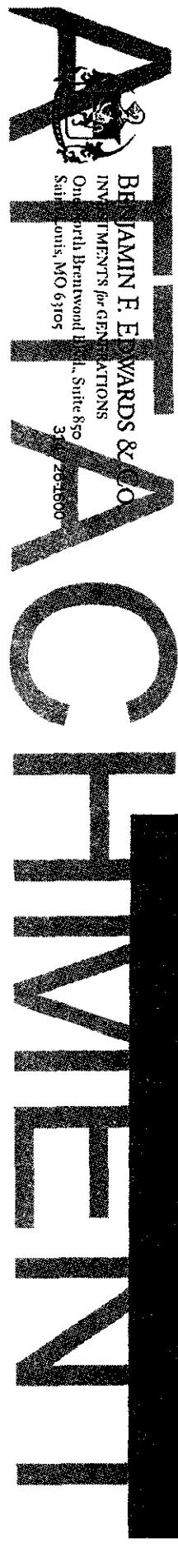
Date	Activity Type	Description	Amount	Balance
Sweep FDIC Insured Bank Deposits (continued)				
08/16/13		DEUTSCHE BANK INS DEPOSIT E		
08/30/13	Closing Balance	NY Community Bank AIO 08/16 \$1812.81		\$1,812.81

Total FDIC Insured Bank Deposits

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

Portfolio Holdings

Opening Date	Quantity	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and Bank Deposits 3.00% of Portfolio									
FDIC Insured Bank Deposits									
DEUTSCHE BANK INS DEPOSIT E	1,812.810		08/30/13	1,713.87	1,812.81	0.06	0.72	N/A	N/A
Total FDIC Insured Bank Deposits				\$1,713.87	\$1,812.81	\$0.06	\$0.72		
Total Cash, Money Funds, and Bank Deposits				\$1,713.87	\$1,812.81	\$0.06	\$0.72		
Exchange-Traded Products 97.00% of Portfolio									
BARCLAYS BK PLC IPATH INDEX LKD TO DOW JONES UBS COMMODITY INDEX			Security Identifier: DJP CUSIP: 06738C773						
TOTAL RETURN									
Dividend Option: Cash; Capital Gains Option: Cash	43,1100			2,543.49	38,4600	2,269.14	-214.35		
09/29/11 *	Total Noncovered	59,000							



Portfolio Holdings (continued)

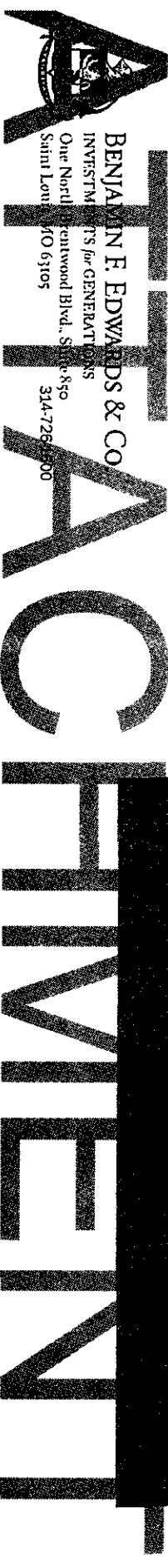
Statement Period: 08/01/2013 - 08/31/2013

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Exchange-Traded Products (continued)								
iSHARES TR MBS ETF								
Dividend Option: Cash; Capital Gains Option: Cash 09/29/11 *	Total Noncovered 5,000	108.1100	540.55	104.2500	521.25	-19.30	6.11	1.17%
Multiple * Total 5,000	Total Covered 5,000	107.5600	538.30	104.2500	521.25	-17.05	6.11	1.17%
Total	10,000		\$1,078.85		\$1,042.50	-\$36.35		\$12.22
iSHARES TR INTERMEDIATE CR BD								
ETF								
Dividend Option: Cash; Capital Gains Option: Cash 07/02/13	7,000	107.7360	754.15	107.2000	750.40	-3.75	22.11	2.94%
SPDR S&P BARCLAYS HIGH YIELD BD ETF								
Dividend Option: Cash; Capital Gains Option: Cash Multiple * Total Noncovered 148,000	35,9440	5,319.73	39.6700	5,871.16	551.43	375.85	6.40%	
Multiple * Total Covered 68,000	38,9810	2,650.72	39.6700	2,697.56	46.84	172.70	6.40%	
Total	216,000		\$7,910.45		\$8,568.72	-\$598.27		\$548.55
SELECT SECTOR SPDR TR MATLS								
Dividend Option: Cash; Capital Gains Option: Cash Multiple * Total Noncovered 18,000	31,1710	561.08	40.4300	727.74	166.56	17.79	2.44%	
Multiple * Total Covered 5,000	38,3840	Your lot has been adjusted due to a wash sale for more than one year. 191.92	40.4300	202.15	10.23	4.94	2.44%	
Total	23,000		\$753.00		\$929.89	\$176.89		\$22.73
SELECT SECTOR SPDR TR HEALTH CARE								
Dividend Option: Cash; Capital Gains Option: Cash Multiple * Total Noncovered 55,000	32,2650	1,774.59	49.2200	2,707.10	932.51	45.30	1.67%	
Multiple * Total Covered 16,000	44,6910	715.05	49.2200	787.52	72.47	13.18	1.67%	
Total	71,000		\$2,489.64		\$3,494.62	\$1,004.98		\$58.48



Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost (Cost Basis)	Market Price Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Annual Yield
Exchange-Traded Products (continued)						
SELECT SECTOR SPDR TR CONSUMER STAPLES Dividend Option: Cash; Capital Gains Option: Cash 10/04/11 *	28,9050	722.63	39,5100	987.75	265.12	27.44 2.77%
Multiple Y Total Noncovered 25,000	25,000	963.14	39,5100	1,027.26	64.12	28.53 2.77%
Total 51,000	\$1,685.77		\$2,015.01	\$329.24		\$55.97
SELECT SECTOR SPDR TR CONSUMER DISCRETIONARY TRANSN TO 06/24/02 Dividend Option: Cash; Capital Gains Option: Cash 09/29/11 *	36,8300	957.58	57,6800	1,499.68	542.10	20.94 1.39%
Multiple Y Total Covered 26,000	26,000	799.89	57,6800	922.88	122.99	12.88
Total 42,000	\$1,757.47		\$2,422.56	\$665.09		\$33.82
SELECT SECTOR SPDR TR ENERGY Dividend Option: Cash; Capital Gains Option: Cash 09/29/11 *	61,2500	2,266.25	81,5700	3,018.09	751.84	53.13 1.76%
Multiple Y Total Covered 37,000	37,000	531.50	81,5700	570.99	39.49	10.05 1.76%
Total 44,000	\$2,797.75		\$3,589.08	\$791.33		\$63.18
SELECT SECTOR SPDR TR INDL Dividend Option: Cash; Capital Gains Option: Cash Multiple Y,13,Y Total Noncovered 32,000	30,4880	975.60	44,0400	1,409.28	433.68	29.35 2.08%
Multiple Y Total Covered 33,000	33,000	1,186.46	44,0400	1,453.32	266.86	30.27 2.08%
Total 65,000	\$2,162.06		\$2,662.60	\$700.54		\$59.62
VANGUARD INDEX FDS VANGUARD REIT ETF Dividend Option: Cash; Capital Gains Option: Cash Multiple Y Total Noncovered 79,000	51,5340	4,071.17	64,5000	5,005.50	1,024.33	196.47 3.85%
Multiple Y Total Covered 106,000	106,000	6,395.91	64,5000	6,837.00	441.09	263.62 3.85%
Total 183,000	\$70,467.08		\$71,932.50	\$1,465.42		\$460.19
Total Exchange-Traded Products	\$61,336.60		\$68,817.03	\$7,480.43		\$2,237.65
Total Portfolio Holdings	\$63,149.41	\$70,629.84	\$7,480.43	\$0.00	\$2,238.37	



Statement Period: 08/01/2013 - 08/31/2013

Portfolio Holdings (continued)

* Noncovered under the cost basis rules as defined below.

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L. 10-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
 - Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
 - Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.
- 3 Either all or a portion of the cost basis of this security has been provided to us by you or your introducing firm and Pershing makes no representation as to the accuracy of this information.
- 13 Either all or a portion of the cost basis of this security has been provided to us by the delivering firm or transferring agent and Pershing makes no representation as to the accuracy of this information.
- Y This line is an aggregation of shares in this position, representing shares acquired at different times and/or dates. This summary is a sum of these shares and does not represent cost basis calculated using the average cost accounting method.
- † The cost basis and holding period has been adjusted for a portion of this position due to a wash sale event.

Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from sources which we believe to be reliable. Pershing may not use the closing price of the particular exchange or marketplace where your position was purchased as the "Market Price." Securities for which a price is not available are marked "N/A" and are omitted from the Total.

The estimated annual income (EA) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your Statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant

All Holdings Disclosures

Option closure (*intraday*) to the exchange by exception procedure of Options Clearing Corporation. Additional information regarding this procedure is available upon written request.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Activity Summary (All amounts shown are in base currency: USD)

Credits/ Debits	This Period	Year-to-Date	Debits	
			This Period	Year-to-Date
Securities			Securities	
Securities Bought	0.00	0.00	Securities Bought	0.00
Securities Sold	0.00	24,918.14	Securities Sold	0.00
Total Securities	\$0.00	\$24,918.14	Total Securities	\$0.00
Dividends and Interest			Dividends and Interest	
Fees			Fees	
FDIC Insured Bank Deposits	\$98.94	\$1,395.15	FDIC Insured Bank Deposits	\$0.00
Total Credits	\$98.94	\$1,425.10	Total Debits	-\$98.94
				-\$27,872.54

Transactions in Date Sequence

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
08/07/13	CASH DIVIDEND RECEIVED	32 SHRS ISHARES TR IBOXX USD INVT GRADE CORP BD ETF RD 08/05 PD 08/07/13				11.19	USD
08/07/13	LQD	94 SHRS ISHARES TR IBOXX \$ HIGH YIELD CORP BD ETF RD 08/05 PD 08/07/13				42.59	USD
08/07/13	CASH DIVIDEND RECEIVED	HYG				0.86	USD
08/07/13	CASH DIVIDEND RECEIVED	MBB				1.65	USD
08/07/13	CASH DIVIDEND RECEIVED	CLU				-56.29	USD
08/07/13	FDIC INSURED BANK DEPOSIT	7 SHRS ISHARES TR INTERMEDIATE CR BD ETF RD 08/05 PD 08/07/13				42.56	USD
08/07/13	USD999997	DEUTSCHE BANK INS DEPOSIT PROGRAM E					
08/09/13	CASH DIVIDEND RECEIVED	216 SHRS SPDR SER TR BARCLAYS HIGH YIELD BD ETF JNK					
		RD 08/05 PD 08/09/13					



ARCHIVE


 BENJAMIN F. EDWARDS &
 CO.
 INVESTMENTS FOR GENERATIONS
 One Franklin Street, Suite 850
 Saint Louis, MO 63105
 314-261-1600

Statement Period: 08/01/2013 - 08/31/2013

Transactions in Date Sequence (continued)

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
08/12/13	FDIC INSURED BANK DEPOSIT	DEUTSCHE BANK INS DEPOSIT PROGRAMME				-42.56	USD
08/15/13	USD999997 FDIC INSURED BANK DEPOSITS INTEREST REINVESTED	DEUTSCHE BANK INS INTEREST REINVESTED				-0.09	USD
08/15/13	250990041 FDIC INSURED BANK DEPOSITS INTEREST RECEIVED	DEUTSCHE BANK INS INTEREST CREDITED				0.09	USD
	Total Value of Transactions		\$0.00			\$0.00	

The price and quantity displayed may have been rounded.

Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
Dividend Income				
Other Dividends	98.85	0.00	1,394.43	0.00
Interest Income	0.09	0.00	0.72	0.00
FDIC Insured Bank Deposits	\$98.94	\$0.00	\$1,395.15	\$0.00
Total Dividends, Interest, Income and Expenses				

Messages

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Please see the money market mutual fund's prospectus or contact your investment professional for additional information.

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

Go Paperless!

When you choose electronic delivery of brokerage account statements and trade confirmations, there is no more searching through a file cabinet or shoebox to find what you're looking for as everything you need is located in one secure, online location. Switching your document delivery preferences takes just a moment and provides a level of convenience you're sure to appreciate.

B0012962CSF30006

PAR-D2-CU7

Account Num
CHARLES J FLEISCHMANN

Go paperless
Ask about e-delivery

Rated Excellent
Smart Trans in a Row
Dubar Rated Communications
EXCELLENCE

Checking Through Pershing LLC, a wholly owned subsidiary
of The Bank of New York Mellon Corporation (BNY Mellon)
Pursuing LLC, member FINRA, NYSE, SIPC

ATTACHMENT
es (continued)

If you currently have online access to your accounts through NetExchange Client, you can sign up for e-delivery by clicking on the Go Paperless button when you log in. If you do not have online access, contact your financial consultant for assistance.

Make the move to paperless today!

TERMINATION FEE FOR RETIREMENT ACCOUNT CLIENTS:

Effective May 15, 2013, retirement account termination fees are increasing from \$75 to \$95. If you have any questions, please contact your Financial Consultant.

Benjamin F. Edwards & Co. is updating its client profile information to better serve your needs and to comply with new regulatory requirements (FINRA Rule 2111). As a result, your financial consultant may request up-to-date information regarding your goals, objectives and financial information.

MESSAGE REGARDING ROLLED-UP TAX LOTS

WHILE YOUR TAX LOTS HAVE BEEN ROLLED UP, ALL OF THE LOTS ARE STILL MAINTAINED. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, PLEASE CONTACT YOUR FINANCIAL CONSULTANT.

For more information about the advisory programs offered by Benjamin F. Edwards & Co. and our role as an investment adviser, please see our Form ADV on our website: www.benjaminfedwardsco.com/adv, or call our Home Office at 314-726-1600 and we will mail you a free copy.

Important Arbitration Disclosures and Important Arbitration Agreement

Important Arbitration Disclosures

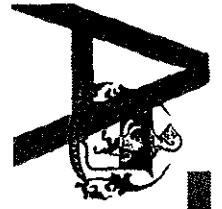
- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; (ii) the class is decertified; or (iii) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC, Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330.





BENJAMIN F. EWARDS & CO.
INVESTMENTS FOR GENERATIONS
One North Brentwood Drive, Suite 850
St. Louis, MO 63105
314-261-0000

Account Number:
Statement Period: 07/01/2013 - 07/31/2013
Valuation at a Glance

	This Period	Year-to-Date
Beginning Account Value	\$70,611.02	\$68,962.26
Dividends/Interest	224.34	1,296.21
Fees	-397.19	-1,192.33
Change in Account Value	2,043.05	3,415.08
Ending Account Value	\$72,481.22	\$72,481.22
Estimated Annual Income	\$2,256.09	

Your Financial Consultant:
WARD PETTY AND JOE PETTY
(423) 668-5411

Asset Allocation

	Prior Year-End	1st Period	This Period	% Allocation
Cash, Money Funds, and Bank Deposits ¹	1,554.49	1,391.60	1,713.87	2%
Exchange-Traded Products	67,407.77	69,219.42	70,767.35	98%
Account Total	\$68,962.26	\$70,611.02	\$72,481.22	100%

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



Rated Excellent
Second Year in a Row
DALBAR RATED COMMUNICATIONS
FCHI FINCI

Checking through PNC Bank LLC, a wholly owned subsidiary
of The Bank of New York Mellon Corporation (BNY Mellon)
Puritan L.L.C., member FDIC, NYSE, SIPC

Additional Information

Securities Bought and Sold

\$493
5.50

	Summary	Gains	Losses	Revised	Pr-to-Date	Unrealized
Short-Term Gain/Loss		-192.58			-13.40	157.19
Long-Term Gain/Loss			-354.77		329.77	9,273.56
Net Gain/Loss				-.547.35	316.37	9,430.75

This summary excludes transactions where cost basis information is not available.

Client Service Information

Your Financial Consultant: S38

Contact Information

WARD PETTY AND JOE PETTY
345 FRAZIER
SUITE 205
CHATTANOOGA TN 37405-4121

Telephone Number: (423) 668-5411

Fax Number: (423) 668-5412

Your Account Information

Investment Objective

Investment Objective: MODERATE GROWTH

Risk Exposure: NONE SPECIFIED
Please review your investment objective. If you wish to make a change or have any questions please contact your Financial Consultant.

Tax Lot Default Disposition Method

Default Method for Mutual Funds: FIRST IN FIRST OUT

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

Default Method for all Other Securities: FIRST IN FIRST OUT

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Financial Consultant for more information.

FDIC Insured Bank Deposits

Date

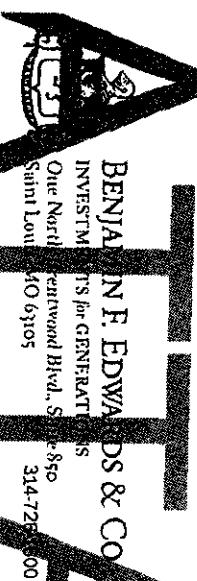
Activity Type

Description

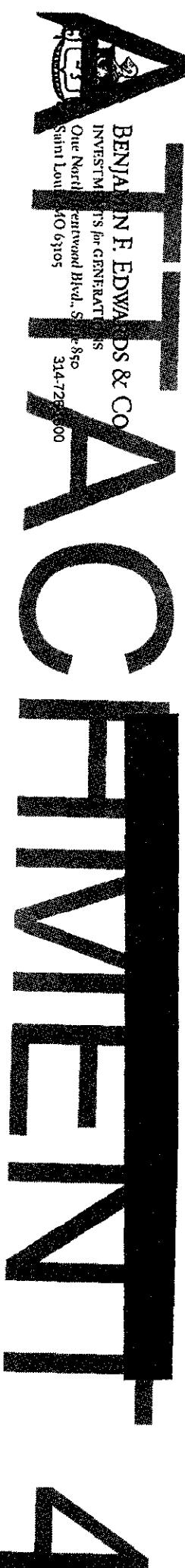
Amount

Balance

Sweep FDIC Insured Bank Deposits	
DEUTSCHE BANK AG DUSSEN	
Account Num:	Activity Ending: 07/31/13
06/29/13	Opening Balance
07/01/13	Deposit
07/02/13	Deposit
07/03/13	Deposit
07/05/13	Deposit
07/06/13	Withdrawal
07/09/13	Deposit
07/10/13	Deposit
07/11/13	Deposit
07/15/13	Deposit



BENJAMIN F. EDWARDS & CO.
 INVESTMENT SERVICES FOR GENERATION
 One North Broad Street, Suite 3850
 Saint Louis, MO 63105
 314-727-1000



Statement Period: 07/01/2013 - 07/31/2013

FDIC Insured Bank Deposits (continued)

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Insured Bank Deposits (continued)				
DEUTSCHE BANK INS DEPOSIT E (continued)				
07/16/13		APY 0.06% Associated Bank NA A/O 07/16 \$1713.87		1,713.87
07/31/13	Closing Balance			\$1,713.87

Total FDIC Insured Bank Deposits

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

Portfolio Holdings

Opening Date	Quantity	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and Bank Deposits 2.00% of Portfolio									
Cash Balance				150.00	0.00				
FDIC Insured Bank Deposits									
DEUTSCHE BANK INS DEPOSIT E	1,713.870		07/31/13	1,241.60	1,713.87	0.05	0.63	N/A	N/A
Total FDIC Insured Bank Deposits				\$1,241.60	\$1,713.87	\$0.05	\$0.63		
Total Cash, Money Funds, and Bank Deposits				\$1,391.60	\$1,713.87	\$0.05	\$0.63		
Exchange-Traded Products 98.00% of Portfolio									
BARCLAYS BK PLC IPATH INDEX LKD TO DOW JONES UBS COMMODITY INDEX									
TOTAL RETURN									
Dividend Option: Cash; Capital Gains Option: Cash									



ASSETS & HOLDINGS (continued)

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Value	Unrealized Gain/Loss	Marked-to-Market Income	Estimated Earnings Yield
---------------	----------	-----------	------------	--------------	----------------------	-------------------------	--------------------------

Exchange-Traded Products (continued)

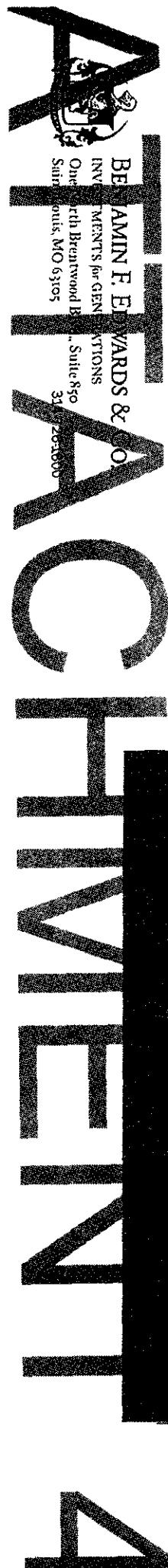
(continued)

BARCLAYS BK PLC IPATH INDEX IKD TO 09/29/11	Total Noncovered 59,000	43.1100	2,543.49	37,0100	2,183.59	-359.90	
Multiple Y	Total Covered 56,000	38.9710	2,182.38	37,0100	2,072.56	-109.82	
Total	115,000		\$4,725.87		\$4,256.15	-\$469.72	
ISHARES TR IBOXX USD INVT GRADE CORP BD ETF			Security Identifier: IQD CUSIP: 464287242				\$0.00
Dividend Option: Cash; Capital Gains Option: Cash 07/02/13	32,000	114.0520	3,649.65 Security Identifier: IDU CUSIP: 464287606	114,5400	3,665.28	15.63	142.69 3.89%
ISHARES TR S&P MIDCAP 400 GROWTH ETF							
Dividend Option: Cash; Capital Gains Option: Cash 07/02/13	8,000	130.0240	1,040.19 Security Identifier: IDU CUSIP: 464287607	136,7900	1,094.32	54.13	10.99 1.00%
ISHARES TR U S UTILS ETF							
Dividend Option: Cash; Capital Gains Option: Cash 10/04/11	Total Noncovered 6,000	77.8750	467.25 Security Identifier: IYW CUSIP: 464287721	98,6300	591.78	124.53	18.37 3.10%
Multiple Y	Total Covered 3,000	89,9530	269.86 Security Identifier: IVY CUSIP: 464287705	98,6300	295.89	26.03	9.19 3.10%
Total	9,000		\$737.11		\$887.67	\$150.56	\$27.56
ISHARES TR S&P MIDCAP 400 VALUE ETF Dividend Option: Cash; Capital Gains Option: Cash 07/02/13	16,000	102.5880	1,641.41 Security Identifier: IYV CUSIP: 464287788	107,8100	1,724.96	83.55	28.72 1.66%
ISHARES TR DOW JONES U S ETF							
Dividend Option: Cash; Capital Gains Option: Cash Multiple Y	Total Covered 75,000	70,3600	5,277.02 Security Identifier: IVY CUSIP: 464288513	77,2500	5,793.75	516.73	65.00 1.12%
ISHARES TR US FINANCIALS ETF INDEX FD							
Dividend Option: Cash; Capital Gains Option: Cash Multiple Y	Total Covered 74,000	59,5400	4,405.97 Security Identifier: HYG CUSIP: 464288513	74,9800	5,548.52	1,142.55	75.11 1.35%
ISHARES TR IBOXX \$ HIGH YIELD CORP BD ETF							
Dividend Option: Cash; Capital Gains Option: Cash Multiple Y	Total Noncovered 65,000	81,9370	5,325.88 Security Identifier: HYG CUSIP: 464288513	92,9800	6,043.70	717.82	385.01 6.37%
Multiple Y	Total Covered 29,000	90,2510	2,617.28 Security Identifier: HYG CUSIP: 464288513	92,9800	2,696.42	79.14	171.77 6.37%
Total	94,000		\$7,943.16		\$8,740.12	\$796.96	\$356.78

Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost Cost Basis	Market Price Market Value	Unrealized Gain/Loss	Estimated Amortized Income	Estimated Accrued Interest	Estimated Dividend Yield
Exchange-Traded Products (continued)							
SELECT SECTOR SPDR TR CONSUMER STAPLES Dividend Option: Cash; Capital Gains Option: Cash 10/04/11 *	Total Noncovered 25,000	28.9050	722.63	41,3900	1,034.75	312.12	27.44 2.65%
Multiple Y Total Covered 26,000	37,0440	963.14	41,3900	1,076.14	113.00		28.53 2.65%
Total	51,000		\$1,685.77		\$2,110.89		\$55.97
SELECT SECTOR SPDR TR CONSUMER DISCRETIONARY TRANSN TO 06/24/02 Dividend Option: Cash; Capital Gains Option: Cash 09/29/11 *	Total Noncovered 26,000	36,8300	957.58	59,3700	1,543.62	586.04	20.94 1.35%
Multiple Y Total Covered 16,000	49,9930	799.89	59,3700	949.92	150.03		12.88 1.35%
Total	42,000		\$1,757.47		\$2,493.54		\$33.82
SELECT SECTOR SPDR TR ENERGY Dividend Option: Cash; Capital Gains Option: Cash 09/29/11 *	Total Noncovered 37,000	61,2500	2,266.25	82,4200	3,049.54	783.29	53.13 1.74%
Multiple Y Total Covered 7,000	75,9290	531.50	82,4200	576.94	45.44		10.05 1.74%
Total	44,000		\$2,797.75		\$3,626.48		\$63.18
SELECT SECTOR SPDR TR INDL Dividend Option: Cash; Capital Gains Option: Cash Multiple *12,13,Y	Total Noncovered 32,000	30,4880	975.60	45,1600	1,445.12	469.52	29.35 2.03%
Multiple Y Total Covered 33,000	35,9530	1,186.46	45,1600	1,490.28	303.82		30.27 2.03%
Total	65,000		\$2,162.06		\$2,935.40		\$59.62
VANGUARD INDEX FDS VANGUARD REIT ETF Dividend Option: Cash; Capital Gains Option: Cash Multiple *Y	Total Noncovered 79,000	51,5340	4,071.17	69,3400	5,477.86	1,406.69	196.47 3.58%
Multiple Y Total Covered 106,000	60,3390	6,395.91	69,3400	7,350.04	954.13		263.62 3.58%
Total	185,000		\$10,467.08		\$12,827.90		\$460.09
Total Exchange-Traded Products		\$61,336.60		\$70,767.35		\$9,430.75	
Total Portfolio Holdings		\$63,050.47		\$72,481.22		\$9,430.75	





Statement Period: 07/01/2013 - 07/31/2013

Portfolio Holdings (continued)

* Noncovered under the cost basis rules as defined below.

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L. 110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.
- Other securities, principally debt securities and options, acquired on or after January 1, 2012

³ Either all or a portion of the cost basis of this security has been provided to us by you or your introducing firm and Pershing makes no representation as to the accuracy of this information.

¹² Pershing has received updated cost basis information for either all or some of the shares for this security, therefore cost basis provided on previous client brokerage statements may differ from the new cost basis reported in this section.

¹³ Either all or a portion of the cost basis of this security has been provided to us by the delivering firm or transferring agent and Pershing makes no representation as to the accuracy of this information.

^Y This line is an aggregation of shares in this position, representing shares acquired at different times and/or dates. This summary is a sum of these shares and does not represent cost basis calculated using the average cost accounting method.

The cost basis and holding period has been adjusted for a portion of this position due to a wash sale event.

Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from sources which we believe to be reliable. Pershing may not use the closing price of the particular exchange or marketplace where your position was purchased as the "Market Price." Securities for which a price is not available are marked "¹"N/A"² and are omitted from the Total. The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your Statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this



AmeriTrust Bank Holdings Disclosures (continued)

Option Disclosure (continued)
information is available to you promptly upon your written request directed to your introducing firm. In order to assist you in maintaining current and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

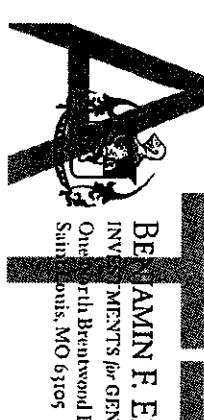
Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Schedule of Realized Gains and Losses Current Period

Disposition Date	Acquisition Date	Disposition Transaction	Description	Quantity	Cost Basis	Proceeds	Realized Gain/Loss/Disallowance
Short Term							
07/02/13	07/05/12	SELL	ISHARES GOLD TR ISHA First In First Out Security Identifier: IAU	20.000	313.20	241.82	-71.38
07/02/13	01/03/13	SELL	ISHARES GOLD TR ISHA First In First Out Security Identifier: IAU	8.000	129.65	96.73	-32.92
07/02/13	04/02/13	SELL	ISHARES GOLD TR ISHA First In First Out Security Identifier: IAU	12.000	183.84	145.08	-38.76
07/02/13	07/05/12	SELL	ISHARES INC MSCI BRAZIL TR ISH First In First Out Security Identifier: EWZ	2.000	105.00	84.90	-20.10
07/02/13	04/02/13	SELL	ISHARES INC MSCI BRAZIL TR ISH First In First Out Security Identifier: EWZ	2.000	107.00	84.91	-22.09
07/02/13	07/05/12	SELL	ISHARES TR RUSSELL 2000 TR ISRN First In First Out Security Identifier: IWN	5.000	358.35	432.49	74.14
07/02/13	04/02/13	SELL	ISHARES TR RUSSELL 2000 TR ISRN First In First Out Security Identifier: IWN	2.000	164.89	173.00	8.11
07/02/13	07/05/12	SELL	ISHARES TR RUSSELL 2000 TR ISRN First In First Out Security Identifier: IWO	4.000	373.47	451.63	78.16
07/02/13	10/02/12	SELL	ISHARES TR RUSSELL 2000 TR ISRN First In First Out Security Identifier: IWO	1.000	95.75	112.90	17.15
07/02/13	01/03/13	SELL	ISHARES TR 1-3 YR CR First In First Out Security Identifier: CSI	31.000	3,269.83	3,249.86	-19.97
07/02/13	04/02/13	SELL	ISHARES TR 1-3 YR CR First In First Out Security Identifier: CSI	1.000	105.39	104.83	-0.56
07/02/13	07/05/12	SELL	VANGUARD INT'L EQUITY FTSE EMERGING MKTS TR ISV First In First Out Security Identifier: VWO	3.000	120.34	114.82	-5.52



BE
AMIN F. EDWARDS &
MENTS FOR GEN
TIONS
One
rth Brookwood Bl
Saint Louis, MO 63105
314-251-5005



A
C
H
I
E
V
E

Schedule of Realized Gains and Losses Current Period (continued)

Disposition Date	Acquisition Date	Disposition Transaction	Description	Quantity	Cost Basis	Proceeds	Realized Gain/Loss/ Disallowance
Short Term (continued)							
07/02/13	04/02/13	SELL First In First Out	VANGUARD INTL EQUITY FTSE EMERGING MKTS ETF Security Identifier: VWO	37,000	1,574.97	1,416.13	-158.84
Total Short Term					\$6,901.68	\$6,709.10	-\$192.58
Long Term							
07/02/13	09/29/11 *	SELL First In First Out	ISHARES GOLD TR ISHA Security Identifier: IAU	24,000	380.64	290.18	-\$90.46
07/02/13	10/04/11 *	SELL First In First Out	ISHARES GOLD TR ISHA Security Identifier: IAU	27,000	425.79	326.45	-\$99.34
07/02/13	04/03/12	SELL First In First Out	ISHARES GOLD TR ISHA Security Identifier: IAU	57,000	912.56	689.18	-223.38
07/02/13	04/03/12	SELL First In First Out	ISHARES INC MSCI BRAZIL ETF Security Identifier: EWZ	10,000	635.40	424.52	-210.88
07/02/13	04/03/12	SELL First In First Out	ISHARES TR RUSSELL 2000 Security Identifier: IWN	9,000	658.89	778.48	119.59
07/02/13	04/03/12	SELL First In First Out	ISHARES TR RUSSELL 2000 Security Identifier: IWO	4,000	383.30	451.63	68.33
07/02/13	09/29/11 *	SELL First In First Out	ISHARES TR IBOXX \$ H CORP BD ETF Security Identifier: HYG	9,000	765.00	816.51	51.51
07/02/13	09/29/11 *	SELL First In First Out	SPDR S&P BARCLAY'S D BOND ETF Security Identifier: JNK	21,000	779.52	827.14	47.62
07/02/13	04/03/09 *	SELL First In First Out	SELECT SECTOR SPDR T Security Identifier: XLB	3,000	59.39	128.37	68.98
07/02/13	10/01/10 *	SELL First In First Out	SELECT SECTOR SPDR T Security Identifier: XLU	5,000	156.75	213.95	57.20
07/02/13	04/03/12	SELL First In First Out	VANGUARD INTL EQUITY FTSE EMERGING MKTS ETF Security Identifier: VWO	27,000	1,177.33	1,033.39	-143.94
Total Long Term					\$6,334.57	\$5,979.80	-\$354.77
Total Short Term and Long Term					\$13,236.25	\$12,688.90	-\$547.35

Statement Period: 07/01/2013 - 07/31/2013

Schedule of Realized Gains and Losses Current Period

(continued)

* Noncovered under the new cost basis rules as defined below. Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L. 110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
- Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.

This Schedule may not reflect all cost basis adjustments necessary for tax reporting purposes, especially for noncovered securities. Adjustments to cost basis may have been made for prior income received and subsequently reclassified by the issuer as a return of capital. In addition, corporate action events may require adjustments to your original cost basis. Return of capital information and cost basis information, as it relates to corporate actions, has been obtained from sources we believe to be reliable.

Adjustments to cost basis can be made after year-end, in particular, for return of capital adjustments, but may also include adjustments for corporate action events. Therefore there may be differences in cost basis reflected on your monthly client brokerage statement at year end versus any subsequent reports, including your 1099-B or online displays you may have available to you.

When you report your cost basis on your tax return, it should be verified using all of your own records. In particular, there may be other adjustments which you need to make, but are not required to be made by Pershing as it relates to H.R. 1424. You should consult with your tax advisor in order to properly report your gain or loss for tax purposes. Pershing shall not be responsible for and makes no representations or warranties with respect to the accuracy of any information that you report to the IRS or other taxing authorities, and, accordingly, disclaims any and all liability that may arise with respect to your use and reliance on the information provided herein for such reporting.

Please refer to the Your Account Information Section in your brokerage account statement for your account's existing tax-lot disposition method. The disposition method is the method which you have selected to use in the disposal of each tax lot of the securities held in your account. If you do not select a method, your account will be defaulted to First In, First Out (FIFO). Your account's selected tax lot method will be used to determine the cost basis for calculating gain and/or loss, unless another method was selected at the time of the security disposal, and this may be reported on the IRS Form 1099-B.

Activity Summary (All amounts shown are in base currency: USD)

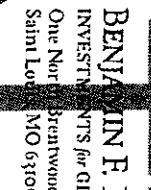
Debits	This Period	Year-to-Date	Debits	This Period	Year-to-Date
Securities			Securities		
Securities Bought	0.00	0.00	Securities Bought	-12,193.78	-24,862.64
Securities Sold	12,688.90	24,918.14	Securities Sold	0.00	0.00
Total Securities	\$12,688.90	\$24,918.14	Total Securities	-\$12,193.78	-\$24,862.64
Dividends and Interest	\$224.34	\$1,296.21	Dividends and Interest	\$0.00	\$0.00
Fees	\$0.00	\$0.00	Fees	-\$397.19	-\$1,192.33
FDIC Insured Bank Deposits	\$385.25	\$1,425.10	FDIC Insured Bank Deposits	-\$957.52	-\$1,718.63
Total Credits	\$13,298.49	\$27,639.45	Total Debits	-\$13,448.49	-\$27,773.60

Actions in Progress / Settlement Transaction Statement

4

Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount
07/08/13	07/02/13 PURCHASED DJP	BARCLAYS BK PLC (ATH INDEX LAD TO DOW JONES UBS COMMODITY INDEX TOTAL RETURN AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	29,000	36.8763		-1,069.41 USD
07/08/13	07/02/13 SOLD IAU	ISHARES GOLD TR ISHARES AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT				
07/08/13	07/02/13 SOLD EWZ	ISHARES INC MSCI BRAZIL CAPPED ETF AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT				
07/08/13	07/02/13 PURCHASED LQD	ISHARES TR iBOXX USD INV'T GRADE CORP BD ETF AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	32,000	114.0515		-3,649.65 USD
07/08/13	07/02/13 PURCHASED IJK	ISHARES TR S&P MIDCAP 400 GROWTH ETF AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	8,000	130.0239		-1,040.19 USD
07/08/13	07/02/13 SOLD IWN	ISHARES TR RUSSELL 2000 VALUE ETF AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	-16,000	86.4983		1,383.97 USD
07/08/13	07/02/13 SOLD IWO	ISHARES TR RUSSELL 2000 GROWTH ETF AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	-9,000	112.9069		1,016.16 USD
07/08/13	07/02/13 PURCHASED IDU	ISHARES TR RUSSELL 3000 ETF AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	1,000	93.6600		-93.66 USD
07/08/13	07/02/13 PURCHASED IJF	ISHARES TR S&P MIDCAP 400 VALUE ETF AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	16,000	102.5881		-1,641.41 USD
07/08/13	07/02/13 PURCHASED IYW	ISHARES TR DOW JONES US ETF AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	19,000	74.0744		-1,407.41 USD
07/08/13	07/02/13 PURCHASED IYF	ISHARES TR US FINANCIALS ETF INDEX FD AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	10,000	72.1858		-721.86 USD
07/08/13	07/02/13 SOLD HYG	ISHARES TR iBOXX \$ HIGH YIELD CORP BD ETF AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	-9,000	90.7235		816.51 USD
07/08/13	07/02/13 PURCHASED MBB	ISHARES TR MBS ETF AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	1,000	105.1999		-105.20 USD
07/08/13	07/02/13 PURCHASED CIU	ISHARES TR INTERMEDIATE CR BD ETF AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	7,000	107.7354		-754.15 USD
07/08/13	07/02/13 SOLD CSI	ISHARES TR 1-3 YR CR BD ETF AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	-32,000	104.8342		3,354.69 USD




BENJAMIN F. EDWARDS & CO.
 INVESTMENTS FOR GENERATIONS
 One North Brentwood Blvd., Ste 350
 Saint Louis, MO 63105
 314-722-5500

MATCH MOVE

Statement Period: 07/01/2013 - 07/31/2013

Transactions in Date Sequence (continued)

Process/ Trade/ Settlement Transaction Date	Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount (C) USD
07/08/13	07/02/13	SOLD JNK	SPDR SER TR BARCLAYS HIGH YIELD BD ETF AVERAGE UNIT PRICE TRANSACTION YOUR BAKER ACTED AS AGENT	-27.000	39.3875		827.14 USD
07/08/13	07/02/13	PURCHASED XLB	SELECT SECTOR SPDR TR MATLS AVERAGE UNIT PRICE TRANSACTION YOUR BAKER ACTED AS AGENT	2.000	38.5700		-77.14 USD
07/08/13	07/02/13	PURCHASED XLV	SELECT SECTOR SPDR TR HEALTH CARE AVERAGE UNIT PRICE TRANSACTION YOUR BAKER ACTED AS AGENT	11.000	47.7952		-525.75 USD
07/08/13	07/02/13	PURCHASED XLP	SELECT SECTOR SPDR TR CONSUMER STAPLES AVERAGE UNIT PRICE TRANSACTION YOUR BAKER ACTED AS AGENT	10.000	40.0913		-400.91 USD
07/08/13	07/02/13	PURCHASED XLY	SELECT SECTOR SPDR TR CONSUMER DISCRETIONARY TRANSACTION TO 06/24/02 AVERAGE UNIT PRICE TRANSACTION YOUR BAKER ACTED AS AGENT	7.000	57.1200		-399.84 USD
07/08/13	07/02/13	PURCHASED XLE	SELECT SECTOR SPDR TR ENERGY AVERAGE UNIT PRICE TRANSACTION YOUR BAKER ACTED AS AGENT	3.000	79.2900		-237.87 USD
07/08/13	07/02/13	SOLD XLI	SELECT SECTOR SPDR TR INDU AVERAGE UNIT PRICE TRANSACTION YOUR BAKER ACTED AS AGENT	-8.000	42.7900		342.32 USD
07/08/13	07/02/13	SOLD VWO	VANGUARD INT'L EQUITY INDEX FDS FTSE EMERGING MKTS ET AVERAGE UNIT PRICE TRANSACTION YOUR BAKER ACTED AS AGENT	-67.000	38.2737		2,564.34 USD
07/08/13	07/02/13	PURCHASED VNQ	VANGUARD INDEX FDS VANGUARD REIT ETF AVERAGE UNIT PRICE TRANSACTION YOUR BAKER ACTED AS AGENT	1.000	69.3280		-69.33 USD
07/08/13		CASH DIVIDEND RECEIVED HYG	103 SHRS ISHARES TR IBONX \$ HIGH YIELD CORP BD ETF RD 07/03 PD 07/08/13		49.41		49.41 USD
07/08/13		CASH DIVIDEND RECEIVED MBB	9 SHRS ISHARES TR MBS ETF RD 07/03 PD 07/08/13		0.60		0.60 USD
07/08/13		CASH DIVIDEND RECEIVED CSJ	32 SHRS ISHARES TR 1-3 VR CR BD ETF RD 07/03 PD 07/08/13		3.35		3.35 USD
07/09/13		FDIC INSURED BANK DEPOSIT USD999997	DEUTSCHE BANK INS DEPOSIT PROGRAM E				-548.48 USD
07/09/13		CASH DIVIDEND RECEIVED IWN	16 SHRS ISHARES TR RUSSELL 2000 VALUE ETF RD 07/05 PD 07/09/13		8.15		8.15 USD

TRANSACTIONS

Date Sequence (Continued)

Process/ Settlement Date	Transac. Date	Activity Type	Description	Quantity	Price	Accrued interest	Amount
07/09/13		CASH DIVIDEND RECEIVED	9 SHRS ISHARES TR RUSSELL 2000 GROWTH ETF RD IWO	2.05	USD		
07/10/13		FDIC INSURED BANK DEPOSIT	DEUTSCHE BANK INS DEPOSIT PROGRAM E US\$999997	-10.20	USD		
07/10/13		CASH DIVIDEND RECEIVED	231 SHRS SPDR SER TR BARCLAYS HIGH YIELD BD ETF JNK RD 07/03 PD 07/10/13	48.37	USD		
07/11/13		FDIC INSURED BANK DEPOSIT	DEUTSCHE BANK INS DEPOSIT PROGRAM E USD\$99997	-48.37	USD		
07/15/13		FDIC INSURED BANK DEPOSITS INTEREST REINVESTED	DEUTSCHE BANK INS INTEREST REINVESTED	-0.07	USD		
07/15/13		FDIC INSURED BANK DEPOSITS INTEREST RECEIVED	DEUTSCHE BANK INS INTEREST CREDITED	0.07	USD		
		Total Value of Transactions		\$0.00			-\$150.00

The price and quantity displayed may have been rounded.

Income and Expense Summary

	Current Period		Year-to-Date	
	Toxicable	Non Toxicable	Toxicable	Non Toxicable
Dividend Income				
Other Dividends	224.27	0.00	1,295.58	0.00
Interest Income				
FDIC Insured Bank Deposits	0.07	0.00	0.63	0.00
Total Dividends, Interest, Income and Expenses	\$224.34	\$0.00	\$1,296.21	\$0.00

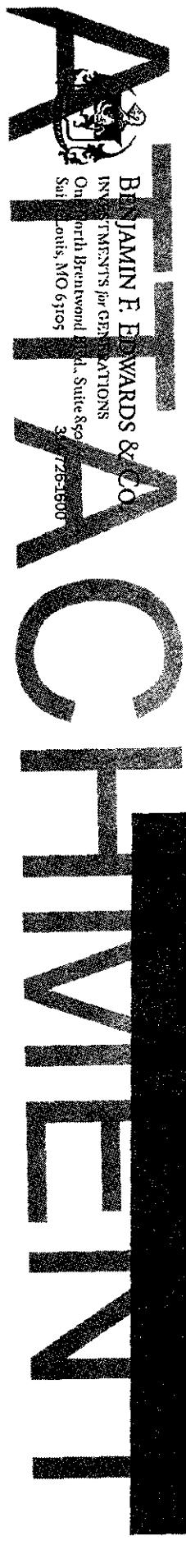
Messages

FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC)-INSURED BANK DEPOSITS ARE NOT PROTECTED BY SECURITIES INVESTOR PROTECTION CORPORATION (SIPC). YOU MAY VIEW CURRENT MONEY MARKET FUND RATES BY VISITING WWW.PERSHING.COM AND SELECTING THE LINK AT THE BOTTOM OF THE PAGE TITLED "MONEY MARKET FUND AND FDIC INSURED BANK RATES AND BANK LISTS." PLEASE NOTE THAT WE MAY NOT OFFER ALL OF THE MONEY MARKET FUNDS LISTED ON THE PERSHING WEBSITE. Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund's prospectus or contact your investment professional for additional information.

Benjamin F. Edwards & Co. is updating its client profile information to better serve your needs and to comply with new regulatory requirements (FINRA Rule 2111). As a result, your financial consultant may request up-to-date information regarding your goals, objectives and financial information.

Go Paperless!





Statement Period: 07/01/2013 - 07/31/2013

Messages *(continued)*

When you choose electronic delivery of brokerage account statements and trade confirmations, there is no more searching through a file cabinet or shoebox to find what you're looking for as everything you need is located in one secure, online location. Switching your document delivery preferences takes just a moment and provides a level of convenience you're sure to appreciate.

If you currently have online access to your accounts through NetExchange Client, you can sign up for e-delivery of your statements and trade confirmations, as well as Mutual Fund, ETF and UIT prospectus, by clicking on the Go Paperless button when you log in. If you do not have on-line access, please contact your financial consultant and the process can be expedited for you.

If you don't desire on-line access to your accounts, you can still receive your confirmations and statements via email by logging on to www.mydocumentsuite.com to register and choose electronic delivery, or contact your financial consultant for assistance.

Make the move to paperless today!

TERMINATION FEE FOR RETIREMENT ACCOUNT CLIENTS:

Effective May 15, 2013, retirement account termination fees are increasing from \$75 to \$95. If you have any questions, please contact your Financial Consultant.

MESSAGE REGARDING ROLLED-UP TAX LOTS

WHILE YOUR TAX LOTS HAVE BEEN ROLLED UP, ALL OF THE LOTS ARE STILL MAINTAINED. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, PLEASE CONTACT YOUR FINANCIAL CONSULTANT.

For more information about the advisory programs offered by Benjamin F. Edwards & Co. and our role as an investment adviser, please see our Form ADV on our website: www.benjaminfiedwardsco.com/adv, or call our Home Office at 314-726-1600 and we will mail you a free copy.

Important Arbitration Disclosures and Important Arbitration Agreement

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.



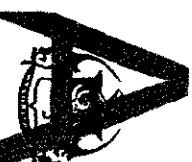
Important Arbitration Disclosure and Important Arbitration Agreement (Continued)

Important Arbitration Agreement

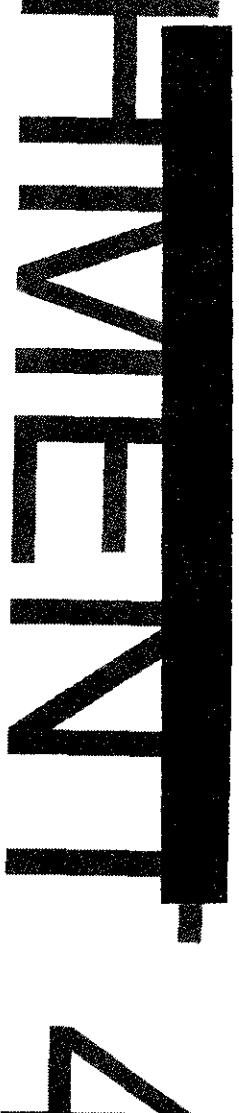
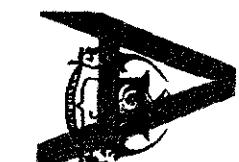
Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority, No person shall bring class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; (ii) the class is decertified; or (iii) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.





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



Account Number

Statement Period: 06/01/2013 - 06/30/2013

Valuation at a Glance

Beginning Account Value	This Period	Year-to-Date
\$72,380.95	\$68,952.26	
Dividends/Interest	251.27	1,071.87
Fees	0.00	-785.14
Change in Account Value	-2,021.20	1,372.03
Ending Account Value	\$70,611.02	\$70,611.02
Estimated Annual Income	\$2,319.38	

Your Financial Consultant:
WARD PETTY AND JOE PETTY
(423) 668-3411

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation
Cash, Money Funds, and Bank Deposits ¹	1,554.49	1,140.33	1,391.50	2%
Exchange-Traded Products	67,407.77	71,240.62	69,219.42	98%
Account Total	\$68,952.26	\$72,380.95	\$70,611.02	100%

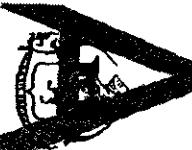
Asset Allocation percentages are rounded to the nearest whole percentage.

¹ The Bank Deposits in your account are FDIC insured bank deposits. FDIC insured bank deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). These bank deposits are covered by the Federal Deposit Insurance Corporation (FDIC), up to allowable limits.



Retired Executive
Six Years in a Row
DIAKART COMMUNICATIONS
EXCELLENCE

Chasing through Publishing LLC, a subsidiary
of Two Bank of New York Mellon Corporation
Publishing LLC, member FINRA, NYSE, SIPC



BENJAMIN F. EDWARDS & CO.
 INVESTMENT ADVISERS FOR GENERAL ACCOUNTS
 One North Bentwood Boulevard, Suite 850
 Saint Louis, Missouri 63105
 Tel: 314-725-6600

ATTACHMENT A

Statement Period: 06/01/2013 - 06/30/2013

Portfolio Holdings

Quantity	Opening Date	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and Bank Deposits 2.00% of Portfolio									
Cash Balance				0.00	150.00				
FDIC Insured Bank Deposits									
DEUTSCHE BANK INS DEPOSIT E	06/01/13		06/28/13	1,140.33	1,241.60	0.03	0.56	N/A	N/A
Total FDIC Insured Bank Deposits				\$1,140.33	\$1,241.60	\$0.03	\$0.56		
Total Cash, Money Funds, and Bank Deposits				\$1,140.33	\$1,391.60	\$0.03	\$0.56		

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Exchange-Traded Products 98.00% of Portfolio								
Exchange-Traded Products								
BARCLAYS BK PLC IPATH INDEX LKD TO DOW JONES UBS COMMODITY INDEX								
TOTAL RETURN CUSIP: 06738C778								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Noncovered	09/29/11*	43.1100	2,543.49	36.4900	2,152.91	-390.58		
59,000								
Total Covered	Multiplex	41.2210	1,112.97	36.4900	985.23	-127.74		
27,000								
86,600								
ISHARES GOLD TR ISHARES								
CUSIP: 464285105								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Noncovered	Multiple *	15.8120	806.43	11.9900	611.49	-194.94		
51,000								
Total Covered	Multiplex	15.8690	1,539.25	11.9900	1,163.03	-376.22		
97,000								
148,000								
Total			\$2,345.68		\$1,774.52	-\$571.16		
						\$0.00		



Portfolio Holdings (continued)

三

卷之三

100

4

100

Quotidly	Acquisition Date	Unit Cost	Cost Basis	Market Price	Gain/Loss	Annual Income	Field
Exchange-Traded Products (continued)							
ISHARES INC MSCI BRAZIL CAPPED INDEX FD							
CUSIP: 464286400	Dividend Option: Cash; Capital Gains Option: Cash						
Total Covered	14,000	Multiple ^r					
ISHARES TR RUSSELL 2000 VALUE INDEX FD							
CUSIP: 464287630	Dividend Option: Cash; Capital Gains Option: Cash						
Total Covered	16,000	Multiple ^r					
ISHARES TR RUSSELL 2000 GROWTH INDEX FD							
CUSIP: 464287648	Dividend Option: Cash; Capital Gains Option: Cash						
Total Covered	9,000	Multiple ^r					
ISHARES TR DOW JONES U S UTILS SECTOR INDEX FD							
CUSIP: 464287697	Dividend Option: Cash; Capital Gains Option: Cash						
Total Noncovered	6,000	10/04/11*					
Total Covered	2,000	01/03/13					
	Total						
ISHARES TR DOW JONES U S TECHNOLOGY SECTOR							
CUSIP: 464287721	Dividend Option: Cash; Capital Gains Option: Cash						
Total Covered	56,000	Multiple ^r					
ISHARES TR DOW JONES U S FINL SECTOR INDEX FD							
CUSIP: 464287788	Dividend Option: Cash; Capital Gains Option: Cash						
Total Covered	64,000	Multiple ^r					
	Total						

B0094073CSF30010

۱۷۰

CHADIE & EISCHMANN

300 Seiten

EXCELSIOR

3.1.2

۲۷۱

44

THIR

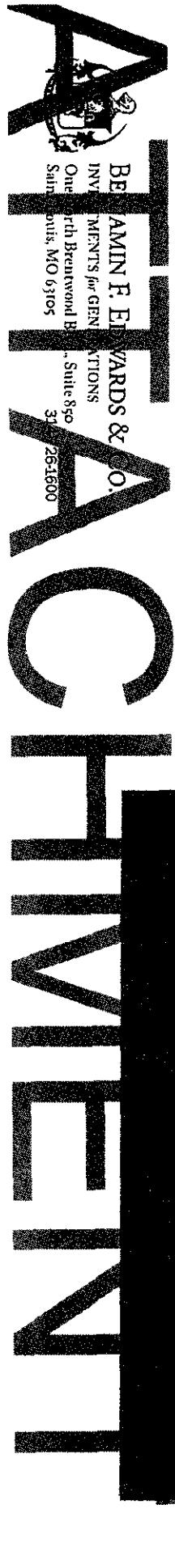
三

۱۸

۲۰۱

四

104



Statement Period: 06/01/2013 - 06/30/2013

Portfolio Holdings (continued)

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Exchange-Traded Products (continued)								
Exchange-Traded Products (continued)								
ISHARES TR IBOXX \$ HIGH YIELD CORP BD FD								
CUSIP: 464288513								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Noncovered	Multiple ^Y	\$2.3090	6,090.88	90.8800	6,725.12	634.24	441.15	6.55%
74,000								
Total Covered	Multiple ^Y	90.2510	2,617.28	90.8800	2,635.52	18.24	172.88	6.55%
29,000								
TOTAL			\$8,708.16		\$9,360.64	\$652.48		
ISHARES TR BARCLAYS MBS BD FD								
CUSIP: 464288588								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Noncovered	09/29/11*	108.1100	540.55	105.2300	526.15	-14.40	7.07	1.34%
5,000								
Total Covered	Multiple ^Y	108.2750	433.10	105.2300	420.92	-12.18	5.65	1.34%
4,000								
TOTAL			\$973.65		\$947.07	-\$26.58		
ISHARES TR BARCLAYS 1-3 YR CR BD FD								
CUSIP: 464288646								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Covered	Multiple ^Y	105.4760	3,375.22	105.0300	3,360.96	-14.26	48.12	1.43%
32,000								
SPDR SER TR BARCLAYS HIGH YIELD BD ETF								
CUSIP: 784694A417								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Noncovered	Multiple ^Y	36.0900	6,099.25	39.4900	6,673.81	574.56	437.55	6.55%
169,000								
Total Covered	Multiple ^Y	38.9810	2,650.72	39.4900	2,685.32	34.60	176.09	6.55%
68,000								
TOTAL			\$8,749.97		\$9,359.13	\$609.16		
TOTAL			\$8,749.97		\$9,359.13	\$613.74		

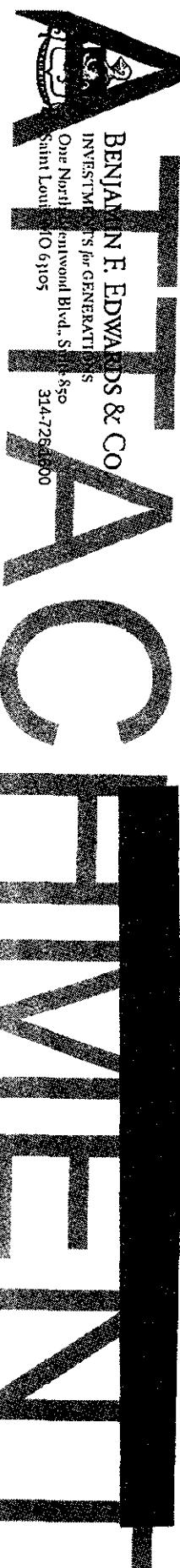
Portfolio Holdings (continued)

AACHEN

4

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Exchange-Traded Products (continued)								
SELECT SECTOR SPDR TR MATLS								
CUSIP: 81369Y100 Dividend Option: Cash; Capital Gains Option: Cash								
18,000	Multiple [*] ,Y	31.1710	3,561,08	38,3450	690,22	129,14	17.78	2.57%
Total Covered	01/03/13	38,2600	114,78	38,3450	115,03	0.25	2.96	2.57%
3,000	Total	\$675.86		\$805.25		\$129.39		\$20.75
SELECT SECTOR SPDR TR HEALTH CARE								
CUSIP: 81369Y209 Dividend Option: Cash; Capital Gains Option: Cash								
55,000	Multiple [*] ,Y	32,2650	1,774,59	47,5100	2,618,55	843,96	45.30	1.73%
Total Covered	07/05/12	37,8600	189,30	47,5100	238,05	48.75	4.12	1.73%
5,000	Total	\$1,963.89		\$2,856.60		\$892.71		\$49.42
SELECT SECTOR SPDR TR CONSUMER STAPLES								
CUSIP: 81369Y308 Dividend Option: Cash; Capital Gains Option: Cash								
25,000	Multiple [*]	28,9050	722,63	39,5700	991,75	259,12	27.43	2.76%
Total Covered	Multiple [*]	35,1390	562,23	39,5700	634,72	72,49	17.56	2.76%
16,000	Total	\$1,284.86		\$1,526.47		\$341.61		\$44.99
41,000	Total	\$1,284.86		\$1,526.47		\$341.61		\$44.99
SELECT SECTOR SPDR TR CONSUMER DISCRETIONARY TRANSN TO 06/24/02								
CUSIP: 81369Y407 Dividend Option: Cash; Capital Gains Option: Cash								
26,000	Multiple [*]	36,8300	957,58	56,4000	1,466,40	508,82	20.94	1.42%
Total Covered	Multiple [*]	44,4500	400,05	56,4000	507,60	107,55	7.25	1.42%
9,000	Total	\$1,974.00		\$1,974.00		\$28.19		\$28.19
35,000	Total	\$1,357.63		\$1,357.63				
SELECT SECTOR SPDR TR ENERGY								
CUSIP: 81369Y506 Dividend Option: Cash; Capital Gains Option: Cash								





Portfolio Holdings *(continued)*

Statement Period: 06/01/2013 - 06/30/2013

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Exchange-Traded Products (continued)								
Exchange-Traded Products (continued)								
Total Noncovered	09/29/11	61.2500	2,266.25	78.3000	2,897.10	630.85	53.14	1.83%
Total Covered	Multiple ^y	73,4080	293.63	78.3000	313.20	19.57	5.74	1.83%
4,000								
41,000	Total		\$2,559.88		\$3,210.30	\$650.42		\$58.88
SELECT SECTOR SPDR TR INDL								
CUSIP: 81369Y704								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Noncovered	Multiple ^y	29,7940	131,191.74	42.6400	1,705.60	513.86	36.69	2.15%
Total Covered	Multiple ^y	35,9530	1,166.46	42.6400	1,407.12	220.66	30.27	2.15%
33,000								
73,000	Total		\$2,378.20		\$3,112.72	\$734.52		\$66.96
VANGUARD INTL EQUITY INDEX FDS FTSE EMERGING MKTS ETF								
CUSIP: 9220942B58								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Covered	Multiple ^y	42,8750	2,872.64	38.7950	2,599.27	-273.37	103.11	3.96%
67,000								
184,000	Total		\$10,397.75		\$12,641.48	\$2,246.73		\$457.60
Total Exchange-Traded Products								
Total Exchange-Traded Products								
		\$62,379.07	\$69,219.42	\$6,840.35			\$2,318.82	

B0094073CSF30010

۱۷۰

Account Number
CHARLES J FLEISCHMANN

Gopaper

SIX YEARS IN A
BLACK-ROCK

at The Bank of New York Mellon Corporation
One Wall Street, New York, NY 10005

Total Portfolio Holdings (continued)

	Market Value	Unrealized Gain/Loss	Accrued Interest	Estimated Dividend Income
	\$63,770.67	\$70,611.02	\$6,840.35	\$0.00

* Noncovered under the cost basis rules as defined below.

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L. 110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011

- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012

- Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.

³ Either all or a portion of the cost basis of this security has been provided to us by you or your introducing firm and Pershing makes no representation as to the accuracy of this information.

¹³ Either all or a portion of the cost basis of this security has been provided to us by the delivering firm or transferring agent and Pershing makes no representation as to the accuracy of this information.

^Y This line is an aggregation of shares in this position, representing shares acquired at different times and/or dates. This summary is a sum of these shares and does not represent cost basis calculated using the average cost accounting method.

^f The cost basis and holding period has been adjusted for a portion of this position due to a wash sale event.

Disclosures and Other Information

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from quotation services, which we believe to be reliable. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

The Estimated Price as of Date only appears when the price date does not equal the statement date and the price indicated is estimated since it is not reflective of a last trade price on a recognized exchange.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your Statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This



BENJAMIN F. EDWARDS & CO.
INVESTMENT TRUSTS FOR GENERATION
One North Euclidwood Blvd., Suite 850
Saint Louis, MO 63105
314.728.6000

MATCH MOVE

Statement Period: 06/01/2013 - 06/30/2013

Portfolio Holdings (continued)

conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Exchange-Traded Products

Exchange-traded products may include any combination of exchange-traded funds, exchange-traded notes, and other exchange-traded products.

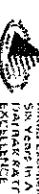
Cash Not Yet Received

Security	Record Date	Paydate Date	Quantity Held	Rate	Amount of Payment	Dividend Option
Interest						
SELECT SECTOR SPDR TR MATLS	06/25/13	07/01/13	21,000	0.297720	6.25	Cash
SELECT SECTOR SPDR TR HEALTH CARE	06/25/13	07/01/13	60,000	0.212200	12.73	Cash
SELECT SECTOR SPDR TR CONSUMER STAPLES	06/25/13	07/01/13	41,000	0.253920	10.41	Cash
SELECT SECTOR SPDR TR CONSUMER DISCRETIONARY	06/25/13	07/01/13	35,000	0.176290	6.17	Cash
SELECT SECTOR SPDR TR ENERGY	06/25/13	07/01/13	41,000	0.374380	15.35	Cash
SELECT SECTOR SPDR TR INDL	06/25/13	07/01/13	73,000	0.215920	15.76	Cash
Total Cash Not Yet Received					\$66.67	

Assets shown here are not reflected in your account. This information has been received from sources we believe to be reliable. Pershing does not guarantee the accuracy of the information.

Activity Summary (All amounts shown are in base currency: USD)

Activity	Credits		Debits		This Period	Year-to-Date
	This Period	Year-to-Date	Debits	This Period	Year-to-Date	
Securities			Securities			
Securities Bought	0.00	0.00	Securities Bought	0.00	-12,668.86	
Securities Sold	0.00	12,229.24	Securities Sold	0.00	0.00	
Total Securities	\$0.00	\$12,229.24	Total Securities	\$0.00	-\$12,668.86	
Dividends and Interest			Dividends and Interest			
Fees	\$251.27	\$1,071.87	Fees	\$0.00	\$0.00	
FDIC Insured Bank Deposits	\$0.00	\$1,039.85	FDIC Insured Bank Deposits	-\$101.27	-\$867.11	
Total Credits	\$251.27	\$14,340.96	Total Debits	-\$101.27	-\$14,325.11	



TRANSACTIONS IN DATE SEQUENCE

4

Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
06/07/13	CASH DIVIDEND RECEIVED	103 SHRS ISHARES TR IBXX \$ HIGH YIELD CORP BD FD HYG	103	49.35		49.35	USD
06/07/13	CASH DIVIDEND RECEIVED	9 SHRS ISHARES TR BARCLAYS MBS BD FD RD 06/05 PD MBB	9	0.51		0.51	USD
06/07/13	CASH DIVIDEND RECEIVED	32 SHRS ISHARES TR BARCLAYS 1-3 YR CRR BD FD RD CSJ	32	3.34		3.34	USD
06/10/13	FDIC INSURED BANK DEPOSIT	USD999997	1	-53.20		-53.20	USD
06/11/13	CASH DIVIDEND RECEIVED	JNK	1	47.98		47.98	USD
06/12/13	FDIC INSURED BANK DEPOSIT	USD999997	1	-47.98		-47.98	USD
06/14/13	FDIC INSURED BANK DEPOSITS INTEREST REINVESTED	DEUTSCHE BANK INS DEPOSIT PROGRAM E	1	-0.09		-0.09	USD
205990041	DEUTSCHE BANK INS INTEREST CREDITED	DEUTSCHE BANK INS INTEREST REINVESTED	1	0.09		0.09	USD
06/14/13	FDIC INSURED BANK DEPOSITS INTEREST RECEIVED	250990041	1	33.90		33.90	USD
06/18/13	CASH DIVIDEND RECEIVED	67 SHRS VANGUARD INT'L EQUITY INDEX FDS FTSE VWO	67	116.10		116.10	USD
06/28/13	CASH DIVIDEND RECEIVED	184 SHRS VANGUARD INDEX FDS VANGUARD REIT ETF VNO	184				
Total Value of Transactions			\$0.00			\$150.00	

The price and quantity displayed may have been rounded.

Income and Expense Summary

	Current Period			
	Taxable	Non Taxable	Taxable	Non Taxable
Dividend Income				
Other Dividends	251.18	0.00	1,071.31	0.00
Interest Income				
FDIC Insured Bank Deposits	0.09	0.00	0.56	0.00
Total Dividends, Interest, Income and Expenses	\$251.27	\$0.00	\$1,071.87	\$0.00

Messages

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Please see the money market mutual fund's prospectus or contact your investment professional for additional information.

FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC)-INSURED BANK DEPOSITS ARE NOT PROTECTED BY SECURITIES INVESTOR PROTECTION CORPORATION (SIPC).



BENJAMIN F. EDWARDS & CO.
INVESTMENT ADVISERS FOR GENERATIONS
One North Brentwood Boulevard, Suite 850
Saint Louis, Missouri 63105
314-726-6000

STATEMENT

Statement Period: 06/01/2013 - 06/30/2013

Messages *(continued)*

YOU MAY VIEW CURRENT MONEY MARKET FUND RATES BY VISITING WWW.PERSHING.COM AND SELECTING THE LINK AT THE BOTTOM OF THE PAGE TITLED "MONEY MARKET FUND AND FDIC INSURED BANK RATES AND BANK LISTS." PLEASE NOTE THAT WE MAY NOT OFFER ALL OF THE MONEY MARKET FUNDS LISTED ON THE PERSHING WEBSITE.

Go Paperless!

When you choose electronic delivery of brokerage account statements and trade confirmations, there is no more searching through a file cabinet or shoebox to find what you're looking for as everything you need is located in one secure, online location. Switching your document delivery preferences takes just a moment and provides a level of convenience you're sure to appreciate.

If you currently have online access to your accounts through NetExchange Client, you can sign up for e-delivery of your statements and trade confirmations, as well as Mutual Fund, ETF and UIT prospectus, by clicking on the Go Paperless button when you log in. If you do not have on-line access, please contact your financial consultant and the process can be expedited for you.

If you don't desire on-line access to your accounts, you can still receive your confirmations and statements via email by logging on to [www.myedocumentssuite.com](http://WWW.MYEDOCUMENTSSUIT.COM) to register and choose electronic delivery, or contact your financial consultant for assistance.

Make the move to paperless today!

TERMINATION FEE FOR RETIREMENT ACCOUNT CLIENTS:

Effective May 15, 2013, retirement account termination fees are increasing from \$75 to \$95. If you have any questions, please contact your Financial Consultant.

Benjamin F. Edwards & Co. is updating its client profile information to better serve your needs and to comply with new regulatory requirements (FINRA Rule 2111). As a result, your financial consultant may request up-to-date information regarding your goals, objectives and financial information.

MESSAGE REGARDING ROLLED-UP TAX LOTS

WHILE YOUR TAX LOTS HAVE BEEN ROLLED UP, ALL OF THE LOTS ARE STILL MAINTAINED. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, PLEASE CONTACT YOUR FINANCIAL CONSULTANT.

For more information about the advisory programs offered by Benjamin F. Edwards & Co. and our role as an investment adviser, please see our Form ADV on our website: WWW.BENJAMINFEDWARDSCO.COM/ADV, or call our Home Office at 314-726-1600 and we will mail you a free copy.

Please contact your financial consultant if there have been any changes to your financial situation or investment objectives, or if you wish to address any new or existing reasonable restrictions on the management of your account.

Important Arbitration Disclosures and Important Arbitration Agreement

Important Arbitration Disclosures

- Parties to the agreement are giving up the right to sue each other in court, except as provided by law, rules or regulations, in the forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330.



GENERAL INFORMATION

1. ANY FREE CREDIT AVAILABILITY CALLED FOR YOUR ACCOUNT, RECENTS FEE'S PAYABLE UPON DEMAND WHICH, ALTHOUGH PROPERLY ACCOUNTED FOR ON PERSHING'S BOOKS OF RECORD, ARE NOT SEGREGATED AND MAY BE USED IN THE CONDUCT OF ITS BUSINESS.

2. ALL ORDERS AND TRANSACTIONS SHALL BE SOLELY FOR YOUR ACCOUNT AND RISK SHALL BE SUBJECT TO THE CONSTITUTION, RULES, REGULATIONS, CUSTOMS, USAGES, RULINGS AND INTERPRETATIONS OF THE EXCHANGE OR MARKET AND THE CLEARING FACILITY, IF ANY, WHERE THE TRANSACTIONS ARE EXECUTED AND/OR SETTLED, OR IF APPLICABLE, OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY AND TO ALL APPLICABLE LAWS AND REGULATIONS.

3. WHENEVER YOU ARE INDEBTED TO PERSHING LLC ("PERSHING") FOR ANY AMOUNT, ALL SECURITIES HELD BY IT FOR YOU IN ANY ACCOUNT IN WHICH YOU HAVE ANY INTEREST SHALL SECURE ALL YOUR LIABILITIES TO PERSHING, AND PERSHING MAY, IN ITS DISCRETION AT ANY TIME, WITHOUT FURTHER DEMAND OR NOTICE TO YOU, CLOSE OR REDUCE ANY OR ALL OF YOUR ACCOUNTS BY PUBLIC OR PRIVATE SALE OR PURCHASE OR BOTH OF ALL OR ANY SECURITIES CARRIED IN SUCH ACCOUNTS; ANY BALANCE REMAINING DUE PERSHING TO BE PROMPTLY PAID BY YOU.

4. WHEREVER YOU ARE INDEBTED TO PERSHING FOR ANY AMOUNT, ALL SECURITIES CARRIED FOR YOUR ACCOUNT ARE OR MAY BE, WITHOUT FURTHER NOTICE TO YOU, LOANED OR PLEDGED BY PERSHING, EITHER SEPARATELY OR UNDER CIRCUMSTANCES WHICH WILL PERMIT THE COMMINGLING THEREOF, WITH OTHER SECURITIES FOR ANY AMOUNT LESS THAN, EQUAL TO OR GREATER THAN YOUR LIABILITIES TO PERSHING, BUT NOT UNDER CIRCUMSTANCES FOR AN AMOUNT PROHIBITED BY LAW.

5. TITLE TO SECURITIES SOLD TO YOU, WHERE PERSHING HAS ACTED AS PRINCIPAL, SHALL REMAIN WITH PERSHING UNTIL THE ENTIRE PURCHASE PRICE IS RECEIVED OR UNTIL THE SETTLEMENT DATE, WHICHEVER IS LATER.

6. YOU MAY HAVE RECEIVED CONFIRMATIONS FOR TRANSACTIONS WHICH DO NOT APPEAR ON YOUR STATEMENT. IF SO, THE TRANSACTIONS WILL APPEAR ON YOUR NEXT PERIODIC STATEMENT. SUCH TRANSACTIONS MUST BE CONSIDERED BY YOU WHEN COMPUTING THE VALUE OF YOUR ACCOUNT. THIS IS ESPECIALLY TRUE IF YOU HAVE WRITTEN OPTIONS WHICH HAVE BEEN EXERCISED.

7. IF YOU MAINTAIN A MARGIN ACCOUNT, THIS IS A COMBINED STATEMENT OF YOUR GENERAL ACCOUNT AND A SPECIAL MEMORANDUM ACCOUNT MAINTAINED FOR YOU UNDER REGULATION T OF THE BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM. THE PERMANENT RECORD OF THE SEPARATE ACCOUNT AS REQUIRED BY REGULATION T IS AVAILABLE FOR YOUR INSPECTION UPON REQUEST.

8. INTEREST CHARGED ON DEBIT BALANCES IN YOUR ACCOUNT APPEARS ON THE STATEMENT. THE RATE OF INTEREST AND PERIOD COVERED ARE INDICATED. THE RATE MAY CHANGE FROM TIME TO TIME DUE TO FLUCTUATIONS IN MONEY RATES OR OTHER REASONS. INTEREST IS COMPUTED AS DESCRIBED IN MATERIAL PREVIOUSLY FURNISHED TO YOU. PLEASE CONTACT YOUR FINANCIAL INSTITUTION IF YOU DESIRE ADDITIONAL COPIES.

9. DIVIDENDS, INTEREST AND OTHER DISTRIBUTIONS SHOWN ON THIS STATEMENT WERE CLASSIFIED AS TAXABLE OR NONTAXABLE BASED ON CERTAIN INFORMATION KNOWN AS OF THE DISTRIBUTION DATE. THIS CLASSIFICATION IS SUBJECT TO CHANGE AND IS SOLELY INTENDED FOR USE AS GENERAL INFORMATION. AFTER END, PERSHING IS REQUIRED TO PROVIDE TAX INFORMATION TO THE INTERNAL REVENUE SERVICE AND OTHER GOVERNMENTAL AUTHORITIES. AT THAT TIME PERSHING WILL PROVIDE THAT INFORMATION ON THE ANNUAL TAX STATEMENT SENT TO YOU; USE THAT STATEMENT TO PREPARE YOUR TAX RETURNS. THE TAX STATEMENT ALSO INCLUDES OTHER USEFUL INFORMATION TO ASSIST IN ACCUMULATING THE DATA TO PREPARE YOUR TAX RETURNS.

10. PERSHING DOES NOT PROVIDE TAX, INVESTMENT OR LEGAL ADVISORY SERVICES AND NO ONE ASSOCIATED WITH PERSHING IS AUTHORIZED TO RENDER SUCH ADVICE. DO NOT RELY UPON ANY SUCH ADVICE, IF GIVEN, INVESTORS ARE ENCOURAGED TO CONSULT THEIR TAX ADVISORS TO DETERMINE THE APPROPRIATE TAX TREATMENT OF THEIR BUSINESS.

11. PERSHING MAY TRADE FOR ITS OWN ACCOUNT AS A MARKET MAKER, SPECIALIST, ODD LOT DEALER, BLOCK POSITIONER, ARBITRAGER OR INVESTOR, CONSEQUENTLY, AT THE TIME OF ANY TRANSACTION YOU MAY MAKE, PERSHING MAY HAVE A POSITION IN SUCH SECURITIES, WHICH POSITION MAY BE PARTIALLY OR COMPLETELY HEDGED.

12. IF AVERAGE PRICE TRANSACTION IS INDICATED ON THE FRONT OF THIS STATEMENT, YOUR FINANCIAL INSTITUTION OR PERSHING MAY HAVE ACTED AS PRINCIPAL AGENT FOR BOTH. DETAILS AVAILABLE UPON REQUEST.

IF ANY OF THE ABOVE TERMS AND CONDITIONS ARE UNACCEPTABLE TO YOU, PLEASE NOTIFY PERSHING IMMEDIATELY IN WRITING BY CERTIFIED MAIL TO ONE PERSHING PLAZA, JERSEY CITY, NJ 07399, ATTN: LEGAL DEPT.

A FINANCIAL STATEMENT PERSHING'S IS AVAILABLE FOR YOUR PERSONAL INSPECTION AT PERSHING'S PLAZA, JERSEY CITY, NEW JERSEY 07399. (201) 413-3300. OR IT WILL BE MAILED UPON YOUR WRITTEN REQUEST.

14. THIS STATEMENT SHOULD BE RETAINED FOR YOUR RECORDS.

THE ROLE OF PERSHING

PERSHING CARRIES YOUR ACCOUNT AS CLEARING BROKER PURSUANT TO A CLEARING AGREEMENT WITH YOUR FINANCIAL INSTITUTION. PERSHING MAY ACCEPT FROM YOUR FINANCIAL INSTITUTION WITHOUT INQUIRY OR INVESTIGATION, IN ORDERS FOR THE PURCHASE AND SALE OF SECURITIES AND OTHER PROPERTY AND (II) ANY OTHER INSTRUCTIONS CONCERNING YOUR ACCOUNT. PERSHING IS NOT RESPONSIBLE OR LIABLE FOR ANY ACTS OR OMISSIONS OF YOUR FINANCIAL INSTITUTION OR ITS EMPLOYEES, AND IT DOES NOT SUPERVISE THEM. PERSHING PROVIDES NO INVESTMENT ADVICE NOR DOES IT ASSESS THE SUITABILITY OF ANY TRANSACTION OR ORDER. PERSHING ACTS AS THE AGENT OF YOUR FINANCIAL INSTITUTION AND YOU AGREE THAT YOU WILL NOT HOLD PERSHING OR ANY PERSON CONTROLLING OR DIRECTED TO PERSHING, WHETHER OR NOT FOR ANY INVESTMENT LOSSES INCURRED BY YOU, UNDER COMMON CONTROL WITH IT LIABLE FOR ANY INVESTMENT LOSSES INCURRED BY YOU. PERSHING PERFORMS SEVERAL KEY FUNCTIONS AT THE DIRECTION OF YOUR FINANCIAL INSTITUTION. IT ACTS AS CUSTODIAN FOR FUNDS AND SECURITIES YOU MAY DEPOSIT WITH IT DIRECTLY OR THROUGH YOUR FINANCIAL INSTITUTION OR THAT IT RECEIVES AS THE RESULT OF SECURITIES TRANSACTIONS IT PROCESSES.

INQUIRIES CONCERNING THE POSITIONS AND BALANCES IN YOUR ACCOUNT MAY ONLY BE DIRECTED TO THE PERSHING CUSTOMER SERVICE DEPARTMENT AT (201) 413-3312. ALL OTHER INQUIRIES REGARDING YOUR ACCOUNT OR ACTIVITY SHOULD BE DIRECTED TO YOUR FINANCIAL INSTITUTION.

FOR A DESCRIPTION OF OTHER FUNCTIONS PERFORMED BY PERSHING PLEASE CONSULT THE DISCLOSURE STATEMENT PROVIDED TO YOU UPON THE OPENING OF YOUR ACCOUNT.

YOUR FINANCIAL INSTITUTION IS RESPONSIBLE FOR ADHERENCE TO THE SECURITIES LAWS, REGULATIONS AND RULES WHICH APPLY TO IT REGARDING ITS OWN OPERATIONS AND THE SUPERVISION OF YOUR ACCOUNT, ITS SALES REPRESENTATIVES AND OTHER PERSONNEL. YOUR FINANCIAL INSTITUTION IS ALSO RESPONSIBLE FOR APPROVING THE OPENING OF ACCOUNTS AND OBTAINING ACCOUNT DOCUMENTS; THE ACCEPTANCE AND, IN CERTAIN INSTANCES, EXECUTION OF SECURITIES ORDERS; THE ASSESSMENT OF THE SUITABILITY OF THOSE TRANSACTIONS; THE RENDERING OF INVESTMENT ADVICE, IF ANY, TO YOU AND IN GENERAL, FOR THE ONGOING RELATIONSHIP THAT IT HAS WITH YOU.

PERSHING MAY CAPTURE AND STORE DATA ABOUT YOU SUCH AS YOUR FINANCIAL INFORMATION AND INVESTMENT OBJECTIVES. HOWEVER, PERSHING IS NOT REVIEWING THIS INFORMATION AND EVALUATING WHETHER YOUR INVESTMENTS COMPAT WITH YOUR FINANCIAL STATUS AND OBJECTIVES AND YOU HEREBY RELEASE PERSHING FROM ANY LIABILITY TO DO SO. SIMILARLY, PERSHING MAY CAPTURE AND STORE INFORMATION ABOUT WHETHER A BROKER OR AN INTRODUCING FIRM IS REGISTERED IN A GIVEN STATE; YOU HEREBY RELEASE PERSHING FROM ANY LIABILITY TO REVIEW THIS DATA OR TO EVALUATE WHETHER A PARTICULAR SECURITY IS REGISTERED OR EXEMPT FROM REGISTRATION IN YOUR STATE.

THIS NOTICE IS NOT MEANT AS A DEFINITIVE ENUMERATION OF EVERY POSSIBLE CIRCUMSTANCE, BUT AS A GENERAL DISCLOSURE. IF YOU HAVE ANY QUESTIONS REGARDING THIS NOTICE OR IF YOU WOULD LIKE ADDITIONAL COPIES OF THE DISCLOSURE STATEMENT, PLEASE CONTACT YOUR FINANCIAL INSTITUTION.

PERSHING IS A MEMBER OF THE SECURITIES INVESTOR PROTECTION CORPORATION (SIPC). PLEASE NOTE THAT SIPC DOES NOT PROTECT AGAINST LOSSES DUE TO MARKET FLUCTUATION. IN ADDITION TO SIPC PROTECTION, PERSHING PROVIDES COVERAGE IN EXCESS OF SIPC LIMITS. FOR MORE DETAILED INFORMATION PLEASE VISIT: WWW.PERSHING.COM/STRENGTH_STABILITY.HTML.

THIS STATEMENT WILL BE DEFERRED CONCLUSIVE AND AN ACCOUNT STATED UNLESS YOU ADVISE PERSHING IN WRITING OF ANY OBJECTION TO IT WITHIN TEN DAYS AFTER RECEIPT. A

1. PERSHING DOES NOT PROVIDE TAX, INVESTMENT OR LEGAL ADVISORY SERVICES AND NO ONE ASSOCIATED WITH PERSHING IS AUTHORIZED TO RENDER SUCH ADVICE. DO NOT RELY UPON ANY SUCH ADVICE, IF GIVEN, INVESTORS ARE ENCOURAGED TO CONSULT THEIR TAX ADVISORS TO DETERMINE THE APPROPRIATE TAX TREATMENT OF THEIR BUSINESS.

2. IF AVERAGE PRICE TRANSACTION IS INDICATED ON THE FRONT OF THIS STATEMENT, YOUR FINANCIAL INSTITUTION OR PERSHING MAY HAVE ACTED AS PRINCIPAL AGENT FOR BOTH. DETAILS AVAILABLE UPON REQUEST.

LLC, LE DEPARTMENT; ONE PERSHING PLAZA, JERSEY CITY, NEW JERSEY 07399. (201) 413-3300. OR IT WILL BE MAILED UPON YOUR WRITTEN REQUEST.

[REGULATION NMN—RULE 607(a)(1)(c)-(2)]

PERSHING SENDS CERTAIN EQUITY ORDERS TO EXCHANGES, ELECTRONIC COMMUNICATION NETWORKS, OR BROKER-DEALERS DURING NORMAL BUSINESS HOURS AND DURING EXTENDED TRADING SESSIONS. CERTAIN OF THESE VENUES PROVIDE PAYMENTS TO PERSHING OR CHARGE ACCESS FEES TO PERSHING DEPENDING UPON THE CHARACTERISTICS OF THE ORDER AND ANY SUBSEQUENT EXECUTION. IN ADDITION, PERSHING MAY EXECUTE CERTAIN EQUITY ORDERS AS PRINCIPAL. THE DETAILS OF THESE PAYMENTS AND FEES ARE AVAILABLE UPON WRITTEN REQUEST. PERSHING RECEIVES PAYMENTS FOR DIRECTING LISTED OPTIONS ORDER FLOW TO CERTAIN OPTION EXCHANGES. COMPENSATION IS GENERALLY IN THE FORM OF A PER OPTION CONTRACT CASH PAYMENT.

BEST EXECUTION: NOTWITHSTANDING THE PREVIOUS PARAGRAPH REGARDING PAYMENT FOR ORDER FLOW, PERSHING SELLECTS CERTAIN MARKET CENTERS TO PROVIDE EXECUTION OF OVER-THE-COUNTER AND EXCHANGE-LISTED SECURITIES TRANSACTIONS WHICH IT AGREES TO ACCEPT. ORDERS, TRANSMITTED ELECTRONICALLY UP TO A SPECIFIED SIZE, AND TO EXECUTE THEM AT OR BETTER THAN THE NATIONAL BEST BID OR OFFER (NEBO). ON CERTAIN LARGER ORDERS, OR THE DESIGNATED MARKET CENTERS DO NOT MAKE A MARKET IN THE SUBJECT SECURITY. PERSHING DIRECTLY CONTACTS MARKET CENTERS TO OBTAIN AN EXECUTION. THE DESIGNATED MARKET CENTERS TO WHICH ORDERS ARE AUTOMATICALLY ROUTED ARE SELECTED BASED ON THE CONSISTENT HIGH QUALITY OF THEIR EXECUTIONS IN ONE OR MORE MARKET SEGMENTS. AND THEIR ABILITY TO PROVIDE OPPORTUNITIES FOR EXECUTIONS AT PRICES SUPERIOR TO THE NBBO. PERSHING ALSO REGULARLY REVIEWS REPORTS FOR QUALITY OF EXECUTION PURPOSES.

WRAP ACCOUNT CUSTOMERS WHO ELECTED NOT TO RECEIVE IMMEDIATE CONFIRMATION OF TRANSACTIONS

THE FOLLOWING TERMS AND CONDITIONS ARE APPLICABLE ONLY IF YOUR ACCOUNT IS AN INVESTMENT ADVISORY ACCOUNT AND THE TRANSACTION CONFIRMATIONS ARE NOT SENT TO YOU (SENT ONLY TO YOUR FINANCIAL ADVISOR) PURSUANT TO YOUR INSTRUCTION:

1. THE FOLLOWING INFORMATION WILL BE FURNISHED TO YOU UPON REQUEST TO YOUR FINANCIAL INSTITUTION ("INTRODUCING FIRM") WITH RESPECT TO ANY TRANSACTION FOR WHICH A CONFIRMATION WAS NOT SENT TO YOU: THE MARKET UPON WHICH ANY TRANSACTION WAS EXECUTED; THE TIME OF DAY THAT ANY TRANSACTION WAS EXECUTED; THE NAME OF THE PERSON FROM WHOM ANY SECURITY WAS PURCHASED OR TO WHOM SUCH SECURITY WAS SOLD; THE SOURCE AND AMOUNT OF OTHER COMMISSIONS RECEIVED IN CONNECTION WITH ANY TRANSACTION; AND A COPY OF THE TRANSACTION CONFIRMATION.

2. YOUR INTRODUCING FIRM EFFECTED EACH TRANSACTION FOR WHICH A CONFIRMATION WAS NOT SENT TO YOU AS YOUR AGENT.

3. YOUR INTRODUCING FIRM DOES NOT RECEIVE ANY PAYMENT FOR ORDER FLOW FOR ANY TRANSACTION FOR WHICH A CONFIRMATION WAS NOT SENT TO YOU.

4. CALL FEATURES MAY EXIST FOR SECURITIES. CALL FEATURES FOR FIXED-INCOME SECURITIES MAY AFFECT YIELD. COMPLETE INFORMATION WILL BE PROVIDED UPON REQUEST.

5. IF ANY TRANSACTION INVOLVES AN ASSET-BACKED SECURITY, INCLUDING A MUNICIPAL, COLLATERALIZED MORTGAGE OBLIGATION, WHICH REPRESENTS AN INTEREST IN OR IS SECURED BY A POOL OF RECEIVABLES OR OTHER FINANCIAL ASSETS THAT ARE SUBJECT CONTRIBUTORY TO PREPAYMENT, THEN THE ACTUAL YIELD OF SUCH SECURITY MAY VARY ACCORDING TO THE RATE AT WHICH THE UNDERLYING RECEIVABLES OR OTHER FINANCIAL ASSETS ARE PREPAID. 1 INFORMATION CONCERNING THE FACTORS THAT AFFECT YIELD (INCLUDING AT A MINIMUM, ESTIMATED YIELD, WEIGHTED-AVERAGE LIFE, AND THE PREPAYMENT ASSUMPTIONS OF UNDERLYING YIELD) WILL BE FURNISHED TO YOU UPON REQUEST TO YOUR INTRODUCING FIRM.

6. THE RATINGS THAT APPEAR IN THE DESCRIPTION OF SOME FIXED-INCOME SECURITIES HAVE BEEN OBTAINED FROM RATINGS SERVICES WHICH PERSHING BELIEVES TO BE RELIABLE; HOWEVER, PERSHING CANNOT GUARANTEE THEIR ACCURACY. SECURITIES FOR WHICH A RATING IS NOT AVAILABLE ARE MARKED "UNRATED."

CHARLES J FLEISCHMANN
Account Numbr
GO Paperless
About GO Paperless



BEN MIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
One N. Broadwood Blvd., Suite 500
St. Louis, MO 63105
314-785-1600

4

Account Number:

Statement Period: 05/01/2013 - 05/31/2013

Valuation at a Glance

	This Period	Year-to-Date
Beginning Account Value	\$73,424.89	\$68,952.26
Dividends/Interest	102.75	820.60
Fees	0.00	-795.14
Change in Account Value	-1,146.69	3,393.23
Ending Account Value	\$72,380.95	\$72,380.95
Estimated Annual Income	\$2,267.56	

Your Financial Consultant:
WARD PETTY AND JOE PETTY
(423) 668-5411

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation
Cash, Money Funds, and Bank Deposits ¹	1,554.49	1,037.58	1,140.33	2%
Exchange-Traded Products	67,407.77	72,387.31	71,240.62	98%
Account Total	\$68,962.26	\$73,424.89	\$72,380.95	100%

Asset Allocation percentages are rounded to the nearest whole percentage.

¹ The Bank Deposits in your account are FDIC insured bank deposits. FDIC insured bank deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). These bank deposits are covered by the Federal Deposit Insurance Corporation (FDIC), up to allowable limits.



Additional Information

This Period
Year-to-Date
- 9.62

Summary of Gains and Losses

This Period
Year-to-Date
- 9.62

	This Period	Year-to-Date	
	Capital	Unrealized	
Short-Term Gain/Loss	0.00	179.18	69.73
Long-Term Gain/Loss	0.00	684.54	8,791.82
Net Gain/Loss	0.00	863.72	8,861.55

This summary excludes transactions where cost basis information is not available.

Client Service Information

Your Financial Consultant:	S38	Contact Information	
WARD PETTY AND JOE PETTY		Telephone Number:	(423) 668-5411
345 FRAZIER SUITE 205 CHATTANOOGA TN 37405-4121		Fax Number:	(423) 668-5412

Investment Objective: MODERATE GROWTH
Risk Exposure: NONE SPECIFIED

Default Tax Lot Disposition Method for Mutual Funds : FIRST IN FIRST OUT

Default Tax Lot Disposition Method for Stocks in a Dividend Reinvestment Plan: FIRST IN FIRST OUT
Default Tax Lot Disposition Method for All Other Securities: FIRST IN FIRST OUT

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Financial Consultant for more information.

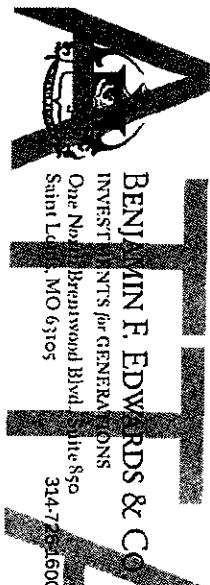
FDIC Insured Bank Deposits

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Insured Bank Deposits				
DEUTSCHF BANK INC REPORT E				
Account #:	Activity Ending: 05/31/13			
05/01/13	Opening Balance			
05/08/13	Deposit	DEPOSIT	1,037.58	1,037.58
05/10/13	Deposit	DEPOSIT	52.43	1,090.01
05/15/13	Deposit	INTEREST CREDITED	50.24	1,140.25
05/16/13		APY 0.1%	0.08	1,140.33
05/16/13		BB&T		1,140.33
05/31/13	Closing Balance	AIO 05/16 \$1140.33	\$1,140.33	\$1,140.33

Total FDIC Insured Bank Deposits

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





Portfolio Holdings

Statement Period: 05/01/2013 - 05/31/2013

Quantity	Opening Date	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and Bank Deposits 2.00% of Portfolio									
FDIC Insured Bank Deposits									
DEUTSCHE BANK INS DEPOSIT E									
1,140.330	05/01/13		05/31/13	1,037.58	1,140.33	0.06	0.47	N/A	N/A
Total FDIC Insured Bank Deposits									
				\$1,037.58	\$1,140.33	\$0.06	\$0.47		
Total Cash, Money Funds, and Bank Deposits									
				\$1,037.58	\$1,140.33	\$0.06	\$0.47		

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Exchange-Traded Products 98.00% of Portfolio								
BARCLAYS BK PLC IPATH INDEX LKD TO DOW JONES UBS COMMODITY INDEX								
TOTAL RETURN CUSIP: 06738C778								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Noncovered	09/29/11*	43.1100	2,543.49	38.3100	2,260.29	-283.20		
59,000								
Total Covered	Multiple*	41.2210	1,112.97	38.3100	1,034.37	-78.60		
27,000								
86,000	Total		\$3,656.46		\$3,294.66	-\$361.80		
ISHARES GOLD TR ISHARES CUSIP: 464285105								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Noncovered	Multiple*	15.8120	806.43	13.4600	686.46	-119.97		
51,000								
Total Covered	Multiple*	15.8600	1,539.25	13.4600	1,305.62	-233.63		
97,000								
148,000	Total		\$2,345.68		\$1,992.08	-\$353.60		
							\$0.00	

Portfolio Holdings *(continued)*

卷之三

卷之三

B000333537734000

HAK. 132.

ପ୍ରକାଶକ ମୂଳ

Go paperless



SIX YEARS IN A ROW
PAN AMERICA COMMERCIAL AIRLINES
EXCELLENCE

Worthington, member of the New York Mellon Corporation



Statement Period: 05/01/2013 - 05/31/2013

Portfolio Holdings (continued)

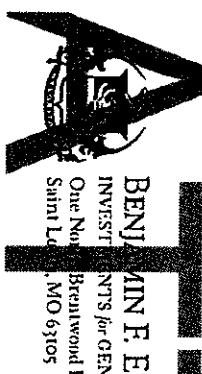
Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Exchange-Traded Products (continued)								
Exchange-Traded Products (continued)								
ISHARES TR IBOXX \$ HIGH YIELD CORP BD FD								
CUSIP: 464288513								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Noncovered		Multiple*,Y	82.3090	6,090.88	92.9200	6,876.08	785.20	445.81 6.48%
74,000		Multiple,Y	90.2510	2,617.28	92.9200	2,694.68	77.40	174.71 6.48%
Total Covered								
29,000								
Total				\$8,708.16		\$9,570.76		\$862.60
ISHARES TR BARCLAYS MBS BD FD								
CUSIP: 464288508								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Noncovered	09/29/11*		108.1100	540.55	106.3400	531.70	-8.85	7.68 1.44%
5,000								
Total Covered		Multiple,Y	108.2750	433.10	106.3400	425.36	-7.74	6.15 1.44%
4,000								
Total				\$973.65		\$957.06		\$13.83
ISHARES TR BARCLAYS 1-3 YR CR BD FD								
CUSIP: 464288616								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Covered		Multiple,Y	105.4760	3,375.22	105.4900	3,375.68	0.46	49.21 1.45%
32,000								
Total				\$8,749.97		\$9,617.46		\$867.49
Total								\$621.21

A Portfolio Holdings (continued)

4

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Exchange-Traded Products (continued)								
SELECT SECTOR SPDR TR MATLS								
CUSIP: 81369Y100								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Noncovered								
18,000	Multiple*, Y	31.1710	3,561.08	40.3000	725.40	164.32		15.76 2.17%
Total Covered								
3,000		01/03/13	38.2600	Your lot has been adjusted due to a wash sale for more than one year. 114.78 40.3000 120.90	6.12			2.63 2.17%
21,000	Total		\$675.86		\$846.30	\$170.44		\$18.39
SELECT SECTOR SPDR TR HEALTH CARE								
CUSIP: 81369Y209								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Noncovered								
55,000	Multiple*, Y	32.2650	1,774.59	48.1100	2,646.05	871.46		44.56 1.68%
Total Covered								
5,000		07/05/12	37.8600	189.30 48.1100	240.55	51.25		4.05 1.68%
60,000	Total		\$1,963.89		\$2,886.60	\$922.71		\$48.61
SELECT SECTOR SPDR TR CONSUMER STAPLES								
CUSIP: 81369Y308								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Noncovered								
25,000	Multiple*	28.9050	722.63	40.0500	1,001.25	278.62		26.98 2.68%
Total Covered								
16,000	Multiple*	35.1390	562.23	40.0500	640.80	78.57		17.26 2.68%
41,000	Total		\$1,284.86		\$1,642.05	\$357.19		\$44.24
SELECT SECTOR SPDR TR CONSUMER DISCRETIONARY TRANSN TO 06/24/02								
CUSIP: 81369Y407								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Noncovered								
26,000	Multiple*	36.8300	957.58	56.1200	1,459.12	501.54		20.30 1.39%
Total Covered								
9,000	Multiple*	44.4500	400.05	56.1200	505.08	105.03		7.03 1.39%
35,000	Total		\$1,357.63		\$1,964.20	\$606.57		\$27.35
SELECT SECTOR SPDR TR ENERGY								
CUSIP: 81369Y506								
Dividend Option: Cash; Capital Gains Option: Cash								





WORDS & CATCHPHRASES

Statement Period: 05/01/2013 - 05/31/2013

Portfolio Holdings (*continued*)

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Exchange-Traded Products (continued)								
Exchange-Traded Products (continued)								
Total Noncovered	09/29/11*	61.2500	2,266.25	80.5000	2,978.50	712.25	50.79	1.70%
Total Covered	Multiple ^v	73.4080	293.63	80.5000	322.00	28.37	5.49	1.70%
4,000								
41,000	Total		\$2,559.88		\$3,300.50	\$740.62		\$56.28
SELECT SECTOR SPDR TR INDL								
CUSIP: 81369Y04			Security Identifier: XLI					
Dividend Option: Cash; Capital Gains Option: Cash								
Total Noncovered	Multiple ^v	29.7940	131,191.74	43.5300	1,741.20	549.46	34.61	1.98%
Total Covered	Multiple ^v	35.9530	1,186.46	43.5300	1,436.49	250.03	28.54	1.98%
33,000	Total		\$2,378.20		\$3,177.69	\$799.49		\$63.15
VANGUARD INTL EQUITY INDEX FDS FTSE EMERGING MKTS ETF								
CUSIP: 922042B58			Security Identifier: VWO					
Dividend Option: Cash; Capital Gains Option: Cash								
Total Covered	Multiple ^v	42.8750	2,872.64	41.5390	2,783.11	-89.53	69.21	2.48%
67,000								
VANGUARD INDEX FDS VANGUARD REIT ETF								
CUSIP: 922908553			Security Identifier: VNQ					
Dividend Option: Cash; Capital Gains Option: Cash								
Total Noncovered	Multiple ^v	51.5340	4,071.17	70.7800	5,591.62	1,520.45	187.63	3.35%
Total Covered	Multiple ^v	60.2530	6,326.58	70.7800	7,431.90	1,105.32	249.37	3.35%
105,000								
184,000	Total		\$10,397.15		\$15,023.32	\$2,625.77		\$437.00
Total Exchange-Traded Products			\$62,379.07		\$71,240.62	\$8,861.55		\$2,267.09

Portfolio Holdings (continued)

Total Portfolio Holdings

\$63,519.40	\$72,380.95	\$8,861.55	\$0.00	\$2,267.56
Unadjusted Market Value	Accrued Interest	Unadjusted Gains/Losses	Unadjusted Amortization/Income	Unadjusted Dividends

* Noncovered under the cost basis rules as defined below.

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L.110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
 - Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
 - Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.
- ³ Either all or a portion of the cost basis of this security has been provided to us by you or your introducing firm and Pershing makes no representation as to the accuracy of this information.
- ¹³ Either all or a portion of the cost basis of this security has been provided to us by the delivering firm or transferring agent and Pershing makes no representation as to the accuracy of this information.
- [†] This line is an aggregation of shares in this position, representing shares acquired at different times and/or dates. This summary is a sum of these shares and does not represent cost basis calculated using the average cost accounting method.
- [#] The cost basis and holding period has been adjusted for a portion of this position due to a wash sale event.

Disclosures and Other Information

Pricing
 This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from quotation services, which we believe to be reliable. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

The Estimated Price as of Date only appears when the price date does not equal the statement date and the price indicated is estimated since it is not reflective of a last trade price on a recognized exchange.

Reinvestment

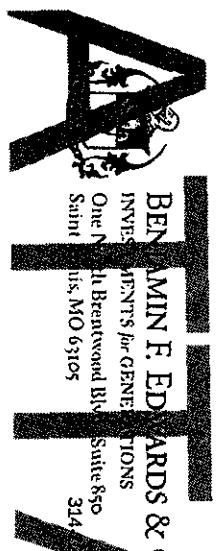
The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your Statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This



BENJAMIN F. EDWARDS & CO.
INVESTMENT ADVISERS, INC.
One North Brookwood Boulevard
St. Louis, Missouri 63105
314-651-0000

MACHIVELLI

4

Portfolio Holdings (continued)

conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Exchange-Traded Products

Exchange-traded products may include any combination of exchange-traded funds, exchange-traded notes, and other exchange-traded products.

Activity Summary (All amounts shown are in base currency: USD)

Credits	This Period	Year-to-Date	Debits	
			This Period	Year-to-Date
Securities			Securities	
Securities Bought	0.00	0.00	Securities Bought	0.00
Securities Sold	0.00	12,229.24	Securities Sold	0.00
Total Securities	\$0.00	\$12,229.24	Total Securities	\$0.00
Dividends and Interest			Dividends and Interest	
Fees	\$102.75	\$820.60	Fees	\$0.00
FDIC Insured Bank Deposits	\$0.00	\$1,039.85	FDIC Insured Bank Deposits	-\$795.14
Total Credits	\$102.75	\$14,059.69	Total Debits	-\$102.75
				-\$14,223.84

Transactions in Date Sequence

Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
05/07/13	CASH DIVIDEND RECEIVED	103 SHRS ISHARES TR IBXX \$ HIGH YIELD CORP BD FD RD 05/03 PD 05/07/13				48.22	USD
05/07/13	HYG						
05/07/13	CASH DIVIDEND RECEIVED	9 SHRS ISHARES TR BARCLAYS MBS BD FD RD 05/03 PD 05/07/13				0.71	USD
05/07/13	MBB						
05/07/13	CASH DIVIDEND RECEIVED	32 SHRS ISHARES TR BARCLAYS 1-3 VR CR BD FD RD 05/03 PD 05/07/13				3.50	USD
05/08/13	CSJ						
05/08/13	FDIC INSURED BANK DEPOSIT	DEUTSCHE BANK INS DEPOSIT PROGRAM E USD99997				-52.43	USD

ARCHIVE

A
T
T
A
C
H
I
V
E

Actions in Date Sequence

(continued)
Sentmail
Date

Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
CASH DIVIDEND RECEIVED	237 SHRS SPDR SER TR BARCLAYS HIGH YIELD BD ETF RD 05/03 PD 05/09/13		50.24		0.00	USD
JNK						
FDIC INSURED BANK DEPOSIT	DEUTSCHE BANK INS DEPOSIT PROGRAM E		-5.24		0.00	USD
05/10/13	USD999897					
05/15/13	FDIC INSURED BANK DEPOSITS INTEREST REINVESTED		DEUTSCHE BANK INS INTEREST REINVESTED		0.08	USD
	250980041					
05/15/13	FDIC INSURED BANK DEPOSITS INTEREST RECEIVED		DEUTSCHE BANK INS INTEREST CREDITED		0.08	USD
	250980041					
Total Value of Transactions			\$0.00		\$0.00	

The price and quantity displayed may have been rounded.

Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
Dividend Income				
Other Dividends	102.67	0.00	820.13	0.00
Interest Income				
FDIC Insured Bank Deposits	0.08	0.00	0.47	0.00
Total Dividends, Interest, Income and Expenses	\$102.75	\$0.00	\$820.60	\$0.00

Messages

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

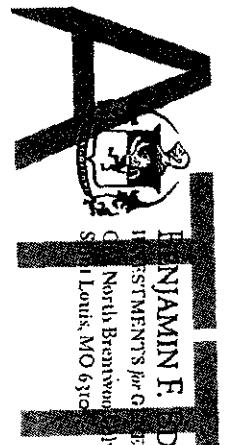
Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Please see the money market mutual fund's prospectus or contact your investment professional for additional information.

Go Paperless!

When you choose electronic delivery of brokerage account statements and trade confirmations, there is no more searching through a file cabinet or shoebox to find what you're looking for as everything you need is located in one secure, online location. Switching your document delivery preferences takes just a moment and provides a level of convenience you're sure to appreciate.

If you currently have online access to your accounts through NetExchange Client, you can sign up for e-delivery of your statements and trade confirmations, as well as Mutual Fund, ETF and UIT prospectus, by clicking on the Go Paperless button when you log in. If you do not have on-line access, please contact your financial consultant and the process can be expedited for you.

If you don't desire on-line access to your accounts, you can still receive your confirmations and statements via email by logging on to www.mydocumentsuite.com to register and choose electronic delivery, or contact your financial consultant for assistance.



HENRY F.
EDWARDS &
CO.
INVESTMENTS for GROWTH
C. North Broadway Blvd., Suite 800
St. Louis, MO 63101
(314) 261-5600

MARCH
STATEMENT

Statement Period: 05/01/2013 - 05/31/2013

Messages *(continued)*

Make the move to paperless today!

Benjamin F. Edwards & Co. is updating its client profile information to better serve your needs and to comply with new regulatory requirements (FINRA Rule 2111). As a result, your financial consultant may request up-to-date information regarding your goals, objectives and financial information.

TERMINATION FEE FOR RETIREMENT ACCOUNT CLIENTS:

Effective May 15, 2013, retirement account termination fees are increasing from \$75 to \$95. If you have any questions, please contact your Financial Consultant.

MESSAGE REGARDING ROLLED-UP TAX LOTS

WHILE YOUR TAX LOTS HAVE BEEN ROLLED UP, ALL OF THE LOTS ARE STILL MAINTAINED. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, PLEASE CONTACT YOUR FINANCIAL CONSULTANT.

For more information about the advisory programs offered by Benjamin F. Edwards & Co. and our role as an investment adviser, please see our Form ADV on our website: www.benjaminedwardsco.com/adv, or call our Home Office at 314-726-1600 and we will mail you a free copy.

Important Arbitration Disclosures and Important Arbitration Agreement

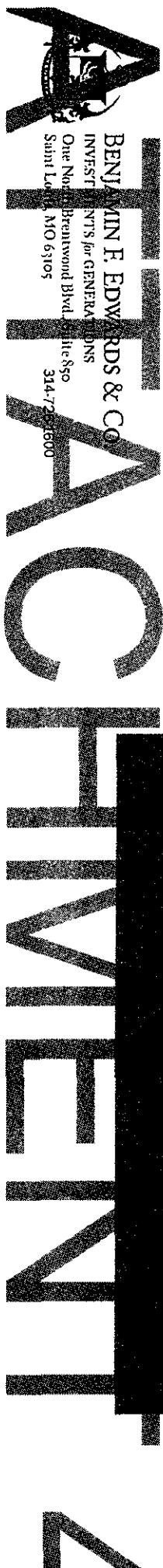
Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; (ii) the class is decertified; or (iii) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement, except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330.



BENJAMIN F. EDWARDS & Co.
INVESTMENTS for GENERAL
One North Broadwood Blvd.
Saint Louis, MO 63105
Line 850
314-773-6600

CHARLES J FLEISCHMANN
BRENDA M FLEISCHMANN JT TEN

Your Financial Consultant:
WARD PETTY AND JOE PETTY
(423) 668-5411

Account Number

Statement Period: 04/01/2013 - 04/30/2013

Valuation at a Glance

	This Period	Year-to-Date
Beginning Account Value	\$72,396.51	\$68,962.26
Dividends/Interest	141.40	717.85
Fees	-407.23	-795.14
Change in Account Value	1,294.21	4,539.92
Ending Account Value	\$73,424.89	\$73,424.89
Estimated Annual Income	\$2,281.61	

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation	
Cash, Money Funds, and Bank Deposits ¹	1,550.49	1,471.46	1,037.58	1%	Asset Allocation percentages are rounded to the nearest whole percentage.
Exchange-Traded Products	67,407.77	70,925.05	72,387.31	99%	
Account Total	\$68,962.26	\$72,396.51	\$73,424.89	100%	

¹ The Bank Deposits in your account are FDIC insured bank deposits. FDIC insured bank deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). These bank deposits are covered by the Federal Deposit Insurance Corporation (FDIC), up to allowable limits.

Additional Information

Securities Bought and Sold

This Period
Year-to-Date
-\$168.62
-\$49.62

Summary of Gains and Losses

	Short-Term Gain/Loss	Long-Term Gain/Loss	Net Gain/Loss
Unrealized	20.53	327.44	347.97
Realized	179.18	684.54	863.72
Year-to-Date	80.08	9,928.16	10,008.24

This summary excludes transactions where cost basis information is not available.

Client Service Information

Your Financial Consultant:	S38	Contact Information	
WARD PETTY AND JOE PETTY		Telephone Number:	(423) 668-5411
345 FRAZIER		Fax Number:	(423) 668-5412

SUITE 205

CHATTANOOGA

TN 37405-4121

Investment Objective: MODERATE GROWTH

Risk Exposure: NONE SPECIFIED

Default Tax Lot Disposition Method for Mutual Funds : FIRST IN FIRST OUT

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

Default Tax Lot Disposition Method for All Other Securities: FIRST IN FIRST OUT

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Financial Consultant for more information.

FDIC Insured Bank Deposits

Date	Activity Type	Description	Amount	Balance
------	---------------	-------------	--------	---------

Sweep FDIC Insured Bank Deposits	
Account Num:	Activity Ending: 04/30/13
03/29/13	Opening Balance
04/01/13	Deposit
04/02/13	Deposit
04/05/13	Withdrawal
04/07/13	Deposit
04/15/13	Deposit
04/16/13	BB&T
04/30/13	Closing Balance
	\$1,037.58

Total FDIC Insured Bank Deposits

The FDIC Insured Bank Deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). The Bank Deposits at each bank are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$125,000 for each category of legal ownership including individual retirement accounts and certain other self directed retirement accounts. Please review this in connection with other deposits you may have at each respective bank.

Portfolio Holdings (*continued*)

10

Incentive Policy

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Gain/Loss	Annual Income
Exchange-Traded Products (continued)							
ISHARES INC MSCI BRAZIL CAPPED INDEX FD							
CUSIP: 464285400							
Dividend Option: Cash; Capital Gains Option: Cash							
Total Covered	Multiple*	60,5290	847.40	55,1500	772.10	-75.30	
14,000							
ISHARES TR RUSSELL 2000 VALUE INDEX FD							
CUSIP: 46428630							
Dividend Option: Cash; Capital Gains Option: Cash							
Total Covered	Multiple*	73,8830	1,182.13	83,8400	1,341.44	159.31	
16,000							
ISHARES TR RUSSELL 2000 GROWTH INDEX FD							
CUSIP: 464287648							
Dividend Option: Cash; Capital Gains Option: Cash							
Total Covered	Multiple*	94,7240	852.52	107,0000	963.00	110.48	
9,000							
ISHARES TR DOW JONES U S UTILS SECTOR INDEX FD							
CUSIP: 464287697							
Dividend Option: Cash; Capital Gains Option: Cash							
Total Noncovered	10/04/11 *	77,8750	467.25	102,5300	615.18	147.93	
6,000							
Total Covered	01/03/13	88,1000	176.20	102,5300	205.06	28.86	
2,000							
8.000	Total		\$643.45		\$820.24	\$176.79	
							\$24.24
ISHARES TR DOW JONES U S TECHNOLOGY SECTOR							
CUSIP: 464287721							
Dividend Option: Cash; Capital Gains Option: Cash							
Total Covered	Multiple*	69,1000	3,869.61	73,6300	4,123.28	253.67	
56,000							
ISHARES TR DOW JONES U S FINL SECTOR INDEX FD							
CUSIP: 464287788							
Dividend Option: Cash; Capital Gains Option: Cash							
Total Covered	Multiple*	57,5640	3,684.11	69,5200	4,449.28	765.17	
64,000							

B0054546CSP30008

μΑΚ·ΟΡ·ΕΛΙ

REVUE MUSÉE

Go paperless

13

१८४

ג

114

三

۲۷۳

۲۷۰

۲۷۸

۱۱

四

150

100



Portfolio Holdings (continued)

Statement Period: 04/01/2013 - 04/30/2013

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Exchange-Traded Products (continued)								
Exchange-Traded Products (continued)								
ISHARES TR IBOXX \$ HIGH YIELD CORP BD FD								
CUSIP: 464288513								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Noncovered	Multiple [*]	82.3090	6,090.88	95.8500	7,092.90	1,002.02		448.83
74,000								6.32%
Total Covered	Multiple [*]	90.2510	2,671.28	95.8500	2,779.55	162.37		175.88
29,000								6.32%
Total			\$8,708.16		\$9,872.55	\$1,164.39		\$624.71
ISHARES TR BARCLAYS MBS BD FD								
CUSIP: 464288588								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Noncovered	09/29/11 *	108.1100	540.55	108.3300	541.65	1.10		8.16
5,000								1.50%
Total Covered	Multiple [*]	108.2750	433.10	108.3300	433.32	0.22		6.52
4,000								1.50%
Total			\$973.65		\$974.97	\$1.32		\$14.68
ISHARES TR BARCLAYS 1-3 YR CR BD FD								
CUSIP: 464288646								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Covered	Multiple [*]	105.4760	3,375.22	105.5900	3,378.88	3.66		50.15
32,000								1.48%
SPDR S&P TR BARCLAYS HIGH YIELD BD ETF								
CUSIP: 78464A417								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Noncovered	Multiple [*]	36.0900	6,099.25	41.7500	7,055.75	956.50		448.79
169,000								6.35%
Total Covered	Multiple [*]	38.9810	2,650.72	41.7500	2,839.00	188.28		180.57
66,000								6.36%
Total			\$8,749.97		\$9,884.75	\$1,144.78		\$629.36

Select Sector Holdings (continued)

AACHTWENT

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Annual Income	Balanced Earnings Yield
Exchange-Traded Products (continued)								
SELECT SECTOR SPDR TR MATLS								
CUSIP: 81369Y100								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Noncovered		Multiple [*]	31.1710	3,561,08	39,5500	711.90	150.82	15.76 2.21%
Total Covered	01/03/13	38,2600	Your lot has been adjusted due to a wash sale for more than one year.	114.78	39,5500	118.65	3.87	2.63 2.21%
3,000								
21,000		Total		\$67.86		\$830.55	\$154.69	\$18.39
SELECT SECTOR SPDR TR HEALTH CARE								
CUSIP: 81369Y209								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Noncovered	Multiple [*]	32,2650	1,774.59	47,3300	2,603.15	828.56	44.56	1.71%
55,000	07/05/12	37,8600	189.30	47,3300	236.65	47.35	4.05	1.71%
Total Covered								
5,000		Total		\$1,963.89		\$2,839.80	\$875.91	\$48.61
SELECT SECTOR SPDR TR CONSUMER STAPLES								
CUSIP: 81369Y308								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Noncovered	Multiple [*]	10/04/11	28,9050	722.63	40,9400	1,023.50	300.87	26.98 2.63%
25,000								
Total Covered	Multiple [*]	35,1390	562.23	40,9400	655.04	92.81		17.26 2.63%
16,000								
41,000		Total		\$1,284.86		\$1,678.54	\$393.68	\$44.24
SELECT SECTOR SPDR TR CONSUMER DISCRETIONARY TRANSN TO 06/12/02								
CUSIP: 81369Y407								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Noncovered	Multiple [*]	09/29/11	36,8300	957.58	54,5100	1,419.86	462.28	20.30 1.42%
26,000								
Total Covered	Multiple [*]	44,4500	400.05	54,5100	491.49	91.44		7.03 1.42%
9,000								
35,000		Total		\$1,357.63		\$1,911.35	\$553.72	\$27.33
SELECT SECTOR SPDR TR ENERGY								
CUSIP: 81369Y506								
Dividend Option: Cash; Capital Gains Option: Cash								





Portfolio Holdings (continued)

Statement Period: 04/01/2013 - 04/30/2013

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Exchange-Traded Products (continued)								
SELECT SECTOR SPDR TR ENERGY (continued)								
Total Noncovered	09/29/11*	61.2500	2,266.25	78.2700	2,895.99	629.74		50.79 1.75%
37,900								
Total Covered	Multiple ^y	73.4080	293.63	78.2700	313.08	19.45		5.49 1.75%
4,000								
41,000 Total			\$2,559.88		\$3,209.07	\$649.19		\$56.28
SELECT SECTOR SPDR TR INDL								
CUSIP: 81369Y704								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Noncovered	Multiple ^y	29.7940	131,191.74	41.4500	1,658.00	466.26		34.61 2.08%
40,000								
Total Covered	Multiple ^y	35.9530	1,186.46	41.4500	1,367.85	181.39		28.54 2.08%
33,000								
73,000 Total			\$2,378.20		\$3,025.85	\$647.65		\$63.15
VANGUARD INTL EQUITY INDEX FDS FTSE								
EMERGING MKTS ETF								
CUSIP: 922042858								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Covered	Multiple ^y	42.8750	2,872.64	43.7600	2,931.92	59.28		69.21 2.36%
67,000								
67,000 Total			\$2,872.64		\$2,931.92	\$59.28		\$69.21
VANGUARD INDEX FDS VANGUARD REIT ETF								
CUSIP: 92290B553								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Noncovered	Multiple ^y	51.5340	4,071.17	75.2800	5,947.12	1,875.95		187.63 3.15%
79,000								
Total Covered	Multiple ^y	60.2530	6,326.58	75.2800	7,904.40	1,577.82		249.37 3.15%
105,000								
184,000 Total			\$10,397.75		\$13,851.52	\$3,453.77		\$437.00
Total Exchange-Traded Products								
\$62,379.07								
\$72,387.31								
\$10,008.24								
\$2,281.22								

Portfolio Holdings (continued)

Total Portfolio Holdings

\$63,416.65

\$73,424.89

\$10,008.24

\$0.00

\$2,281.61

Market Value

Unadjusted
Gains/Losses

Accrued
Dividends

Unadjusted
Income

* Noncovered under the cost basis rules as defined below.

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L. 110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on Form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
 - Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
 - Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.
- ³ Either all or a portion of the cost basis of this security has been provided to us by you or your introducing firm and Pershing makes no representation as to the accuracy of this information.
- This line is an aggregation of shares in this position, representing shares acquired at different times and/or dates. This summary is a sum of these shares and does not represent cost basis calculated using the average cost accounting method.
- [#] The cost basis and holding period has been adjusted for a portion of this position due to a wash sale event.

Disclosures and Other Information

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from quotation services, which we believe to be reliable. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest, and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

The Estimated Price as of Date only appears when the price date does not equal the statement date and the price indicated is estimated since it is not reflective of a last trade price on a recognized exchange.

Reinvestment

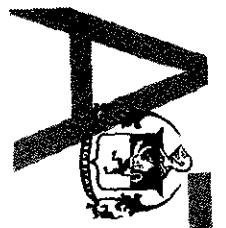
The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your Statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This



BENJAMIN F. EDWARDS & CO.
INVESTMENTS FOR GENERATIONS
North Braenwood Blvd, Suite 800
St. Louis, MO 63116

ARCHIVE

Statement Period: 04/01/2013 - 04/30/2013

Portfolio Holdings *(continued)*

conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Exchange-Traded Products

Exchange-traded products may include any combination of exchange-traded funds, exchange-traded notes, and other exchange-traded products.

Schedule of Realized Gains and Losses Current Period

Disposition Date	Acquisition Date	Disposition Transaction	Description	Quantity	Cost Basis	Proceeds	Realized Gain/Loss/ Disbursement
Short Term							
04/02/13	01/03/13	SELL First In First Out	ISHARES TR BARCLAYS AS BDFD Security Identifier: SHY	13.000	1,097.33	1,097.85	0.52
04/02/13	04/03/12	SELL First In First Out	ISHARES TR RUSSELL 2 INDEX FD Security Identifier: IWO	2,000	191.66	211.66	20.01
Total Short Term					\$1,288.98	\$1,309.51	\$20.53
Long Term							
04/02/13	10/04/11 *	SELL First In First Out	ISHARES TR DOW JONES SECTOR INDEX FD Security Identifier: IDU	2,000	155.75	193.83	38.08
04/02/13	09/29/11 *	SELL First In First Out	ISHARES TR BARCLAYS Security Identifier: MBB	2,000	216.22	215.60	-0.62
04/02/13	09/29/11 *	SELL First In First Out	SELECT SECTOR SPDR T ARE Security Identifier: XLY	6,000	194.46	280.14	85.68
04/02/13	09/29/11 *	SELL First In First Out	SELECT SECTOR SPDR T STAPLES Security Identifier: XLP	3,000	90.15	120.30	30.15
04/02/13	10/01/10 *	SELL First In First Out	SELECT SECTOR SPDR T DISCRETIONARY TRANSN TO 06/24/102 Security Identifier: XLY	2,000	66.94	105.98	39.04
04/02/13	10/01/10 *	SELL First In First Out	SELECT SECTOR SPDR T Security Identifier: XLE	1,000	56.73	78.54	21.81
04/02/13	09/29/11 *	SELL First In First Out	SELECT SECTOR SPDR T Security Identifier: XLE	1,000	61.25	78.54	17.29

80054546CSFJ2008

80054546CSFJ2008

Account Num:
CHARLES J FLEISCHMANN

Go paperless
Ask about e-delivery

Retail Financial
Sun, Venetian, & Kona
DAIBAHRAT CONSULTING
EXCELLENCE

Checkings through Pershing LLC, a subsidiary
of The Bank of New York Mellon Corporation
Pershing LLC, Member: FDIC, NYSE, SIPC

Schedule of Realized Gains and Losses Current Period

continued

Disposition Date	Acquisition Date	Disposition Transaction	Description	Quantity	Cost Basis	Proceeds	Realized Gain/Loss/ Disbursement
Long Term (<i>continued</i>)							
04/02/13	09/29/11 *	SELL First In First Out	VANGUARD INDEX FDS VIT ETF Security Identifier: VNQ	5,000	288.55	354.56	96.01
Total Long Term				\$1,100.05	\$1,427.49	\$327.44	
Total Short Term and Long Term				\$2,389.03	\$2,737.80	\$347.97	

* Noncovered under the cost basis rules as defined below.

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L.110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

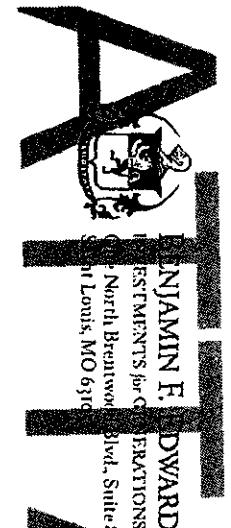
- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.
- Other securities, principally debt securities and options, acquired on or after January 1, 2012

This Schedule may not reflect all cost basis adjustments necessary for tax reporting purposes, especially for noncovered securities. Adjustments to cost basis may have been made for prior income received and subsequently reclassified by the issuer as a return of capital. In addition, corporate action events may require adjustments to your original cost basis. Return of capital information and cost basis information, as it relates to corporate actions, has been obtained from sources we believe to be reliable. Adjustments to cost basis can be made after year-end, in particular, for return of capital adjustments, but may also include adjustments for corporate action events. Therefore there may be differences in cost basis reflected on your monthly client brokerage statement at year end versus any subsequent reports, including your 1099-B or online displays you may have available to you.

When you report your cost basis on your tax return, it should be verified using all of your own records. In particular, there may be other adjustments which you need to make, but are not required to be made by Pershing as it relates to H.R. 1424. You should consult with your tax advisor in order to properly report your gain or loss for tax purposes. Pershing shall not be responsible for and makes no representations or warranties with respect to the accuracy of any information that you report to the IRS or other taxing authorities, and, accordingly, disclaims any and all liability that may arise with respect to your use and reliance on the information provided herein for such reporting.

Please refer to the Client Service Information Section in your brokerage account statement for your account's existing tax lot disposition method. The disposition method is the method which you have selected to use in the disposal of each tax lot of the securities held in your account. If you do not select a method, your account will be defaulted to First In, First Out (FIFO). Your account's selected tax lot method will be used to determine the cost basis for calculating gain and/or loss, unless another method was selected at the time of the security disposal, and this may be reported on the IRS Form 1099-B.





ACTIVEMANAGEMENT

BENJAMIN F. EDWARDS
ESTATEMENTS for C.
TERATIONS
North Brentwood
Blvd., Suite A
St. Louis, MO 63144-2618008

Statement Period: 04/01/2013 - 04/30/2013

Activity Summary (All amounts shown are in base currency: USD)

Credits	This Period	Year-to-Date
Securities		
Securities Bought	0.00	0.00
Securities Sold	2,737.00	12,229.24
Total Securities	\$2,737.00	\$12,229.24
Dividends and Interest		
Fees		
FDIC Insured Bank Deposits	\$141.40	\$717.85
Total Credits	\$519.95	\$1,039.85
	\$3,398.35	\$13,986.94

Transactions in Date Sequence

Debits	This Period	Year-to-Date
Securities		
Securities Bought	-2,906.05	-12,669.86
Securities Sold	0.00	0.00
Total Securities	-\$2,905.05	-\$12,668.86
Dividends and Interest		
Fees		
FDIC Insured Bank Deposits	\$0.00	\$0.00
Total Debits	-\$407.23	-\$795.14
	-\$188.74	-\$657.09

Process/ Trade/ Settlement Date	Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
04/01/13		FDIC INSURED BANK DEPOSIT	DEUTSCHE BANK INS DEPOSIT PROGRAM E				-102.67	USD
04/01/13		CASH DIVIDEND RECEIVED	14 SHRS ISHARES TR RUSSELL 2000 VALUE INDEX FD RD 03/27 PD 04/01/13		4.30		4.30	USD
04/01/13		CASH DIVIDEND RECEIVED	MN				0.00	
04/01/13		CASH DIVIDEND RECEIVED	IWO				0.00	
04/01/13		CASH DIVIDEND RECEIVED	IDU				0.00	
04/01/13		CASH DIVIDEND RECEIVED	NYX				0.00	
04/01/13		CASH DIVIDEND RECEIVED	NYF				0.00	
04/02/13		FDIC INSURED BANK DEPOSIT	USD999997				0.00	
04/05/13	04/02/13	PURCHASED	BARCLAYS BK PLC IPATH LKD TO DOW JONES UBS COMMODITY INDEX TOTAL RETURN AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	5,000	39.9986		-199.99	USD
04/05/13	04/02/13	PURCHASED	DJP				-36.19	USD
			ISHARES GOLD TR ISHARES AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	12,000	15.3200		-183.84	USD
			IAU					



Transactions in Date Sequence

Section 4

4

4

4

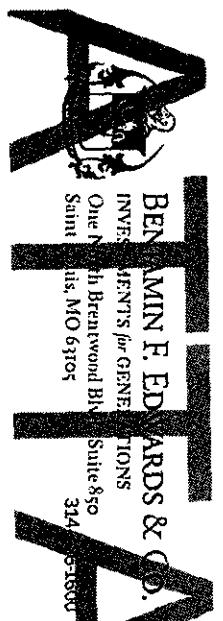
4

4

4

4

Date	Trade/ Settlement Date	Description	Quantity	Price	Accrued Interest	Amount	CCY
04/05/13	04/02/13	PURCHASED EWZ	2,000	53.5000		.107.00	USD
04/05/13	04/02/13	SOLD SHV	-13,000	84.4500		1,087.85	USD
04/05/13	04/02/13	PURCHASED IWN	2,000	82.4439		-164.89	USD
04/05/13	04/02/13	SOLD IDU	-2,000	105.8307		211.66	USD
04/05/13	04/02/13	PURCHASED HYG	3,000	94.0600		-282.18	USD
04/05/13	04/02/13	SOLD MBB	-2,000	107.8000		215.60	USD
04/05/13	04/02/13	PURCHASED CSJ	1,000	105.3892		-105.39	USD
04/05/13	04/02/13	PURCHASED JNK	7,000	40.9696		-286.79	USD
04/05/13	04/02/13	SOLD XLV	-6,000	46.6900		280.14	USD
04/05/13	04/02/13	SOLD XLP	-3,000	40.1000		120.30	USD
04/05/13	04/02/13	SOLD XLY	-2,000	52.9900		105.98	USD
04/05/13	04/02/13	SOLD XLE	-2,000	78.5400		157.08	USD
04/05/13	04/02/13	PURCHASED VWO	37,000	42.5667		-1,574.97	USD



MACHIVELLI

4

Statement Period: 04/01/2013 - 04/30/2013

Transactions in Date Sequence (continued)

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
04/05/13	04/02/13	SOLD VNQ	VANGUARD INDEX FDS VANGUARD REIT ETF AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	-5,000	70.9122		354.56	USD
04/05/13	04/04/13	ASSET BASED FEE USD999997	Advisory Fees For: Q2-2013 Total Asset Value \$12,396.51				-407.23	USD
04/05/13		FDIC INSURED BANK WITHDRAWAL	DEUTSCHE BANK INS DEPOSIT PROGRAMME				519.95	USD
04/05/13		CASH DIVIDEND RECEIVED SHY	13 SHRS ISHARES TR BARCLAYS 1-3 VR TREAS BD FD RD 04/03 PD 04/05/13	0.23	USD			
04/05/13		CASH DIVIDEND RECEIVED HYG	100 SHRS ISHARES TR IBOXX \$ HIGH YIELD CORP BD FD RD 04/03 PD 04/05/13	48.84	USD			
04/05/13		CASH DIVIDEND RECEIVED MBB	11 SHRS ISHARES TR BARCLAYS MBS BD FD RD 04/03 PD 04/05/13	2.84	USD			
04/05/13		CASH DIVIDEND RECEIVED CSJ	31 SHRS ISHARES TR BARCLAYS 1-3 VR CR BD FD RD 04/03 PD 04/05/13	3.42	USD			
04/09/13		CASH DIVIDEND RECEIVED JNK	230 SHRS SPDR SER TR BARCLAYS HIGH YIELD BD ETF RD 04/03 PD 04/09/13	47.79	USD			
04/10/13		FDIC INSURED BANK DEPOSIT USD99997	DEUTSCHE BANK INS DEPOSIT PROGRAMME				-47.79	USD
04/15/13		FDIC INSURED BANK DEPOSITS INTEREST REINVESTED 25098041	DEUTSCHE BANK INS INTEREST REINVESTED				-0.09	USD
04/15/13		FDIC INSURED BANK DEPOSITS INTEREST RECEIVED 25098041	DEUTSCHE BANK INS INTEREST CREDITED	0.09	USD			
Total Value of Transactions				\$0.00			-\$102.67	

The price and quantity displayed may have been rounded.

	Current Period on Taxable Income	Year-to- Date Taxable Income	Non-Taxable Income
Dividend Income			
Other Dividends			
Interest Income			
FDIC Insured Bank Deposits			
Total Dividends, Interest, Income and Expenses	\$141.31	\$0.00	\$0.00
	\$141.40	\$0.39	\$0.00
	\$717.85	\$717.85	\$0.00

Messages

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Please see the money market mutual fund's prospectus or contact your investment professional for additional information.

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

Go Paperless!

When you choose electronic delivery of brokerage account statements and trade confirmations, there is no more searching through a file cabinet or shoebox to find what you're looking for as everything you need is located in one secure, online location. Switching your document delivery preferences takes just a moment and provides a level of convenience you're sure to appreciate.

If you currently have online access to your accounts through NetExchange Client, you can sign up for e-delivery of your statements and trade confirmations, as well as Mutual Fund, ETF and UIT prospectuses, by clicking on the Go Paperless button when you log in. If you do not have on-line access, please contact your financial consultant and the process can be expedited for you.

If you don't desire on-line access to your accounts, you can still receive your confirmations and statements via email by logging on to www.myedocumentsuite.com to register and choose electronic delivery, or contact your financial consultant for assistance.

Make the move to paperless today!

Benjamin F. Edwards & Co. is updating its client profile information to better serve your needs and to comply with new regulatory requirements (FINRA Rule 2111). As a result, your financial consultant may request up-to-date information regarding your goals, objectives and financial information.

TERMINATION FEE FOR RETIREMENT ACCOUNT CLIENTS:

Effective May 15, 2013, retirement account termination fees are increasing from \$75 to \$95. If you have any questions, please contact your Financial Consultant.

MESSAGE REGARDING ROLLED-UP TAX LOTS

WHILE YOUR TAX LOTS HAVE BEEN ROLLED UP, ALL OF THE LOTS ARE STILL MAINTAINED. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, PLEASE CONTACT YOUR FINANCIAL CONSULTANT.

For more information about the advisory programs offered by Benjamin F. Edwards & Co. and our role as an investment adviser, please see our Form ADV on our website: www.benjaminfederdardsco.com/adv, or call our Home Office at 314-726-1600 and we will mail you a free copy.

ARCHIVE

CHARLES J. FLEISCHMANN
 INVESTMENTS for GENERATIONS
 North Brentwood
 MO 63144
 Suite 850
 Louis, MO 63144
 203-5000

Account Number
Statement Period: 03/01/2013 - 03/31/2013

Valuation at a Glance

Beginning Account Value	\$70,928.36	Year-to-Date
Dividends/Interest	\$68,962.26	\$68,962.26
Fees	267.16	576.45
Change in Account Value	0.00	-387.91
Ending Account Value	\$72,396.51	\$72,396.51
Estimated Annual Income	\$2,252.16	

Your Financial Consultant:
WARD PETTY AND JOE PETTY
 (423) 668-5411

Asset Allocation

Prior Year-End	Last Period	This Period	% Allocation	Asset Allocation percentages are rounded to the nearest whole percentage.
Cash, Money Funds, and Bank Deposits ¹	1,554.49	1,204.30	1,471.46	
Exchange-Traded Products	67,407.77	69,724.06	70,925.05	
Account Total	\$68,962.26	\$70,928.36	572,396.51	100%

¹ The Bank Deposits in your account are FDIC insured bank deposits. FDIC insured bank deposits are not securities, and are not covered by the Securities Investor Protection Corporation (SIPC). These bank deposits are covered by the Federal Deposit Insurance Corporation (FDIC), up to allowable limits.



ATTACHMENT 4

Additional Information

Summary of Gains and Losses

This Period
- \$1,57

Year-to-Date
- \$1,57

Unrealized
- \$1,57

	Short-Term Gain/Loss	Long-Term Gain/Loss	Net Gain/Loss
0.00	0.00	357.10	8,997.81
0.00	515.75		9,062.00

This summary excludes transactions where cost basis information is not available.

Client Service Information

Your Financial Consultant: S3B

Contact Information

Telephone Number: (423) 668-5411

Fax Number: (423) 668-5412

Investment Objective: MODERATE GROWTH
Risk Exposure: NONE SPECIFIED

Default Tax Lot Disposition Method for Mutual Funds: FIRST IN FIRST OUT

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

Default Tax Lot Disposition Method for All Other Securities: FIRST IN FIRST OUT

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Financial Consultant for more information.

FDIC Insured Bank Deposits

Date Activity Type

Description

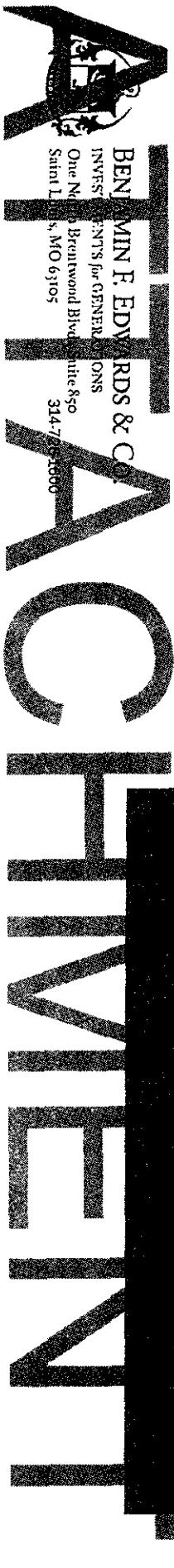
Amount

Balance

Sweep FDIC Insured Bank Deposits	
DEUTSCHE BANK AG	Activity Ending: 03/28/13
Account Number:	
03/01/13	Opening Balance
03/08/13	Deposit
03/12/13	Deposit
03/15/13	Deposit
03/18/13	
03/26/13	Deposit
03/28/13	Closing Balance

Total FDIC Insured Bank Deposits

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

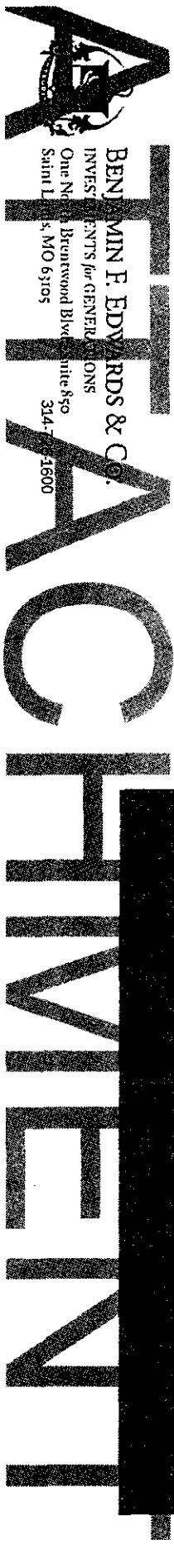


Statement Period: 03/01/2013 - 03/31/2013

Portfolio Holdings

Quantity	Opening Date	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and Bank Deposits 2.00% of Portfolio				0.00	102.67				
Cash Balance									
FDIC Insured Bank Deposits									
DEUTSCHE BANK IMLS DEPOSIT F	03/01/13		03/29/13	1,204.30	1,368.79	0.05	0.30	N/A	N/A
Total FDIC Insured Bank Deposits				\$1,204.30	\$1,368.79	\$0.05	\$0.30		
Total Cash, Money Funds, and Bank Deposits				\$1,204.30	\$1,471.46	\$0.05	\$0.30		

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Exchange-Traded Products 98.00% of Portfolio								
Barclays BK PLC IPATH INDEX LKD TO DOW JONES UBS COMMODITY INDEX								
TOTAL RETURN								
CUSIP: 08738C778								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Noncovered	09/29/11*	43.1100	2,543.49	40.6200	2,396.58	-146.91		
Total Covered	Multiple*	41,4990	912.98	40.6200	893.54	-19.34		
81.000	Total		\$3,456.47		\$3,280.22	-\$166.25		\$0.00
ISHARES GOLD TR ISHARES								
CUSIP: 464285105								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Noncovered	Multiple*	15.8120	806.43	15.5200	791.52	-14.91		
Total Covered	Multiple*	15.9460	1,355.41	15.5200	1,319.20	-36.21		
85.000	Total		\$2,161.84		\$2,110.72	-\$51.12		\$0.00
136.000	Total		\$2,617.68					



Portfolio Holdings (continued)

Statement Period: 03/01/2013 - 03/31/2013

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Exchange-Traded Products (continued)								
IShares TR DOW JONES U S FINL SECTOR INDEX FD								
CUSIP: 464287788								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Covered		Multiple ^y	57.5640	3,684.11	67.8600	4,343.04	658.93	65.90 1.51%
ISHARES TR IBOXX \$ HIGH YIELD CORP BD FD								
CUSIP: 464288513								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Noncovered		Multiple ^y	82.3090	6,090.88	94.3500	6,981.90	891.02	453.02 6.48%
Total Covered		Multiple ^y	89.8120	2,335.10	94.3500	2,453.10	118.00	159.17 6.48%
25,000								
100,000								
Total								
ISHARES TR BARCLAYS MBS BD FD								
CUSIP: 464288588								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Noncovered	09/29/11 *	108.1100	756.77	107.9400	755.58	-1.19	11.07	1.46%
Total Covered		Multiple ^y	108.2750	433.10	107.9400	431.76	-1.34	6.33 1.46%
4,000								
11,000								
Total								
ISHARES TR BARCLAYS 1-3 VR CR BD FD								
CUSIP: 464288646								
Dividend Option: Cash; Capital Gains Option: Cash								
31,000	01/03/13	105.4780	3,269.83	105.5400	3,271.74	1.91	49.53	1.51%

Portfolio Holdings (continued)

Quantity

Acquisition Date

Unit Cost

Cost Basis

Market Price

Market Value

Unadjusted
Gain/Loss

Unadjusted
Gain/Loss

Unadjusted
Gain/Loss

Unadjusted
Income

Unadjusted
Yield

Exchange-Traded Products (continued)

SPDR SER TR BARCLAYS HIGH YIELD BD ETF
CUSIP: 73464A417

Dividend Option: Cash; Capital Gains Option: Cash
Multiple^{*},Y
169,000
Total Covered
Multiple^Y
38,7530
61,000

Total
\$8,463.18
\$9,455.30
\$992.12
\$618.66

SELECT SECTOR SPDR TR MATLS
CUSIP: 81369Y100

Dividend Option: Cash; Capital Gains Option: Cash
Multiple^{*},Y
18,000
Total Noncovered
Multiple^Y
31,1710
38,2600

Total
\$675.86
\$822.78
\$146.92
\$18.39

SELECT SECTOR SPDR TR HEALTH CARE
CUSIP: 81369Y209

Dividend Option: Cash; Capital Gains Option: Cash
Multiple^{*},Y
61,000
Total Covered
Multiple^Y
32,2800
37,8600

Total
\$2,158.35
\$3,036.59
\$878.24
\$53.47

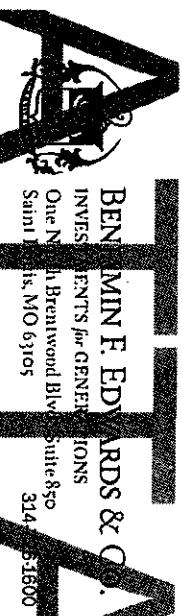
SELECT SECTOR SPDR TR CONSUMER STAPLES
CUSIP: 81369Y308

Dividend Option: Cash; Capital Gains Option: Cash
Multiple^{*},Y
28,000
Total Covered
Multiple^Y
35,1390
44,000

Total
\$1,375.01
\$1,749.88
\$374.87
\$41.47

SELECT SECTOR SPDR TR CONSUMER DISCRETIONARY TRANSN TO 06/24/02
CUSIP: 81369Y407

Dividend Option: Cash; Capital Gains Option: Cash



BEN MIN F. EDYARD S & CO.
INVESTMENTS for GENERATIONS
One North Broad Street
Brentwood, Missouri 63144
314-536-0000

AACHEN

Statement Period: 03/01/2013 - 03/31/2013

Portfolio Holdings (continued)

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Exchange-Traded Products (continued)								
Exchange-Traded Products (continued)								
28,000								
Total Noncovered		Multiple ^{x,y}	36.5900	131,024.52	53,0000	1,484.00	459.48	21.86 1.47%
28,000								
Total Covered		Multiple ^y	44.4500	400.05	53,0000	477.00	76.95	7.03 1.47%
9,000								
37,000		Total		\$1,424.57		\$1,961.00	\$536.43	\$28.89
SELECT SECTOR SPDR TR ENERGY								
CUSIP: 81365y506								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Noncovered		Multiple ^{x,y}	61.1340	132,384.23	79,3100	3,093.09	708.86	53.54 1.73%
39,000								
Total Covered		Multiple ^y	73.4080	293.63	79,3100	317.24	23.61	5.49 1.73%
4,000								
43,000		Total		\$2,677.86		\$3,410.33	\$732.47	\$59.03
SELECT SECTOR SPDR TR INDL								
CUSIP: 81369y704								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Noncovered		Multiple ^{x,y}	29.7940	121,191.74	41,7600	1,570.40	478.66	34.61 2.07%
40,000								
Total Covered		Multiple ^y	35.9530	1,186.46	41,7600	1,378.08	191.62	28.54 2.07%
33,000								
73,000		Total		\$2,378.20		\$3,068.48	\$670.28	\$63.75
VANGUARD INT'L EQUITY INDEX FDS FTSE								
EMERGING MKTS ETF								
CUSIP: 92204Z858								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Covered		Multiple ^y	43.2560	1,297.67	42,8950	1,286.85	-10.82	30.99 2.40%
30,000								

ATTACHMENT A

Portfolio Holdings (continued)

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Exchange-Traded Products (continued)								
VANGUARD INDEX FDS VANGUARD REIT ETF CUSIP: 922008553 Dividend Option: Cash; Capital Gains Option: Cash								
Total Noncovered		Multiple ^{*,†}	51,5440	4,329.72	70,5300	5,924.52	1,594.80	199.49 3.36%
84,000		Multiple [†]	60,2530	6,376.58	70,5300	7,405.65	1,079.07	249.38 3.36%
Total Covered		Total	\$10,656.30		\$13,330.17		\$2,673.87	
105,000								\$498.87
Total Exchange-Traded Products			\$61,863.05		\$70,925.05		\$9,052.00	
								\$2,251.86
Total Exchange-Traded Products								

Total Portfolio Holdings

	Cost Basis	Market Value	Unrealized Gain/Loss	Accrued Interest	Estimated Annual Income
	\$63,334.51	\$72,396.51	\$9,062.00	\$0.00	\$2,252.16

Total Portfolio Holdings

	Cost Basis	Market Value	Unrealized Gain/Loss	Accrued Interest	Estimated Annual Income
	\$63,334.51	\$72,396.51	\$9,062.00	\$0.00	\$2,252.16

* Noncovered under the cost basis rules as defined below.

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L. 110-333, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
- Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.

³ Either all or a portion of the cost basis of this security has been provided to us by you or your introducing firm and Pershing makes no representation as to the accuracy of this information.

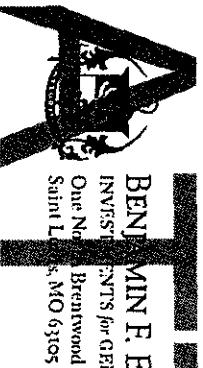
⁴ Either all or a portion of the cost basis of this security has been provided to us by the delivering firm or transferring agent and Pershing makes no representation as to the accuracy of this information.
This line is an aggregation of shares in this position, representing shares acquired at different times and/or dates. This summary is a sum of these shares and does not represent cost basis calculated using the average cost accounting method.

[†] The cost basis and holding period has been adjusted for a portion of this position due to a wash sale event.

Disclosures and Other Information

Pricing
This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from quotation services, which we believe to be reliable. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time,



BENJAMIN F. EDWARDS & CO.
INVESTORS for GENERATIONS
One North Brentwood Blvd., Suite 850
Saint Louis, MO 63115
314.714.6000

MARCH STATEMENT

Statement Period: 03/01/2013 - 03/31/2013

Portfolio Holdings (continued)

and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

The Estimated Price as of Date only appears when the price date does not equal the statement date and the price indicated is estimated since it is not reflective of a last trade price on a recognized exchange.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your Statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order now.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Exchange-Traded Products

Exchange-traded products may include any combination of exchange-traded funds, exchange-traded notes, and other exchange-traded products.

Cash Not Yet Received

Security	Record Date	Payable Date	Quantity Held	Rate	Amount of Payment	Dividend Option
Interest						
ISHARES TR RUSSELL 2000 VALUE INDEX FD	03/27/13	04/01/13	14,000	0.307082	4.30	Cash
ISHARES TR RUSSELL 2000 GROWTH INDEX FD	03/27/13	04/01/13	11,000	0.211469	2.33	Cash
ISHARES TR DOW JONES U S UTILS SECTOR INDEX FD	03/27/13	04/01/13	10,000	0.315842	8.16	Cash
ISHARES TR DOW JONES U S TECHNOLOGY SECTOR	03/27/13	04/01/13	56,000	0.198317	11.11	Cash



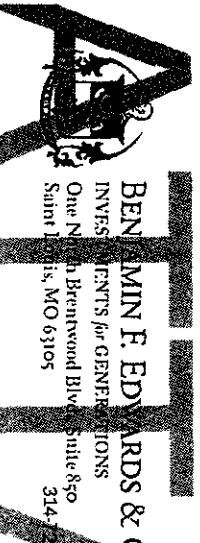
Security	Trade Date	Revolving Date	Rate	Amount of Proceeds	End Option
Interest (continued) ISHARES TR DOW JONES U.S. FINL. SECTOR INDEX FD	03/27/13	04/01/13			
Total Cash Not Yet Received				\$38.19	Cash
Assets shown here are not reflected in your account. This information has been received from sources we believe to be reliable. Pershing does not guarantee the accuracy of the information.					

Activity Summary (All amounts shown are in base currency: USD)		
	This Period	Year-to-Date
Credits		
Securities		
Securities Bought	0.00	0.00
Securities Sold	0.00	9,492.24
Total Securities	\$0.00	\$9,492.24
Dividends and Interest		
Fees		
FDIC Insured Bank Deposits	\$267.16	\$576.45
Total Credits	\$0.00	\$519.90
	\$267.16	\$10,588.59

Transactions in Date Sequence

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
03/07/13	CASH DIVIDEND RECEIVED	13 SHRS ISHARES TR BARCLAYS 1-3 YR TREAS BD FD RD				0.24	USD
03/07/13	SHY	03/05 PD 03/07/13					
03/07/13	CASH DIVIDEND RECEIVED	100 SHRS ISHARES TR IBBOXX \$ HIGH YIELD CORP BD FD RD 03/05 PD 03/07/13				50.60	USD
03/07/13	HYG	100 SHRS ISHARES TR IBBOXX \$ HIGH YIELD CORP BD FD RD 03/05 PD 03/07/13					
03/07/13	CASH DIVIDEND RECEIVED	11 SHRS ISHARES TR BARCLAYS MBS BD FD RD 03/05 PD 03/07/13				1.17	USD
03/07/13	MBB	11 SHRS ISHARES TR BARCLAYS MBS BD FD RD 03/05 PD 03/07/13					
03/07/13	CASH DIVIDEND RECEIVED	31 SHRS ISHARES TR BARCLAYS 1-3 YR CR BD FD RD				3.92	USD
03/07/13	CSJ	31 SHRS ISHARES TR BARCLAYS 1-3 YR CR BD FD RD					
03/08/13	FDIC INSURED BANK DEPOSIT	03/05 PD 03/07/13					
03/08/13	US\$9999997	DEUTSCHE BANK INS DEPOSIT PROGRAM E					
03/11/13	CASH DIVIDEND RECEIVED	230 SHRS SPDR SER TR BARCLAYS HIGH YIELD BD ETF					
03/12/13	JNK	RD 03/05 PD 03/11/13					
03/12/13	FDIC INSURED BANK DEPOSIT	DEUTSCHE BANK INS DEPOSIT PROGRAM E					
03/15/13	USD999997	DEUTSCHE BANK INS INTEREST REINVESTED					
03/15/13	FDIC INSURED BANK DEPOSITS INTEREST REINVESTED	DEUTSCHE BANK INS INTEREST REINVESTED					
	250990041						





One N.
Brentwood Blvd
St. Louis, MO 63105
314-561-6000

ARCHIVE 4

Statement Period: 03/01/2013 - 03/31/2013

Transactions in Date Sequence (continued)

Process/ Settlement Date	Activity/Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
03/25/13	FDIC INSURED BANK DEPOSITS INTEREST RECEIVED	DEUTSCHE BANK INS INTEREST CREDITED				0.09	USD
03/25/13	250990041						
03/25/13	CASH DIVIDEND RECEIVED	21 SHRS SELECT SECTOR SPDR TR MATLS RD 03/19 PD				3.45	USD
03/25/13	XLB	66 SHRS SELECT SECTOR SPDR TR HEALTH CARE RD				12.81	USD
03/25/13	XLV	03/19 PD 03/25/13					
03/25/13	CASH DIVIDEND RECEIVED	44 SHRS SELECT SECTOR SPDR TR CONSUMER STAPLES RD 03/19 PD 03/25/13				8.40	USD
03/25/13	XLP	37 SHRS SELECT SECTOR SPDR TR CONSUMER DISCRETIONARY TRANSN TO 06/24/02 RD 03/19 PD					
03/25/13	CASH DIVIDEND RECEIVED	03/25/13					
03/25/13	XLY	43 SHRS SELECT SECTOR SPDR TR ENERGY RD 03/19 PD 03/25/13				5.84	USD
03/25/13	CASH DIVIDEND RECEIVED	73 SHRS SELECT SECTOR SPDR TR INDL RD 03/19 PD					
03/25/13	XLI	03/25/13					
03/26/13	FDIC INSURED BANK DEPOSIT	DEUTSCHE BANK INS DEPOSIT PROGRAM E					
03/28/13	USD999997						
03/28/13	CASH DIVIDEND RECEIVED	30 SHRS VANGUARD INT'L EQUITY INDEX FDS FTSE EMERGING MKTS ETF RD 03/26 PD 03/28/13				-59.13	USD
03/28/13	VWO	189 SHRS VANGUARD INDEX FDS VANGUARD REIT ETF RD 03/26 PD 03/28/13				1.74	USD
03/28/13	CASH DIVIDEND RECEIVED					100.93	USD
	VNO						
	Total Value of Transactions		\$0.00			\$102.67	

The price and quantity displayed may have been rounded.

Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
Dividend Income	267.07	0.00	576.15	0.00
Other Dividends				

Income and Expenses Summary (continued)

Interest Income	\$267.16	0.09	\$0.00	\$576.45	0.00
FDIC Insured Bank Deposits					
Total Dividends, Interest, Income and Expenses					

Messages

Pershing has been advised by your financial organization that it does not receive payment for directing order flow. See the Terms and Conditions section of your brokerage account statement for a description of Pershing's payment for order flow practices.

For additional information regarding order-routing practices and the venues to which your financial organization's orders are routed, you may visit www.orderroutingdisclosure.com.

Upon written request to your financial organization, you may obtain the identity of the venue to which your orders were routed for the six months prior to your request and the time of transactions that may have resulted from such orders.

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Please see the money market mutual fund's prospectus or contact your investment professional for additional information.

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

Benjamin F. Edwards & Co. is updating its client profile information to better serve your needs and to comply with new regulatory requirements (FINRA Rule 2111). As a result, your financial consultant may request up-to-date information regarding your goals, objectives and financial information.

TERMINATION FEE FOR RETIREMENT ACCOUNT CLIENTS:

Effective May 15, 2013, retirement account termination fees are increasing from \$75 to \$95. If you have any questions, please contact your Financial Consultant.

Go Paperless!

When you choose electronic delivery of brokerage account statements and trade confirmations, there is no more searching through a file cabinet or shoebox to find what you're looking for as everything you need is located in one secure, online location. Switching your document delivery preferences takes just a moment and provides a level of convenience you're sure to appreciate.

If you currently have online access to your accounts through NetExchange Client, you can sign up for e-delivery of your statements and trade confirmations, as well as Mutual Fund, ETF and UIT prospectuses, by clicking on the Go Paperless button when you log in. If you do not have on-line access, please contact your financial consultant and the process can be expedited for you.

If you don't desire on-line access to your accounts, you can still receive your confirmations and statements via email by logging on to www.myedocumentsuite.com to register and choose electronic delivery, or contact your financial consultant for assistance.

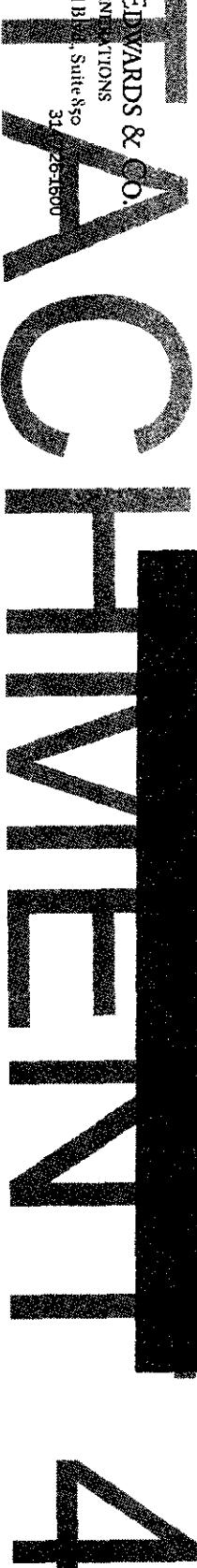
Make the move to paperless today!

MESSAGE REGARDING ROLLED-UP TAX LOTS





BENJAMIN F. EDWARDS & CO.
INVESTMENT ADVISERS
One Fifth Brentwood Boulevard, Suite 850
St. Louis, MO 63105
314-726-1600



Statement Period: 03/01/2013 - 03/31/2013

Messages *(continued)*

WHILE YOUR TAX LOTS HAVE BEEN ROLLED UP, ALL OF THE LOTS ARE STILL MAINTAINED. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, PLEASE CONTACT YOUR FINANCIAL CONSULTANT.

For more information about the advisory programs offered by Benjamin F. Edwards & Co. and our role as an investment adviser, please see our Form ADV on our website: www.benjaminfedwardsco.com/adv, or call our Home Office at 314-726-1600 and we will mail you a free copy.

Please contact your financial consultant if there have been any changes to your financial situation or investment objectives, or if you wish to address any new or existing reasonable restrictions on the management of your account.

Important Arbitration Disclosures and Important Arbitration Agreement

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC, Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330.



GENERAL INFORMATION

1. ANY FREE FROZEN BALANCE HELD FOR YOUR ACCOUNT REPRESENTS UNDERS PAYABLE UPON DEMAND WHICH, ALTHOUGH PROPERLY ACCOUNTED FOR ON PERSHING'S BOOKS OF RECORD, ARE NOT SEGREGATED AND MAY BE USED IN THE CONDUCT OF ITS BUSINESS.

2. ALL ORDERS AND TRANSACTIONS SHALL BE SOLELY FOR YOUR ACCOUNT AND RISK SHALL BE SUBJECT TO THE CONSTITUTION, RULES, REGULATIONS, CUSTOMS, USAGES, RUININGS AND INTERPRETATIONS OF THE EXCHANGE OR MARKET AND THE CLEARING FACILITY, IF ANY, WHERE THE TRANSACTIONS ARE EXECUTED AND/OR SETTLED, OR IF APPLICABLE, OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY AND TO ALL APPLICABLE LAWS AND REGULATIONS.

3. WHEREVER YOU ARE INDEBTED TO PERSHING LLC ("PERSHING") FOR ANY AMOUNT, ALL SECURITIES HELD BY IT FOR YOU IN ANY ACCOUNT IN WHICH YOU HAVE ANY INTEREST SHALL SECURE ALL YOUR LIABILITIES TO PERSHING, AND PERSHING MAY IN ITS DISCRETION AT ANY TIME, WITHOUT FURTHER DEMAND OR NOTICE TO YOU, CLOSE OR REDUCE ANY OR ALL OF YOUR ACCOUNTS BY PUBLIC OR PRIVATE SALE OR PURCHASE OR BOTH OF ALL OR ANY SECURITIES CARRIED IN SUCH ACCOUNTS; ANY BALANCE REMAINING DUE PERSHING TO BE PROMPTLY PAID BY YOU.

4. WHEREVER YOU ARE INDEBTED TO PERSHING FOR ANY AMOUNT, ALL SECURITIES CARRIED FOR YOUR ACCOUNT ARE OR MAY BE, WITHOUT FURTHER NOTICE TO YOU, LOANED OR PLEDGED BY PERSHING, EITHER SEPARATELY OR UNDER CIRCUMSTANCES WHICH WILL PERMIT THE COMMINGLING THEREOF, WITH OTHER SECURITIES FOR ANY AMOUNT LESS THAN, EQUAL TO OR GREATER THAN YOUR LIABILITIES TO PERSHING, BUT NOT UNDER CIRCUMSTANCES FOR AN AMOUNT PROHIBITED BY LAW.

5. TITLE TO SECURITIES SOLD TO YOU, WHERE PERSHING HAS ACTED AS PRINCIPAL, SHALL REMAIN WITH PERSHING UNTIL THE ENTIRE PURCHASE PRICE IS RECEIVED OR UNTIL THE SETTLEMENT DATE, WHICHEVER IS LATER.

6. YOU MAY HAVE RECEIVED CONFIRMATIONS FOR TRANSACTIONS WHICH DO NOT APPEAR ON YOUR STATEMENT. IF SO, THE TRANSACTIONS WILL APPPEAR ON YOUR NEXT PERIODIC STATEMENT. SUCH TRANSACTIONS MUST BE CONSIDERED BY YOU WHEN COMPUTING THE VALUE OF YOUR ACCOUNT. THIS IS ESPECIALLY TRUE IF YOU HAVE WRITTEN OPTIONS WHICH HAVE BEEN EXERCISED.

7. IF YOU MAINTAIN A MARGIN ACCOUNT, THIS IS A COMBINED STATEMENT OF YOUR GENERAL ACCOUNT AND A SPECIAL MEMORANDUM ACCOUNT MAINTAINED FOR YOU UNDER REGULATION T OF THE BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM. THE PERMANENT RECORD OF THE SEPARATE ACCOUNT AS REQUIRED BY REGULATION T IS AVAILABLE FOR YOUR INSPECTION UPON REQUEST.

8. INTEREST CHARGED ON DEBIT BALANCES IN YOUR ACCOUNT APPEARS ON THE STATEMENT. THE RATE OF INTEREST AND PERIOD COVERED ARE INDICATED. THE RATE MAY CHANGE FROM TIME TO TIME DUE TO FLUCTUATIONS IN MONEY RATES OR OTHER REASONS. INTEREST IS COMPUTED AS DESCRIBED IN MATERIAL PREVIOUSLY FURNISHED TO YOU. PLEASE CONTACT YOUR FINANCIAL INSTITUTION IF YOU DESIRE ADDITIONAL COPIES.

9. DIVIDENDS, INTEREST AND OTHER DISTRIBUTIONS SHOWN ON THIS STATEMENT WERE DISTRIBUTED AS TAXABLE OR NONTAXABLE BASED ON CERTAIN INFORMATION KNOWN AS OF THE DISTRIBUTION DATE. THIS CLASSIFICATION IS SUBJECT TO CHANGE AND IS SOLELY INTENDED FOR USE AS GENERAL INFORMATION. AFTER YEAR END, PERSHING IS REQUIRED TO PROVIDE TAX INFORMATION TO THE INTERNAL REVENUE SERVICE, AND OTHER GOVERNMENTAL AUTHORITIES. AT THAT TIME, PERSHING WILL PROVIDE THAT INFORMATION ON THE ANNUAL TAX INFORMATION STATEMENT TO YOU; USE THAT STATEMENT TO PREPARE YOUR TAX FILINGS. THE TAX STATEMENT ALSO INCLUDES OTHER USEFUL INFORMATION TO ASSIST IN ACCUMULATING THE DATA TO PREPARE YOUR TAX RETURNS.

10. PERSHING DOES NOT PROVIDE TAX, INVESTMENT OR LEGAL ADVISORY SERVICES AND NO ONE ASSOCIATED WITH PERSHING IS AUTHORIZED TO RENDER SUCH ADVICE. DO NOT RELY UPON ANY SUCH ADVICE, IF GIVEN, INVESTORS ARE ENCOURAGED TO CONSULT THEIR TAX ADVISORS TO DETERMINE THE APPROPRIATE TAX TREATMENT OF THEIR BUSINESS.

11. PERSHING MAY TRADE FOR ITS OWN ACCOUNT AS A MARKET MAKER, SPECIALIST, ODD LOT DEALER, BLOCK POSITIONER, ARBITRAGEUR OR INVESTOR. CONSEQUENTLY, AT THE TIME OF ANY TRANSACTION YOU MAY MAKE, PERSHING MAY HAVE A POSITION IN SUCH SECURITIES, WHICH POSITION MAY BE PARTIALLY OR COMPLETELY HEDGED.

12. IF AVERAGE PRICE TRANSACTION IS INDICATED ON THE FRONT OF THIS STATEMENT, YOUR FINANCIAL INSTITUTION OR PERSHING MAY HAVE ACTED AS PRINCIPAL, AGENT OR BOTH. DETAILS AVAILABLE UPON REQUEST.

IF ANY OF THE ABOVE TERMS AND CONDITIONS ARE UNACCEPTABLE TO YOU, PLEASE NOTIFY PERSHING IMMEDIATELY IN WRITING BY CERTIFIED MAIL TO ONE PERSHING PLAZA, JERSEY CITY, NJ 07399, ATTN: LEGAL DEPT.

13. FINANCIAL STATEMENT OF PERSHING IS AVAILABLE FOR YOUR PERSONAL INSPECTION. PERSONAL COPY OF IT WILL BE MAILED UPON YOUR WRITTEN REQUEST OR YOU CAN VIEW IT ONLINE AT PERSHING.COM.

14. THIS STATEMENT SHOULD BE RETAINED FOR YOUR RECORDS.

THE ROLE OF PERSHING

PERSHING CARRIES YOUR ACCOUNT AS CLEARING BROKER PURSUANT TO A CLEARING AGREEMENT WITH YOUR FINANCIAL INSTITUTION. PERSHING MAY ACCEPT FROM YOUR FINANCIAL INSTITUTION WITHOUT INQUIRY OR INVESTIGATION (i) ORDERS FOR THE PURCHASE AND SALE OF SECURITIES AND OTHER PROPERTY AND (ii) ANY OTHER INSTRUCTIONS CONCERNING YOUR ACCOUNT. PERSHING IS NOT RESPONSIBLE OR LIABLE FOR ANY ACTS OR OMISSIONS OF YOUR FINANCIAL INSTITUTION OR ITS EMPLOYEES AND IT DOES NOT SUPERVISE THEM. PERSHING PROVIDES NO INVESTMENT ADVICE NOR DOES IT ASSESS THE SUITABILITY OF ANY TRANSACTION OR ORDER. PERSHING ACTS AS THE AGENT OF YOUR FINANCIAL INSTITUTION AND YOU AGREE THAT YOU WILL NOT HOLD PERSHING OR ANY PERSON CONTROLLING OR UNDER COMMON CONTROL WITH IT LIABLE FOR ANY INVESTMENT LOSSES INCURRED BY YOU.

PERSHING PERFORMS SEVERAL KEY FUNCTIONS AT THE DIRECTION OF YOUR FINANCIAL INSTITUTION. IT ACTS AS CUSTODIAN FOR FUNDS AND SECURITIES YOU MAY DEPOSIT WITH IT DIRECTLY OR THROUGH YOUR FINANCIAL INSTITUTION OR THAT IT RECEIVES AS THE RESULT OF SECURITIES TRANSACTIONS IT PROCESSES.

INQUIRIES CONCERNING THE POSITIONS AND BALANCES IN YOUR ACCOUNT MAY ONLY BE DIRECTED TO THE PERSHING CUSTOMER SERVICE DEPARTMENT AT (201) 413-3333. ALL OTHER INQUIRIES REGARDING YOUR ACCOUNT OR ACTIVITY SHOULD BE DIRECTED TO YOUR FINANCIAL INSTITUTION.

FOR A DESCRIPTION OF OTHER FUNCTIONS PERFORMED BY PERSHING PLEASE CONSULT THE DISCLOSURE STATEMENT PROVIDED TO YOU ON THE OPENING OF YOUR ACCOUNT.

YOUR FINANCIAL INSTITUTION IS RESPONSIBLE FOR ADHERENCE TO THE SECURITIES LAWS, REGULATIONS AND RULES WHICH APPLY TO IT REGARDING ITS OWN OPERATIONS AND THE SUPERVISION OF YOUR ACCOUNT. IT'S SALES REPRESENTATIVES AND OTHER PERSONNEL, YOUR FINANCIAL INSTITUTION IS ALSO RESPONSIBLE FOR APPROVING THE OPENING OF ACCOUNTS AND OBTAINING ACCOUNT DOCUMENTS; THE ACCEPTANCE AND, IN CERTAIN INSTANCES, EXECUTION OF SECURITIES ORDERS; THE ASSESSMENT OF THE SUITABILITY OF THOSE TRANSACTIONS, WHERE APPROPRIATE; THE RENDERING OF INVESTMENT ADVICE, IF ANY, TO YOU AND IN GENERAL, FOR THE ONGOING RELATIONSHIP THAT IT HAS WITH YOU.

PERSHING MAY CAPTURE AND STORE DATA ABOUT YOU SUCH AS YOUR FINANCIAL INFORMATION AND INVESTMENT OBJECTIVES. HOWEVER, PERSHING IS NOT REVIEWING THIS INFORMATION AND EVALUATING WHETHER YOUR INVESTMENTS COMPART WITH YOUR FINANCIAL STATUS AND OBJECTIVES AND YOU HEREBY RELEASE PERSHING FROM ANY LIABILITY TO DO SO. SIMILARLY, PERSHING MAY CAPTURE AND STORE INFORMATION ABOUT WHETHER A BROKER OR AN INTRODUCING FIRM IS REGISTERED IN A GIVEN STATE. YOU HEREBY RELEASE PERSHING FROM ANY LIABILITY TO REVIEW THIS DATA OR TO EVALUATE WHETHER A PARTICULAR SECURITY IS REGISTERED OR EXEMPT FROM REGISTRATION IN YOUR STATE.

THIS NOTICE IS NOT MEANT AS A DEFINITIVE ENUMERATION OF EVERY POSSIBLE CIRCUMSTANCE, BUT AS A GENERAL DISCLOSURE. IF YOU HAVE ANY QUESTIONS REGARDING THIS NOTICE OR IF YOU WOULD LIKE ADDITIONAL COPIES OF THE DISCLOSURE STATEMENT, PLEASE CONTACT YOUR FINANCIAL INSTITUTION.

PERSHING IS A MEMBER OF THE SECURITIES INVESTOR PROTECTION CORPORATION (SIPC). PLEASE NOTE THAT SIPC DOES NOT PROTECT ADDITION TO SIPC PROTECTION, PERSHING PROVIDES COVERAGE IN EXCESS OF SIPC LIMITS, FOR MORE DETAILED INFORMATION PLEASE VISIT: WWW.PERSHING.COM/STRENGTH_STABILITY.HTML.

THIS STATEMENT WILL BE DEEMED CONCLUSIVE AND AN ACCOUNT STATED UNLESS YOU ADVISE PERSHING IN WRITING OF ANY OBJECTION TO IT WITHIN TEN DAYS AFTER RECEIPT. YOU ARE ADVISED TO REPORT PROMPTLY ANY INACCURACY OR DISCREPANCY IN YOUR ACCOUNT (INCLUDING UNAUTHORIZED TRADING) TO YOUR FINANCIAL ORGANIZATION AND PERSHING, THE CUSTODIAN OF YOUR ACCOUNT. PLEASE BE ADVISED THAT ANY ORAL COMMUNICATION SHOULD BE RE-CONFIRMED IN WRITING TO FURTHER PROTECT YOUR RIGHTS, INCLUDING YOUR RIGHTS UNDER THE SECURITIES INVESTOR PROTECTION ACT.

PAGE OF THIS STATEMENT, PERSHING'S CONTACT INFORMATION IS AS FOLLOWS: PERSHING

LEGAL DEPARTMENT; ONE PERSHING PLAZA, JERSEY CITY, NEW JERSEY 07399; (201) 413-3333. PAYMENT FOR ORDER FLOW AND ORDER ROUTING POLICIES DISCLOSURES [REGULATION NMN—RULE 607(a)(1)-(2)]

PERSHING SENDS CERTAIN EQUITY ORDERS TO EXCHANGES, ELECTRONIC COMMUNICATION NETWORKS, OR BROKER-DEALERS DURING NORMAL BUSINESS HOURS AND DURING EXTENDED TRADING SESSIONS. CERTAIN OF THESE VENUES PROVIDE PAYMENTS TO PERSHING OR CHARGE SUBSEQUENT EXECUTION. IN ADDITION, PERSHING MAY EXECUTE CERTAIN EQUITY ORDERS AS PRINCIPAL. THE DETAILS OF THESE PAYMENTS AND FEES ARE AVAILABLE UPON WRITTEN REQUEST. PERSHING RECEIVES PAYMENTS FOR EXECUTIONS OF LISTED OPTIONS ORDER FLOW TO CERTAIN OPTION EXCHANGES. COMPENSATION IS GENERALLY IN THE FORM OF A PER OPTION CONTRACT CASH PAYMENT.

BEST EXECUTION: NOTWITHSTANDING THE PREVIOUS PARAGRAPH REGARDING PAYMENT FOR ORDER FLOW, PERSHING SELLECTS CERTAIN MARKET CENTERS TO PROVIDE EXECUTION FOR OVER-THE-COUNTER AND EXCHANGE-LISTED SECURITIES TRANSACTIONS WHICH AGREE TO ACCEPT ORDERS, TRANSMITTED ELECTRONICALLY UP TO A SPECIFIED SIZE, AND TO EXECUTE THEM AT OR SUBSEQUENT EXECUTION. IN ADDITION, PERSHING MAY EXECUTE CERTAIN EQUITY ORDERS AS PRINCIPAL. THE DETAILS OF THESE PAYMENTS AND FEES ARE AVAILABLE UPON WRITTEN REQUEST. PERSHING RECEIVES PAYMENTS FOR EXECUTIONS OF LISTED OPTIONS ORDER FLOW TO THE DESIGNATED MARKET CENTERS DO NOT MAKE A MARKET IN THE SUBJECT SECURITY. MARKET CENTERS WHICH ORDERS ARE AUTOMATICALLY ROUTED ARE SELECTED BASED ON THE CONSISTENT HIGH QUALITY OF THEIR EXECUTIONS IN ONE OR MORE MARKET SEGMENTS AND THEIR ABILITY TO PROVIDE OPPORTUNITIES FOR EXECUTIONS AT PRICES SUPERIOR TO THE NBBO. PERSHING ALSO REGULARLY REVIEWS REPORTS FOR QUALITY OF EXECUTION PURPOSES.

WRAP ACCOUNT CUSTOMERS WHO ELECTED NOT TO RECEIVE IMMEDIATE CONFIRMATION OF TRANSACTIONS

THE FOLLOWING TERMS AND CONDITIONS ARE APPLICABLE ONLY IF YOUR ACCOUNT IS AN INVESTMENT ADVISORY ACCOUNT AND THE TRANSACTION CONFIRMATIONS ARE NOT SENT TO YOU (SENT ONLY TO YOUR FIDUCIARY PURSUANT TO YOUR INSTRUCTION).

1. THE FOLLOWING INFORMATION WILL BE FURNISHED TO YOU UPON REQUEST TO YOUR FINANCIAL INSTITUTION ("INTRODUCING FIRM") WITH RESPECT TO ANY TRANSACTION FOR WHICH A CONFIRMATION WAS NOT SENT TO YOU: THE MARKET UPON WHICH ANY TRANSACTION WAS EXECUTED; THE TIME OF DAY THAT ANY TRANSACTION WAS EXECUTED; THE NAME OF THE PERSON FROM WHOM ANY SECURITY WAS PURCHASED OR TO WHOM SUCH SECURITY WAS SOLD; THE SOURCE AND AMOUNT OF OTHER COMMISSIONS RECEIVED IN CONNECTION WITH ANY TRANSACTION; AND A COPY OF THE TRANSACTION CONFIRMATION.

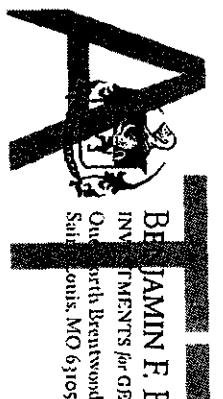
2. YOUR INTRODUCING FIRM EFFECTED EACH TRANSACTION FOR WHICH A CONFIRMATION WAS NOT SENT TO YOU AS YOUR AGENT.

3. YOUR INTRODUCING FIRM DOES NOT RECEIVE ANY PAYMENT FOR ORDER FLOW FOR ANY TRANSACTION FOR WHICH A CONFIRMATION WAS NOT SENT TO YOU.

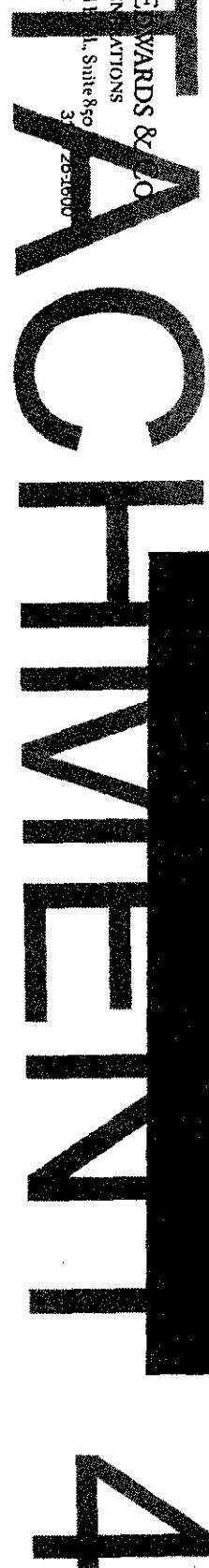
4. CALL FEATURES MAY EXIST FOR SECURITIES, CALL FEATURES FOR FIXED INCOME SECURITIES MAY AFFECT YIELD. COMPLETE INFORMATION WILL BE PROVIDED UPON REQUEST.

5. IF ANY TRANSACTION INVOLVES AN ASSET-BACKED SECURITY, INCLUDING A MUNICIPAL, COLLATERALIZED MORTGAGE OBLIGATION, WHICH REPRESENTS AN INTEREST IN OR IS SECURED BY A POOL OF RECEIVABLES OR OTHER FINANCIAL ASSETS THAT ARE SUBJECT CONTINUOUSLY TO PREPAYMENT, THEN THE ACTUAL YIELD OF SUCH SECURITY MAY VARY ACCORDING TO THE DATE AT WHICH THE UNDERLYING RECEIVABLES OR OTHER FINANCIAL ASSETS ARE PREPAID. INFORMATION CONCERNING THE FACTORS THAT AFFECT YIELD (INCLUDING AT A MINIMUM ESTIMATED WEIGHTED AVERAGE LIFE AND THE PREPAYMENT ASSUMPTIONS OF THE UNDERLYING YIELD) WILL BE FURNISHED TO YOU UPON REQUEST TO YOUR INTRODUCING FIRM.

6. THE RATINGS THAT APPEAR IN THE DESCRIPTION OF SOME FIXED INCOME SECURITIES HAVE BEEN OBTAINED FROM RATINGS SERVICES WHICH PERSHING BELIEVES TO BE RELIABLE; HOWEVER, PERSHING CANNOT GUARANTEE THEIR ACCURACY. SECURITIES FOR WHICH A RATING IS NOT AVAILABLE ARE MARKED "UNRATED."



BENJAMIN F. EDWARDS & CO.
 INVESTMENTS for GENERATIONS
 One North Brentwood Lane, Suite 850
 St. Louis, MO 63105
 314-263-6600



ACHIEVEMENT

Account Number

Statement Period: 02/01/2013 - 02/28/2013

Valuation at a Glance

	This Period	Year-to-Date
Beginning Account Value	\$70,635.43	\$68,962.26
Dividends/Interest	103.72	309.29
Fees	0.00	-387.91
Change in Account Value	189.21	2,044.72
Ending Account Value	\$70,928.36	\$70,928.36
Estimated Annual Income	\$2,250.25	

Your Financial Consultant:
WARD PETTY AND JOE PETTY
 (423) 688-5411

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation	
Cash, Money Funds, and Bank Deposits ¹	1,554.49	1,100.58	1,204.30	2%	Asset Allocation percentages are rounded to the nearest whole percentage.
Exchange-Traded Products	67,407.77	69,534.85	69,724.06	98%	
Account Total	\$68,962.26	\$70,635.43	\$70,928.36	100%	

¹ The Bank Deposits in your account are FDIC insured bank deposits. FDIC insured bank deposits are not securities, and are not covered by the Securities Investor Protection Corporation (SIPC). These bank deposits are covered by the Federal Deposit Insurance Corporation (FDIC), up to allowable limits.



ARCHIVE



BENJAMIN F. EDWARDS
INVESTMENTS, INC.
10 North Brentwood Blvd., Suite 800
St. Louis, MO 63105
(314) 261-0160

Statement Period: 02/01/2013 - 02/28/2013

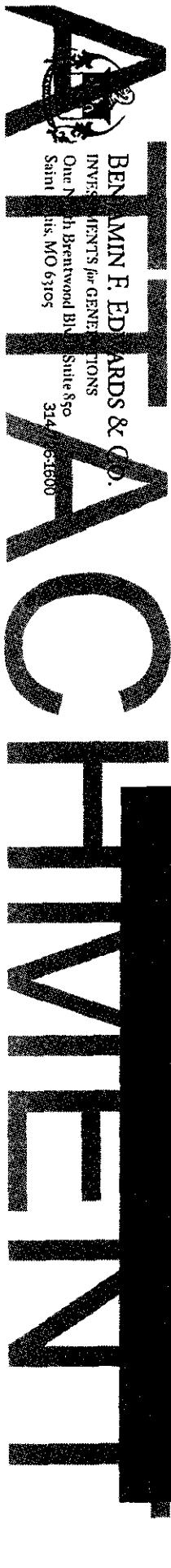
Portfolio Holdings

Quantity	Opening Date	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and Bank Deposits 2.00% of Portfolio									
FDIC Insured Bank Deposits									
DEUTSCHE BANK INS DEPOSIT E	1,204,300	02/01/13	02/28/13	\$1,100.58	1,204.30	0.03	0.21	N/A	N/A
Total FDIC Insured Bank Deposits									
Total Cash, Money Funds, and Bank Deposits				\$1,100.58	\$1,204.30	\$0.03	\$0.21		

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Exchange-Traded Products 98.00% of Portfolio								
BARCLAYS BK PLC IPATH INDEX LKD TO DOW JONES UBS COMMODITY INDEX								
TOTAL RETURN CUSIP: 06138C778								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Noncovered 59,000	09/29/11 *	43.1100	2,543.49	40.3600	2,381.24	-162.25		
Total Covered 22,000	Multiple*	41,4930	912.98	40.3600	887.92	-25.06		
81,000 Total			\$3,456.47		\$3,269.16	-\$187.31		\$0.00

IShares COMEX GOLD TR ISHARES CUSIP: 464285105	Dividend Option: Cash; Capital Gains Option: Cash	Security Identifier: IAU
Total Noncovered 51,000	Multiple*	15.8120
Total Covered 85,000	Multiple	15.9460
136,000 Total		\$2,161.84
		\$2,090.32
		-\$71.52
		\$0.00





BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
One North Brentwood Boulevard
Saint Louis, MO 63105
314-651-6000

Portfolio Holdings (continued)

Statement Period: 02/01/2013 - 02/28/2013

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Exchange-Traded Products (continued)								
Exchange-Traded Products (continued)								
IShares Tr Dow Jones US Finl Sector Index FD								
CUSIP: 464287788								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Covered		Multiple ^x	57.5640	3,684.11	65,4100	4,188.24	502.13	64.84 1.54%
64,000								
iShares Tr Iboxx \$ High Yield Corp Bd FD								
CUSIP: 464288513								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Noncovered		Multiple ^{x,y}	82.3090	6,090.88	94,0400	6,958.96	868.08	455.29 6.54%
74,000								
Total Covered		Multiple ^x	89.8120	2,335.10	94,0400	2,445.04	109.94	159.97 6.54%
26,000								
100,000								
Total			\$8,425.98		\$9,404.00		\$978.02	
iShares Tr Barclays MBS Bd FD								
CUSIP: 464288588								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Noncovered		09/29/11*	108.1100	756.77	108,0300	756.21	-0.56	12.45 1.64%
7,000								
Total Covered		Multiple ^x	108.2750	433.10	108,0300	432.12	-0.98	7.12 1.64%
4,000								
11,000								
Total			\$1,189.87		\$1,188.33		-\$1.54	
iShares Tr Barclays 1-3 Yr Cr Bd FD								
CUSIP: 464288646								
Dividend Option: Cash; Capital Gains Option: Cash								
31,000		01/03/13	105.4780	3,269.83	105,7000	3,276.70	6.87	50.47 1.54%

PORTFOLIO HOLDINGS continued

Quantity	Acquisition Date	Unit Cost	Last Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Exchange-Traded Products (continued)								
SPDR SER TR BARCLAYS HIGH YIELD BD ETF								
CUSIP: 78464A417								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Noncovered	Multiple [*] ,Y	36,0900	6,099.25	40,8950	6,911.26	812.01	463.93	6.71%
169,000								
Total Covered	Multiple [*]	36,7530	2,363.93	40,8950	2,494.59	130.66	167.45	6.71%
61,000								
230,000	Total		\$8,463.18		\$9,405.85	\$942.67		\$631.38
SELECT SECTOR SPDR TR MATLS								
CUSIP: 81339Y100								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Noncovered	Multiple [*] ,Y	31,1710	3,451.08	38,4900	692.82	131.74	15.35	2.21%
18,000								
Total Covered	01/03/13	38,2600	114.78	38,4900	115.47	0.69		
3,000								
21,000	Total		\$675.86		\$808.29	\$132.43		\$17.91
SELECT SECTOR SPDR TR HEALTH CARE								
CUSIP: 81359Y209								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Noncovered	Multiple [*] ,Y	32,2800	1,959.05	43,4500	2,650.45	681.40	48.95	1.84%
61,000								
Total Covered	07/05/12	37,8600	189.30	43,4500	217.25	27.95	4.01	1.84%
5,000								
56,000	Total		\$2,158.35		\$2,867.70	\$709.35		\$52.96
SELECT SECTOR SPDR TR CONSUMER STAPLES								
CUSIP: 81359Y308								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Noncovered	Multiple [*] ,Y	29,0280	812.78	38,9900	1,066.52	253.74	29.85	2.79%
28,000								
Total Covered	Multiple [*]	35,1390	582.23	38,9900	609.44	47.21	17.06	2.79%
16,000								
44,000	Total		\$1,375.01		\$1,675.96	\$300.95		\$46.91
SELECT SECTOR SPDR TR CONSUMER DISCRETIONARY TRANSM TO 06/24/02								
CUSIP: 81359Y407								
Dividend Option: Cash; Capital Gains Option: Cash								

BENJAMIN F. EDWARDS & CO.
INVESTMENT SERVICES FOR GENERAL INVESTORS
One North Brookwood Boulevard
Saint Louis, MO 63105
314-616-1600

MARCH STATEMENT

Statement Period: 02/01/2013 - 02/28/2013

Portfolio Holdings (continued)

<u>Quantity</u>	<u>Acquisition Date</u>	<u>Unit Cost</u>	<u>Cost Basis</u>	<u>Market Price</u>	<u>Market Value</u>	<u>Unrealized Gain/Loss</u>	<u>Estimated Annual Income</u>	<u>Estimated Yield</u>
Exchange-Traded Products (continued)								
SELECT SECTOR SPDR TR CONSUMER (continued)								
Total Noncovered		Multiple ^Y	36.5900	131,024.52	50,9300	1,426.04	401.52	21.28 1.49%
28,000		Multiple ^Y	44.4500	400.05	50,9300	458.37	58.32	6.84 1.49%
Total Covered		Total		\$1,424.57	\$1,984.41	\$459.84		\$28.12
SELECT SECTOR SPDR TR ENERGY								
CUSIP: 81369W506		Security Identifier: XLE						
Dividend Option: Cash; Capital Gains Option: Cash								
Total Noncovered		Multiple ^Y	61.1340	132,384.23	77,6800	3,029.91	645.68	50.71 1.67%
39,000		Multiple ^Y	73.4080	283.63	77,6800	310.76	17.13	5.20 1.67%
Total Covered		Total		\$2,677.86	\$3,306.67	\$62.81		\$55.91
SELECT SECTOR SPDR TR INDL								
CUSIP: 81369Y704		Security Identifier: XLI						
Dividend Option: Cash; Capital Gains Option: Cash								
Total Noncovered		Multiple ^Y	29.7940	131,191.74	40,9700	1,638.80	447.06	34.40 2.09%
40,000		Multiple ^Y	35.9530	1,186.46	40,9700	1,352.01	165.55	28.39 2.09%
Total Covered		Total		\$2,378.20	\$2,990.81	\$62.61		\$62.79
33,000								
VANGUARD INT'L EQUITY INDEX FDS FTSE EMERGING MKTS ETF								
CUSIP: 922042858		Security Identifier: VWO						
Dividend Option: Cash; Capital Gains Option: Cash								
Total Covered		Multiple ^Y	43.2560	1,297.67	43,5050	1,305.15	7.48	29.25 2.24%
30,000								



MARCH STATEMENT

Statement Period: 02/01/2013 - 02/28/2013

Portfolio Holdings (continued)

and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

The Estimated Price as of Date only appears when the price date does not equal the statement date and the price indicated is estimated since it is not reflective of a last trade price on a recognized exchange.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your Statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Exchange-Traded Products

Exchange-traded products may include any combination of exchange-traded funds, exchange-traded notes, and other exchange-traded products.



Pershing

LLC

Member

NYSE

AMEX

Nasdaq

SIPC

FDIC

ESOP

Debits	Amount	CCY	Period	Year-to-Date
Securities Bought	0.00			-9,763.81
Securities Sold	9,492.24			0.00
Total Securities	\$9,492.24			-\$9,763.81
Dividends and Interest	\$309.29			\$0.00
Fees	\$0.00			\$387.91
FDIC Insured Bank Deposits	\$519.90			-\$303.86
Total Credits	\$103.72			\$10,455.58

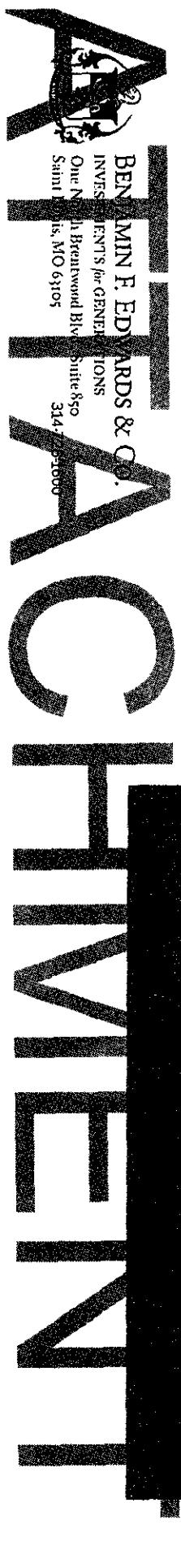
Debits	Amount	CCY	Period	Year-to-Date
Securities Bought	0.00			-9,763.81
Securities Sold	9,492.24			0.00
Total Securities	\$9,492.24			-\$9,763.81
Dividends and Interest	\$309.29			\$0.00
Fees	\$0.00			\$387.91
FDIC Insured Bank Deposits	\$519.90			-\$303.86
Total Debits	\$103.72			\$10,455.58

Transactions in Date Sequence

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
02/07/13	CASH DIVIDEND RECEIVED	13 SHRS ISHARES TR BARCLAYS 1-3 YR TREAS BD FD RD 02/05 PD 02/07/13		0.27	USD	0.27	USD
02/07/13	CASH DIVIDEND RECEIVED	100 SHRS ISHARES TR IBOXX \$ HIGH YIELD CORP BD FD RD 02/05 PD 02/07/13		49.93	USD	49.93	USD
02/07/13	CASH DIVIDEND RECEIVED	11 SHRS ISHARES TR BARCLAYS MBS BD FD RD 02/05 PD 02/07/13		1.00	USD	1.00	USD
02/07/13	MBB	3 SHRS ISHARES TR BARCLAYS 1-3 YR CR BD FD RD 02/05 PD 02/07/13		3.58	USD	3.58	USD
02/08/13	CASH DIVIDEND RECEIVED	CSJ				-54.78	USD
02/08/13	FDIC INSURED BANK DEPOSIT	USD999997				48.84	USD
02/11/13	CASH DIVIDEND RECEIVED	JNK				-48.84	USD
02/12/13	FDIC INSURED BANK DEPOSIT	USD999997				0.10	USD
02/15/13	DEUTSCHE BANK INS DEPOSIT PROGRAM E	FDIC INSURED BANK DEPOSITS INTEREST REINVESTED				0.10	USD
02/15/13	DEUTSCHE BANK INS INTEREST CREDITED	REINVESTED				0.10	USD
02/15/13	DEUTSCHE BANK INS INTEREST CREDITED	25099041				0.10	USD
02/15/13	FDIC INSURED BANK DEPOSITS INTEREST RECEIVED	FDIC INSURED BANK DEPOSITS INTEREST RECEIVED				0.00	USD
	Total Value of Transactions					\$0.00	

The price and quantity displayed may have been rounded.





Statement Period: 02/01/2013 - 02/28/2013

	Current Period	Year-to-Date
	Taxable [Excluded]	Non Taxable
	Taxable	Non Taxable
Dividend Income		
Interest Income	103.62	0.00
Other Dividends	0.10	309.08
FDC Insured Bank Deposits	\$103.72	0.00
Total Dividends, Interest, Income and Expenses	\$103.72	0.21
	\$309.29	0.00
	\$0.00	\$0.00

Messages

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Please see the money market mutual funds' prospectus or contact your investment professional for additional information.

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

Go Paperless!

When you choose electronic delivery of brokerage account statements and trade confirmations, there is no more searching through a file cabinet or shoebox to find what you're looking for as everything you need is located in one secure, online location. Switching your document delivery preferences takes just a moment and provides a level of convenience you're sure to appreciate.

If you currently have online access to your accounts through NetExchange Client, you can sign up for e-delivery of your statements and trade confirmations, as well as Mutual Fund, ETF and UIT prospectus, by clicking on the Go Paperless button when you log in. If you do not have on-line access, please contact your financial consultant and the process can be expedited for you.

If you don't desire on-line access to your accounts, you can still receive your confirmations and statements via email by logging on to www.mydocumentsuite.com to register and choose electronic delivery, or contact your financial consultant for assistance.

Make the move to paperless today!

Benjamin F. Edwards & Co. is updating its client profile information to better serve your needs and to comply with new regulatory requirements (FINRA Rule 2111). As a result, your financial consultant may request up-to-date information regarding your goals, objectives and financial information.

MESSAGE REGARDING ROLLED-UP TAX LOTS

IN RESPONSE TO CLIENT REQUESTS TO SHORTEN STATEMENTS, YOUR TAX LOTS ARE NOW ROLLED UP INTO ONE TO FOUR LINES FOR EACH SECURITY. ONE LINE WILL INCLUDE "NONCOVERED SHARES", ANOTHER LINE "COVERED SHARES", A THIRD LINE FOR "UNALLOCATED SHARES" (SHARES WHERE COST HAS NOT BEEN PROVIDED), AND A FOURTH LINE FOR SHARES THAT WERE GIFTED. NONCOVERED SHARE AND COVERED SHARE DEFINITIONS CAN BE FOUND IN THE FOOTNOTES UNDER HOLDINGS. YOU COULD HAVE ONE LINE OR TWO OR MORE LINES FOR EACH SECURITY.

YOUR TAX LOTS ARE STILL MAINTAINED AND YOU MAY STILL RECEIVE STATEMENTS THAT REFLECT THE LOTS IF YOU SO CHOOSE. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR

MESSAGES (continued)

TAX NOTES, CON

CT YOUR FINA

AL CONSULTANT.

For more information about the advisory programs offered by Benjamin F. Edwards & Co. and our role as an investment adviser, please see our Form ADV on our website: www.benjaminfederwardsco.com/adv, or call our Home Office at 314-726-1600 and we will mail you a free copy.

Important Arbitration Disclosures and Important Arbitration Agreement

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; (ii) the class is decertified; or (iii) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330.



A N N JAMIN F. EDWARDS & CO. IN S T M ENT S for G R AT O N S North Brewood Rd., Suite 850 St. Louis, MO 63105 1-888-281-0000

4

Account Num:
Statement Period: 01/01/2013 - 01/31/2013

Valuation at a Glance

	This Period	Year-to-Date
Beginning Account Value	\$68,962.26	\$68,962.26
Dividends/Interest	205.57	205.57
Fees	-387.91	-387.91
Change in Account Value	1,895.51	1,895.51
Ending Account Value	\$70,635.43	\$70,635.43
Estimated Annual Income	\$2,254.56	

Your Financial Consultant:
CHARLES J FLEISCHMANN
BRENDA M FLEISCHMANN JT TEN
(423) 668-5411

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation	
Cash, Money Funds, and Bank Deposits	1,554.49	1,100.58	2%	Asset Allocation percentages are rounded to the nearest whole percentage.	
Exchange-Traded Products	67,407.77	67,407.77	98%		
Account Total	\$68,962.26	\$68,962.26	\$70,635.43	100%	

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



Additional Information

Secure
Brought arrears
held

11/5/13
Year-to-Date
-52.7%

Summary of Gain/Losses

Short-Term Gain/Loss

Long-Term Gain/Loss

Net Gain/Loss

	158.65	158.65	36.86
Year-to-Date	Year-to-Date	Year-to-Date	Year-to-Date
Long-Term Gain/Loss	357.10	357.10	7,512.55
Net Gain/Loss	515.75	515.75	7,549.41

This summary excludes transactions where cost basis information is not available.

Client Service Information

Your Financial Consultant: S38

Contact Information

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

WARD PETTY AND JOE PETTY
345 FRAZIER
SUITE 205
CHATTANOOGA TN 31405-4121

Investment Objective: MODERATE GROWTH

Risk Exposure: NONE SPECIFIED

Default Tax Lot Disposition Method for Mutual Funds : FIRST IN FIRST OUT

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

Default Tax Lot Disposition Method for All Other Securities: FIRST IN FIRST OUT

Electronic Delivery

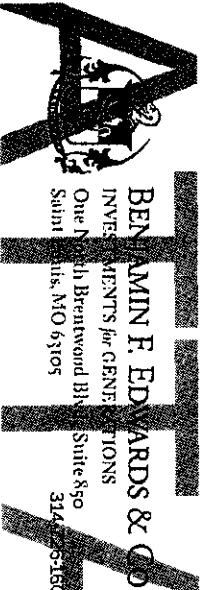
You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Financial Consultant for more information.

FDIC Insured Bank Deposits

Date	Activity Type	Description	Amount	Balance
		Sweep FDIC Insured Bank Deposits		
DEUTSCHE BANK INS DEPOSIT E				
Account Number:		Activity Ending: 01/3/13		
01/01/13	Opening Balance			
01/02/13	Deposit		1,420.34	1,420.34
01/03/13	Deposit		134.15	1,554.49
01/08/13	Withdrawal		65.88	1,620.37
01/15/13	Deposit		-131.99	1,488.38
		INTEREST CREDITED	0.11	1,488.49
01/16/13	Withdrawal		-387.91	1,100.58
		Citizens Bank		
		AT/01/16 \$1100.58		
				\$1,100.58
		Total FDIC Insured Bank Deposits		\$1,100.58

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





BENJAMIN F. EDWARDS & CO.
INVESTMENTS FOR GENERATIONS
One North Brentwood Boulevard
St. Louis, MO 63105
Suite 850
314-571-6000

Statement Period: 01/01/2013 - 01/31/2013

Portfolio Holdings

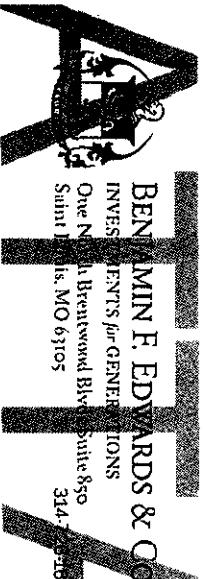
Quantity	Opening Date	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and Bank Deposits 2.00% of Portfolio									
Cash Balance				134.15	0.00				
FDIC Insured Bank Deposits									
DEUTSCHE BANK INS DEPOSIT E	01/01/13	01/31/13		1,420.34	1,100.58	0.05	0.11	N/A	N/A
1,100.580				\$1,420.34	\$1,100.58	\$0.05	\$0.11		
Total FDIC Insured Bank Deposits									
Total Cash, Money Funds, and Bank Deposits				\$1,554.49	\$1,100.58	\$0.05	\$0.11		
Exchange-Traded Products 98.00% of Portfolio									
Exchange-Traded Products									
BARCLAYS BK PLC IPATH INDEX LKD TO DOW JONES UBS COMMODITY INDEX									
TOTAL RETURN CUSIP: 06738CCT78									
Dividend Option: Cash; Capital Gains Option: Cash									
Total Noncovered 59,000	09/29/11*	43,1100		2,543.49	42,3000	2,495.70	-47.79		
Total Covered 22,000	Multiple	41,4990		912.98	42,3000	930.60	17.62		
Total				\$3,456.47		\$3,426.30	-\$30.17		
ISHARES COMEX GOLD TR ISHARES									
CUSIP: 464285105									
Dividend Option: Cash; Capital Gains Option: Cash									
Total Noncovered 51,000	Multiple	15,8120		806.43	16,2000	826.20	19.77		
Total Covered 85,000	Multiple	15,9460		1,355.41	16,2000	1,377.00	21.59		
Total				\$2,161.84		\$2,203.20	\$41.36		
136.000									

PORTFOLIO HOLDINGS (continued)

Quantity		Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Annual Income	Estimated Yield
Exchange-Traded Products (continued)									
IShares Inc MSCI BRAZIL FREE INDEX FD									
CUSIP: 464286400									
Total Covered	Multiple ^y		62.5000	750.00	56.7700	681.24	68.76		18.82 2.76%
ISHARES TR BARCLAYS 1-3 YR TREAS BD FD									
CUSIP: 464287457									
Dividend Option: Cash; Capital Gains Option: Cash									
Total Covered	Multiple ^y								
ISHARES TR RUSSELL 2000 VALUE INDEX FD									
CUSIP: 464287630									
Dividend Option: Cash; Capital Gains Option: Cash									
Total Covered	Multiple ^y								
ISHARES TR RUSSELL 2000 GROWTH INDEX FD									
CUSIP: 464287648									
Dividend Option: Cash; Capital Gains Option: Cash									
Total Covered	Multiple ^y								
ISHARES TR DOW JONES US UTILS SECTOR INDEX FD									
CUSIP: 464287697									
Dividend Option: Cash; Capital Gains Option: Cash									
Total Noncovered	10/04/11*		77.8750	623.00	90.7500	726.00	103.00		15.34 1.37%
Total Covered	01/03/13		88.1000	176.20	90.7500	181.50	5.30		
2,000									
10,000									
ISHARES TR DOW JONES US TECHNOLOGY SECTOR									
CUSIP: 464287721									
Dividend Option: Cash; Capital Gains Option: Cash									
Total Covered	Multiple ^y		69.1000	3,869.61	71.7300	4,016.88	147.27		37.32 0.92%
56,000									
ISHARES TR DOW JONES US FINL SECTOR INDEX FD									
CUSIP: 464287788									
Dividend Option: Cash; Capital Gains Option: Cash									



No long form statement
Saves time and money
Faster processing times
EXCELLENCE



Statement Period: 01/01/2013 - 01/31/2013

ACHIEVEMENT

Portfolio Holdings (continued)

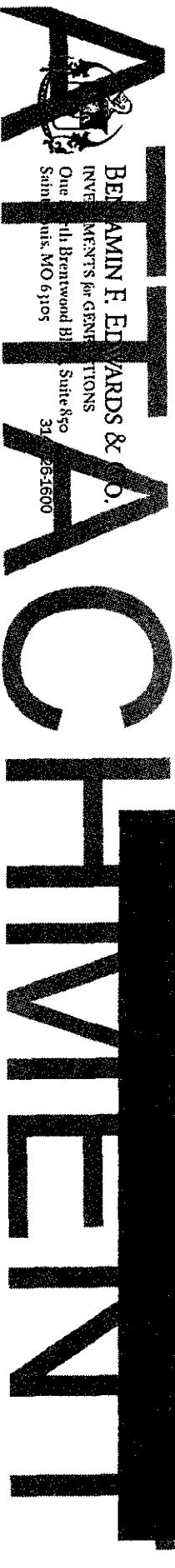
Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Gain/Loss	Estimated Annual Income	Estimated Yield
Exchange-Traded Products (continued)									
<i>Exchange-Traded Products (continued)</i>									
ISHARES TR DOW JONES U S FINL SECTOR (continued)									
Total Covered		Multiple ^Y	57,5640	3,684.11	64,5400	4,130.56	446.45	64.84	1.56%
64,000									
ISHARES TR IBOXX \$ HIGH YIELD CORP BD FD									
CUSIP: 464288513									
Dividend Option: Cash; Capital Gains Option: Cash									
Total Noncovered		Multiple ^Y	82,3090	6,090.88	93,6700	6,931.58	840.70	455.84	6.57%
74,000									
Total Covered		Multiple ^Y	89,8120	2,335.10	93,6700	2,435.42	100.32	160.17	6.57%
26,000									
Total				\$8,425.98		\$9,367.00		\$941.02	
100,000									
ISHARES TR BARCLAYS MBS BD FD									
CUSIP: 464288588									
Dividend Option: Cash; Capital Gains Option: Cash									
Total Noncovered	09/29/11*	108.1100	756.77	107.8000	754.60	-2.17		13.83	1.83%
7,000									
Total Covered		Multiple ^Y	108.2750	433.10	107.8000	431.20	-1.90	7.90	1.83%
4,000									
Total				\$1,189.87		\$1,185.80		-\$4.07	
11,000									
ISHARES TR BARCLAYS 1-3 YR CR BD FD									
CUSIP: 464288646									
Dividend Option: Cash; Capital Gains Option: Cash									
31,000	01/03/13	105.4780	3,269.83	105.6000	3,273.60	3.77		51.10	1.56%
Total Noncovered		Multiple ^Y	36.0900	6,099.25	40.8200	6,898.58	799.33	464.46	6.73%
169,000									

PORTFOLIO HOLDINGS (continued)

4

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Estimated Gain/Loss	Estimated Annual Income	Estimated Yield
Exchange-Traded Products (continued)								
SPDR S&P BARCLAYS HIGH YIELD BD ETF (continued)								
Total Covered	Multiple ^y	38,7530	2,363.93	40,8200	2,490.02	126.09	167.65	6.73%
61,000								
230,000	Total				\$8,463.18			
SELECT SECTOR SPDR TR MATLS								
CUSIP: 81369Y100								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Noncovered	Multiple ^y	31,1710	3,561.08	39,0200	702.36	141.28	15.35	2.18%
18,000								
Total Covered	01/03/13							
3,000								
21,000	Total		\$675.86		\$819.42		\$143.56	
SELECT SECTOR SPDR TR HEALTH CARE								
CUSIP: 81369Y209								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Noncovered	Multiple ^y	32,2800	1,969.05	42,9100	2,617.51	648.46	48.95	1.87%
61,000								
Total Covered	07/05/12							
5,000								
66,000	Total		\$2,158.35		\$2,832.06		\$673.71	
SELECT SECTOR SPDR TR CONSUMER STAPLES								
CUSIP: 81369Y308								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Noncovered	Multiple ^y	29,0280	812.78	36,8700	1,032.36	219.58	29.85	2.89%
28,000								
Total Covered	Multiple^y							
16,000								
44,000	Total		\$1,375.01		\$1,522.28		\$247.27	
SELECT SECTOR SPDR TR CONSUMER DISCRETIONARY TRANSM TO 05/24/02								
CUSIP: 81369Y407								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Noncovered	Multiple ^y	36,5900	12,131,024.52	50,1300	1,403.64	379.12	21.28	1.51%
28,000								
Total Covered	Multiple^y							
9,000								
37,000	Total		\$1,424.57		\$1,854.81		\$430.24	
							\$28.12	





4

Portfolio Holdings (continued)

Statement Period: 01/01/2013 - 01/31/2013

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Exchange-Traded Products (continued)								
SELECT SECTOR SPDR TR ENERGY								
CUSIP: 81389Y506								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Noncovered	Multiple*,Y	61.1340	132,384.23	77.3500	3,016.65	632.42		50.71 1.58%
Total Covered	Multiple*	73.4080	293.63	77.3500	309.40	15.77		5.20 1.68%
4,000								
Total			\$2,677.86		\$3,326.05	\$648.19		\$55.91
SELECT SECTOR SPDR TR INDL								
CUSIP: 81389Y704								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Noncovered	Multiple*,Y	28.7940	12,131,191.74	40.0800	1,603.20	411.46		34.40 2.14%
Total Covered	Multiple*	35.9530	1,186.46	40.0800	1,322.64	136.18		28.39 2.14%
33,000								
Total			\$2,378.20		\$2,925.84	\$547.64		\$62.79
VANGUARD INT'L EQUITY INDEX FDS FTSE EMERGING MKTS ETF								
CUSIP: 922042858								
Dividend Option: Cash; Capital Gains Option: Cash								
Total Covered	Multiple*	43.2560	1,297.67	44.5600	1,336.80	39.13		29.25 2.18%
30,000								
Total Noncovered	Multiple*,Y	52.2750	4,391.10	68.2600	5,733.84	1,342.74		196.81 3.43%
84,000								



PORTFOLIO HOLDINGS (continued)

4

Quantity	Acquisition Date	Unit Cost	(Cost Basis)	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Exchange-Traded Products (continued)								
VANGUARD INDEX FDS VANGUARD REIT ETF (continued)								
Total Covered		Multiple [†]						
105,000		60.7430		6,377.99	68,2600	7,167.30	246.01	3.43%
Total Exchange-Traded Products		Total		\$10,769.09		\$12,901.14	\$2,132.05	\$442.82
Total Exchange-Traded Products				\$61,985.44		\$69,534.85	\$7,549.41	\$2,254.45
				\$61,985.44		\$69,534.85	\$7,549.41	\$2,254.45

Total Portfolio Holdings	Cost Basis	Market Value	Unrealized Gain/Loss	Accrued Interest	Estimated Annual Income
	\$63,086.02	\$70,635.43	\$7,549.41	\$0.00	\$2,254.56

* Noncovered under the cost basis rules as defined below.

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L.110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "Covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
 - Stock in a corporation acquired on or after January 1, 2012
 - Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.
 - 3 Either all or a portion of the cost basis of this security has been provided to us by you or your introducing firm and Pershing makes no representation as to the accuracy of this information.
 - 12 Pershing has received updated cost basis information for either all or some of the shares for this security, therefore cost basis provided on previous client brokerage statements may differ from the new cost basis reported in this section.
 - 13 Either all or a portion of the cost basis of this security has been provided to us by the delivering firm or transferring agent and Pershing makes no representation as to the accuracy of this information.
- [†] This line is an aggregation of shares in this position, representing shares acquired at different times and/or dates. This summary is a sum of these shares and does not represent cost basis calculated using the average cost accounting method.
- [‡] The cost basis and holding period has been adjusted for a portion of this position due to a wash sale event.

Disclosures and Other Information

Pricing
This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from quotation services, which we believe to be reliable. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to

ARCHIVE

4

Statement Period: 01/01/2013 - 01/31/2013

Portfolio Holdings *(continued)*

www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

The Estimated Price as of Date only appears when the price date does not equal the statement date and the price indicated is estimated since it is not reflective of a last trade price on a recognized exchange.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your Statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Exchange-Traded Products

Exchange-traded products may include any combination of exchange-traded funds, exchange-traded notes, and other exchange-traded products.

Schedule of Realized Gains and Losses Current Period

Disposition Date	Acquisition Date	Disposition Transaction Description	Security Identifier	Quantity	Cost Basis	Proceeds	Realized Gain/Loss/ Proceeds Disbursement
Short Term 01/03/13	01/04/12	SELL ISHARES TR IBOXX USD E CORP BD FD First In First Out	LQD	15,000	1,703.85	1,809.13	105.28
01/03/13	04/03/12	SELL ISHARES TR RUSSELL 2 INDEX FD First In First Out	IWN	9,000	658.89	700.07	41.18

AUGUST 2013

Schedule of Realized Gains and Losses Current Period *continued*

Deposit Date	Acquisition Date	Disposition Transaction	Description	Security Identifier	Quantity	Cost	Realized Gain/Loss/ Proceeds/Disbursement
Short Term (continued)							
01/03/13	04/03/12	SELL First In First Out	ISHARES TR RUSSELL 2 INDEX FD	IWO	7,000	670.78	686.95
01/03/13	04/03/12	SELL First In First Out	ISHARES TR BARCLAYS D FD	CLU	6,000	650.63	665.16
01/03/13	04/03/12	SELL First In First Out	ISHARES TR UTILITIES FD	AMPS	20,000	992.22	1,002.11
01/03/13	04/03/12	SELL First In First Out	POWERSHARES EXCHANGE TR II S&P SMALLCAP ENERGY PORT	PSCE	17,000	633.97	584.14
01/03/13	07/05/12	SELL First In First Out	POWERSHARES EXCHANGE TR II S&P SMALLCAP ENERGY PORT	PSCE	3,000	98.28	103.08
01/03/13	04/03/12	SELL First In First Out	POWERSHARES EXCHANGE TR II S&P SMALLCAP HEALTH CARE PORT	PSCH	18,000	640.14	651.63
01/03/13	04/03/12	SELL First In First Out	VANGUARD INTL EQUITY FTSE EMERGING MKTS	VWO	3,000	130.82	135.96
Total Short Term						\$6,179.58	\$6,338.23
Long Term							
01/03/13	09/29/11 *	SELL First In First Out	ISHARES TR IBOXX USD E CORP BD FD	LQD	10,000	1,121.00	1,206.08
01/03/13	09/29/11 *	SELL First In First Out	ISHARES TR BARCLAYS EAS BD FD	IEF	6,000	625.38	638.77
01/03/13	09/29/11 *	SELL First In First Out	ISHARES TR IBOXX \$ H CORP BD FD	HYG	2,000	170.00	187.95
01/03/13	09/29/11 *	SELL First In First Out	ISHARES TR BARCLAYS	MBB	2,000	216.22	216.30
01/03/13	09/29/11 *	SELL First In First Out	SPDR SER TR BARCLAYS D BD ETF	JNK	3,000	111.36	122.76
Total Short Term						11,40	0.08

BENJAMIN F. HOWARD & CO.
INVESTMENTS FOR GENERATIONS
One North Broadwood, Suite 800
St. Louis, MO 63105
4128-0000

Statement Period: 01/01/2013 - 01/31/2013

Schedule of Realized Gains and Losses Current Period (continued)

Disposition Date	Acquisition Date	Disposition Transaction	Description	Security Identifier	Quantity	Cost Basis	Proceeds	Realized Gain/Loss/ Disallowance
<i>Long Term (continued)</i>								
01/03/13	09/29/11*	SELL First In First Out	SELECT SECTOR SPDR T ARE	XLY	8,000	259.28	325.28	66.00
01/03/13	10/01/10*	SELL First In First Out	SELECT SECTOR SPDR T DISCRETIONARY TRANSN	XLY	7,000	234.28	340.20	105.92
01/03/13	04/03/09*	SELL First In First Out	SELECT SECTOR SPDR T	XLU	3,000	59.39	116.67	57.28
Total Long Term						\$2,796.91	\$3,154.01	\$357.10
Total Short Term and Long Term						\$8,976.49	\$9,492.24	\$515.75

- Noncovered under the cost basis rules as defined below.

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L.110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
- Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.

This Schedule may not reflect all cost basis adjustments necessary for tax reporting purposes, especially for noncovered securities. Adjustments to cost basis may have been made for prior income received and subsequently reclassified by the issuer as a return of capital. In addition, corporate action events may require adjustments to your original cost basis. Return of capital information and cost basis information, as it relates to corporate actions, has been obtained from sources we believe to be reliable. Adjustments to cost basis can be made after year end, in particular, for return of capital adjustments, but may also include adjustments for corporate action events. Therefore there may be differences in cost basis reflected on your monthly client brokerage statement at year end versus any subsequent reports, including your 1099-B or online displays you may have available to you.

Schedule of Realized Gains and Losses Current Period (continued)

When you report your gain or loss basis on your return, it should be verified using one of your own records, in particular, those made by Pershing, LLC, it relates to H.R. 1424. You should consult with your tax advisor in detail to properly report your gain or loss for tax purposes. Pershing shall not be responsible for and makes no representations or warranties with respect to the accuracy of any information that you report to the IRS or other taxing authorities, and, accordingly, disclaims any and all liability that may arise with respect to your use and reliance on the information provided herein for such reporting.

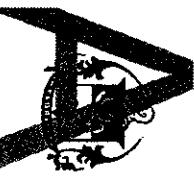
Please refer to the Client Service Information Section in your brokerage account statement for your account's existing tax lot disposition method. The disposition method is the method which you have selected to use in the disposal of each tax lot of the securities held in your account. If you do not select a method, your account will be defaulted to First In, First Out (FIFO). Your account's selected tax lot method will be used to determine the cost basis for calculating gain and/or loss, unless another method was selected at the time of the security disposal, and this may be reported on the IRS Form 1099-B.

Activity Summary (All amounts shown are in base currency: USD)

Debits	This Period		Year-to-Date	
Securities				
Securities Bought	0.00	0.00		
Securities Sold	9,492.24	9,492.24		
Total Securities	\$9,492.24	\$9,492.24		
Dividends and Interest				
Fees				
FDIC Insured Bank Deposits	\$519.90	\$519.90		
Total Credits	\$10,217.71	\$10,217.71		
Debits				
Securities				
Securities Bought	-9,763.81	-9,763.81		
Securities Sold	0.00	0.00		
Total Securities	-\$9,763.81	-\$9,763.81		
Dividends and Interest				
Fees				
FDIC Insured Bank Deposits	-\$210.14	-\$210.14		
Total Debits	-\$10,351.86	-\$10,351.86		

Transactions in Date Sequence

Process/ Trade/ Settlement Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	This Period		Year-to-Date	
01/02/2013	FDIC INSURED BANK DEPOSIT	DEUTSCHE BANK INS DEPOSIT PROGRAM E							
	USD999997								
01/02/2013	CASH DIVIDEND RECEIVED	25 SHRS ISHARES TR IBBOXX USD INVT GRADE CORP BD							
	LQD	FD RD 12/28 PD 01/02/13							
01/02/2013	CASH DIVIDEND RECEIVED	6 SHRS ISHARES TR BARCLAYS 7-10 YR TREAS BD FD RD							
	IEF	12/28 PD 01/02/13							
01/02/2013	CASH DIVIDEND RECEIVED	102 SHRS ISHARES TR IBBOXX \$ HIGH YIELD CORP BD FD							
	HYG	RD 12/28 PD 01/02/13							
01/02/2013	CASH DIVIDEND RECEIVED	6 SHRS ISHARES TR BARCLAY'S INTER CR BD FD RD							
	CIU	12/28 PD 01/02/13							
01/02/2013	CASH DIVIDEND RECEIVED	20 SHRS ISHARES TR UTILITIES SECTOR BD FD RD 12/28							
	AMPS	PD 01/02/13							
01/03/2013	FDIC INSURED BANK DEPOSIT	DEUTSCHE BANK INS DEPOSIT PROGRAM E							
	USD999997								
01/03/2013	CASH DIVIDEND RECEIVED	12 SHRS ISHARES INC MSCI BRAZIL FREE INDEX FD RD							
	EWZ	12/31 PD 01/03/13							



BEN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
One Brentwood Blvd, Suite 850
Saint Louis, MO 63105
314-565-1600

WELCOME!

Transactions in Date Sequence (continued)

Statement Period: 01/01/2013 - 01/31/2013

Process/ Trade/ Settlement Date	Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
01/03/13		CASH DIVIDEND RECEIVED	18 SHRS SELECT SECTOR SPDR TR MATLS RD 12/26 PD				5.93	USD
01/03/13		XLB	01/03/13					
01/03/13		CASH DIVIDEND RECEIVED	74 SHRS SELECT SECTOR SPDR TR HEALTH CARE RD				16.20	USD
01/03/13		XLV	12/26 PD 01/03/13					
01/03/13		CASH DIVIDEND RECEIVED	40 SHRS SELECT SECTOR SPDR TR CONSUMER STAPLES				15.91	USD
01/03/13		XLP	RD 12/26 PD 01/03/13					
01/03/13		CASH DIVIDEND RECEIVED	44 SHRS SELECT SECTOR SPDR TR CONSUMER DISCRETIONARY TRANSN TO 06/24/02 RD 12/26 PD				13.44	USD
01/03/13		XLY	01/03/13					
01/03/13		CASH DIVIDEND RECEIVED	41 SHRS SELECT SECTOR SPDR TR ENERGY RD 12/26				15.21	USD
01/03/13		XLE	PD 01/03/13					
01/03/13		CASH DIVIDEND RECEIVED	76 SHRS SELECT SECTOR SPDR TR INDL RD 12/26 PD				21.28	USD
01/07/13		XLI	01/03/13					
01/07/13		CASH DIVIDEND RECEIVED	233 SHRS SPDR SER TR BARCLAYS HIGH YIELD BD ETF				50.06	USD
01/08/13	01/03/13	JNK	RD 12/31 PD 01/07/13					
01/08/13	01/03/13	PURCHASED	BARCLAYS BK PLC IPATH INDEX LKD TO DOW JONES UBS COMMODITY INDEX TOTAL RETURN AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	7,060	41.1061		-287.74	USD
01/08/13	01/03/13	DJP						
01/08/13	01/03/13	PURCHASED	ISHARES COMEX GOLD TR ISHARES AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	8,000	16.2068		-129.65	USD
01/08/13	01/03/13	IAU						
01/08/13	01/03/13	SOLD	ISHARES TR IBOXX USD INVIT GRADE CORP BD FD AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	-25,000	120.6083		3,015.21	USD
01/08/13	01/03/13	LQD						
01/08/13	01/03/13	SOLD	ISHARES TR BARCLAYS 7-10 YR TREAS BD FD AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	-6,000	106.4614		638.77	USD
01/08/13	01/03/13	IEF						
01/08/13	01/03/13	PURCHASED	ISHARES TR BARCLAY'S 1-3 YR TREAS BD FD AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	13,000	84.4100		-1,097.33	USD
01/08/13	01/03/13	SHY						
01/08/13	01/03/13	SOLD	ISHARES TR RUSSELL 2000 VALUE INDEX FD AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	.9,000	77.7853		700.07	USD
		IWN						

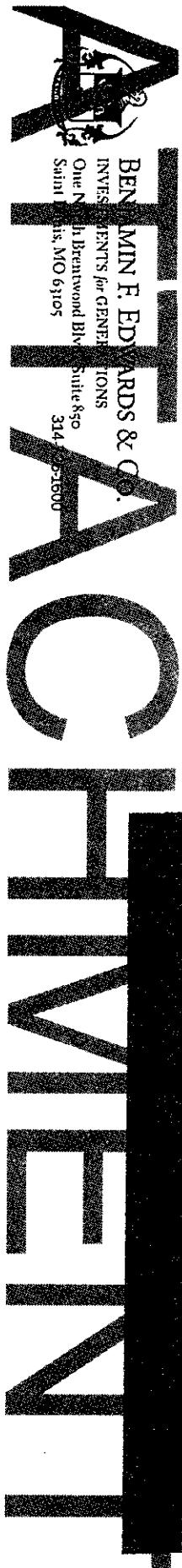
A T T A C H I V E

Transactions in Date sequence (continued)

Trade Date	Trade Type	Product Sent in Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
01/08/13	01/03/13	SOLD IWO		IShares TR RUSSELL 2000 GROWTH INDEX FD AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	-7,000	98.1361		686.95	USD
01/08/13	01/03/13	PURCHASED IDJ		ISHARES TR DOW JONES U S UTILS SECTOR INDEX FD AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	2,000	88.1013		-176.20	USD
01/08/13	01/03/13	PURCHASED IYW		ISHARES TR DOW JONES U S TECHNOLOGY SECTOR AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	15,000	72.3433		-1,085.15	USD
01/08/13	01/03/13	PURCHASED IWF		ISHARES TR DOW JONES U S FINL SECTOR INDEX FD AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	21,000	62.5193		-1,312.91	USD
01/08/13	01/03/13	SOLD HYG		ISHARES TR IBOXX \$ HIGH YIELD CORP BD FD AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	-2,000	93.9774		187.95	USD
01/08/13	01/03/13	SOLD MBB		ISHARES TR BARCLAYS MBS BD FD AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	-2,000	108.1500		216.30	USD
01/08/13	01/03/13	SOLD CIU		ISHARES TR BARCLAYS INTER CR BD FD AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	-6,000	110.8600		665.16	USD
01/08/13	01/03/13	PURCHASED CSJ		ISHARES TR BARCLAYS 1-3 YR CR BD FD AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	31,000	105.4783	*	-3,269.83	USD
01/08/13	01/03/13	SOLD AMPS		ISHARES TR UTILITIES SECTOR BD FD AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	-20,000	50.1055		1,002.11	USD
01/08/13	01/03/13	SOLD PSCE		POWERSHARES EXCHANGE-TRADED FD TR II S&P SMALLCAP ENERGY PORT AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	-20,000	34.3608		687.22	USD
01/08/13	01/03/13	SOLD PSCH		POWERSHARES EXCHANGE-TRADED FD TR II S&P SMALLCAP HEALTH CARE PORT AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	-18,000	36.2016		651.63	USD
01/08/13	01/03/13	SOLD JNK		SELECT SECTOR SPDR TR MATLS AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	-3,000	40.9200		122.76	USD
01/08/13	01/03/13	PURCHASED XLB		SPDR SER TR BARCLAYS HIGH YIELD BD ETF AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	3,000	38.2599		-114.78	USD
01/08/13	01/03/13	SOLD XLV		SELECT SECTOR SPDR TR HEALTH CARE AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	-8,000	40.5600		325.28	USD



BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
One North Brentwood Blvd., Suite 850
St. Louis, MO 63105
314-656-1600



Statement Period: 01/01/2013 - 01/31/2013

Transactions in Date Sequence (continued)

Process/ Trade/ Settlement Transaction Date	Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
01/08/13	01/03/13	PURCHASED	SELECT SECTOR SPDR TR CONSUMER STAPLES AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	4,000	35.7100		-142.84	USD
01/08/13	01/03/13	SOLD	SELECT SECTOR SPDR TR CONSUMER DISCRETIONARY TRANSN TO 05/24/02 AVERAGE UNIT PRICE	-7.000	48.6000		340.20	USD
01/08/13	01/03/13	PURCHASED	TRANSACTION YOUR BROKER ACTED AS AGENT SELECT SECTOR SPDR TR ENERGY AVERAGE UNIT PRICE	2,000	72.9700		-145.94	USD
01/08/13	01/03/13	SOLD	TRANSACTION YOUR BROKER ACTED AS AGENT SELECT SECTOR SPDR TR INDU AVERAGE UNIT PRICE	-3.000	38.8900		116.67	USD
01/08/13	01/03/13	VWO	VANGUARD INTL EQUITY INDEX FDS MSCI EMERGING MKTS ETF AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	-3.000	45.3200		135.96	USD
01/08/13	01/03/13	PURCHASED	VANGUARD INDEX FDS VANGUARD REIT ETF AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	30.000	66.7148		-2,001.44	USD
01/08/13		VNQ	DEUTSCHE BANK INS DEPOSIT PROGRAMME WITHDRAWAL				131.99	USD
01/15/13		USD99997	FDIC INSURED BANK DEPOSITS INTEREST REINVESTED				-0.11	USD
01/15/13		250990041	DEUTSCHE BANK INS INTEREST REINVESTED				0.11	USD
01/16/13	01/15/13	ASSET BASED FEE	Advisory Fees For Q1-2013 Total Asset Value \$68,962.26				-387.91	USD
01/16/13		USD99997	FDIC INSURED BANK WITHDRAWAL				387.91	USD
		USD99997					\$0.00	
		Total Value of Transactions					-\$134.15	

The price and quantity displayed may have been rounded.



	Current Value	Total Value	Not Taxable	Taxable	Date
Dividend Income					
Other Dividends					
Interest Income					
FDIC Insured Bank Deposits					
Total Dividends, Interest, Income and Expenses	\$205.57	0.11	\$0.00	0.11	0.00

Messages

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Please see the money market mutual fund's prospectus or contact your investment professional for additional information.

Please note the following information for Pershing's 2012 mailing of Internal Revenue Service (IRS) Forms 1099 (B, DIV, INT, OID and MISC). Your Form 1099(s) will be mailed by February 28, 2013. Pershing has decided to delay this mailing to reduce the need for 1099 revisions, due to late information received from issuers regarding income reclassifications and cost basis-related adjustments.

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

Go Paperless!

When you choose electronic delivery of brokerage account statements and trade confirmations, there is no more searching through a file cabinet or shoebox to find what you're looking for as everything you need is located in one secure, online location. Switching your document delivery preferences takes just a moment and provides a level of convenience you're sure to appreciate.

If you currently have online access to your accounts through NetExchange Client, you can sign up for e-delivery of your statements and trade confirmations, as well as Mutual Fund, ETF and UIT prospectus, by clicking on the Go Paperless button when you log in. If you do not have on-line access, please contact your financial consultant and the process can be expedited for you.

If you don't desire on-line access to your accounts, you can still receive your confirmations and statements via email by logging on to WWW.MYDOCUMENTSUITELITE.COM to register and choose electronic delivery, or contact your financial consultant for assistance.

Make the move to paperless today!

Benjamin F. Edwards & Co. is updating its client profile information to better serve your needs and to comply with new regulatory requirements (FINRA Rule 2111). As a result, your financial consultant may request up-to-date information regarding your goals, objectives and financial information.

MESSAGE REGARDING ROLLED-UP TAX LOTS

IN RESPONSE TO CLIENT REQUESTS TO SHORTEN STATEMENTS, YOUR TAX LOTS ARE NOW ROLLED UP INTO ONE TO FOUR LINES FOR EACH SECURITY. ONE LINE WILL INCLUDE "NONCOVERED SHARES", ANOTHER LINE "COVERED SHARES", A THIRD LINE FOR "UNALLOCATED SHARES" (SHARES WHERE COST HAS NOT BEEN PROVIDED), AND A FOURTH LINE FOR SHARES THAT WERE GIFTED. NONCOVERED SHARE AND COVERED SHARE DEFINITIONS CAN BE FOUND IN THE FOOTNOTES UNDER HOLDINGS. YOU COULD HAVE ONE LINE OR TWO OR MORE LINES FOR EACH SECURITY.

YOUR TAX LOTS ARE STILL MAINTAINED AND YOU MAY STILL RECEIVE STATEMENTS THAT REFLECT THE LOTS IF YOU SO CHOOSE. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, CONTACT YOUR FINANCIAL CONSULTANT.

For more information about the advisory programs offered by Benjamin F. Edwards & Co. and our role as an investment adviser, please see our Form ADV on our website: [www.benjaminfedwardsco.com/adv](http://WWW.BENJAMINFEDWARDSCO.COM/ADV), or call our Home Office at 314-726-1600 and we will mail you a free copy.



BE JAMIN F. E **WARDS & CO**
INV
TENTS for GEN
One
Brentwood H
Saint Louis, MO 63105
314-281-0000

STATEMENT OF ARBITRATION AGREEMENT

Important Arbitration Disclosures and Important Arbitration Agreement

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; (ii) the class is decertified; or (iii) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC, Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330.

Statement Period: 01/01/2013 - 01/31/2013



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

ATTACHMENT 5

Account Number:

Statement Period: 03/01/2013 - 03/31/2013

Valuation at a Glance

	This Period	Year-to-Date
Beginning Account Value	\$0.53	\$205,400.71
Cash Withdrawals	-0.53	-205,427.44
Dividends/Interest	0.00	26.73
Change in Account Value	0.00	0.00
Ending Account Value	\$0.00	\$0.00
Estimated Annual Income	\$26.73	

Your Financial Consultant:
WARD PETTY AND JOE PETTY
(423) 658-5411

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation
Cash, Money Funds, and Bank Deposits ¹	205,400.71	0.53	0.00	0%
Account Total	\$205,400.71	\$0.53	\$0.00	0%

¹ The Bank Deposits in your account are FDIC insured bank deposits. FDIC insured bank deposits are not securities, and are not covered by the Securities Investor Protection Corporation (SIPC). These bank deposits are covered by the Federal Deposit Insurance Corporation (FDIC), up to allowable limits.



Client Service Information

Your Financial Consultant: S38
 WARD PETTY AND JOE PETTY
 345 FRAZIER
 SUITE 205
 CHATTANOOGA TN 37405-4121

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

Investment Objective: CONSERVATIVE INCOME
 Risk Exposure: NONE SPECIFIED

Default Tax Lot Disposition Method for Mutual Funds : FIRST IN FIRST OUT

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

Default Tax Lot Disposition Method for All Other Securities: FIRST IN FIRST OUT

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Financial Consultant for more information.

FDIC Insured Bank Deposits

Date	Activity Type	Description	Amount	Balance
------	---------------	-------------	--------	---------

Sweep FDIC Insured Bank Deposits

Account Number	Activity Ending:			
03/01/13	Opening Balance		0.53	0.53
03/05/13	Withdrawal		-0.53	0.00
03/28/13	Closing Balance		\$0.00	

Total FDIC Insured Bank Deposits

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

Portfolio Holdings

Quantity	Description	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-day Yield
	Cash, Money Funds, and Bank Deposits 0.00% of Portfolio					
	FDIC Insured Bank Deposits					
	DEUTSCHE BANK INS DEPOSIT E					
	Total FDIC Insured Bank Deposits	\$0.53	\$0.00	\$0.00	\$26.73	N/A
	Total Cash, Money Funds and Bank Deposits	\$0.53	\$0.00	\$0.00	\$26.73	\$-.73

ATTACHMENT 5





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

Statement Period: 03/01/2013 - 03/31/2013

Portfolio Holdings (continued)

Description	Market Value	Accrued Interest	Estimated Annual Income
Total Portfolio Holdings	\$0.00	\$0.00	\$26.73

Disclosures and Other Information

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from quotation services, which we believe to be reliable. Securities for which a price is not available are marked "NA" and are omitted from the Total. The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

The Estimated Price as of Date only appears when the price date does not equal the statement date and the price indicated is estimated since it is not reflective of a last trade price on a recognized exchange.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Activity Summary (All amounts shown are in base currency: USD)

Credits	This Period	Year-to-Date
Dividends and Interest	\$0.00	\$26.73
Cash Withdrawals	0.00	0.00
Total Cash	\$0.00	\$0.00
FDIC Insured Bank Deposits	\$0.53	\$205,444.01
Total Credits	\$0.53	\$205,444.01

Debits	This Period	Year-to-Date
Dividends and Interest	\$0.00	\$0.00
Cash Withdrawals	-0.53	-205,427.44
Total Cash	-\$0.53	-\$205,427.44
FDIC Insured Bank Deposits	\$0.00	-\$16.57
Total Debits	-\$0.53	-\$205,444.01

Transactions in Date Sequence

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
03/04/13	CUSTOMER AUTHORIZED TRANSFER	TRANS TO EPP-011695				-0.53	USD
03/05/13	FDIC INSURED BANK WITHDRAWAL	DEUTSCHE BANK INS DEPOSIT PROGRAM E FULL USD999997				0.53	USD
	Total Value of Transactions	PRINCIPAL REDEEMED USD999997				\$0.00	

The price and quantity displayed may have been rounded.

Income and Expense Summary

	Current Period	Year-to-Date	
		Taxable	Non Taxable
Interest Income	\$0.00	0.00	
FDIC Insured Bank Deposits	\$0.00	0.00	
Total Dividends, Interest, Income and Expenses	\$26.73	0.00	\$0.00

Messages

Pershing has been advised by your financial organization that it does not receive payment for directing order flow. See the Terms and Conditions section of your brokerage account statement for a description of Pershing's payment for order flow practices.

For additional information regarding order-routing practices and the venues to which your financial organization's orders are routed, you may visit www.orderroutingdisclosure.com.

Upon written request to your financial organization, you may obtain the identity of the venue to which your orders were routed for the six months prior to your request and the time of transactions that may have resulted from such orders.

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Please see the money market mutual fund's prospectus or contact your investment professional for additional information.

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

Benjamin F. Edwards & Co. is updating its client profile information to better serve your needs and to comply with new regulatory requirements (FINRA Rule 2111). As a result, your financial consultant may request up-to-date information regarding your goals, objectives and financial information.

TERMINATION FEE FOR BREMEN ACCOUNT CLIENTS
Effective May 15, 2014, termination fees are increasing from \$5 to \$20. If you have any questions, please contact your Financial Consultant.
Go Paperless!

ATTACHMENT 5



Pershing
Fiduciary
Bank

Fiduciary
Bank
in a Row
Partnership
EXCELLENCE

Clearing through Pershing LLC, a subsidiary
of The Bank of New York Mellon Corporation
Pershing LLC, monitor, U.S.A., NY, N.Y.



BENJAMIN F. EDWARDS & CO.
 INVESTMENTS for GENERATIONS
 One North Brentwood Blvd., Suite 850
 Saint Louis, MO 63105 314.726.1600

Statement Period: 03/01/2013 - 03/31/2013

Messages *(continued)*

When you choose electronic delivery of brokerage account statements and trade confirmations, there is no more searching through a file cabinet or shoebox to find what you're looking for as everything you need is located in one secure, online location. Switching your document delivery preferences takes just a moment and provides a level of convenience you're sure to appreciate.

If you currently have online access to your accounts through NetExchange Client, you can sign up for e-delivery of your statements and trade confirmations, as well as Mutual Fund, ETF and UIT prospectus, by clicking on the Go Paperless button when you log in. If you do not have on-line access, please contact your financial consultant and the process can be expedited for you.

If you don't desire on-line access to your accounts, you can still receive your confirmations and statements via email by logging on to www.mydocumentsuite.com to register and choose electronic delivery, or contact your financial consultant for assistance.

Make the move to paperless today!

MESSAGE REGARDING ROLLED-UP TAX LOTS

WHILE YOUR TAX LOTS HAVE BEEN ROLLED UP, ALL OF THE LOTS ARE STILL MAINTAINED. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, PLEASE CONTACT YOUR FINANCIAL CONSULTANT.

Important Arbitration Disclosures and Important Arbitration Agreement

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predicate arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the arbitration agreement if: (1) the client is certified in (if the client exceeds the class by the court's order to enforce an agreement to arbitrate shall not constitute waiver of a rights under this agreement, except to the extent related to the laws of New York State or New York City, New York); (2) the client has agreed to arbitrate in accordance with the arbitration agreement.

Pershing's contact information is as follows:

PERSHING
LAW DEPARTMENT
ATTORNEY
CHARLES J. FLEISCHMANN
 Pershing LLC, Legal Department, One Penn Plaza, Jersey City, New Jersey 07310; (201) 433-3330.

TERMS AND CONDITIONS

GENERAL INFORMATION

1. ANY FREE CREDIT BALANCE CARRIED FOR YOUR ACCOUNT REPRESENTS FUNDS PAYABLE UPON DEMAND WHICH, ALTHOUGH PROPERLY ACCOUNTED FOR ON PERSHING'S BOOKS OF RECORD, ARE NOT SEGREGATED AND MAY BE USED IN THE CONDUCT OF ITS BUSINESS.
2. ALL ORDERS AND TRANSACTIONS SHALL BE SOLELY FOR YOUR ACCOUNT AND RISK SHALL BE SUBJECT TO THE CONSTITUTION, RULES, REGULATIONS, CUSTOMS, CLEARING FACILITY, IF ANY, WHERE THE TRANSACTIONS ARE EXECUTED AND/OR SETTLED, OR, IF APPLICABLE, OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY.
3. WHENEVER YOU ARE INDEBTED TO PERSHING LLC ("PERSHING") FOR ANY AMOUNT, ALL SECURITIES HELD BY IT FOR YOU IN ANY ACCOUNT IN WHICH YOU HAVE ANY INTEREST SHALL SECURE ALL YOUR LIABILITIES TO PERSHING, AND PERSHING MAY IN ITS DISCRETION AT ANY TIME, WITHOUT TENDER, DEMAND OR NOTICE TO YOU, CLOSE OR REDUCE ANY OR ALL OF YOUR ACCOUNTS BY PUBLIC OR PRIVATE SALE OR PURCHASE OR BOTH OF ALL OR ANY SECURITIES CARRIED IN SUCH ACCOUNTS; ANY PURCHASE DUE PERSHING SHALL BE PROMPTLY PAID BY YOU.
4. WHENEVER YOU ARE INDEBTED TO PERSHING FOR ANY AMOUNT, ALL SECURITIES CARRIED FOR YOUR ACCOUNT ARE OR MAY BE, WITHOUT FURTHER NOTICE TO YOU, LOANED OR PLEDGED BY PERSHING, EITHER SEPARATELY OR UNDER CIRCUMSTANCES WHICH WILL PERMIT THE COMMINGLING THEREOF, WITH OTHER SECURITIES FOR ANY AMOUNT LESS THAN EQUAL TO OR GREATER THAN YOUR LIABILITIES TO PERSHING, BUT NOT UNDER CIRCUMSTANCES FOR AN AMOUNT PROHIBITED BY LAW.
5. TITLE TO SECURITIES SOLD TO YOU, WHERE PERSHING HAS ACTED AS PRINCIPAL, SHALL REMAIN WITH PERSHING UNTIL THE ENTIRE PURCHASE PRICE IS RECEIVED OR UNTIL THE SETTLEMENT DATE, WHICHEVER IS LATER.
6. YOU MAY HAVE RECEIVED CONFIRMATIONS FOR TRANSACTIONS WHICH DO NOT APPEAR ON YOUR STATEMENT. IF SO, THE TRANSACTIONS WILL APPEAR ON YOUR NEXT PERIODIC STATEMENT. SUCH TRANSACTIONS MUST BE CONSIDERED BY YOU WHEN COMPUTING THE VALUE OF YOUR ACCOUNT. THIS IS ESPECIALLY TRUE IF YOU HAVE WRITTEN OPTIONS WHICH HAVE BEEN EXERCISED.
7. IF YOU MAINTAIN A MARGIN ACCOUNT, THIS IS A COMBINED STATEMENT OF YOUR GENERAL ACCOUNT AND A SPECIAL MEMORANDUM ACCOUNT MAINTAINED FOR YOU UNDER REGULATION T OF THE BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM. THE PERMANENT RECORD OF THE SEPARATE ACCOUNT AS REQUIRED BY REGULATION T IS AVAILABLE FOR YOUR INSPECTION UPON REQUEST.
8. INTEREST CHARGED ON DEBIT BALANCES IN YOUR ACCOUNT APPEARS ON THE STATEMENT. THE RATE OF INTEREST AND PERIOD COVERED ARE INDICATED. THE RATE MAY CHANGE FROM TIME TO TIME DUE TO FLUCTUATIONS IN MONEY RATES OR OTHER REASONS. INTEREST IS COMPUTED AS DESCRIBED IN MATERIAL PREVIOUSLY FURNISHED TO YOU. PLEASE CONTACT YOUR FINANCIAL INSTITUTION IF YOU DESIRE ADDITIONAL COPIES.
9. DIVIDENDS, INTEREST AND OTHER DISTRIBUTIONS SHOWN ON THIS STATEMENT WERE CLASSIFIED AS TAXABLE OR NONTAXABLE BASED ON CERTAIN INFORMATION KNOWN AS OF THE DISTRIBUTION DATE. THIS CLASSIFICATION IS SUBJECT TO CHANGE AND IS SOLELY INTENDED FOR USE AS GENERAL INFORMATION. AFTER YEAR END, PERSHING IS REQUIRED TO PROVIDE TAX INFORMATION TO THE INTERNAL REVENUE SERVICE AND OTHER GOVERNMENTAL AUTHORITIES.
10. PERSHING WILL PROVIDE THAT INFORMATION ON THE ANNUAL TAX STATEMENT TO YOU; USE THAT STATEMENT TO PAY YOUR TAXES. THE TAX STATEMENT ALSO INCLUDES OTHER USEFUL INFORMATION TO ACCUMULATING THE DATA FOR YOUR TAX RETURNS.
11. PERSHING DOES NOT PROVIDE TAX, INVESTMENT, LEGAL ADVISORY SERVICES AND NO ONE ASSOCIATED WITH PERSHING IS AUTHORIZED TO RENDER SUCH ADVICE. DO

IF ANY OF THE ABOVE TERMS AND CONDITIONS ARE UNACCEPTABLE TO YOU, PLEASE NOTIFY PERSHING IMMEDIATELY IN WRITING BY CERTIFIED MAIL TO ONE PERSHING PLAZA, JERSEY CITY, NJ 07399, ATTN: LEGAL DEPT

NOT RELY UPON ANY SUCH ADVICE. IF GIVEN, INVESTORS ARE ENCOURAGED TO CONSULT THEIR TAX ADVISORS TO DETERMINE THE APPROPRIATE TAX TREATMENT OF THEIR BUSINESS.

11. PERSHING MAY TRADE FOR ITS OWN ACCOUNT AS A MARKET MAKER, SPECIALIST, ODD LOT DEALER, BLOCK POSITIONER, ARBITRAGEUR OR INVESTOR. CONSEQUENTLY, AT THE TIME OF ANY TRANSACTION

12. IF AVERAGE PRICE TRANSACTION IS INDICATED ON THE FRONT OF THIS STATEMENT, YOUR FINANCIAL INSTITUTION OR PERSHING MAY HAVE ACTED AS PRINCIPAL, AGENT OR BOTH. DETAILS AVAILABLE UPON REQUEST.

13. A FINANCIAL STATEMENT OF PERSHING IS AVAILABLE FOR YOUR PERSONAL INSPECTION AT PERSHING'S OFFICES. A COPY OF IT WILL BE MAILED UPON YOUR PURCHASE OR BOTH OF ALL OR ANY SECURITIES CARRIED IN SUCH ACCOUNTS; ANY PURCHASE DUE PERSHING SHALL BE PROMPTLY PAID BY YOU.

14. THIS STATEMENT SHOULD BE RETAINED FOR YOUR RECORDS.

THE ROLE OF PERSHING

PERSHING CARRIES YOUR ACCOUNT AS CLEARING BROKER PURSUANT TO A CLEARING AGREEMENT WITH YOUR FINANCIAL INSTITUTION. PERSHING MAY ACCEPT FROM YOUR FINANCIAL INSTITUTION WITHOUT INQUIRY OR INVESTIGATION (I) ORDERS FOR THE PURCHASE AND SALE OF SECURITIES AND OTHER PROPERTY AND (II) ANY OTHER INSTRUCTIONS CONCERNING YOUR ACCOUNT. PERSHING IS NOT RESPONSIBLE OR LIABLE FOR ANY ACTS OR OMISSIONS OF YOUR FINANCIAL INSTITUTION OR ITS EMPLOYEES AND IT DOES NOT SUPERVISE THEM. PERSHING PROVIDES NO INVESTMENT ADVICE NOR DOES IT ASSESS THE SUITABILITY OF ANY TRANSACTION OR ORDER. PERSHING ACTS AS THE AGENT OF YOUR FINANCIAL INSTITUTION AND YOU AGREE THAT YOU WILL NOT HOLD PERSHING OR ANY PERSON CONTROLLING OR UNDER COMMON CONTROL WITH IT LIABLE FOR ANY INVESTMENT LOSSES INCURRED BY YOU.

PERSHING PERFORMS SEVERAL KEY FUNCTIONS AT THE DIRECTION OF YOUR FINANCIAL INSTITUTION. IT ACTS AS CUSTODIAN FOR FUNDS AND SECURITIES YOU MAY DEPOSIT WITH IT DIRECTLY OR THROUGH YOUR FINANCIAL INSTITUTION OR THAT IT RECEIVES AS THE RESULT OF SECURITIES TRANSACTIONS IT PROCESSES.

YOUR FINANCIAL INSTITUTION IS RESPONSIBLE FOR ADHERENCE TO THE SECURITIES LAWS, REGULATIONS AND RULES WHICH APPLY TO IT REGARDING ITS OWN OPERATIONS AND THE SUPERVISION OF YOUR ACCOUNT, ITS SALES REPRESENTATIVES AND OTHER PERSONNEL. YOUR FINANCIAL INSTITUTION IS ALSO RESPONSIBLE FOR APPROVING THE OPENING OF ACCOUNTS AND OBTAINING ACCOUNT DOCUMENTS; THE ACCEPTANCE AND, IN CERTAIN INSTANCES, EXECUTION OF SECURITIES ORDERS; THE ASSESSMENT OF THE SUITABILITY OF THOSE TRANSACTIONS, WHERE APPLICABLE; THE RENDERING OF INVESTMENT ADVICE, IF ANY, TO YOU AND IN GENERAL; FOR THE ONGOING RELATIONSHIP THAT IT HAS WITH YOU.

INQUIRIES CONCERNING THE POSITIONS AND BALANCES IN YOUR ACCOUNT MAY BE DIRECTED TO THE PERSHING CUSTOMER SERVICE DEPARTMENT AT (201) 613-3333. ALL OTHER INQUIRIES REGARDING YOUR ACCOUNT OR ACTIVITY SHOULD BE DIRECTED TO YOUR FINANCIAL INSTITUTION. YOUR FINANCIAL ORGANIZATION'S CONTACT INFORMATION CAN BE FOUND ON THE FIRST PAGE OF THIS STATEMENT.

FOR A DESCRIPTION OF OTHER FUNCTIONS PERFORMED BY PERSHING PLEASE CONSULT THE DISCLOSURE STATEMENT PROVIDED TO YOU UPON THE OPENING OF YOUR ACCOUNT. THIS NOTICE IS NOT MEANT AS A DEFINITIVE ENUMERATION OF EVERY POSSIBLE CIRCUMSTANCE, BUT AS A GENERAL DISCLOSURE. IF YOU HAVE ANY QUESTIONS REGARDING PERSHING OR YOU WOULD LIKE ADDITIONAL INFORMATION, PLEASE CALL THE DISCLOSURE STATEMENT, PLEASE CONTACT YOUR INVESTMENT INSTITUTION OR PERSHING.

PERSHING IS A MEMBER OF THE SECURITY EXCHANGE COMMISSION (SEC). SECURE, THAT SEC DOES NOT PROTECT AGAINST FLUCTUATION, AND ADDITION TO SUCH PROTECTION, PERSHING DOES NOT GUARANTEE EXISTENCE OF SECURITIES, WHICH MAY CAUSE INFORMATION TO EASE.

WWW.PERSHING.COM/STRENGTH_STABILITY.HTML

THIS STATEMENT WILL BE DEEMED CONCLUSIVE. YOU ARE ADVISED TO REPORT ANY INACCURACY OR DISCREPANCY (INCLUDING UNAUTHORIZED TRADING), TO YOUR FINANCIAL ORGANIZATION AND PERSHING, WITHIN TEN DAYS AFTER RECEIPT OF THIS STATEMENT. PLEASE BE ADVISED THAT ANY ORAL COMMUNICATION SHOULD BE RE-CONFIRMED IN WRITING TO FURTHER PROTECT YOUR RIGHTS, INCLUDING YOUR RIGHTS UNDER THE SECURITIES INVESTOR PROTECTION ACT.

FIRST PAGE OF THIS STATEMENT. PERSHING'S CONTACT INFORMATION IS AS FOLLOWS: PERSHING LLC, LEGAL DEPARTMENT; ONE PERSHING PLAZA, JERSEY CITY, NEW JERSEY 07399; (201) 413-3330. ERRORS AND OMISSIONS EXCEPTED.

PAYMENT FOR ORDER FLOW AND ORDER ROUTING POLICIES

DISCLOSURES [REGULATION NMS—RULE 607(A)(1)–(2)]

PERSHING SENDS CERTAIN EQUITY ORDERS TO EXCHANGES, ELECTRONIC COMMUNICATION NETWORKS, OR BROKER-DEALERS DURING NORMAL BUSINESS HOURS AND DURING EXTENDED TRADING SESSIONS. CERTAIN OF THESE VENUES PROVIDE PAYMENTS TO PERSHING OR CHARGE ACCESS FEES TO PERSHING DEPENDING UPON THE CHARACTERISTICS OF THE ORDER AND ANY SUBSEQUENT EXECUTION. IN ADDITION PERSHING MAY EXECUTE CERTAIN EQUITY ORDERS AS PRINCIPAL. THE DETAILS OF THESE PAYMENTS AND FEES ARE AVAILABLE UPON WRITTEN REQUEST. PERSHING RECEIVES PAYMENTS FOR DIRECTS LISTED OPTIONS ORDER FLOW TO CERTAIN OPTION EXCHANGES. COMPENSATION IS GENERALLY IN THE FORM OF A PER OPTION CONTRACT CASH PAYMENT.

BEST EXECUTION: NOTWITHSTANDING THE PREVIOUS PARAGRAPH REGARDING PAYMENT FOR ORDER FLOW, PERSHING SELECTS CERTAIN MARKET CENTERS TO PROVIDE EXECUTION OF OVER-THE-COUNTER AND EXCHANGE-LISTED SECURITIES TRANSACTIONS WHICH AGREE TO ACCEPT ORDERS, TRANSMITTED ELECTRONICALLY UP TO A SPECIFIED SIZE, AND TO EXECUTE THEM AT OR BETTER THAN THE NATIONAL BEST BID OR OFFER (NBBO). ON CERTAIN LARGER ORDERS, OR IF THE DESIGNATED MARKET CENTERS DO NOT MAKE A MARKET IN THE SUBJECT SECURITY, PERSHING DIRECTLY CONTACTS MARKET CENTERS TO OBTAIN AN EXECUTION. THE DESIGNATED MARKET CENTERS TO WHICH ORDERS ARE AUTOMATICALLY ROUTED ARE SELECTED BASED ON THE CONSISTENT HIGH QUALITY OF THEIR EXECUTIONS IN ONE OR MORE MARKET SEGMENTS, AND THEIR ABILITY TO PROVIDE OPPORTUNITIES FOR EXECUTIONS AT PRICES SUPERIOR TO THE NBBO. PERSHING ALSO REGULARLY REVIEWS REPORTS FOR QUALITY OF EXECUTION PURPOSES.

DIRECTS TO THE PERSHING CUSTOMER SERVICE DEPARTMENT AT (201) 613-3333. ALL OTHER INQUIRIES REGARDING YOUR ACCOUNT OR ACTIVITY SHOULD BE DIRECTED TO YOUR FINANCIAL INSTITUTION. YOUR FINANCIAL ORGANIZATION'S CONTACT INFORMATION CAN BE FOUND ON THE FIRST PAGE OF THIS STATEMENT.

THE DISCLOSURE STATEMENT, PLEASE CONTACT YOUR INVESTMENT INSTITUTION OR PERSHING.

PERSHING IS A MEMBER OF THE SECURITY EXCHANGE COMMISSION (SEC).

SECURE, THAT SEC DOES NOT PROTECT AGAINST FLUCTUATION, AND ADDITION TO SUCH PROTECTION, PERSHING DOES NOT GUARANTEE EXISTENCE OF SECURITIES, WHICH MAY CAUSE INFORMATION TO EASE.

WWW.PERSHING.COM/STRENGTH_STABILITY.HTML

Go Paperless

Rated Excellent[®]
Six Years in a Row
Daily Rating Company

Customer Service
Excellence

Cleaning Through Pershing LLC, a subsidiary
of The Bank of New York Mellon Corporation
Pershing LLC, Mercer Financial, NY, LLC, 541



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

ATTACHMENT 5

Account Number

Statement Period: 02/01/2013 - 02/28/2013

Valuation at a Glance

	This Period	Year-to-Date
Beginning Account Value	\$205,416.75	\$205,400.71
Cash Withdrawals	-205,428.91	-205,426.91
Dividends/Interest	10.69	26.73
Change in Account Value	0.00	0.00
Ending Account Value	\$0.53	\$0.53
Estimated Annual Income	\$26.73	

Your Financial Consultant:
 WARD PETTY AND JOE PETTY
 (423) 668-5411

Asset Allocation

	Prior Year-End	Last Period	This Period % Allocation	
Cash, Money Funds, and Bank Deposits ¹	205,400.71	205,416.75	0.53	100% Your Account is 100% invested in Cash, Money Funds, and Bank Deposits.

¹ The Bank Deposits in your account are FDIC insured bank deposits. FDIC insured bank deposits are not securities, and are not covered by the Securities Investor Protection Corporation (SIPC). These bank deposits are covered by the Federal Deposit Insurance Corporation (FDIC), up to allowable limits.



Client Service Information

Your Financial Consultant: S38

Contact Information

WARD PETTY AND JOE PETTY

345 FRAZIER

SUITE 205

CHATTANOOGA TN 37405-4121

Investment Objective: CONSERVATIVE INCOME

Risk Exposure: NONE SPECIFIED

Default Tax Lot Disposition Method for Mutual Funds: FIRST IN FIRST OUT

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

Default Tax Lot Disposition Method for All Other Securities: FIRST IN FIRST OUT

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Financial Consultant for more information.

FDIC Insured Bank Deposits

Date

Activity Type

Description

Amount

Balance

Sweep FDIC Insured Bank Deposits

DEUTSCHE BANK INS DEPOSIT E

Account Number : Activity Ending: 02/28/13

02/01/13	Opening Balance	205,416.75	205,416.75
02/05/13	Withdrawal	-205,427.44	-10.59
02/05/13	Deposit	10.69	0.00
02/06/13	Deposit	0.53	0.53
02/19/13	Citizens Bank	AJD 02/19 \$0.53	\$0.53
02/28/13	Closing Balance		\$0.53

Total FDIC Insured Bank Deposits

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

ATTACHMENT 5





BENJAMIN F. EDWARDS & CO.
INVESTMENTS FOR GENERATIONS
 One North Brentwood Blvd., Suite 350
 Saint Louis, MO 63105 314-726-1600

Statement Period: 02/01/2013 - 02/28/2013

Portfolio Holdings

Quantity	Description	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-day Yield
	Cash, Money Funds, and Bank Deposits 100.00% of Portfolio					
0.530	FDIC Insured Bank Deposits					
	DEUTSCHE BANK INS DEPOSITE	205,416.75	0.53	0.00	26.73	N/A
	Total FDIC Insured Bank Deposits	\$205,416.75	\$0.53	\$0.00	\$26.73	
	Total Cash, Money Funds, and Bank Deposits	\$205,416.75	\$0.53	\$0.00	\$26.73	

Total Portfolio Holdings

Description	Market Value	Accrued Interest	Estimated Annual Income
	\$0.53	\$0.00	\$26.73

Disclosures and Other Information

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from quotation services, which we believe to be reliable. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

The estimated annual income (EA) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

The Estimated Price as of Date only appears when the price date does not equal the statement date and the price indicated is estimated since it is not reflective of a last trade price on a recognized exchange.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day increased by up to 1% unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you execute a transaction. You may incur a charge if you receive foreign currency transfers converted by agents (such as dealers or brokers) in other countries. Transfers converted by agents (such as dealers or brokers) in other countries will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid off in your margin account may be lent by Pershing to itself or others, according with the terms outlined in the Margin Agreement. The right to vote our shares held in your margin account may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.



Pershing LLC,
Sixty Years of Know
Finance, Integrity, Commitment,
Excellence

Chartering Through Pershing LLC, a subsidiary
of The Bank of New York Mellon Corporation

Pershing LLC, member NYSE, NYSE MKT, SIPC

Activity Summary (All amounts shown are in base currency: USD)

Credits	This Period	Year-to-Date
Dividends and Interest	\$10.69	\$26.73
Cash Withdrawals	0.00	0.00
Total Cash	\$0.00	\$0.00
FDIC Insured Bank Deposits	\$205,416.75	\$205,416.75
Total Credits	\$205,427.44	\$205,443.48

Debits	This Period	Year-to-Date
Dividends and Interest	\$0.00	\$0.00
Cash Withdrawals	-205,426.91	-205,426.91
Total Cash	-\$205,426.91	-\$205,426.91
FDIC Insured Bank Deposits	-\$0.53	-\$16.57
Total Debits	-\$205,427.44	-\$205,443.48

Transactions in Date Sequence

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
02/04/13	CUSTOMER AUTHORIZED	TRANSFER USD999997	TRANS TO EPP-011695			-205,426.91	USD
02/05/13	FDIC INSURED BANK WITHDRAWAL USD999997	DEUTSCHE BANK INS DEPOSIT PROGRAM E FULL PRINCIPAL REDEEMED				205,416.75	USD
02/05/13	FDIC INSURED BANK DEPOSITS INTEREST RECEIVED 2509910041	DEUTSCHE BANK INS INTEREST CREDITED INCOME REDEEMED				10.69	USD
02/06/13	FDIC INSURED BANK DEPOSIT USD999997	DEUTSCHE BANK INS DEPOSIT PROGRAM E				-0.53	USD
	Total Value of Transactions			\$0.00		\$0.00	

The price and quantity displayed may have been rounded.

Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
Interest Income				
FDIC Insured Bank Deposits	\$10.69	0.00		
Total Dividends, Interest, Income and Expenses			\$26.73	\$0.00

Messages

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Please see the prospectus or contact our investment professionals for additional information.
FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC)-INSURED BANK DEPOSITS ARE NOT PROTECTED BY SECURITIES Investor Protection Corporation (SIPC). YOU MAY VIEW CURRENT MONEY MARKET FUND RATES BY VISITING WWW.PERSHING.COM AND SELECTING THE LINK AT THE BOTTOM OF THE PAGE TITLED "MONEY MARKET FUND AND FDIC INSURED BANK RATES AND BANK LISTS." PLEASE NOTE THAT WE MAY NOT OFFER ALL OF THE MONEY MARKET FUNDS LISTED ON THE PERSHING WEBSITE.





BENJAMIN F. EDWARDS & CO.
 INVESTMENTS for GENERATIONS
 One North Brentwood Blvd., Suite #10
 Saint Louis, MO 63105 314-726-1600

Statement Period: 02/01/2013 - 02/28/2013

Messages *(continued)*

Go Paperless!

When you choose electronic delivery of brokerage account statements and trade confirmations, there is no more searching through a file cabinet or shoebox to find what you're looking for as everything you need is located in one secure, online location. Switching your document delivery preferences takes just a moment and provides a level of convenience you're sure to appreciate.

If you currently have online access to your accounts through NetExchange Client, you can sign up for e-delivery of your statements and trade confirmations, as well as Mutual Fund, ETF and UIT prospectus, by clicking on the Go Paperless button when you log in. If you do not have on-line access, please contact your financial consultant and the process can be expedited for you.

If you don't desire on-line access to your accounts, you can still receive your confirmations and statements via email by logging on to www.myedocumentsuite.com to register and choose electronic delivery, or contact your financial consultant for assistance.

Make the move to paperless today!

Benjamin F. Edwards & Co. is updating its client profile information to better serve your needs and to comply with new regulatory requirements (FINRA Rule 2111). As a result, your financial consultant may request up-to-date information regarding your goals, objectives and financial information.

MESSAGE REGARDING ROLLED-UP TAX LOTS

IN RESPONSE TO CLIENT REQUESTS TO SHORTEN STATEMENTS, YOUR TAX LOTS ARE NOW ROLLED UP INTO ONE TO FOUR LINES FOR EACH SECURITY. ONE LINE WILL INCLUDE "NONCOVERED SHARES", ANOTHER LINE "COVERED SHARES" (SHARES WHERE COST HAS NOT BEEN PROVIDED), AND A FOURTH LINE FOR SHARES THAT WERE GIFTED. NONCOVERED SHARE AND COVERED SHARE DEFINITIONS CAN BE FOUND IN THE FOOTNOTES UNDER HOLDINGS. YOU COULD HAVE ONE LINE OR TWO OR MORE LINES FOR EACH SECURITY.

YOUR TAX LOTS ARE STILL MAINTAINED AND YOU MAY STILL RECEIVE STATEMENTS THAT REFLECT THE LOTS IF YOU SO CHOOSE. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, CONTACT YOUR FINANCIAL CONSULTANT.

Important Arbitration Disclosures and Important Arbitration Agreement

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.

- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators typically include a majority of arbitrators who are affiliated with the securities industry. In some cases, a claim that is eligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, an any agreement the parties shall incorporate into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any



Important Arbitration Disclosures and Important Arbitration Agreement (continued)

Important Arbitration Agreement (continued)
claims encompassed by the putative class action until: (i) the class certification is denied; (ii) the class is decertified; or (iii) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.

ATTACHMENT 5

A0031808CSF30008

PAR-02-LJ1

Account Number
CHARLES J FLEISCHMANN

Go paperless
Ask about e-delivery



Rated Excellent
New York City Now
DATA PRIVACY & SECURITY ATTORNEYS

EXCERPT

Clearing through Pershing LLC, a subsidiary
of The Bank of New York Mellon Corporation
Pershing LLC, member FINRA, NYSE, SIPC



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

ATTACHMENT 5

Account Number:

Statement Period: 01/01/2013 - 01/31/2013

Valuation at a Glance

	Prior Year-End	Last Period	This Period	Year-to-Date
Beginning Account Value	\$205,400.71			\$205,400.71
Dividends/Interest	16.04			16.04
Change in Account Value	0.00			0.00
Ending Account Value	\$205,416.75			\$205,416.75
Estimated Annual Income	\$16.04			

Your Financial Consultant:
WARD PETTY AND JOE PETTY
(423) 668-5411

Asset Allocation

	Prior Year-End	Last Period	This Period % Allocation	
Cash, Money Funds, and Bank Deposits ¹	205,400.71	205,400.71	205,416.75	100%
Account Total	\$205,400.71	\$205,400.71	\$205,416.75	100%

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



Client Service Information

Your Financial Consultant: S38
WARD PETTY AND JOE PETTY
 345 FRAZIER
 SUITE 205
CHATTANOOGA TN 37405-4121

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

Investment Objective: CONSERVATIVE INCOME
 Risk Exposure: NONE SPECIFIED

Default Tax Lot Disposition Method for Mutual Funds : FIRST IN FIRST OUT

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

Default Tax Lot Disposition Method for All Other Securities: FIRST IN FIRST OUT

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Financial Consultant for more information.

FDIC Insured Bank Deposits

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Insured Bank Deposits				
DEUTSCHE BANK INS DEPOSIT E				
01/01/13	Activity Ending: 01/31/13			
01/15/13	Opening Balance		205,400.71	205,400.71
	Deposit		16.04	205,416.75
01/16/13		Citizens Bank		205,416.75
01/31/13	Closing Balance	A/C 01/16 \$205416.75	\$205,416.75	\$205,416.75

Total FDIC Insured Bank Deposits

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

ATTACHMENT 5



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

Statement Period: 01/01/2013 - 01/31/2013

Portfolio Holdings

Quantity	Description	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-day Yield
	Cash, Money Funds, and Bank Deposits 100.00% of Portfolio					
FDIC Insured Bank Deposits						
205,416.750	DEUTSCHE BANK INS DEPOSIT E	\$205,400.71	205,416.75	8.55	16.04	N/A
Total FDIC Insured Bank Deposits						
	Total Cash, Money Funds, and Bank Deposits	\$205,400.71	\$205,416.75	\$8.55	\$16.04	

Description

Description	Market Value	Accrued Interest	Estimated Annual Income
Total Portfolio Holdings	\$205,416.75	\$0.00	\$16.04

Disclosures and Other Information

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from quotation services, which we believe to be reliable. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

The Estimated Price as of Date only appears when the price date does not equal the statement date and the price indicated is estimated since it is not reflective of a last trade price on a recognized exchange.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from the rates then or on the day you execute a transaction, incur a charge, or receive a credit. Transfers converted by Pershing (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing itself or others account with the terms utilized in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.



Pershing
Paperless

Rated First Quartile
in Years in a Row
in Institutional
Retail Banking Excellence

Clearing through Pershing LLC, a subsidiary
of TD Bank of New York Mellon Corporation

Pershing LLC, member FINRA, NYSE, SIPC

Activity Summary (All amounts shown are in base currency: USD)

Credits	This Period	Year-to-Date	Debits	This Period	Year-to-Date
Dividends and Interest	\$16.04	\$16.04		\$0.00	\$0.00
FDIC Insured Bank Deposits	\$0.00	\$0.00		-\$16.04	-\$16.04
Total Credits	\$16.04	\$16.04		-\$16.04	-\$16.04

Transactions in Date Sequence

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
01/15/13	FDIC INSURED BANK DEPOSITS INTEREST REINVESTED	DEUTSCHE BANK INS INTEREST REINVESTED					-16.04 USD
01/15/13	FDIC INSURED BANK DEPOSITS INTEREST RECEIVED	DEUTSCHE BANK INS INTEREST CREDITED					
	250990041						
	Total Value of Transactions						
	The price and quantity displayed may have been rounded.						

Income and Expense Summary

Interest Income	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
FDIC Insured Bank Deposits	16.04	0.00	16.04	0.00
Total Dividends, Interest, Income and Expenses	\$16.04	\$0.00	\$16.04	\$0.00

Messages

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Please see the money market mutual funds' prospectus or contact your investment professional for additional information.

Please note the following information for Pershing's 2012 mailing of Internal Revenue Service (IRS) Forms 1099 (B, DIV, INT, OID and MISC). Your Form 1099(s) will be mailed by February 28, 2013. Pershing has decided to delay this mailing to reduce the need for 1099 revisions, due to late information received from issuers regarding income reclassifications and cost basis-related adjustments.

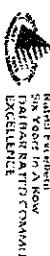
FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC)-INSURED BANK DEPOSITS ARE NOT PROTECTED BY SECURITIES INVESTOR PROTECTION CORPORATION (SIPC).

YOU MAY VIEW CURRENT MONEY MARKET FUND RATES BY VISITING WWW.PERSHING.COM AND SELECTING THE LINK AT THE BOTTOM OF THE PAGE TITLED "MONEY MARKET FUND AND FDIC INSURED BANK RATE AND DIVERSITY". PLEASE NOTE THAT WE DO NOT OFFER THE MONEY MARKET FUND LISTED ON THE PERSHING WEBSITE.

Go Paperless!

When you choose electronic delivery of brokerage account statements and trade confirmations, there's no more searching through a paper backlog to find what you're looking for - everything you need is located in one secure, online location. Switching your document delivery preferences takes just a moment and provides a level of convenience you're sure to appreciate.

If you currently have online access to your accounts through NetExchange Client, you can sign up for e-delivery of your statements and trade confirmations, as well as Mutual Fund, ETF and UIT prospectus, by



Rated Five Stars
Six Years in a Row
DIA/NASD COMMUNICATIONS
EXCELLENCE

Cleaving through Pershing LLC, a subsidiary
of The Bank of New York Mellon Corporation
Pershing LLC, member FINRA, NYSE, SIPC



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

Statement Period: 01/01/2013 - 01/31/2013

Messages *(continued)*

clicking on the Go Paperless button when you log in. If you do not have on-line access, please contact your financial consultant and the process can be expedited for you.

If you don't desire on-line access to your accounts, you can still receive your confirmations and statements via email by logging on to www.mydocumentsuite.com to register and choose electronic delivery, or contact your financial consultant for assistance.

Make the move to paperless today!

Benjamin F. Edwards & Co. is updating its client profile information to better serve your needs and to comply with new regulatory requirements (FINRA Rule 2111). As a result, your financial consultant may request up-to-date information regarding your goals, objectives and financial information.

MESSAGE REGARDING ROLLED-UP TAX LOTS

IN RESPONSE TO CLIENT REQUESTS TO SHORTEN STATEMENTS, YOUR TAX LOTS ARE NOW ROLLED UP INTO ONE TO FOUR LINES FOR EACH SECURITY. ONE LINE WILL INCLUDE "NONCOVERED SHARES", ANOTHER LINE "COVERED SHARES", A THIRD LINE FOR "UNALLOCATED SHARES" (SHARES WHERE COST HAS NOT BEEN PROVIDED), AND A FOURTH LINE FOR SHARES THAT WERE GIFTED. NONCOVERED SHARE AND COVERED SHARE DEFINITIONS CAN BE FOUND IN THE FOOTNOTES UNDER HOLDINGS. YOU COULD HAVE ONE LINE OR TWO OR MORE LINES FOR EACH SECURITY.

YOUR TAX LOTS ARE STILL MAINTAINED AND YOU MAY STILL RECEIVE STATEMENTS THAT REFLECT THE LOTS IF YOU SO CHOOSE. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, CONTACT YOUR FINANCIAL CONSULTANT.

Important Arbitration Disclosures and Important Arbitration Agreement

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between Pershing LLC and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority, Inc. or, if no such arbitration is available, to a putative class action, no matter where it is filed, in a court of competent jurisdiction, in the state or federal court in which the class action was filed, or in the state or federal court in which the class action was filed, whichever is appropriate, in accordance with the terms of this arbitration provision. Pershing LLC and Pershing LLC shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC, Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330.





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

ATTACHMENT 6

Account Number:
Statement Period: 02/04/2013 - 02/28/2013

Valuation at a Glance

Beginning Account Value	This Period	Year-to-Date
Cash Deposits	\$0.00	\$0.00
Dividends/Interest	205,426.91	205,426.91
Fees	3.36	3.36
Change in Account Value	-308.14	-308.14
Ending Account Value	\$204,865.72	\$204,865.72
Estimated Annual Income	\$8,095.28	

Your Financial Consultant:
WARD PETTY AND JOE PETTY
 (423) 668-5411

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation
Cash, Money Funds, and Bank Deposits ¹	0.00	0.00	5,122.13	3%
Mutual Funds	0.00	0.00	199,743.59	97%
Account Total (Pie Chart)	\$0.00	\$0.00	\$204,865.72	100%

Asset Allocation percentages are rounded to the nearest whole percentage.
 Pie Chart allocation only includes products that are of positive value.

- ¹ The Bank Deposits in your account are FDIC insured bank deposits. FDIC insured bank deposits are not securities, and are not covered by the Securities Investor Protection Corporation (SIPC). These bank deposits are covered by the Federal Deposit Insurance Corporation (FDIC), up to allowable limits.



Additional Information

Securities Bought and Sold	This Period	Year-to-Date
	-\$200,000.00	-\$200,000.00

Short-Term Gain/Loss	This Period	Realized	Year-to-Date	Unrealized
	0.00	0.00	0.00	-256.41

Net Gain/Loss
This summary excludes transactions where cost basis information is not available.

Client Service Information

Your Financial Consultant: S38		Contact Information	
WARD PETTY AND JOE PETTY		Telephone Number:	(423) 668-5411
345 FRAZIER		Fax Number:	(423) 668-5412
SUITE 205			
CHATTANOOGA	TN 37405-4721		
Investment Objective: CONSERVATIVE INCOME			
Risk Exposure: NONE SPECIFIED			
Default Tax Lot Disposition Method for Mutual Funds : FIRST IN FIRST OUT			
Default Tax Lot Disposition Method for Stocks in a Dividend Reinvestment Plan: FIRST IN FIRST OUT			
Default Tax Lot Disposition Method for All Other Securities: FIRST IN FIRST OUT			
Electronic Delivery			
You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Financial Consultant for more information.			

FDIC Insured Bank Deposits

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Insured Bank Deposits				
DEUTSCHE BANK INS DEPOSIT E				
Account Number: EPP011695	Activity Ending: 02/28/13			
02/04/13	Opening Balance		0.00	0.00
02/05/13	Deposit	DEPOSIT	205,426.91	205,426.91
02/08/13	Withdrawal	WITHDRAWAL	-308.14	205,118.77
02/11/13	Withdrawal	WITHDRAWAL	-155,000.00	50,118.77
02/13/13	Withdrawal	WITHDRAWAL	-45,000.00	5,118.77
02/15/13	Deposit	INTEREST CREDITED	3.36	5,122.13
02/19/13		APY 0.09%		
		Citizens Bank		
		A/0 02/19 \$5122.13		
02/28/13	Closing Balance		\$5,122.13	

Total FDIC Insured Bank Deposits

The FDIC Insured Bank Deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). The Bank Deposits at each bank are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 for each category of depositor. Your FDIC membership account is a deposit in your bank and is not self directed. Please review this in connection with other deposits you may have at each respective bank.

Summary of Gains and Losses

Category	This Period	Realized	Year-to-Date	Unrealized
Short-Term Gain/Loss	0.00	0.00	0.00	-256.41
Net Gain/Loss	0.00	0.00	0.00	-256.41
Summary of Gains and Losses				
Securities Bought and Sold	-\$200,000.00	-\$200,000.00	0.00	-256.41
Short-Term Gain/Loss	0.00	0.00	0.00	-256.41
Net Gain/Loss	0.00	0.00	0.00	-256.41

ATTACHMENT

B

C



BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
One North Brentwood Blvd., Suite 870
Saint Louis, MO 63105 314-726-1600

Statement Period: 02/04/2013 - 02/28/2013

Portfolio Holdings

Quantity	Opening Date	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and Bank Deposits 3.00% of Portfolio									
FDIC Insured Bank Deposits									
DEUTSCHE BANK INS DEPOSIT E									
5,122.130	02/04/13	EPP01695	02/28/13	\$0.00	\$5,122.13	\$0.13	\$3.36	N/A	N/A
Total FDIC Insured Bank Deposits									
Total Cash, Money Funds, and Bank Deposits									

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds 97.00% of Portfolio								
Mutual Funds								
BLACKROCK MULTI-ASSET INCOME								
PORTFOLIO FD CL A								
CUSIP: 08256H351								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
1,819.836	02/08/13	10.9900	20,000.00	11,0300	20,072.79	72.79	941.41	4.69%
FIRST EAGLE GLOBAL INCOME BUILDER FUND CLASS A								
CUSIP: 32008E697								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
1,409.774	02/08/13	10.6400	15,000.00	10.6400	15,000.00	0.00	357.14	2.38%
THE HARTFORD FLOATING RATE HIGH INCOME FUND CLASS A								
CUSIP: 41664M177								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
1,888.574	02/08/13	10.5900	20,000.00	18.88	20,118.88	112.84	1,128.49	5.63%

ATTACHMENT 6

Go paperless Print & Email Print Email



Print & Email Print Email

Print

Email

Print & Email

Print

Email

Portfolio Holdings (continued)

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds (continued)								
IVY ASSET STRATEGY FUND CLASS A								
CUSIP: 466000759								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
1,103.347	02/08/13	27.1900	30,000.00	26.8600	29,635.90	-364.10		740.89 2.50%
LOOMIS SAYLES GLOBAL EQUITY AND INCOME FD CLASS A								
CUSIP: 46602Q107								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
1,135.718	02/08/13	17.6100	20,000.00	17.4900	19,863.71	-136.29		311.64 1.56%
NUVEEN SYMPHONY CREDIT OPPORTUNITIES FUND CLASS A								
CUSIP: 67066D754								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
1,123.596	02/08/13	22.2500	25,000.00	22.3500	25,112.37	112.37		1,523.59 6.06%
PIMCO INCOME FUND CLASS D								
CUSIP: 72201f458								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
2,394.254	02/08/13	12.5300	30,000.00	12.5500	30,047.89	47.89		1,522.76 5.06%
PIMCO UNCONSTRAINED BOND FUND CLASS D								
CUSIP: 72201M461								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
1,299.827	02/08/13	11.5400	15,000.00	11.5700	15,039.00	39.00		169.29 1.12%
TCW TOTAL RETURN BOND FUND CLASS N								
CUSIP: 87234NG41								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
2,347.418	02/08/13	10.6500	25,000.00	10.6300	24,953.00	-166.00		1,396.71 5.59%
Total Mutual Funds								
Total Mutual Funds								\$8,091.92

ATTACHMENT 6





BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
 One North Brentwood Blvd., Suite 500
 Saint Louis, MO 63105 314-726-1600

Portfolio Holdings (continued)

Statement Period: 02/04/2013 - 02/28/2013

Total Portfolio Holdings	Cost Basis	Market Value	Unrealized Gain/Loss	Accrued Interest	Estimated Annual Income
	\$205,122.13	\$204,865.72	-\$256.41	\$0.00	\$8,095.28

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L.110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
- Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.

Disclosures and Other Information

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from quotation services, which we believe to be reliable. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest, and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

The Estimated Price as of Date only appears when the price date does not equal the statement date and the price indicated is estimated since it is not reflective of a last trade price on a recognized exchange.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your Statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your producing firm. In order to assist your producing firm in maintaining current back office and financial information concerning your option accounts, please promptly advise them in writing of any changes in financial instruments held in your account. Equity Options which are held in your account are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Advances and payments regarding US Options will be available upon written request to your producing firm.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action

ATTACHMENT 6

Portfolio Holdings (continued)

transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Activity Summary (All amounts shown are in base currency: USD)

Credits	This Period	Year-to-Date	Debits	This Period	Year-to-Date
Securities			Securities		
Securities Bought	0.00	0.00	Securities Bought	-200,000.00	-200,000.00
Total Securities	\$0.00	\$0.00	Total Securities	-\$200,000.00	-\$200,000.00
Dividends and Interest			Dividends and Interest		
	\$3.36	\$3.36		\$0.00	\$0.00
Fees			Fees		
	\$0.00	\$0.00		-\$308.14	-\$308.14
Cash			Cash		
Deposits	205,426.91	205,426.91	Deposits	0.00	0.00
Total Cash	\$205,426.91	\$205,426.91	Total Cash	\$0.00	\$0.00
FDIC Insured Bank Deposits			FDIC Insured Bank Deposits	-\$205,430.27	-\$205,430.27
Total Credits	\$405,738.41	\$405,738.41	Total Debits	-\$405,738.41	-\$405,738.41

Transactions in Date Sequence

Process/ Trade/ Settlement Transaction	Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
	02/04/13	CUSTOMER AUTHORIZED	TRANS FIRM EBR-264483				205,426.91	USD
	02/05/13	TRANSFER	USD999997					
	02/05/13	FDIC INSURED BANK DEPOSIT	USD999997				-205,426.91	USD
	02/08/13	ASSET BASED FEE	Advisory Fee Inception Billing For Q1-2013 Total Asset Value \$205,426.91				-308.14	USD
	02/08/13	USD999997	DEUTSCHE BANK INS DEPOSIT PROGRAM E					
	02/08/13	FDIC INSURED BANK WITHDRAWAL	USD999997				308.14	USD
	02/11/13	PURCHASED BACK	BLACK ROCK MASTERS INCOME PORTFOLIO A SALT LOAN =0.00 UNCLOSED ORDER HLD-RNWST CARGN ONLY				-20,000.00	USD

ATTACHMENT 6





BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
One North Brentwood Blvd., Suite 550
Saint Louis, MO 63105
314-726-1600

Statement Period: 02/04/2013 - 02/28/2013

Transactions in Date Sequence (continued)

Process/ Trade/ Settlement Date	Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
02/11/13	02/08/13	PURCHASED	THE HARTFORD FLOATING RATE HIGH INCOME FUND CLASS A SALES LOAD=0.00% UNSOLICITED ORDER HFHAX	1,888.574	10.5900		-20,000.00	USD
02/11/13	02/08/13	PURCHASED	HLD-RNWST CAPGN ONLY LOOMIS SAYLES GLOBAL EQUITY AND INCOME FD CLASS A SALES LOAD=0.00% UNSOLICITED ORDER LGMAX	1,135.718	17.6100		-20,000.00	USD
02/11/13	02/08/13	PURCHASED	NUVEEN SYMPHONY CREDIT OPPORTUNITIES FUND CLASS A SALES LOAD=0.00% UNSOLICITED ORDER NCOAX	1,123.596	22.2500		-25,000.00	USD
02/11/13	02/08/13	PURCHASED	PIMCO INCOME FUND CLASS D NEPP011695 UNSOLICITED ORDER HLD-RNWST CAPGN ONLY PONDX	2,394.254	12.5300		-30,000.00	USD
02/11/13	02/08/13	PURCHASED	PIMCO UNCONSTRAINED BOND FUND CLASS D NEPP011695 UNSOLICITED ORDER HLD-RNWST CAPGN ONLY PUBDX	1,299.827	11.5400		-15,000.00	USD
02/11/13	02/08/13	PURCHASED	TW1 TOTAL RETURN BOND FUND CLASS N 200144632 NEPP011695 UNSOLICITED ORDER HLD-RNWST CAPGN ONLY TGMNX	2,347.418	10.6500		-25,000.00	USD
02/11/13		FDIC INSURED BANK WITHDRAWAL	DEUTSCHE BANK INS DEPOSIT PROGRAM E USD999997				155,000.00	USD
02/13/13	02/08/13	PURCHASED	FIRST EAGLE GLOBAL INCOME BUILDER FUND CLASS A 010006305 SALES LOAD=0.00% UNSOLICITED ORDER FEBAX	1,409.774	10.6400		-15,000.00	USD
02/13/13	02/08/13	PURCHASED	IVY ASSET STRATEGY FUND CLASS A 200877109 SALES LOAD=0.00% UNSOLICITED ORDER HLD-RNWST WASAX CAPGN ONLY	1,103.347	27.1900		-30,000.00	USD
02/13/13		FDIC INSURED BANK WITHDRAWAL	DEUTSCHE BANK INS DEPOSIT PROGRAM E USD999997				45,000.00	USD
02/15/13		FDIC INSURED BANK DEPOSITS INTEREST REINVESTED					-3.36	USD
	250990041							

ATTACHMENT 6

DEPOSITS BANK INS INTEREST REINVESTED



BENJAMIN F. EDWARDS & CO.
INVESTMENTS FOR GENERATIONS
One North Brentwood Blvd., Suite 8th Fl.
Saint Louis, MO 63105 314.726.1600

Statement Period: 02/04/2013 - 02/28/2013

Messages *(continued)*

YOUR TAX LOTS ARE STILL MAINTAINED AND YOU MAY STILL RECEIVE STATEMENTS THAT REFLECT THE LOTS IF YOU SO CHOOSE. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, CONTACT YOUR FINANCIAL CONSULTANT.

For more information about the advisory programs offered by Benjamin F. Edwards & Co. and our role as an investment adviser, please see our Form ADV on our website: www.benjaminfederwardsco.com/adv, or call our Home Office at 314.726.1600 and we will mail you a free copy.

Important Arbitration Disclosures and Important Arbitration Agreement

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predicate arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC, Legal Department; One Pershing Plaza, Jersey City, New Jersey 07390; (201) 413-3330.

ATTACHMENT 6

Additional Information

Securities Bought and Sold

This Period \$0.00
Year-to-Date -\$200,000.00

Summary of Gains and Losses

Short-Term Gain/Loss 0.00 0.00 928.90

Net Gain/Loss 0.00
This summary excludes transactions where cost basis information is not available.

Client Service Information

Your Financial Consultant: S38

Contact Information

WARD PETTY AND JOE PETTY
345 FRAZIER
SUITE 205
CHATTANOOGA TN 37405-4121
Telephone Number: (423) 668-5411
Fax Number: (423) 668-5412

Investment Objective: CONSERVATIVE INCOME
Risk Exposure: NONE-SPECIFIED

Default Tax Lot Disposition Method for Mutual Funds : FIRST IN FIRST OUT

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

Default Tax Lot Disposition Method for All Other Securities: FIRST IN FIRST OUT

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Financial Consultant for more information.

FDIC Insured Bank Deposits

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Insured Bank Deposits				
DEUTSCHE BANK INS DEPOSITE				
Account Number: EPP011695	Activity Ending: 03/28/13			
03/07/13	Opening Balance		5,122.13	5,122.13
03/04/13	Deposit	DEPOSIT	245.26	5,367.39
03/05/13	Deposit	DEPOSIT	100.30	5,467.69
03/15/13	Deposit	INTEREST CREDITED	0.37	5,468.06
03/18/13		Citizens Bank		5,468.06
03/28/13	Closing Balance		\$5,468.06	\$5,468.06

Total FDIC Insured Bank Deposits

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

ATTACHMENT 6





BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
One North Brentwood Blvd., Suite 800
Saint Louis, MO 63105
314-726-1600

Statement Period: 03/01/2013 - 03/31/2013

Portfolio Holdings

Quantity	Opening Date	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and Bank Deposits 3.00% of Portfolio									
FDIC Insured Bank Deposits									
DEUTSCHE BANK INS DEPOSIT E	03/01/13	EPP011695	03/29/13	5,122.13	5,468.06	0.20	3.73	N/A	N/A
Total FDIC Insured Bank Deposits				\$5,122.13	\$5,468.06	\$0.20	\$3.73		
Total Cash, Money Funds, and Bank Deposits				\$5,122.13	\$5,468.06	\$0.20	\$3.73		

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds 97.00% of Portfolio								
Mutual Funds								
BLACKROCK MULTI-ASSET INCOME								
PORTFOLIO FD CLA								
CUSIP: 09256H351								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
1,819,836	02/08/13	10.9900	20,000.00	11,1600	20,309.37	309.37		
FIRST EAGLE GLOBAL INCOME BUILDER FUND								
CLASS A								
CUSIP: 33008E697								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
1,409,774	02/08/13	10.640	15,000.00	10,7400	15,140.97	140.97		
THE HARTFORD FLOATING RATE HIGH								
INCOME FUND CLASS A								
CUSIP: 47664M177								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
1,888,574	02/08/13	10.590	10,600.00	10,590	10,600.00	0.00		

ATTACHMENT 6

Portfolio Holdings (continued)

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds (continued)								
Mutual Funds (continued)								
IVY ASSET STRATEGY FUND CLASS A			Security Identifier: WASAX					
CUSIP: 4660000759								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	1,103,347	02/08/13	27.1900	30,000.00	27,0400	29,834.50	-165.50	740.89 2.48%
LOOMIS SAYLES GLOBAL EQUITY AND INCOME FD CLASS A			Security Identifier: LGMAX					
CUSIP: 466002C0107								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	1,135,718	02/08/13	17.6100	20,000.00	17,7700	20,181.71	181.71	311.64 1.54%
NUVEEN SYMPHONY CREDIT OPPORTUNITIES FUND CLASS A			Security Identifier: NCOAX					
CUSIP: 67066D754								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	1,123,596	02/08/13	22.2500	25,000.00	22,5400	25,325.85	325.85	1,523.59 6.01%
PIMCO INCOME FUND CLASS D			Security Identifier: PONDX					
CUSIP: 772201F458								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	2,394,254	02/08/13	12.5300	30,000.00	12,5400	30,023.95	23.95	1,522.76 5.07%
PIMCO UNCONSTRAINED BOND FUND CLASS D			Security Identifier: PUDDX					
CUSIP: 772201M61								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	1,299,827	02/08/13	11.5400	15,000.00	11,5500	15,013.00	13.00	162.62 1.08%
TCW TOTAL RETURN BOND FUND CLASS N			Security Identifier: TGMNK					
CUSIP: 87234N641								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	2,347,413	02/08/13	10.6500	25,000.00	10,6200	24,925.58	70.42	1,332.15 5.34%
Total Mutual Funds			\$20,700.00	\$20,700.00	\$20,700.00	\$9,890.00	\$8,024.69	\$8,024.69
Total Mutual Funds								

ATTACHMENT 6





BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
 One North Brentwood Blvd., Suite 870
 Saint Louis, MO 63105
 314-726-1600

Portfolio Holdings (continued)

Total Portfolio Holdings	Cost Basis	Market Value	Unrealized Gain/Loss	Accrued Interest	Estimated Annual Income
	\$205,468.06	\$206,396.96	\$928.90	\$0.00	\$8,028.42

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L. 110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
- Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.

Disclosures and Other Information

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from quotation services, which we believe to be reliable. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

The estimated annual income (EA) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

The Estimated Price as of Date only appears when the price date does not equal the statement date and the price indicated is estimated since it is not reflective of a last trade price on a recognized exchange.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your Statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request. In order to assist you in maintaining current background and financial information concerning your option accounts, please promptly advise them of any material change in your investment objectives or financial situation. Executive options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Option Clearing Corporation. Additional information regarding the procedure is available upon written request to your producing firm.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action.

Statement Period: 03/01/2013 - 03/31/2013

B0088032CSF30010

PAK-032-CU1

Account Numb
CHARLES J FLEISCHMANN

GO Paperless
Ask About E-Statement

 **PERSHING**
Bailed Financial
Services, Inc., a subsidiary
of The Bank of New York Mellon Corporation

Clearing through Pershing LLC, a subsidiary
of The Bank of New York Mellon Corporation
Pershing LLC, member FINRA, NYSE, SIPC

Portfolio Holdings (continued)

transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Activity Summary (All amounts shown are in base currency: USD)

Credits	This Period	Year-to-Date	Debits	This Period	Year-to-Date
Securities			Securities		
Securities Bought	0.00	0.00	Securities Bought	0.00	-200,000.00
Total Securities	\$0.00	\$0.00	Total Securities	\$0.00	-\$200,000.00
Dividends and Interest			Dividends and Interest		
Fees			Fees		
Cash			Cash		
Deposits	\$345.40	\$348.76	Deposits	0.00	0.00
Total Cash	\$0.00	\$0.00	Total Cash	\$0.00	\$0.00
FDIC Insured Bank Deposits			FDIC Insured Bank Deposits		
Total Credits	\$345.93	\$406,084.34	Total Dabits	-\$345.93	-\$205,776.20

Transactions in Date Sequence

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
03/01/13	CASH DIVIDEND RECEIVED	BLACKROCK MULTILASSET INCOME PORTFOLIO FD CL A FOR ACCRUAL PERIOD ENDING 02/28/13				36.51	USD
03/01/13	CASH DIVIDEND RECEIVED	THE HARTFORD FLOATING RATE HIGH INCOME FUND CLASS A FOR ACCRUAL PERIOD ENDING 02/28/13				44.66	USD
03/01/13	CASH DIVIDEND RECEIVED	NUVEEN SYMPHONY CREDIT OPPORTUNITIES FUND CLASS A FOR ACCRUAL PERIOD ENDING 02/28/13				77.04	USD
03/01/13	CASH DIVIDEND RECEIVED	PIMCO INCOME FUND CLASS D FOR ACCRUAL PERIOD ENDING 02/28/13				81.56	USD
03/01/13	CASH DIVIDEND RECEIVED	PIMCO UNCONVENTIONAL BOND FUN CLASS D FOR ACCRUAL PERIOD ENDING 02/28/13				5.49	USD
03/04/13	CUSTOMER AUTHORIZED TRANSFER	A TRANSFER FROM ER26413 TO USD999997				0.53	USD

ATTACHMENT 6





BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
One North Brentwood Blvd., Suite 850
Saint Louis, MO 63105
314.726.1600

Statement Period: 03/01/2013 - 03/31/2013

Transactions in Date Sequence (continued)

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
03/04/13	FDIC INSURED BANK DEPOSIT	DEUTSCHE BANK INS DEPOSIT PROGRAM E				-215.26	USD
03/04/13	CASH DIVIDEND RECEIVED	TCW TOTAL RETURN BOND FUND CLASS N 2347.4180				99.77	USD
03/05/13	TGMNX	SHRS RD 02/27 PD 02/28/13					
03/05/13	FDIC INSURED BANK DEPOSIT	DEUTSCHE BANK INS DEPOSIT PROGRAM E				-100.30	USD
03/15/13	USDD99997	DEUTSCHE BANK INS INTEREST REINVESTED				-0.37	USD
	FDIC INSURED BANK DEPOSITS INTEREST						
	REINVESTED						
03/15/13	259990041	DEUTSCHE BANK INS INTEREST CREDITED					
	FDIC INSURED BANK DEPOSITS INTEREST						
	RECEIVED						
	259990041						
Total Value of Transactions				\$0.00		\$0.00	
The price and quantity displayed may have been rounded.							

Income and Expense Summary

	Current Period		Year-to-Date	
	Toxicable	Non Toxicable	Toxicable	Non Toxicable
Dividend Income				
Other Dividends	345.03	0.00	345.03	0.00
Interest Income				
FDIC Insured Bank Deposits	0.37	0.00	3.73	0.00
Total Dividends, Interest, Income and Expenses	\$345.40	\$0.00	\$348.76	\$0.00

Messages

Pershing has been advised by your financial organization that Pershing will receive payment for directing order flow. Please see the terms and conditions section of your brokerage account statement for a description of Pershing's payment for order flow practices.

For additional information regarding order-routing practices and the venues to which your financial organization orders are submitted, please visit www.orderroutingdisclosure.com.

Upon written request to your financial organization, you may obtain the identity of the venue to which your orders were routed for the six months prior to your request and the time of transactions that may have

Messages *(continued)*

resulted from such orders.

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Please see the money market mutual fund's prospectus or contact your investment professional for additional information.

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

Benjamin F. Edwards & Co. is updating its client profile information to better serve your needs and to comply with new regulatory requirements (FINRA Rule 2111). As a result, your financial consultant may request up-to-date information regarding your goals, objectives and financial information.

TERMINATION FEE FOR RETIREMENT ACCOUNT CLIENTS:

Effective May 15, 2013, retirement account termination fees are increasing from \$75 to \$95. If you have any questions, please contact your Financial Consultant.

Go Paperless!

When you choose electronic delivery of brokerage account statements and trade confirmations, there is no more searching through a file cabinet or shoebox to find what you're looking for as everything you need is located in one secure, online location. Switching your document delivery preferences takes just a moment and provides a level of convenience you're sure to appreciate.

If you currently have online access to your accounts through NetExchange Client, you can sign up for e-delivery of your statements and trade confirmations, as well as Mutual Fund, ETF and UIT prospectus, by clicking on the Go Paperless button when you log in. If you do not have on-line access, please contact your financial consultant and the process can be expedited for you.

If you don't desire on-line access to your accounts, you can still receive your confirmations and statements via email by logging on to www.myedocumentsuite.com to register and choose electronic delivery, or contact your financial consultant for assistance.

Make the move to paperless today!

MESSAGE REGARDING ROLLED-UP TAX LOTS

WHILE YOUR TAX LOTS HAVE BEEN ROLLED UP, ALL OF THE LOTS ARE STILL MAINTAINED. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, PLEASE CONTACT YOUR FINANCIAL CONSULTANT.

For more information about the advisory programs offered by Benjamin F. Edwards & Co. and our role as an investment adviser, please see our Form ADV on our website: www.benjaminedwardsco.com/adv, or call our Home Office at 314-726-1600 and we will mail you a free copy.

Please contact your financial consultant if there have been any changes to your financial situation or investment objectives, or if you wish to address any new or existing reasonable restrictions on the management of your account.

ATTACHMENT 6



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

Statement Period: 03/01/2013 - 03/31/2013

Important Arbitration Disclosures and Important Arbitration Agreement

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement
Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispouse arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.

ATTACHMENT 6



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

ATTACHMENT 6

Account Number:

Statement Period: 04/01/2013 - 04/30/2013

Valuation at a Glance

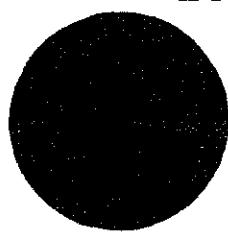
Beginning Account Value	This Period	Year-to-Date
\$206,396.96	\$0.00	\$0.00
Cash Deposits	205,427.14	
Dividends/Interest	923.99	
Fees	-824.13	
Change in Account Value	-515.99	
Ending Account Value	\$208,683.80	\$208,683.80
Estimated Annual Income	\$7,910.39	

Your Financial Consultant:
 WARD PETTY AND JOE PETTY
 (423) 668-5411

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation
Cash, Money Funds, and Bank Deposits ¹	0.00	5,468.06	5,527.30	3%
Mutual Funds	0.00	200,928.90	203,156.50	97%
Account Total (Pie Chart)	\$0.00	\$206,396.96	\$208,683.80	100%

¹ The Bank Deposits in your account are FDIC insured bank deposits. FDIC insured bank deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). These bank deposits are covered by the Federal Deposit Insurance Corporation (FDIC), up to allowable limits.



Asset Allocation percentages are rounded to the nearest whole percentage.

Pie Chart allocation only includes products that are of positive value.



Additional Information

	This Period	Year-to-Date
Securities Bought and Sold	\$0.00	\$200,000.00
Net Gain/Loss	0.00	0.00

Short-Term Gain/Loss
0.00
Net Gain/Loss
0.00
This summary excludes transactions where cost basis information is not available.

Client Service Information

Your Financial Consultant:	S38	Contact Information
WARD PETTY AND JOE PETTY 345 FRAZIER SUITE 205 CHATTANOOGA, TN 37405-4121		Telephone Number: (423) 668-5411 Fax Number: (423) 668-5412

Investment Objective:	CONSERVATIVE INCOME
Risk Exposure:	NONE SPECIFIED

Default Tax Lot Disposition Method for Mutual Funds:	FIRST IN FIRST OUT
Default Tax Lot Disposition Method for Stocks in a Dividend Reinvestment Plan:	FIRST IN FIRST OUT
Default Tax Lot Disposition Method for All Other Securities:	FIRST IN FIRST OUT

Electronic Delivery
You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Financial Consultant for more information.

FDIC Insured Bank Deposits

Date	Activity type	Description	Amount	Balance
3/29/13	Opening Balance	DEUTSCHE BANK INS DEPOSIT E		
3/29/13	Deposit	Account Number: EPP011695 Activity Ending: 04/30/13	5,468.06	5,468.06
04/02/13	Deposit	DEPOSIT	409.01	5,877.07
04/03/13	Deposit	DEPOSIT	105.80	6,042.87
04/05/13	Withdrawal	WITHDRAWAL	-55.99	5,526.88
04/15/13	Deposit	INTEREST CREDITED	0.42	5,527.30
04/16/13	B&T	APY 0.1%		
		B&T		
04/30/13	Closing Balance	A/J 04/16 \$5527.30		

Total FDIC Insured Bank Deposits

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

ATTACHMENT B



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

Statement Period: 04/01/2013 - 04/30/2013

Portfolio Holdings

Quantity	Opening Date	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and Bank Deposits 3.00% of Portfolio									
FDIC Insured Bank Deposits									
DEUTSCHE BANK INS DEPOSIT E									
5,527.300	03/29/13		04/30/13	\$5,468.06	5,527.30	0.21	4.15	N/A	N/A
Total FDIC Insured Bank Deposits									
Total Cash, Money Funds, and Bank Deposits				\$5,468.06	\$5,527.30	\$0.21	\$4.15		

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds 97.00% of Portfolio								
Mutual Funds								
BLACKROCK MULTI-ASSET INCOME PORTFOLIO FD CL A								
CUSIP: 09256H351								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	02/08/13	10.9900	20,000.00	11.2900	20,545.95	545.95	951.57	4.63%
FIRST EAGLE GLOBAL INCOME BUILDER FUND CLASS A								
CUSIP: 320008F97								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	02/08/13	10.6400	15,000.00	10.9000	15,366.54	366.54	339.75	2.21%
THE HARTFORD FLOATING RATE HIGH INCOME FUND CLASS A								
CUSIP: 41664M177								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	02/08/13	10.7700	10,590.00	10.7700	10,594.94	4.94	1,076.22	5.29%

ATTACHMENT 6

Portfolio Holdings (continued)

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds (continued)								
Mutual Funds (continued)								
IVY ASSET STRATEGY FUND CLASS A CUSIP: 466000759			Security Identifier: WASAX					
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	02/08/13	27.1900	30,000.00	27.2300	30,044.14	44.14		
LOOMIS SAVILLS GLOBAL EQUITY AND INCOME FD CLASS A CUSIP: 46602Q107			Security Identifier: LGMAX					
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	02/08/13	17.6100	20,000.00	18.0400	20,488.35	488.35		
NUVEEN SYMPHONY CREDIT OPPORTUNITIES FUND CLASS A CUSIP: 67056D754			Security Identifier: NCOAX					
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	02/08/13	22.2500	25,000.00	22.8400	25,662.93	662.93		
PIMCO INCOME FUND CLASS D CUSIP: 72201F458			Security Identifier: PONDX					
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	02/08/13	12.5300	30,000.00	12.7400	30,502.80	502.80		
PIMCO UNCONSTRAINED BOND FUND CLASS D CUSIP: 72201M461			Security Identifier: PUBDX					
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	02/08/13	11.5400	15,000.00	11.5900	15,065.00	65.00		
TCW TOTAL RETURN BOND FUND CLASS N CUSIP: 87234N641			Security Identifier: TGMNX					
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	02/08/13	10.6500	25,000.00	10.7100	25,140.85	140.85		
Total Mutual Funds		\$20,000.00	\$20,000.00	\$20,000.00	\$20,000.00	\$3,650.00	\$7,906.24	5.15%
Total Mutual Funds							\$7,906.24	

A+ Achievement



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

Statement Period: 04/01/2013 - 04/30/2013

Portfolio Holdings (continued)

Total Portfolio Holdings	Cost Basis	Market Value	Unrealized Gain/Loss	Accrued Interest	Estimated Annual Income
	\$205,527.30	\$208,683.80	\$3,156.50	\$0.00	\$7,910.39

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L.110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRR) shares acquired on or after January 1, 2012
- Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.

Disclosures and Other Information

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from quotation services, which we believe to be reliable. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

The Estimated Price as of Date only appears when the price date does not equal the statement date and the price indicated is estimated since it is not reflective of a last trade price on a recognized exchange.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your Statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request to your producing firm. In order to assist you in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change. Your investment objectives, financial situation, etc., in options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your producing firm.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action.

ARTAGH INVESTMENT

Portfolio Holdings (continued)

transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Activity Summary (All amounts shown are in base currency: USD)

Debits	This Period	Year-to-Date		This Period	Year-to-Date
Securities					
Securities Bought	0.00	0.00		0.00	-200,000.00
Total Securities	\$0.00	\$0.00		\$0.00	-\$200,000.00
Dividends and Interest					
	\$575.23	\$923.99		\$0.00	\$0.00
Fees					
Cash					
Deposits	0.00	205,427.44		0.00	0.00
Total Cash	\$0.00	\$205,427.44		\$0.00	\$0.00
FDIC Insured Bank Deposits					
	\$515.99	\$206,824.13			
Total Credits					
	\$1,091.22	\$407,175.56			

Debits	This Period	Year-to-Date
Securities		
Securities Bought	0.00	-200,000.00
Total Securities	\$0.00	-\$200,000.00
Dividends and Interest		
	\$0.00	\$0.00
Fees		
Cash		
Deposits	0.00	0.00
Total Cash	\$0.00	\$0.00
FDIC Insured Bank Deposits		
	\$515.99	\$206,824.13
Total Debits		
	-\$1,091.22	-\$407,175.56

Transactions in Date Sequence

Process/ Trade/ Settlement Date	Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
04/01/13		CASH DIVIDEND RECEIVED	BLACKROCK MULTI-ASSET INCOME PORTFOLIO FD CL A FOR ACCRUAL PERIOD ENDING 03/28/13				78.58	USD
04/01/13		CASH DIVIDEND RECEIVED	THE HARTFORD FLOATING RATE HIGH INCOME FUND CLASS A FOR ACCRUAL PERIOD ENDING 03/28/13				69.50	USD
04/01/13		CASH DIVIDEND RECEIVED	NUVEEN SYMPHONY CREDIT OPPORTUNITIES FUND CLASS A FOR ACCRUAL PERIOD ENDING 03/28/13				127.04	USD
04/01/13		CASH DIVIDEND RECEIVED	PIMCO INCOME FUND CLASS D FOR ACCRUAL PERIOD ENDING 03/28/13				126.84	USD
04/01/13		CASH DIVIDEND RECEIVED	PIMCO UNCONVENTIONAL BOND FUNDS CLASS D FOR ACCRUAL PERIOD ENDING 03/28/13				7.05	USD
04/01/13		FDIC INSURED BANK DEPOSIT	DEUTSCHE BANK INVESTMENT TRUST FUNDING FEE				-409.01	USD
			USD999997					

A T T A C H M E N T 6





BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
One North Brentwood Blvd, Suite 850
Saint Louis, MO 63105
314.726.1600

Statement Period: 04/01/2013 - 04/30/2013

Transactions in Date Sequence (continued)

Process/ Trade/ Settlement Date	Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
04/02/13		CASH DIVIDEND RECEIVED	FEBAX FIRST EAGLE GLOBAL INCOME BUILDER FUND CLASS A				71.90	USD
04/02/13		CASH DIVIDEND RECEIVED	TGMNK TCW TOTAL RETURN BOND FUND CLASS N 2347.4180				93.90	USD
04/03/13		FDIC INSURED BANK DEPOSIT	DEUTSCHE BANK INS DEPOSIT PROGRAM E				-165.80	USD
04/05/13	04/04/13	ASSET BASED FEE	Advisory Fees For: Q2-2013 Total Asset Value				-515.99	USD
04/05/13		USD999997	\$206,396.96				515.99	USD
04/15/13		FDIC INSURED BANK WITHDRAWAL	DEUTSCHE BANK INS DEPOSIT PROGRAM E					
		USD999997	DEUTSCHE BANK INS DEPOSIT PROGRAM E					
		DEPOSITS INTEREST REINVESTED	DEUTSCHE BANK INS INTEREST REINVESTED				-0.42	USD
04/15/13		250990041	DEUTSCHE BANK INS INTEREST CREDITED					
		FDIC INSURED BANK RECEIVED						
		250990041						
Total Value of Transactions					\$0.00		\$0.00	

The price and quantity displayed may have been rounded.

Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
Dividend Income				
Other Dividends	574.81	0.00	919.84	0.00
Interest Income				
FDIC Insured Bank Deposits	0.42	0.00	4.15	0.00
Total Dividends, Interest, Income and Expenses	\$57.25	\$0.00	\$923.99	\$0.00

Messages

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Please see the

Page 7 of 9

b0051619CSF30009

PNR-G2-CU11

Account Num
CHARLES J FLEISCHMANN

Go paperless
Ask about e-delivery

PNR-G2-CU11
SINCE 1911
DIAL 1-800-447-1300
EXCLUSIVELY

Chase through PNC Banking LLC, a subsidiary
of Chase Bank USA, N.A., a division of JPMorgan Chase & Co.
Excluding U.S. savings accounts.

Messages (continued)

money market mutual fund's prospectus or contact your investment professional for additional information.

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

Go Paperless!

When you choose electronic delivery of brokerage account statements and trade confirmations, there is no more searching through a file cabinet or shoebox to find what you're looking for as everything you need is located in one secure, online location. Switching your document delivery preferences takes just a moment and provides a level of convenience you're sure to appreciate.

If you currently have online access to your accounts through NetExchange Client, you can sign up for e-delivery of your statements and trade confirmations, as well as Mutual Fund, ETF and UIT prospectus, by clicking on the Go Paperless button when you log in. If you do not have on-line access, please contact your financial consultant and the process can be expedited for you.

If you don't desire on-line access to your accounts, you can still receive your confirmations and statements via email by logging on to www.mydocumentsuite.com to register and choose electronic delivery, or contact your financial consultant for assistance.

Make the move to paperless today!

Benjamin F. Edwards & Co. is updating its client profile information to better serve your needs and to comply with new regulatory requirements (FINRA Rule 2111). As a result, your financial consultant may request up-to-date information regarding your goals, objectives and financial information.

TERMINATION FEE FOR RETIREMENT ACCOUNT CLIENTS:

Effective May 15, 2013, retirement account termination fees are increasing from \$75 to \$95. If you have any questions, please contact your Financial Consultant.

MESSAGE REGARDING ROLLED-UP TAX LOTS

WHILE YOUR TAX LOTS HAVE BEEN ROLLED UP, ALL OF THE LOTS ARE STILL MAINTAINED. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, PLEASE CONTACT YOUR FINANCIAL CONSULTANT.

For more information about the advisory programs offered by Benjamin F. Edwards & Co. and our role as an investment adviser, please see our Form ADV on our website: www.benjaminedwardsco.com/adv, or call our Home Office at 314-726-1600 and we will mail you a free copy.

Important Arbitration Disclosures and Important Arbitration Agreement

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness testimony, other discovery, or any other relief in arbitration, than in court proceedings, is limited to the extent necessary for the award, unless, in a dispute case, a claim can be made that a decision has been submitted by the first scheduled hearing date.
- The panel of arbitrators will typically include a majority of arbitrators who are or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Arbitration Agreement





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

Statement Period: 04/01/2013 - 04/30/2013

Important Arbitration Disclosures and Important Arbitration Agreement *(continued)*

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class, who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; (ii) the class is decertified; or (iii) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330.

ATTACHMENT 6



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

ATTACHMENT 6

Account Number: **05/01/2013 - 05/31/2013**
Statement Period: 05/01/2013 - 05/31/2013
Valuation at a Glance

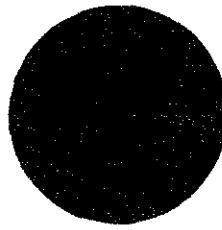
Beginning Account Value	This Period	Year-to-Date
\$208,663.80	\$0.00	\$0.00
Cash Deposits	0.00	205,427.44
Dividends/Interest	489.49	1,413.48
Fees	0.00	-824.13
Change in Account Value	-507.04	2,649.46
Ending Account Value	\$208,666.25	\$208,666.25
Estimated Annual Income	\$7,849.80	

Your Financial Consultant:
WARD PETTY AND JOE PETTY
(423) 688-5411

Asset Allocation

	Prior Year-End	Last Period	This Period % Allocation
Cash, Money Funds, and Bank Deposits ¹	0.00	5,527.30	6,016.79 3% ■■■
Mutual Funds	0.00	203,156.50	202,649.46 97% ■■■
Account Total (Pie Chart)	\$0.00	\$208,663.80	\$208,666.25 100%

¹ The Bank Deposits in your account are FDIC insured bank deposits. FDIC insured bank deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). These bank deposits are covered by the Federal Deposit Insurance Corporation (FDIC), up to allowable limits.



Asset Allocation percentages are rounded to the nearest whole percentage.
Pie Chart allocation only includes products that are of positive value.



Statement Period: 05/01/2013 - 05/31/2013

Portfolio Holdings

Quantity	Opening Date	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and Bank Deposits 3.00% of Portfolio									
FDIC Insured Bank Deposits									
DEUTSCHE BANK INS DEPOSIT E									
6,016.790	05/01/13		05/31/13	\$5,527.30	\$6,016.79	0.28	4.60	N/A	N/A
Total FDIC Insured Bank Deposits									
Total Cash, Money Funds, and Bank Deposits				\$5,527.30	\$6,016.79	\$0.28	\$4.60		

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds 97.00% of Portfolio								
Mutual Funds								
BLACKROCK MULTI-ASSET INCOME PORTFOLIO FD CL A								
CUSIP: 09256H551								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
1,819,836	02/08/13	10.9900	20,000.00	11.2000	20,382.16	382.16	973.87	4.77%
FIRST EAGLE GLOBAL INCOME BUILDER FUND CLASS A								
CUSIP: 32008F697								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
1,409,774	02/08/13	10,6400	15,000.00	10,8400	15,281.95	281.95	339.75	2.22%
THE HARTFORD FLOATING RATE HIGH INCOME FUND CLASS A								
CUSIP: 41664M177								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
1,886,574	02/08/13	10,5900	15,300.00	10,5400	14,4400	144.40	1,037.47	5.11%

ATTACHMENT 6



Portfolio Holdings (continued)

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds (continued)								
Mutual Funds (continued)								
IVY ASSET STRATEGY FUND CLASS A								
CUSIP: 466000759								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
1,103.347	02/08/13	27.1900	30,000.00	27.8100	30,684.08	684.08	740.89	2.41%
LOOMIS SAYLES GLOBAL EQUITY AND INCOME FD CLASS A								
CUSIP: 466020107								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
1,135.718	02/08/13	17.6100	20,000.00	18.0500	20,489.71	499.71	311.64	1.52%
NUVEEN SYMPHONY CREDIT OPPORTUNITIES FUND CLASS A								
CUSIP: 670660374								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
1,123.596	02/08/13	22.2500	25,000.00	22.6200	25,415.74	415.74	1,523.59	5.99%
PIMCO INCOME FUND CLASS D								
CUSIP: 722011458								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
2,394.254	02/08/13	12.5300	30,000.00	12.6700	30,335.20	335.20	1,522.74	5.01%
PIMCO UNCONSTRAINED BOND FUND CLASS D								
CUSIP: 722011M461								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
1,289.827	02/08/13	11.5400	15,000.00	11.5200	14,974.01	-25.99	127.65	0.85%
TCW TOTAL RETURN BOND FUND								
CLASS N								
CUSIP: 87234NB61								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
2,347.418	02/08/13	10.5500	25,000.00	10.5700	24,812.21	-187.79	1,267.50	5.10%
Total Mutual Funds								
Total Mutual Funds							\$7,845.20	

ATTACHMENT 6



Statement Period: 05/01/2013 - 05/31/2013

Portfolio Holdings (continued)

Total Portfolio Holdings	Cost Basis	Market Value	Unrealized Gain/Loss	Accrued Interest	Estimated Annual Income
	\$206,016.79	\$208,666.25	\$2,649.46	\$0.00	\$7,849.80

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L. 110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
- Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.

Disclosures and Other Information

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from quotation services, which we believe to be reliable. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

The Estimated Price as of Date only appears when the price date does not equal the statement date and the price indicated is estimated since it is not reflective of a last trade price on a recognized exchange.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your Statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request. In order to assist you in maintaining current back office and financial information concerning your option accounts, please promptly advise them of any material changes you may make in your investment objectives that affect your position. Execution of options which are written or are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding the practice of writing options is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action.

ATTACHMENT

Portfolio Holdings (continued)

transactions, unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Activity Summary (All amounts shown are in base currency: USD)

Debits	This Period	Year-to-Date
Securities		
Securities Bought	0.00	0.00
Total Securities	\$0.00	\$0.00
Dividends and Interest		
Fees		
Cash		
Deposits		
Total Cash	\$0.00	\$0.00
FDIC Insured Bank Deposits		
Total Credits	\$489.49	\$407,665.05

Debits	This Period	Year-to-Date
Securities		
Securities Bought	0.00	-200,000.00
Total Securities	\$0.00	-\$200,000.00
Dividends and Interest		
Fees		
Cash		
Deposits		
Total Cash	\$0.00	\$0.00
FDIC Insured Bank Deposits		
Total Debits	\$489.49	-\$206,840.92

Transactions in Date Sequence

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
05/01/13	CASH DIVIDEND RECEIVED	BLACKROCK MULTI-ASSET INCOME PORTFOLIO FD CL A FOR ACCRUAL PERIOD ENDING 04/30/13		80.43	USD		
05/01/13	CASH DIVIDEND RECEIVED	THE HARTFORD FLOATING RATE HIGH INCOME FUND CLASS A FOR ACCRUAL PERIOD ENDING 04/30/13		57.54	USD		
05/01/13	CASH DIVIDEND RECEIVED	NUVEEN SYMPHONY CREDIT OPPORTUNITIES FUND CLASS A FOR ACCRUAL PERIOD ENDING 04/30/13		126.94	USD		
05/01/13	CASH DIVIDEND RECEIVED	PIMCO INCOME FUND CLASS D FOR ACCRUAL PERIOD ENDING 04/30/13		126.90	USD		
05/01/13	CASH DIVIDEND RECEIVED	PIMCO INCOME FUND CLASS D FOR ACCRUAL PERIOD ENDING 04/30/13		9.20	USD		
05/02/13	FDIC INSURED BANK DEPOSIT	DEUTSCHES BANK INSURANCE PROGRAM		-401.01	USD		

ATTACHMENT 6

Messages (continued)

When you choose electronic delivery of brokerage account statements and trade confirmations, there is no more searching through a file cabinet or shoebox to find what you're looking for as everything you need is located in one secure, online location. Switching your document delivery preferences takes just a moment and provides a level of convenience you're sure to appreciate.

If you currently have online access to your accounts through NetExchange Client, you can sign up for e-delivery of your statements and trade confirmations, as well as Mutual Fund, ETF and UIT prospectus, by clicking on the Go Paperless button when you log in. If you do not have on-line access, please contact your financial consultant and the process can be expedited for you.

If you don't desire on-line access to your accounts, you can still receive your confirmations and statements via email by logging on to www.mydocumentsuite.com to register and choose electronic delivery, or contact your financial consultant for assistance.

Make the move to paperless today!

TERMINATION FEE FOR RETIREMENT ACCOUNT CLIENTS:

Effective May 15, 2013, retirement account termination fees are increasing from \$75 to \$95. If you have any questions, please contact your Financial Consultant.

MESSAGE REGARDING ROLLED-UP TAX LOTS

WHILE YOUR TAX LOTS HAVE BEEN ROLLED UP, ALL OF THE LOTS ARE STILL MAINTAINED. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, PLEASE CONTACT YOUR FINANCIAL CONSULTANT.

For more information about the advisory programs offered by Benjamin F. Edwards & Co. and our role as an investment adviser, please see our Form ADV on our website: www.benjaminedwardsco.com/adv or call our Home Office at 314-726-1600 and we will mail you a free copy.

Important Arbitration Disclosures and Important Arbitration Agreement

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration, except as otherwise provided in this Agreement. No party shall bring a putative class action, or a putative class action in the event of a putative class action, if the class certification demand is denied, or if the class is decertified; or if the class is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330.



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

ATTACHMENT 6

Account Num: **Statement Period: 06/01/2013 - 07/30/2013**
Valuation at a Glance

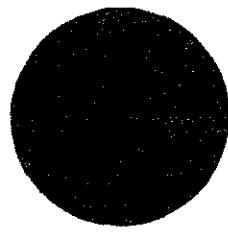
	This Period	Year-to-Date
Beginning Account Value	\$203,566.25	\$0.00
Cash Deposits	0.00	205,427.44
Dividends/Interest	504.99	1,918.47
Fees	0.00	-824.13
Change in Account Value	-5,636.79	-2,987.33
Ending Account Value	\$203,534.45	\$203,534.45
Estimated Annual Income	\$7,783.76	

Your Financial Consultant:
WARD PETTY AND JOE PETTY
(423) 688-5411

Asset Allocation

	Prior Year-End	Last Period	This Period % Allocation
Cash, Money Funds, and Bank Deposits ¹	0.00	6,016.79	6,521.78 3%
Mutual Funds	0.00	202,649.46	197,012.67 97%
Account Total (Pie Chart)	\$0.00	\$208,666.25	\$203,534.45 100%

¹ The Bank Deposits in your account are FDIC insured bank deposits. FDIC insured bank deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). These bank deposits are covered by the Federal Deposit Insurance Corporation (FDIC), up to allowable limits.



Asset Allocation percentages are rounded to the nearest whole percentage.

Pie Chart allocation only includes products that are of positive value.



Additional Information

	This Period	Year-to-Date
Securities Bought and Sold	\$0.00	\$200,000.00

	This Period	Revised	Year-to-Date	Unrevised
Short-Term Gain/Loss	0.00	0.00	0.00	-2,987.33
Net Gain/Loss	0.00	0.00	0.00	-2,987.33

This summary excludes transactions where cost basis information is not available.

Client Service Information

Contact Information

Your Financial Consultant: S38	Telephone Number: (423) 668-5411
WARD PETTY AND JOE PETTY 345 FRAZER SUITE 205 CHATTANOOGA TN 37405-4121	Fax Number: (423) 668-5412

Investment Objective: CONSERVATIVE INCOME
Risk Exposure: NONE SPECIFIED

Default Tax Lot Disposition Method for Mutual Funds : FIRST IN FIRST OUT

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

Default Tax Lot Disposition Method for All Other Securities: FIRST IN FIRST OUT

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Financial Consultant for more information.

FDIC Insured Bank Deposits

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Insured Bank Deposits				
DEUTSCHE BANK INS DEPOSIT E				
Account Number: EPP011695	Activity Ending: 06/28/13			
06/01/13	Opening Balance		6,016.79	6,016.79
06/04/13	Deposit	DEPOSIT	416.50	6,433.29
06/05/13	Deposit	DEPOSIT	88.03	6,521.32
06/14/13	Deposit	INTEREST CREDITED	0.46	6,521.78
06/14/13		APY 0.07%		6,521.78
		BB&T		
		A/C 06/17 \$6521.78		
06/28/13	Closing Balance			\$6,521.78

Total FDIC Insured Bank Deposits

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

ATTACHMENT 6





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

Statement Period: 06/01/2013 - 06/30/2013

Portfolio Holdings

Quantity	Opening Date	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and Bank Deposits 3.00% of Portfolio									
FDIC Insured Bank Deposits									
DEUTSCHE BANK INS DEPOSIT E	6/5/21/780		06/28/13	\$6,016.79	\$6,521.78	0.17	5.06	N/A	N/A
Total FDIC Insured Bank Deposits				\$6,016.79	\$6,521.78	\$0.17	\$5.06		
Total Cash, Money Funds, and Bank Deposits									

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds 97.00% of Portfolio								
Mutual Funds								
BLACKROCK MULTI-ASSET INCOME								
PORTFOLIO FD CL A								
CUSIP: 09256H351								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	1,819,836	02/08/13	10.9900	20,000.00	10,9200	19,872.61	-127.39	980.88 4.93%
CUSIP: 32008F697								
Open End fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	1,409,774	02/08/13	10.6400	15,000.00	10,5300	14,844.92	-155.08	339.75 2.28%
THE HARTFORD FLOATING RATE HIGH INCOME FUND CLASS A								
CUSIP: 41664M177								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	1,888,574	02/08/13	10.5900	15,000.00	10,5700	14,623.53	-37.77	379.62 2.40%

ATTACHMENT 6

Portfolio Holdings (continued)

<u>Quantity</u>	<u>Acquisition Date</u>	<u>Unit Cost</u>	<u>Cost Basis</u>	<u>Market Price</u>	<u>Market Value</u>	<u>Unrealized Gain/Loss</u>	<u>Estimated Annual Income</u>	<u>Estimated Yield</u>
Mutual Funds (continued)								
Mutual Funds (continued)								
IVY ASSET STRATEGY FUND CLASS A			Security Identifier: WASAX					
CUSIP: 46600Q1759								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	02/08/13							
1,103.347		27.1900	30,000.00	26.7700	29,536.60	-463.40	740.89	2.50%
LOOMIS SAYLES GLOBAL EQUITY AND INCOME FD CLASS A			Security Identifier: LGMAX					
CUSIP: 46602Q107								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	02/08/13	17.6100	20,000.00	17.5400	19,920.49	-.79.51	311.64	1.56%
NUVEEN SYMPHONY CREDIT OPPORTUNITIES FUND CLASS A			Security Identifier: NCOAX					
CUSIP: 67068D754								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	02/08/13	22.2500	25,000.00	22.0200	24,741.58	-.258.42	1,523.59	6.15%
PIMCO INCOME FUND CLASS D			Security Identifier: PONDX					
CUSIP: 72201F458								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	02/08/13	12.5300	30,000.00	12.2100	29,233.84	-.766.16	1,522.74	5.20%
PIMCO UNCONSTRAINED BOND FUND CLASS D			Security Identifier: PUDBX					
CUSIP: 72201M611								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	02/08/13	11.5400	15,000.00	11.2900	14,675.05	-.324.95	110.49	0.75%
TCW TOTAL RETURN BOND FUND CLASS N			Security Identifier: TGMAX					
CUSIP: 87234N641								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	02/08/13	10.6500	25,000.00	10.3200	24,225.35	-.74.55	1,238.26	5.11%
Total Mutual Funds		\$2,664.00	\$20,000.00	\$19,727.77	\$2,573.33	\$1,277.33	\$7,778.70	\$7,778.70
Total Mutual Funds								

ATTACHMENT 6





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

Portfolio Holdings (continued)

Statement Period: 06/01/2013 - 06/30/2013

Total Portfolio Holdings	Cost Basis	Market Value	Unrealized Gain/Loss	Accrued Interest	Estimated Interest	Estimated Annual Income
	\$206,521.78	\$203,534.45	-\$2,987.33	\$0.00		\$7,783.76

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L.110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1098-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
- Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.

Disclosures and Other Information

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from quotation services, which we believe to be reliable. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

The estimated annual income (EA) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

The Estimated Price as of Date only appears when the price date does not equal the statement date and the price indicated is estimated since it is not reflective of a last trade price on a recognized exchange.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your Statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request to your broker-dealer. In order to assist you in understanding your option accounts, please promptly advise the firm of any material changes to your investment objectives, including the exercise of options which are exercisable automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your broker-dealer firm.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action

ATTACHMENT B

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request to your broker-dealer. In order to assist you in understanding your option accounts, please promptly advise the firm of any material changes to your investment objectives, including the exercise of options which are exercisable automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your broker-dealer firm.



BENJAMIN F. EDWARDS & CO.

One North Brentwood Blvd., Suite 850
Saint Louis, MO 63105 314-726-1600

Transactions in Date Sequence (*continued*)

Statement Period: 06/01/2013 - 06/30/2013

Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
06/04/13	CASH DIVIDEND RECEIVED	TCW TOTAL RETURN BOND FUND CLASS N 2347.4180				88.03	USD
06/05/13	TGMNX	SHRS RD 05/30 PD 05/31/13					
06/14/13	FDIC INSURED BANK DEPOSIT	DEUTSCHE BANK INS DEPOSIT PROGRAM E USD999997				-88.03	USD
06/14/13	FDIC INSURED BANK DEPOSITS INTEREST REINVESTED	DEUTSCHE BANK INS INTEREST REINVESTED				-0.46	USD
06/14/13	250990041	DEUTSCHE BANK INS INTEREST CREDITED					
06/14/13	FDIC INSURED BANK DEPOSITS INTEREST RECEIVED					0.46	USD
	250990041						
Total Value of Transactions				\$0.00		\$0.00	

Income and Expense Summary

The price and quantity display

	Toxic	Non Toxic	Toxic	Non Toxic
Dividend Income				
Other Dividends				
Interest Income				
FDIC Insured Bank Deposits				
Total Dividends, Interest, Income and Expenses	\$504.53	0.00	1,913.41	0.00
	0.46	0.00	5.06	0.00
	\$504.99	\$0.00	\$1,918.47	\$0.00

Messages

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Please see the money market mutual fund's prospectus or contact your investment professional for additional information.

FEDERAL DEPOSIT INSURANCE CORPORATION FDIC, IN DURED, YOUR DEPOSITS ARE NOT PROTECTED BY THE FDIC. YOUR INVESTMENT IS PROTECTED BY THE SECURITIES AND EXCHANGE COMMISSION (SEC) AND THE INVESTMENT COMPANY ACT OF 1940, THE "MONEY MARKET FUND ACT". PLEASE NOTE THAT WE DO NOT OFFER ALL OF THE OVERNIGHT FUNDS LISTED ON THE PERSHING WEBSITE.

Account Number
PAK-124-L-11
CHARLES J. FEE

Go paperless
ASK ABOUT EXCLUSIVITY

**For details
see [A New
Dimension in
Commercial
Banking](#).**

Messages *(continued)*

When you choose electronic delivery of brokerage account statements and trade confirmations, there is no more searching through a file cabinet or shoebox to find what you're looking for as everything you need is located in one secure, online location. Switching your document delivery preferences takes just a moment and provides a level of convenience you're sure to appreciate.

If you currently have online access to your accounts through NetExchange Client, you can sign up for e-delivery of your statements and trade confirmations, as well as Mutual Fund, ETF and UIT prospectus, by clicking on the Go Paperless button when you log in. If you do not have on-line access, please contact your financial consultant and the process can be expedited for you.

If you don't desire on-line access to your accounts, you can still receive your confirmations and statements via email by logging on to www.myedocumentsuite.com to register and choose electronic delivery, or contact your financial consultant for assistance.

Make the move to paperless today!

TERMINATION FEE FOR RETIREMENT ACCOUNT CLIENTS:

Effective May 15, 2013, retirement account termination fees are increasing from \$75 to \$95. If you have any questions, please contact your Financial Consultant.

Benjamin F. Edwards & Co. is updating its client profile information to better serve your needs and to comply with new regulatory requirements (FINRA Rule 2111). As a result, your financial consultant may request up-to-date information regarding your goals, objectives and financial information.

MESSAGE REGARDING ROLLED-UP TAX LOTS

WHILE YOUR TAX LOTS HAVE BEEN ROLLED UP, ALL OF THE LOTS ARE STILL MAINTAINED. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, PLEASE CONTACT YOUR FINANCIAL CONSULTANT.

For more information about the advisory programs offered by Benjamin F. Edwards & Co. and our role as an investment adviser, please see our Form ADV on our website: www.benjamintedwardsco.com/adv, or call our Home Office at 314-726-1600 and we will mail you a free copy.

Please contact your financial consultant if there have been any changes to your financial situation or investment objectives, or if you wish to address any new or existing reasonable restrictions on the management of your account.

Important Arbitration Disclosures and Important Arbitration Agreement

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, claims that are not timely filed for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed and any amendment to those rules, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the American Arbitration Association. A no class action provision shall bring any putative class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; (ii) the class is decertified; or (iii) the client is excluded from the class by the court. Such forbearance to enforce an





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

Statement Period: 06/01/2013 - 06/30/2013

Important Arbitration Disclosures and Important Arbitration Agreement (continued)

Important Arbitration Agreement (continued)
agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.

ATTACHMENT 6



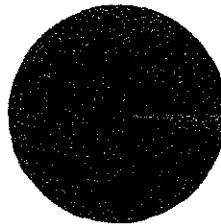


BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
One North Brentwood Blvd., Suite 850
Saint Louis, MO 63105 314-726-1600

ATTACHMENT 6

**WARD PETTY AND JOE PETTY
(423) 668-5411**

Valuation at a Glance		
	This Period	Year-to-Date
Beginning Account Value	\$203,534.45	\$50,00
Cash Deposits	0.00	205,427.44
Dividends/Interest	684.70	2,603.17
Fees	-508.84	-1,332.97
Change in Account Value	3,631.69	644.36
Ending Account Value	\$207,342.00	\$207,342.00
Estimated Annual Income	\$8,123.38	



Pie chart application only includes products that are of positive value.

Asset Allocation		Prior Year-End	Last Period	This Period	% Allocation
Cash, Money Funds, and Bank Deposits ¹		0.00	6,521.78	6,320.69	3%
Mutual Funds		0.00	197,012.67	201,021.31	97%
Account Total (Pie Chart)		\$0.00	\$203,534.45	\$207,342.00	100%
		Pie Chart allocation only includes products that are of positive value.			
1 The bank deposits in your account are FDIC insured bank deposits. FDIC insured bank deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). These bank deposits are covered by the Federal Deposit Insurance Corporation (FDIC), up to allowable limits.					

Additional Information

	This Period	Year-to-Date
Securities Bought and Sold	\$376.95	\$200,376.95
Short-Term Gain/Loss	-376.95	-376.95

Net Gain/Loss -376.95
1,021.31
This summary excludes transactions where cost basis information is not available.

Client Service Information

Your Financial Consultant:	S38	Contact Information
WARD PETTY AND JOE PETTY		Telephone Number: (423) 668-5411
345 FRAZIER SUITE 205 CHATTANOOGA TN 37405-4121		Fax Number: (423) 668-5412

Your Account Information

Investment Objective

Investment Objective: CONSERVATIVE INCOME

Risk Exposure: NONE SPECIFIED

Please review your investment objective. If you wish to make a change or have any questions please contact your Financial Consultant.

Tax Lot Default Disposition Method

Default Method for Mutual Funds: FIRST IN FIRST OUT

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

Default Method for all Other Securities: FIRST IN FIRST OUT

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Financial Consultant for more information.

FDIC Insured Bank Deposits

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Insured Bank Deposits				
DEUTSCHE BANK INS DEPOSIT E				
Account Number: EPP01695	Activity Ending: 07/31/13			
06/29/13	Opening Balance		6,521.78	6,521.78
07/02/13	Deposit	DEPOSIT	404.63	6,926.41
07/03/13	Deposit	DEPOSIT	278.62	7,205.03
07/05/13	Withdrawal	WITHDRAWAL	-508.84	6,696.19
07/10/13	Withdrawal	WITHDRAWAL	-376.95	6,319.24
07/12/13	Deposit	DEPOSIT	6,320.35	6,320.35
07/15/13	Deposit	INTEREST CREDIT PY 06/30/13	0.34	6,320.69

ATTACHMENT 6





BENJAMIN F. EDWARDS & CO.
 INVESTMENTS for GENERATIONS
 One North Brentwood Blvd., Suite 850
 Saint Louis, MO 63105
 314.726.1600

Statement Period: 07/01/2013 - 07/31/2013

FDIC Insured Bank Deposits (continued)

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Insured Bank Deposits (continued)				
DEUTSCHE BANK INS DEPOSIT E (continued)				
07/16/13	Closing Balance	Associated Bank NA A/O 07/16 \$6320.69	6,320.69	\$6,320.69

Total FDIC Insured Bank Deposits

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

Portfolio Holdings

Opening Date	Quantity	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and Bank Deposits 3.00% of Portfolio									
FDIC Insured Bank Deposits									
DEUTSCHE BANK INS DEPOSIT E									
06/29/13	6,320.690	EPP011695	07/31/13	6,321.78	6,320.69	0.17	5.40	N/A	N/A
Total FDIC Insured Bank Deposits				\$6,521.78	\$6,320.69	\$0.17	\$5.40		
Total Cash, Money Funds, and Bank Deposits				\$6,521.78	\$6,320.69	\$0.17	\$5.40		

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds 97.00% of Portfolio								
BLACKROCK MULTI-ASSET INCOME PORTFOLIO FD CLA								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
02/08/13	1,819.836	0.990	\$1,800.00	1,866.39	1,819.836	56.39	902.86	4.50%

ATTACHMENT 6



Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds (continued)								
FIRST EAGLE GLOBAL INCOME BUILDER FUND CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
02/08/13	1,409.774	10.640	15,000.00	10.8300	15,267.85	267.85	458.17	3.00%
THE HARTFORD FLOATING RATE HIGH INCOME FUND CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
02/08/13	1,888.574	10.5900	20,000.00	10.6900	20,188.86	188.86	998.52	4.94%
IVY ASSET STRATEGY FUND CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
02/08/13	1,103.347	27.1900	30,000.00	28.2300	31,147.49	1,147.49	740.89	2.37%
LOOMIS SAYLES GLOBAL EQUITY AND INCOME FD CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
02/08/13	1,135.718	17.6100	20,000.00	18.2400	20,715.50	715.50	311.64	1.50%
JP MORGAN STRATEGIC INCOME OPPORTUNITY FUND CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
07/09/13	1,269.036	11.8200	15,000.00	11.8500	15,038.08	38.08	421.31	2.60%
NUVEEN SYMPHONY CREDIT OPPORTUNITIES FUND CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
02/08/13	1,123.596	22.2500	25,000.00	22.4400	25,213.49	213.49	1,523.59	6.04%
PIMCO INCOME FUND CLASS D								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
02/08/13	2,394.254	12.5300	30,000.00	12.2400	29,305.67	-694.33	1,522.74	5.19%
TCW TOTAL RETURN BOND FUND CLASS N								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
02/08/13	2,347.418	10.650	25,000.00	10.2700	24,073.88	1,228.26	513%	\$8,117.98
Total Mutual Funds			\$20,000.00	\$10,2700	\$20,021.51	2.02		

ATTACHMENT 6





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

Statement Period: 07/01/2013 - 07/31/2013

Portfolio Holdings (*continued*)

Total Portfolio Holdings	Cost Basis	Market Value	Unrealized Gain/Loss	Accrued Interest	Estimated Annual Income
	\$206,320.69	\$207,342.00	\$1,021.31	\$0.00	\$8,123.38

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L. 110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
- Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.

Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from sources which we believe to be reliable. Pershing may not use the closing price of the particular exchange or marketplace where your position was purchased as the "Market Price." Securities for which a price is not available are marked "N/A" and are omitted from the Total. The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your Statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges, including connection with the purchase or option on options, is contained in confirmation previously furnished to you. A summary of this information is available to you promptly upon your request to your financial firm. In order to assist your financial firm in calculating current back taxes and financial information concerning your option accounts, please promptly advise the listing of my male and female investment objectives as well as my investment situation. Exercising options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding the place where I have requested to your financial firm.





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

Statement Period: 07/01/2013 - 07/31/2013

Activity Summary (All amounts shown are in base currency: USD)

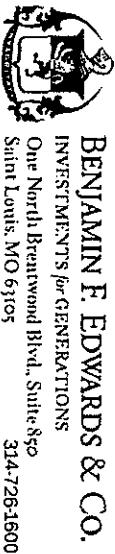
Credits	This Period	Year-to-Date
Securities		
Securities Bought	0.00	0.00
Securities Sold	14,623.05	14,623.05
Total Securities	\$14,623.05	\$14,623.05
Dividends and Interest		
Fees		
Cash		
Deposits	0.00	205,427.44
Total Cash	\$0.00	\$205,427.44
FDIC Insured Bank Deposits	\$885.79	\$201,709.92
Total Credits	\$16,193.54	\$424,363.58

Transactions in Date Sequence

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
07/01/13		CASH DIVIDEND RECEIVED	BLACKROCK MULTI-ASSET INCOME PORTFOLIO FD CL A FOR ACCRUAL PERIOD ENDING 06/28/13				69.94	USD
07/01/13		CASH DIVIDEND RECEIVED	THE HARTFORD FLOATING RATE HIGH INCOME FUND CLASS A FOR ACCRUAL PERIOD ENDING 06/28/13				76.96	USD
07/01/13		CASH DIVIDEND RECEIVED	NUVEEN SYMPHONY CREDIT OPPORTUNITIES FUND CLASS A FOR ACCRUAL PERIOD ENDING 06/28/13				126.94	USD
07/01/13		CASH DIVIDEND RECEIVED	PIMCO INCOME FUND CLASS D FOR ACCRUAL PERIOD ENDING 06/28/13				126.88	USD
07/01/13		CASH DIVIDEND RECEIVED	PIMCO UNCONSTRAINED BOND FUND CLASS D FOR ACCRUAL PERIOD ENDING 06/28/13				3.91	USD
07/02/13		FDIC INSURED BANK DEPOSITS	TCW TOTAL RETURN BOND FUND CLASS N 2347.4180 SHRS RD 06/27 PD 06/28/13				-404.63	USD
07/02/13		CASH DIVIDEND RECEIVED	FIRST AGE GROUP INCOME BUILDER FUN CLASS A FOR ACCRUAL PERIOD ENDING 5/2/13				190.59	USD
07/02/13		CASH DIVIDEND RECEIVED	TGMNK				88.03	USD

Achievement 6





One North Brentwood Blvd., Suite 850
Saint Louis, MO 63105
314-726-1600

Statement Period: 07/01/2013 - 07/31/2013

Messages *(continued)*

YOU MAY VIEW CURRENT MONEY MARKET FUND RATES BY VISITING WWW.PERSHING.COM AND SELECTING THE LINK AT THE BOTTOM OF THE PAGE TITLED "MONEY MARKET FUND AND FDIC INSURED BANK RATES AND BANK LISTS." PLEASE NOTE THAT WE MAY NOT OFFER ALL OF THE MONEY MARKET FUNDS LISTED ON THE PERSHING WEBSITE.

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Please see the money market mutual fund's prospectus or contact your investment professional for additional information.

Benjamin F. Edwards & Co. is updating its client profile information to better serve your needs and to comply with new regulatory requirements (FINRA Rule 2111). As a result, your financial consultant may request up-to-date information regarding your goals, objectives and financial information.

Go Paperless!

When you choose electronic delivery of brokerage account statements and trade confirmations, there is no more searching through a file cabinet or shoebox to find what you're looking for as everything you need is located in one secure, online location. Switching your document delivery preferences takes just a moment and provides a level of convenience you're sure to appreciate.

If you currently have online access to your accounts through NetExchange Client, you can sign up for e-delivery of your statements and trade confirmations, as well as Mutual Fund, ETF and UIT prospectus, by clicking on the Go Paperless button when you log in. If you do not have on-line access, please contact your financial consultant and the process can be expedited for you.

If you don't desire on-line access to your accounts, you can still receive your confirmations and statements via email by logging on to www.myedocumentsuite.com to register and choose electronic delivery, or contact your financial consultant for assistance.

Make the move to paperless today!

TERMINATION FEE FOR RETIREMENT ACCOUNT CLIENTS:

Effective May 15, 2013, retirement account termination fees are increasing from \$75 to \$95. If you have any questions, please contact your Financial Consultant.

MESSAGE REGARDING ROLLED-UP TAX LOTS

WHILE YOUR TAX LOTS HAVE BEEN ROLLED UP, ALL OF THE LOTS ARE STILL MAINTAINED. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, PLEASE CONTACT YOUR FINANCIAL CONSULTANT.

For more information about the advisory programs offered by Benjamin F. Edwards & Co. and to roles an investment advisor, see our Financial Advisor section on our website at www.benjaminedwardsco.com/adv, or call our Home Office at 314-726-1600 and we will mail you a free copy.

ATTACHMENT 6

Important Arbitration Disclosures and Important Arbitration Agreement

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07306; (201) 413-3330.

ATTACHMENT 6





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

ATTACHMENT 6

Account Number	Statement Period:	08/01/2013 - 08/31/2013	This Period	Year-to-Date
Valuation at a Glance				
Beginning Account Value	\$207,342.00		\$0.00	
Cash Deposits	0.00		205,427.44	
Dividends/Interest	517.02		3,120.19	
Fees	0.00		-1,332.97	
Change in Account Value	-1,615.66		-971.30	
Ending Account Value	\$206,243.36		\$206,243.36	
Estimated Annual Income	\$8,033.76			

Your Financial Consultant:
WARD PETTY AND JOE PETTY
(423) 668-5411

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation
Cash, Money Funds, and Bank Deposits ¹	0.00	6,320.69	6,837.71	3%
Mutual Funds	0.00	201,021.31	199,405.65	97%
Account Total (Pie Chart)	\$0.00	\$207,342.00	\$206,243.36	100%

Pie Chart allocation only includes products that are of positive value.

¹ The Bank Deposits in your account are FDIC insured bank deposits. FDIC insured bank deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). These bank deposits are covered by the Federal Deposit Insurance Corporation (FDIC), up to allowable limits.

Additional Information

	<u>This Period</u>	<u>Year-to-Date</u>
Securities Bought and Sold	\$0.00	-\$200,376.95

<u>Short-Term Gain/Loss</u>	<u>This Period</u>	<u>Revised</u>	<u>Year-to-Date</u>	<u>Unrevised</u>
Net Gain/Loss	0.00		-376.95	-594.35

This summary excludes transactions where cost basis information is not available.

Client Service Information

Your Financial Consultant:	S38 WARD PETTY AND JOE PETTY 345 FRAZIER SUITE 205 CHATTANOOGA TN 37405-4121
Contact Information	Telephone Number: (423) 668-5411 Fax Number: (423) 668-5412

Your Account Information

Investment Objective

Investment Objective: CONSERVATIVE INCOME

Risk Exposure: NONE SPECIFIED

Please review your investment objective. If you wish to make a change or have any questions please contact your Financial Consultant.

Tax Lot Default Disposition Method

Default Method for Mutual Funds: FIRST IN FIRST OUT

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

Default Method for all Other Securities: FIRST IN FIRST OUT

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Financial Consultant for more information.

FDIC Insured Bank Deposits

Date	Description	Amount	Balance
Sweep FDIC Insured Bank Deposits			
DEUTSCHE BANK INS DEPOSIT E			
Account Number: EPP011635	Activity Ending: 08/30/13		
08/01/13	Opening Balance	6,320.69	6,320.69
08/02/13	Deposit	516.68	6,837.37
08/15/13	Deposit	0.34	6,837.71
08/76/13			6,837.71

ATTACHMENT 6





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

Statement Period: 08/01/2013 - 08/31/2013

FDIC Insured Bank Deposits (continued)

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Insured Bank Deposits (continued)				
DEUTSCHE BANK INS DEPOSIT E (continued)				
08/30/13 Closing Balance				
		A/0 08/16 \$6837.71		\$6,837.71
Total FDIC Insured Bank Deposits				
				\$6,837.71
The FDIC Insured Bank Deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). The Bank Deposits at each bank are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 for each category of legal ownership including individual retirement accounts and certain other self directed retirement accounts. Please review this in connection with other deposits you may have at each respective bank.				

Portfolio Holdings

Opening Date	Quantity	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and Bank Deposits 3.00% of Portfolio									
FDIC Insured Bank Deposits									
DEUTSCHE BANK INS DEPOSIT E									
08/01/13	6,837.710	EPP011695	08/30/13	\$6,320.69	\$6,837.71	0.21	5.74	N/A	N/A
Total FDIC Insured Bank Deposits									
				\$6,320.69	\$6,837.71	\$0.21	\$5.74		
Total Cash, Money Funds, and Bank Deposits									
Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield	
Mutual Funds 97.00% of Portfolio									
BLACKROCK MULTI-ASSET INCOME									
PORTFOLIO FD CL A									
Open End Fund									
Dividend Option: Cash; Capital Gains Option: Reinvest									
02/08/13	1,819.836	10.9901	2,000.0000	10.8200	11,890.30	-39.37			
FIRST EAGLE GLOBAL INCOME BUILDER FUND CLASS A									
Open End Fund									
Dividend Option: Cash; Capital Gains Option: Reinvest									

ATTACHMENT 6

Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds (continued)								
02/08/13			FIRST EAGLE GLOBAL INCOME BUILDER FUND (Continued)					
THE HARTFORD FLOATING RATE HIGH INCOME FUND CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	1,409,774	10.6400	15,000.00	10.7300	15,126.88	126.88	458.17	3.02%
IVY ASSET STRATEGY FUND CLASS A	1,888,574	10.5900	20,000.00	10.6200	20,056.66	56.66	993.25	4.95%
Open End Fund			Security Identifier: WASAX CUSIP: 4166M117					
Dividend Option: Cash; Capital Gains Option: Reinvest	1,103,347	27.1900	30,000.00	28.4000	31,335.06	1,335.06	740.89	2.36%
LOOMIS SAYLES GLOBAL EQUITY AND INCOME FD CLASS A			Security Identifier: LGMAX CUSIP: 46602Q107					
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	1,135,718	17.5100	20,000.00	17.8800	20,305.64	305.64	311.64	1.53%
JP MORGAN STRATEGIC INCOME OPPORTUNITY FUND CLASS A	1,269,036	11.8200	15,000.00	11.8900	14,974.63	-25.37	406.09	2.71%
Open End Fund			Security Identifier: NCOAX CUSIP: 670669754					
Dividend Option: Cash; Capital Gains Option: Reinvest	2,394,254	12.5300	25,000.00	22.2300	24,971.54	-22.46	1,523.59	6.09%
TCW TOTAL RETURN BOND FUND CLASS N			Security Identifier: TGWMX CUSIP: 87234NG41					
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	2,347,418	10.6500	25,000.00	10.2100	23,967.14	-1,032.86	1,157.84	4.87%
Total Mutual Funds			\$20,000.00	\$199,053.50	\$206,243.36	-\$594.35	\$8,028.02	
Total Portfolio Holdings			Cost Basis	Market Value	Adjusted Market Value	Grossed Up Gain/Loss	Estimated Interest	Estimated Annual Income

ATTACHMENT C

6

Account Number: CHARLES J FLEISCHMANN
ASK ABOUT E-DELIVERY

A0100329CS20007

PAR-02-CUT



For more information, visit www.investmentcommunications.com

© 2012 Investment Communications, Inc. All rights reserved.

Securities offered through

DAVID RAY CO. COMMUNICATIONS

Investment Communications, Inc., Member FINRA, NYSE, SIPC

Creating Intelligent Financial Solutions

1100 Avenue of the Americas, New York, NY 10036

800.221.1000



BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
 One North Brentwood Blvd., Suite 530
 St. Louis, MO 63105 314-726-1600

Statement Period: 08/01/2013 - 08/31/2013

Portfolio Holdings (continued)

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L.103-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

- Reporting requirements generally will be phased in over a three-year period, as follows:
 - Stock in a corporation acquired on or after January 1, 2011
 - Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
 - Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.

Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from sources which we believe to be reliable. Pershing may not use the closing price of the particular exchange or marketplace where your position was purchased as the "Market Price." Securities for which a price is not available are marked "**N/A**" and are omitted from the Total. The estimated annual income (EA) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your Statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing may execute foreign currency transactions (for your account) if Pershing may automatically convert foreign currencies to U.S. dollars for dividend and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular transaction is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Portfolio Holdings Disclosures (continued)

Proxy Vote

REMEMBER: Securities held in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Activity Summary (All amounts shown are in base currency: USD)

Debits	This Period	Year-to-Date
Securities		
Securities Bought	0.00	0.00
Securities Sold	0.00	14,623.05
Total Securities	\$0.00	\$14,623.05
Dividends and Interest		
Fees	\$517.02	\$3,120.19
Cash	\$0.00	\$0.00
Deposits	0.00	205,427.44
Total Cash	\$0.00	\$205,427.44
FDIC Insured Bank Deposits	\$0.00	\$201,709.92
Total Credits	\$517.02	\$424,880.60
Total Debits	-\$517.02	-\$424,880.60

Transactions in Date Sequence

Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
08/01/13	CASH DIVIDEND RECEIVED	BLACKROCK MULTI-ASSET INCOME PORTFOLIO FD CL A FOR ACCRUAL PERIOD ENDING 07/31/13				67.97	USD
08/01/13	BALCK					82.20	USD
08/01/13	CASH DIVIDEND RECEIVED	THE HARTFORD FLOATING RATE HIGH INCOME FUND CLASS A FOR ACCRUAL PERIOD ENDING 07/31/13				82.20	USD
08/01/13	HFFHAX					30.46	USD
08/01/13	CASH DIVIDEND RECEIVED	J P MORGAN STRATEGIC INCOME OPPORTUNITY FUND CLASS A 1269.0360 SHRS RD 07/30 PD 08/01/13				30.46	USD
08/01/13	JSOAX					127.05	USD
08/01/13	CASH DIVIDEND RECEIVED	NUVEEN SYMPHONY CREDIT OPPORTUNITIES FUND CLASS A FOR ACCRUAL PERIOD ENDING 07/31/13				127.05	USD
08/01/13	NCOAX					126.84	USD
08/01/13	CASH DIVIDEND RECEIVED	PIMCO INCOME FUND CLASS D FOR ACCRUAL PERIOD ENDING 07/31/13				126.84	USD
08/01/13	PONDX					82.16	USD
08/01/13	CASH DIVIDEND RECEIVED	TCW TOTAL RETURN BOND FUND CLASS N 2347.4180 SHRS RD 07/30 PD 07/31/13				82.16	USD
08/02/13	TGMNX					-56.68	USD
08/02/13	FIDC INSURED BANK DEPOSIT USD599987	DEUTSCHES BANK AG DEUTSCHE BANK DEUTSCHES BANK INVESTMENT FUND				-0.34	USD
08/15/13	FIDC INSURED BANK DEPOSITS INTEREST REINVESTED	REINVESTED 250990041					





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

Statement Period: 08/01/2013 - 08/31/2013

Transactions in Date Sequence (continued)

Process/ Statement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
08/15/13	FDIC INSURED BANK DEPOSITS INTEREST RECEIVED	DEUTSCHE BANK INS INTEREST CREDITED				0.34	USD
	250990041						
Total Value of Transactions				\$0.00		\$0.00	

The price and quantity displayed may have been rounded.

Income and Expense Summary

	Current Period		Year-to-Date	
	Toxic	Non Toxic	Toxic	Non Toxic
Dividend Income				
Other Dividends	516.68	0.00	3,114.45	0.00
Interest Income				
FDIC Insured Bank Deposits	0.34	0.00	5.74	0.00
Total Dividends, Interest, Income and Expenses	\$517.02	\$0.00	\$3,120.19	\$0.00

Messages

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Please see the money market mutual fund's prospectus or contact your investment professional for additional information.

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

Go Paperless!

When you choose electronic delivery of brokerage account statements and trade confirmations, there is no more searching through a file cabinet or shoebox to find what you're looking for as everything you need is located in one secure, online location. Switching your document delivery preferences takes just a moment and provides a level of convenience you're sure to appreciate.

If you currently have online access to your account through My Exchange Client, you can sign up for delivery of your statements and trade confirmations, as well as Mutual Fund, ETF and UIT prospectus, by clicking on the Go Paperless button when you log on. If you do not have online access, please contact your financial advisor and inquire if electronic delivery can be expedited for you.

If you don't desire on-line access to your accounts, you can still receive your confirmations and statements via email by logging on to www.mydocumentsuite.com to register and choose electronic delivery, or contact your financial consultant for assistance.

A0100229CSF30007

P&R-02-CUT

Account Number
CHARLES J FLEISCHMANN

Go Paperless
ASK ABOUT E-DELIVERY



Rated Excellent
Several Years In A Row
DALBAR RATID COMMUNICATIONS
PERFORMANCE

Checking through Pershing LLC, a wholly owned subsidiary
of The Bank of New York Mellon Corporation (NYM Mellon)
DALBAR RATID COMMUNICATIONS
PERFORMANCE

Messages *(continued)*

Make the move to paperless today!

TERMINATION FEE FOR RETIREMENT ACCOUNT CLIENTS:

Effective May 15, 2013, retirement account termination fees are increasing from \$75 to \$95. If you have any questions, please contact your Financial Consultant.

Benjamin F. Edwards & Co. is updating its client profile information to better serve your needs and to comply with new regulatory requirements (FINRA Rule 2111). As a result, your financial consultant may request up-to-date information regarding your goals, objectives and financial information.

MESSAGE REGARDING ROLLED-UP TAX LOTS

WHILE YOUR TAX LOTS HAVE BEEN ROLLED UP, ALL OF THE LOTS ARE STILL MAINTAINED. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, PLEASE CONTACT YOUR FINANCIAL CONSULTANT.

For more information about the advisory programs offered by Benjamin F. Edwards & Co. and our role as an investment adviser, please see our Form ADV on our website: www.benjaminearlwardscosco.com/adv, or call our Home Office at 314-726-1600 and we will mail you a free copy.

Important Arbitration Disclosures and Important Arbitration Agreement

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any pre-dispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class, who has not opted out of the class, with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; (ii) the class is decertified; or (iii) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.

ATTACHMENT 6





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

Account Number
Statement Period: 09/01/2013 - 09/30/2013
Valuation at a Glance

Valuation at a Glance		
	This Period	Year-to-Date
Beginning Account Value	\$206,243.36	\$0.00
Cash Deposits	0.00	205,427.44
Dividends/Interest	517.79	3,637.98
Fees	0.00	-1,332.97
Change in Account Value	3,283.92	2,312.62
Ending Account Value	\$210,045.07	\$210,045.07
Estimated Annual Income	\$7,975.35	

Your Financial Consultant:
WARD PETTY AND JOE PETTY
(423) 668-5411

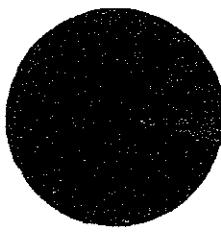
Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation
Cash, Money Funds, and Bank Deposits ¹	0.00	6,837.71	7,355.50	4% 
Mutual Funds	0.00	199,405.55	202,589.57	96% 
Account Total (Pie Chart)	\$0.00	\$206,243.36	\$210,045.07	100% 

¹ The Bank Deposits in your account are FDIC insured bank deposits. FDIC insured bank deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). These bank deposits are covered by the Federal Deposit Insurance Corporation (FDIC), up to allowable limits.

Pie Chart allocation only includes products that are of positive value.

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



Pie Chart allocation only includes products that are of positive value.

ATTACHMENT 6

Additional Information

	This Period	Year-to-Date
Securities Bought and Sold	\$0.00	\$200,376.95

Short-Term Gain/Loss	This Period	Revised	Year-to-Date	Unrevised
	0.00		-376.95	2,689.57

This summary excludes transactions where cost basis information is not available.

Client Service Information

Contact Information

Your Financial Consultant: S38
WARD PETTY AND JOE PETTY
345 FRAZIER
SUITE 206
CHATTANOOGA TN 37405-4121

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

Your Account Information

Investment Objective

Investment Objective: CONSERVATIVE INCOME

Risk Exposure: NONE SPECIFIED

Please review your investment objective. If you wish to make a change or have any questions please contact your Financial Consultant.

Tax Lot Default Disposition Method

Default Method for Mutual Funds: FIRST IN FIRST OUT

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

Default Method for all Other Securities: FIRST IN FIRST OUT

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Financial Consultant for more information.

FDIC Insured Bank Deposits

Date	Activity Type	Description	Amount	Balance
------	---------------	-------------	--------	---------

Sweep FDIC Insured Bank Deposits

DEUTSCHE BANK INS DEPOSIT E	
Account Number: EPP011695	Activity Ending: 09/30/2013
08/31/13	Opening Balance
09/04/13	Deposit
09/13/13	Deposit
09/16/13	

DEPOSIT
INTEREST CREDITED
APY 0.06%
NY Community Bank

6,837.71
57.42
0.37
7,355.50

7,355.50

ATTACHMENT 6





BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
One North Brentwood Blvd., Suite 850
Saint Louis, MO 63105
314.726.1600

Statement Period: 09/01/2013 - 09/30/2013

FDIC Insured Bank Deposits (continued)

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Insured Bank Deposits (continued)				
DEUTSCHE BANK INS DEPOSIT E	(continued)			
09/30/13	Closing Balance	A/I 09/16 \$7355.50		\$7,355.50
Total FDIC Insured Bank Deposits				
The FDIC Insured Bank Deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). The Bank Deposits at each bank are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 for each category of legal ownership including individual retirement accounts and certain other self directed retirement accounts. Please review this in connection with other deposits you may have at each respective bank.				

Portfolio Holdings

Opening Date	Quantity	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and Bank Deposits 4.00% of Portfolio									
FDIC Insured Bank Deposits									
DEUTSCHE BANK INS DEPOSIT E	7,355.500	EPP011695	09/30/13	6,837.71	7,355.50	0.19	6.11	N/A	N/A
Total FDIC Insured Bank Deposits				\$6,837.71	\$7,355.50	\$0.19	\$6.11		
Total Cash, Money Funds, and Bank Deposits				\$6,837.71	\$7,355.50	\$0.19	\$6.11		

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds 96.00% of Portfolio								
BLACKROCK MULTI-ASSET INCOME								
PORTFOLIO FD CL A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
02/08/13	1,819.836	10.990	21,000	21,865.9	21,865.9	6.39	894.87	4.46%
FIRST EAGLE GLOBAL INCOME BUILDER FUND CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								

ATTACHMENT 6



Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds (continued)								
02/08/13	1,409.74	10.640	15,000.00	10.9800	15,479.32	479.32	458.17	2.95%
THE HARRIOTT FLOATING RATE HIGH INCOME FUND CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	1,888.574	10.590	20,000.00	10.6200	20,056.66	56.66	978.63	4.87%
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	1,103.347	27.190	30,000.00	29.3600	32,394.27	2,394.27	740.89	2.28%
LOOMIS SAYLES GLOBAL EQUITY AND INCOME FD CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	1,135.718	17.610	20,000.00	18.5700	21,090.28	1,090.28	311.54	1.47%
JP MORGAN STRATEGIC INCOME OPPORTUNITY FUND CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	1,269.036	11.820	15,000.00	11.8100	14,987.32	-12.68	406.09	2.70%
NUVEEN SYMPHONY CREDIT OPPORTUNITIES FUND CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	1,123.596	22.250	25,000.00	22.3300	25,089.90	89.90	1,523.59	6.07%
PMCO INCOME FUND CLASS D								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	2,394.254	12.530	30,000.00	12.2600	29,353.55	-646.45	1,522.74	5.18%
TCW TOTAL RETURN BOND FUND CLASS N								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	2,347.418	10.550	25,000.00	10.3100	24,201.88	-798.12	1,132.62	4.67%
Total Mutual Funds	2,347.418	10.550	\$20,000.00	\$20,243.89	\$2,243.89	\$7,959.24		
Total Portfolio Holdings		\$207,355.50		\$210,045.07	\$2,689.57	\$0.00	\$7,955.35	

ATTACHMENT 6

Acquired Cost Basis

Unrealized Gain/Loss

Estimated Annual Income





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

Statement Period: 09/01/2013 - 09/30/2013

Portfolio Holdings (continued)

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L.110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
- Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.

Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from sources which we believe to be reliable. Pershing may not use the closing price of the particular exchange or marketplace where your position was purchased as the "Market Price." Securities for which a price is not available are marked "N/A" and are omitted from the Total. The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your Statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased, in dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Cleaning Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal or your account. Pershing may automatically convert U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's conversion rate will be its best interest conversion rate identified in customary banking sources on the conversion date or the prior business day increased by up to 1% unless particular rates required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

B0092197CSFP0010

PAP-02-CUT

Account Number:

CHARLES J FLEISCHMANN

Go paperless
Ask about e-delivery



Rated Excellent by
Seven Years in a Row
DABBLER RATED COMMUNICATIONS
EXCELLENCE

Rating Excellent by
Seven Years in a Row
DABBLER RATED COMMUNICATIONS
EXCELLENCE

Portfolio Holdings Disclosures (continued)

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Activity Summary

(All amounts shown are in base currency: USD)

Debits	This Period	Year-to-Date
Securities		
Securities Bought	0.00	0.00
Securities Sold	0.00	14,623.05
Total Securities	\$0.00	\$14,623.05
Dividends and Interest		
	\$517.79	\$3,637.98
Fees		
Cash Deposits	\$0.00	\$0.00
Total Cash	0.00	205,427.44
FDIC Insured Bank Deposits	\$0.00	\$201,709.92
Total Credits	\$517.79	\$425,398.39

Debits	This Period	Year-to-Date
Securities		
Securities Bought	0.00	-215,000.00
Securities Sold	0.00	0.00
Total Securities	\$0.00	-\$215,000.00
Dividends and Interest		
	\$0.00	\$0.00
Fees		
Cash Deposits	\$0.00	\$0.00
Total Cash	\$0.00	\$0.00
FDIC Insured Bank Deposits	\$0.00	-\$517.79
Total Debits	-\$517.79	-\$209,065.42

Transactions in Date Sequence

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
09/03/13	CASH DIVIDEND RECEIVED	BLACKROCK MULTI-ASSET INCOME PORTFOLIO FD CL A FOR ACCRUAL PERIOD ENDING 08/30/13				74.64	USD
09/03/13	CASH DIVIDEND RECEIVED	THE HARTFORD FLOATING RATE HIGH INCOME FUND CLASS A FOR ACCRUAL PERIOD ENDING 08/30/13				78.66	USD
09/03/13	CASH DIVIDEND RECEIVED	JP MORGAN STRATEGIC INCOME OPPORTUNITY FUND CLASS A 1269.0360 SHRS RD 08/29 PD 09/03/13				27.92	USD
09/03/13	CASH DIVIDEND RECEIVED	NUVEEN SYMPHONY CREDIT OPPORTUNITIES FUND CLASS A FOR ACCRUAL PERIOD ENDING 08/30/13				127.05	USD
09/03/13	CASH DIVIDEND RECEIVED	PIMCO INCOME FUND CLASS D FOR ACCRUAL PERIOD ENDING 08/30/13				126.99	USD
09/03/13	CASH DIVIDEND RECEIVED	TCW TOTAL RETURN BOND FUND CLASS N 2347.4180 SHRS RD 08/29 PD 08/30/13				82.16	USD
09/04/13	FDIC INSURED BANK DEPOSIT	DEUTSCHE BANK AG DEUTSCHE BANK DEPOSIT PROGRAMME USD999997				-517.42	USD
09/13/13	FDIC INSURED BANK DEPOSITS INTEREST REINVESTED	DEUTSCHE BANK AG DEUTSCHE BANK DEPOSIT PROGRAMME REINVESTED 250990041				-0.37	USD

ATTACHMENT 6





BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
 One North Brentwood Blvd., Suite 970
 Saint Louis, MO 63105
 314-726-1600

Statement Period: 09/01/2013 - 09/30/2013

Transactions in Date Sequence (continued)

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
09/13/13	FDIC INSURED BANK DEPOSITS INTEREST RECEIVED	DEUTSCHE BANK INS. INTEREST CREDITED				0.37	USD
		250990041					
	Total Value of Transactions			\$0.00		\$0.00	

The price and quantity displayed may have been rounded.

Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
Dividend Income				
Other Dividends	517.42	0.00	3,631.87	0.00
Interest Income				
FDIC Insured Bank Deposits	0.37	0.00	6.11	0.00
Total Dividends, Interest, Income and Expenses	\$517.79	\$0.00	\$3,637.98	\$0.00

Messages

Pursuant to the Securities Exchange Act of 1934, Pershing LLC (Pershing), a BNY Mellon company, provides individual investors with certain financial information on a semi-annual basis.

Pershing's June Statement of Financial Condition is now available. On June 30, 2013, Pershing's net capital of \$1.6 billion was 12.92% of aggregate debit balances and exceeded the minimum requirements by \$1.4 billion.

Pershing is also required to provide the most recent financial information as of this statement mailing. In accordance with this requirement, note that on July 31, 2013, Pershing's net capital of \$1.7 billion was 13.56% of aggregate debit balances and exceeded the minimum requirement by \$1.5 billion.

A copy of the June 30, 2013, Statement of Financial Condition is available at pershing.com/statement_of_financial_condition.html. You may also request a free, printed copy by calling (888) 860-8510 or (201) 413-4200, option #5.

Although a money market mutual fund seeks to preserve its value per share, it is possible to lose money by investing in a money market mutual fund. Please see the money market mutual fund's prospectus or contact your investment professional for additional information.

FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC)-INSURED BANK DEPOSITS ARE NOT PROTECTED BY SECURITIES INVESTMENT ROTATION CORPORATION (SIPC).

YOU MAY VIEW CURRENT MONEY MARKET FUND RATES BY VISITING WWW.PERSHING.COM AND SELECTING THE LINK AT THE BOTTOM OF THE PAGE TITLED "MONEY MARKET FUND AND FDIC INSURED BANK RATES AND BANK LISTS." PLEASE NOTE THAT WE MAY NOT OFFER ALL OF THE MONEY MARKET FUNDS LISTED ON THE PERSHING WEBSITE.

Messages *(continued)*

Benjamin F. Edwards & Co. is updating its client profile information to better serve your needs and to comply with new regulatory requirements (FINRA Rule 2111). As a result, your financial consultant may request up-to-date information regarding your goals, objectives and financial information.

TERMINATION FEE FOR RETIREMENT ACCOUNT CLIENTS:

Effective May 15, 2013, retirement account termination fees are increasing from \$75 to \$95. If you have any questions, please contact your Financial Consultant.

Go Paperless!

When you choose electronic delivery of brokerage account statements and trade confirmations, there is no more searching through a file cabinet or shoebox to find what you're looking for as everything you need is located in one secure, online location. Switching your document delivery preferences takes just a moment and provides a level of convenience you're sure to appreciate.

If you currently have online access to your accounts through NetExchange Client, you can sign up for e-delivery of your statements and trade confirmations, as well as Mutual Fund, ETF and UIT prospectus, by clicking on the Go Paperless button when you log in. If you do not have on-line access, please contact your financial consultant and the process can be expedited for you.

If you don't desire on-line access to your accounts, you can still receive your confirmations and statements via email by logging on to www.mydocumentsuite.com to register and choose electronic delivery, or contact your financial consultant for assistance.

Make the move to paperless today!

MESSAGE REGARDING ROLLED-UP TAX LOTS

WHILE YOUR TAX LOTS HAVE BEEN ROLLED UP, ALL OF THE LOTS ARE STILL MAINTAINED. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, PLEASE CONTACT YOUR FINANCIAL CONSULTANT.

For more information about the advisory programs offered by Benjamin F. Edwards & Co. and our role as an investment adviser, please see our Form ADV on our website: www.benjaminfedwardsco.com/adv.

or call our Home Office at 314-726-1600 and we will mail you a free copy.
Please contact your financial consultant if there have been any changes to your financial situation or investment objectives, or if you wish to address any new or existing reasonable restrictions on the management of your account.

Important Arbitration Disclosures and Important Arbitration Agreement

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a majority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim, and some claims, if ineligible for arbitration, may be brought in court.
- The rules of the arbitration forum in which a claim is filed and any amendments thereto shall incorporate this agreement.

ATTACHMENT 6





BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
One North Brentwood Blvd, Suite 850
Saint Louis, MO 63105
314.726.1600

Statement Period: 09/01/2013 - 09/30/2013

Important Arbitration Disclosures and Important Arbitration Agreement *(continued)*

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action unit: (i) the class certification is denied; (ii) the class is decertified; or (iii) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330.

ATTACHMENT 6

800922397CSF30010

PAPR-02-CUT

Account Number
CHARLES J FLEISCHMANN

O paperless
ASK ABOUT E-DELIVERY



Rated Excellent
Seven Years in a Row
D&B/R A+ PERSHING COMMUNICATIONS EXCHANGER

Clearing Through Pershing LLC, which is owned 100% by the Bank of New York Mellon Corporation (BNY Mellon)
Pershing LLC, member FINRA, NYSE, SIPC



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

ATTACHMENT 6

Account Number
 Statement Period: 10/01/2013 - 10/31/2013

Valuation at a Glance

	This Period	Year-to-Date
Beginning Account Value	\$210,045.07	\$0.00
Cash Deposits	0.00	205,427.44
Dividends/Interest	634.64	4,272.52
Fees	-525.11	-1,888.08
Change in Account Value	3,988.93	6,301.55
Ending Account Value	\$214,143.53	\$214,143.53
Estimated Annual Income	\$7,927.55	

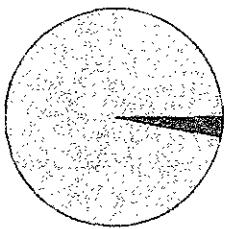
Your Financial Consultant:
 WARD PETTY AND JOE PETTY
 (423) 688-5411

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation
Cash, Money Funds, and Bank Deposits ¹	0.00	7,355.50	7,165.03	3% 
Mutual Funds	0.00	202,699.57	206,678.50	97% 
Account Total (Pie Chart)	\$0.00	\$210,045.07	\$214,143.53	100%

Pie Chart allocation only includes products that are of positive value.

¹ The Bank Deposits in your account are FDIC insured bank deposits. FDIC insured bank deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). These bank deposits are covered by the Federal Deposit Insurance Corporation (FDIC), up to allowable limits.



Additional Information

	This Period	Year-to-Date
Securities Bought and Sold	\$0.00	\$200,376.95

Short-Term Gain/Loss	This Period	Year-to-Date	Unrealized
	0.00	-376.95	6,678.50
Net Gain/Loss	0.00	-376.95	6,678.50

This summary excludes transactions where cost basis information is not available.

Client Service Information

Your Financial Consultant: S38

WARD PETTY AND JOE PETTY

345 FRAZIER

SUITE 205

CHATTANOOGA TN 37405-4121

Contact Information

Telephone Number: (423) 668-5411

Fax Number: (423) 668-5412

Your Account Information

Investment Objective

Investment Objective: CONSERVATIVE INCOME

Risk Exposure:

NONE SPECIFIED

Please review your investment objective. If you wish to make a change or have any questions please contact your Financial Consultant.

Tax Lot Default Disposition Method

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

Default Method for all Other Securities: FIRST IN FIRST OUT

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Financial Consultant for more information.

FDIC Insured Bank Deposits

Date	Activity Type	Description	Amount	Balance
------	---------------	-------------	--------	---------

Sweep FDIC Insured Bank Deposits				
DEUTSCHE BANK INS DEPOSIT E				
10/01/13	Activity Ending: 10/31/13	Account Number: EPP011695		
10/01/13	Opening Balance		7,355.50	
10/02/13	Deposit		512.90	7,355.50
10/03/13	Deposit		121.36	7,688.40
10/08/13	Withdrawal		-525.11	7,989.76
10/15/13	Deposit		0.38	7,464.65
	INTEREST CREDITED			7,465.03
10/16/13	0.00\$	Excess Capital Return		

ATTACHMENT 6



Statement Period: 10/01/2013 - 10/31/2013

FDIC Insured Bank Deposits (continued)

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Insured Bank Deposits (continued)				
10/31/13	Closing Balance	A/O 10/16 \$7465.03		\$7,465.03
Total FDIC Insured Bank Deposits				

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

Portfolio Holdings

Opening Date	Quantity	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and Bank Deposits 3.00% of Portfolio									
FDIC Insured Bank Deposits									
DEUTSCHE BANK INS DEPOSIT E	7,465.030	EPP011695	10/31/13	\$7,355.50	\$7,465.03	0.20	6.49	N/A	N/A
Total FDIC Insured Bank Deposits				\$7,355.50	\$7,465.03	\$0.20	\$6.49		
Total Cash, Money Funds, and Bank Deposits									

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds 97.00% of Portfolio								
BLACKROCK MULTI ASSET INCOME PORTFOLIO FD CL A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
02/08/13	1,819.836	10.9901	\$20,000.00	11.500	\$21,316.16	\$1,316.16		
FIRST EAGLE GLOBAL INCOME BUILDER FUND CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								

ATTACHMENT 6



Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds (continued)								
02/08/13								
FIRST EAGLE GLOBAL INCOME BUILDER FUND (continued)								
	1,409.774	10.6400	15,000.00	11.2500	15,874.06	874.06		
THE HARTFORD FLOATING RATE HIGH INCOME FUND CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
02/08/13	1,888.574	10.5900	20,000.00	10.7000	20,207.74	207.74		
IVY ASSET STRATEGY FUND CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
02/08/13	1,103.347	27.1900	30,000.00	30.3400	33,475.55	3,475.55		
LOOMIS SAYLES GLOBAL EQUITY AND INCOME FD CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
02/08/13	1,135.718	17.6100	20,000.00	19.2500	21,862.57	1,862.57		
JP MORGAN STRATEGIC INCOME OPPORTUNITY FUND CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
07/09/13	1,269.036	11.8200	15,000.00	11.8700	15,063.46	63.46		
NUVEEN SYMPHONY CREDIT OPPORTUNITIES FUND CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
02/08/13	1,123.596	22.2500	25,000.00	22.7400	25,550.57	550.57		
PIMCO INCOME FUND CLASS D								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
02/08/13	2,394.254	12.5300	30,000.00	12.3800	29,640.87	-359.13		
TCW TOTAL RETURN BOND FUND CLASS N								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
02/08/13	2,347.418	10.6500	25,000.00	10.4500	24,530.52	-469.48		
Total Mutual Funds								
Total Portfolio Holdings		\$207,465.03	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
			\$214,143.53	\$6,678.50	\$0.00	\$7,927.55		

ATTACHMENT 6

Go Paperless
Ask About E-Delivery

Rated Excellent Seven Years In A Row
Databar Rated Communications

1,097.41

4.47%

\$7,921.06

Estimated Annual Income

1,522.74

5.13%

1,516.85

5.93%

374.36

2.48%

311.64

1.42%

957.52

4.73%

497.65

3.13%



BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
One North Brentwood Blvd., Suite 550
Saint Louis, MO 63105
314-726-1600

Portfolio Holdings (*continued*)

Statement Period: 10/01/2013 - 10/31/2013

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L.110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
- Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.

Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from sources which we believe to be reliable. Pershing may not use the closing price of the particular exchange or marketplace where your position was purchased as the "Market Price." Securities for which a price is not available are marked "N/A" and are omitted from the Total. The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your Statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request, directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are available are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing may execute foreign currency transactions at a principal rate or otherwise. Pershing may automatically convert your U.S. dollars for direct conversion to U.S. dollars and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing may also convert your U.S. dollars to other currencies at the highest interest rate identified on customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Portfolio Holdings Disclosures (continued)

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Activity Summary (all amounts shown are in base currency: USD)

Debits	This Period	Year-to-Date	Debits	This Period	Year-to-Date
Securities			Securities		
Securities Bought	0.00	0.00	Securities Bought	0.00	-215,000.00
Securities Sold	0.00	14,623.05	Securities Sold	0.00	0.00
Total Securities	\$0.00	\$14,623.05	Total Securities	\$0.00	-\$215,000.00
Dividends and Interest			Dividends and Interest		
Fees	\$634.64	\$4,272.62	Fees	\$0.00	\$0.00
Cash			Cash		
Deposits	\$0.00	\$0.00	Deposits	-\$525.11	-\$1,858.08
Total Cash	\$0.00	205,427.44	Total Cash	\$0.00	\$0.00
FDIC Insured Bank Deposits	\$525.11	\$202,235.03	FDIC Insured Bank Deposits	-\$634.64	-\$209,700.06
Total Credits	\$1,159.75	\$426,558.14	Total Debits	-\$1,159.75	-\$426,558.14

Transactions in Date Sequence

Process/ Trade/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
10/01/13		CASH DIVIDEND RECEIVED	BLACKROCK MULTI-ASSET INCOME PORTFOLIO FD CL A FOR ACCRUAL PERIOD ENDING 09/30/13				79.82	USD
10/01/13		CASH DIVIDEND RECEIVED	THE HARTFORD FLOATING RATE HIGH INCOME FUND CLASS A FOR ACCRUAL PERIOD ENDING 09/30/13				72.99	USD
10/01/13		CASH DIVIDEND RECEIVED	JP MORGAN STRATEGIC INCOME OPPORTUNITY FUND CLASS A 1269.0360 SHRS RD 09/27 PD 10/01/13				24.11	USD
10/01/13		CASH DIVIDEND RECEIVED	NUVEEN SYMPHONY CREDIT OPPORTUNITIES FUND CLASS A FOR ACCRUAL PERIOD ENDING 09/30/13				126.94	USD
10/01/13		CASH DIVIDEND RECEIVED	PIMCO INCOME FUND CLASS D FOR ACCRUAL PERIOD ENDING 09/30/13				126.88	USD
10/01/13		CASH DIVIDEND RECEIVED	TW TOTAL RETURN BOND FUND CLASS N 2347.4180 SHRS RD 09/27 PD 09/30/13				82.16	USD
10/02/13		FDIC INSURED BANK DEPOS USD999997	DEUTSCHE BANK INS DEPOSIT PROGRAM E				-512.90	USD
10/02/13		CASH DIVIDEND RECEIVED FEBAX	FIRST ASIA HOME BUILD FUND CLASS A FOR ACCRUAL PERIOD ENDING 09/30/13				121.36	USD
10/03/13		FDIC INSURED BANK DEPOSIT USD999997	DEUTSCHE BANK INS DEPOSIT PROGRAM E				-121.36	USD

ATTACHMENT 6





BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
One North Brookwood Blvd., Suite 850
Saint Louis, MO 63116
314-726-1600

Statement Period: 10/01/2013 - 10/31/2013

Transactions in Date Sequence (continued)

Process/ Trade/ Settlement Transaction Date	Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
10/08/13	10/07/13	ASSET BASED FEE	Advisory Fees For: Q4-2013 Total Asset Value USD999997				-0.25	USD
10/08/13		FDIC INSURED BANK WITHDRAWAL	USD999997		\$210,045.07 For Account EPP011695			
10/15/13		FDIC INSURED BANK DEPOSITS INTEREST REINVESTED	DEUTSCHE BANK INS INTEREST REINVESTED		DEUTSCHE BANK INS DEPOSIT PROGRAM E		525.11	USD
10/15/13		FDIC INSURED BANK DEPOSITS INTEREST RECEIVED	DEUTSCHE BANK INS INTEREST CREDITED				-0.38	USD
		250990041					0.38	USD
		Total Value of Transactions			\$0.00		\$0.00	

The price and quantity displayed may have been rounded.

Income and Expense Summary

	Current Period		Year-to-Date	
	To taxable	Non taxable	To taxable	Non taxable
Dividend Income				
Other Dividends	634.26	0.00	4,266.13	0.00
Interest Income				
FDIC Insured Bank Deposits	0.38	0.00	6.49	0.00
Total Dividends, Interest, Income and Expenses	\$634.64	\$0.00	\$4,272.62	\$0.00

Messages

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Shares of a money market mutual fund or the balance of a bank deposit product may be liquidated upon request, with the proceeds remitted to one brokerage account. Please see the money market mutual fund's prospectus or the bank deposit product's disclosure document or contact your investment professional for additional information.

FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC)-INSURED BANK DEPOSITS ARE NOT ROTATED BY JR. IES INVESTMENT PROTECTION CORPORATION (SIPC).

YOU MAY VIEW CURRENT MONEY MARKET FUND RATES BY VISITING WWW.PERSHING.COM AND SELECTING THE LINK AT THE BOTTOM OF THE PAGE TITLED "MONEY MARKET FUND AND FDIC INSURED BANK RATES AND BANK LISTS." PLEASE NOTE THAT WE MAY NOT OFFER ALL OF THE MONEY MARKET FUNDS LISTED ON THE PERSHING WEBSITE.



Messages (continued)

Go Paperless!

When you choose electronic delivery of brokerage account statements and trade confirmations, there is no more searching through a file cabinet or shoebox to find what you're looking for as everything you need is located in one secure, online location. Switching your document delivery preferences takes just a moment and provides a level of convenience you're sure to appreciate.

If you currently have online access to your accounts through NetExchange Client, you can sign up for e-delivery of your statements and trade confirmations, as well as Mutual Fund, ETF and UIT prospectus, by clicking on the Go Paperless button when you log in. If you do not have on-line access, please contact your financial consultant and the process can be expedited for you.

If you don't desire on-line access to your accounts, you can still receive your confirmations and statements via email by logging on to www.myedocumentsuite.com to register and choose electronic delivery, or contact your financial consultant for assistance.

Make the move to paperless today!

Benjamin F. Edwards & Co. is updating its client profile information to better serve your needs and to comply with new regulatory requirements (FINRA Rule 2111). As a result, your financial consultant may request up-to-date information regarding your goals, objectives and financial information.

TERMINATION FEE FOR RETIREMENT ACCOUNT CLIENTS.

Effective May 15, 2013, retirement account termination fees are increasing from \$75 to \$95. If you have any questions, please contact your Financial Consultant.

MESSAGE REGARDING ROLLED-UP TAX LOTS

WHILE YOUR TAX LOTS HAVE BEEN ROLLED UP, ALL OF THE LOTS ARE STILL MAINTAINED. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, PLEASE CONTACT YOUR FINANCIAL CONSULTANT.

For more information about the advisory programs offered by Benjamin F. Edwards & Co. and our role as an investment adviser, please see our Form ADV on our website: www.benjaminfederwardsco.com/adv, or call our Home Office at 314-726-1600 and we will mail you a free copy.

Important Information and Disclosures

The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible to approving the opening of accounts and obtaining account documents, the acceptance and, in certain instances, execution of securities orders, the assessment of the suitability of these transactions, while applying the underlying or continuing obligations of my financial institution, to the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing customer service department at (201) 416-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of





BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
One North Brentwood Blvd, Suite 500
Saint Louis, MO 63105
314-726-1600

Statement Period: 10/01/2013 - 10/31/2013

Important Information and Disclosures *(continued)*

The Role of Pershing *(continued)*

- every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC[®]). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: www.pershing.com/strength_stability.html.
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) to your financial organization and Pershing, within ten days after receipt of this statement. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: Pershing LLC, Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330. Errors and Omissions excepted.

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; (ii) the class is decertified; or (iii) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC, Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330.

ATTACHMENT 6



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

ATTACHMENT 6

Account Number:
Statement Period: 11/01/2013 - 11/30/2013

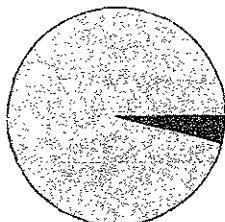
Valuation at a Glance

	This Period	Year-to-Date
Beginning Account Value	\$24,743.53	\$0.00
Cash Deposits	0.00	205,427.44
Dividends/Interest	504.53	4,777.15
Fees	0.00	-1,858.08
Change in Account Value	971.46	7,273.01
Ending Account Value	\$215,619.52	\$215,619.52
Estimated Annual Income		\$7,879.50

Your Financial Consultant:
WARD PETTY AND JOE PETTY
(423) 668-5411

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation
Cash, Money Funds, and Bank Deposits ¹	0.00	7,465.03	7,969.56	4%
Mutual Funds	0.00	206,678.50	207,649.96	95%
Account Total (Pie Chart)	\$0.00	\$214,143.53	\$215,619.52	100%



Pie Chart allocation only includes products that are of positive value.

¹ The Bank Deposits in your account are FDIC insured bank deposits. FDIC insured bank deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). These bank deposits are covered by the Federal Deposit Insurance Corporation (FDIC), up to allowable limits.



Additional Information

	This Period	Year-to-Date
Securities Bought and Sold	\$0.00	\$200,376.95

Summary of Gains and Losses

	This Period	Revised Year-to-Date	Unrevised Year-to-Date
Short-Term Gain/Loss	0.00	-376.95	7,649.95

This summary excludes transactions where cost basis information is not available.

Client Service Information

Your Financial Consultant: SSB

Contact Information

Telephone Number: (423) 668-5411

Fax Number: (423) 668-5412

WARD PETTY AND JOE PETTY
345 FRAZIER
SUITE 205
CHATTANOOGA TN 37405-4121

Your Account Information

Investment Objective

Investment Objective: CONSERVATIVE INCOME

Risk Exposure: NONE SPECIFIED

Please review your investment objective. If you wish to make a change or have any questions please contact your Financial Consultant.

Tax Lot Default Disposition Method

Default Method for Mutual Funds: FIRST IN FIRST OUT

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

Default Method for all Other Securities: FIRST IN FIRST OUT

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Financial Consultant for more information.

FDIC Insured Bank Deposits

Date	Activity Type	Description	Amount	Balance
------	---------------	-------------	--------	---------

Sweep FDIC Insured Bank Deposits

DEUTSCHE BANK INS DEPOSIT	Account Number: EPP011695 Activity Ending: 11/29/13			
11/01/13	Opening Balance		7,465.03	7,465.03
11/04/13	Deposit		421.95	7,886.98
11/05/13	Deposit		82.16	7,969.14
11/15/13	Deposit		0.42	7,969.56
11/18/13			7,969.56	

ATTACHMENT 6





BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
One North Brentwood Blvd., Suite 850
Saint Louis, MO 63105 314.726.1600

Statement Period: 11/01/2013 - 11/30/2013

FDIC Insured Bank Deposits (continued)

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Insured Bank Deposits (continued)				
DEUTSCHE BANK INS DEPOSIT E	(continued)			
11/29/13	Closing Balance	A/C 11/18 \$7969.56	\$7,969.56	\$7,969.56

Total FDIC Insured Bank Deposits

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

Portfolio Holdings

Opening Date	Quantity	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and Bank Deposits 4.00% of Portfolio									
FDIC Insured Bank Deposits									
DEUTSCHE BANK INS DEPOSIT E									
11/01/13	7,969.560		1/1/29/13	7,465.03	7,969.56	0.19	6.91	N/A	N/A
Total FDIC Insured Bank Deposits				\$7,465.03	\$7,969.56	\$0.19	\$6.91	\$7,969.56	\$7,969.56
Total Cash, Money Funds, and Bank Deposits									

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds 96.00% of Portfolio								
BLACKROCK MULTI-ASSET INCOME PORTFOLIO FD CLA								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
02/08/13	1,819.836	10.990	10,000.000	11,250.000	13,736	1,736	895.72	4.37%
FIRST EAGLE GLOBAL INCOME BUILDER FUND CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								

ATTACHMENT 6

Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds (continued)								
02/08/13	1,409.774	10.6400	15,000.00	11.2600	15,874.06	874.06	497.65	3.13%
THE HARTFORD FLOATING RATE HIGH INCOME FUND CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	1,888.574	10.5900	20,000.00	10.7100	20,226.63	226.63	939.85	4.64%
IVY ASSET STRATEGY FUND CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	1,103.347	27.1900	30,000.00	31.0700	34,280.99	4,280.99	740.89	2.16%
LOOMIS SAYLES GLOBAL EQUITY AND INCOME FD CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	1,135.718	17.6100	20,000.00	19.5900	22,248.72	2,248.72	311.64	1.40%
JP MORGAN STRATEGIC INCOME OPPORTUNITY FUND CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	1,269.036	11.8200	15,000.00	11.8700	15,063.46	63.46	356.59	2.36%
NUVEEN SYMPHONY CREDIT OPPORTUNITIES FUND CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	1,123.596	22.2500	25,000.00	22.7600	25,573.05	573.05	1,510.11	5.90%
PIMCO INCOME FUND CLASS D								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	2,394.254	12.5300	30,000.00	12.3100	29,473.27	-526.73	1,522.73	5.16%
TCW TOTAL RETURN BOND FUND CLASS N								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest	2,347.418	10.6500	25,000.00	10.4100	24,426.52	-563.38	1,007.41	4.49%
Total Mutual Funds			\$20,000.00	\$20,496.52	\$7,496.52	\$7,496.52	\$7,879.50	
Total Portfolio Holdings		\$207,969.56		\$215,619.52	\$7,649.96	\$0.00	\$7,879.50	

ATTACHMENT 6

Cost Basis

Market Value

Unrealized Gain/Loss

Adjusted Market Value

Estimated Interest

Annual Income





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

Statement Period: 11/01/2013 - 11/30/2013

Portfolio Holdings (continued)

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L. 110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

- Reporting requirements generally will be phased in over a three-year period, as follows:
- Stock in a corporation acquired on or after January 1, 2011
 - Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
 - Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.

Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from sources which we believe to be reliable. Pershing may not use the closing price of the particular exchange or marketplace where your position was purchased as the "Market Price." Securities for which a price is not available are marked "N/A" and are omitted from the Total.

The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your Statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased, in dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing may execute foreign currency transaction (a principal for your account) in U.S. dollars for different and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing will not execute the highest interbank conversion rate identified on customary banking sources on the conversion date or the prior business day increased by up to .5%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Portfolio Holdings Disclosures (continued)

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Activity Summary

(All amounts shown are in base currency: USD)

Credits	This Period		Year-to-Date		Debits
Securities					Securities
Securities Bought	0.00	0.00			Securities Bought
Securities Sold	0.00	14,623.05			Securities Sold
Total Securities	\$0.00	\$14,623.05			Total Securities
Dividends and Interest					Dividends and Interest
Fees	\$504.53	\$4,777.15			Fees
Cash	\$0.00	\$0.00			Cash
Deposits	0.00	205,427.44			Deposits
Total Cash	\$0.00	\$205,427.44			Total Cash
FDIC Insured Bank Deposits					FDIC Insured Bank Deposits
Total Credits		\$504.53	\$427,062.67		Total Debits

Transactions in Date Sequence

Process/ Settlement

Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
11/01/13	CASH DIVIDEND RECEIVED	BLACKROCK MULTI-ASSET INCOME PORTFOLIO FD CL A FOR ACCRUAL PERIOD ENDING 10/31/13				71.69	USD
11/01/13	CASH DIVIDEND RECEIVED	THE HARTFORD FLOATING RATE HIGH INCOME FUND CLASS A FOR ACCRUAL PERIOD ENDING 10/31/13				73.53	USD
11/01/13	CASH DIVIDEND RECEIVED	HFHAX J.P. MORGAN STRATEGIC INCOME OPPORTUNITY FUND CLASS A 1269.0360 SHRS RD 10/30 PD 1/10/13				22.84	USD
11/01/13	CASH DIVIDEND RECEIVED	NUVEEN SYMPHONY CREDIT OPPORTUNITIES FUND NUVEEN SYMPHONY CREDIT OPPORTUNITIES FUND CLASS A FOR ACCRUAL PERIOD ENDING 10/31/13				127.06	USD
11/01/13	CASH DIVIDEND RECEIVED	PIMCO INCOME FUND CLASS D FOR ACCRUAL PERIOD ENDING 10/31/13				126.83	USD
11/04/13	FDIC INSURED BANK DEPOSIT	DEUTSCHE BANK INS DEPOSIT PROGRAMME E				421.95	USD
11/04/13	CASH DIVIDEND RECEIVED	LOW VOLATILITY BOND FUND CLASS N 47.80 SHRS 610/30 D 10/31/13 TGMXN DEUTSCHES BANK DEPOSIT PROGRAMME E				82.16	USD
11/05/13	FDIC INSURED BANK DEPOSIT	USD999997				-82.16	USD

ATTACHMENT 6





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

Statement Period: 11/01/2013 - 11/30/2013

Transactions in Date Sequence (continued)

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
11/15/13	FDIC INSURED BANK DEPOSITS INTEREST REINVESTED	DEUTSCHE BANK INS INTEREST REINVESTED				-0.42	USD
11/15/13	250990041 FDIC INSURED BANK DEPOSITS INTEREST RECEIVED	DEUTSCHE BANK INS INTEREST CREDITED				0.42	USD
	Total Value of Transactions			\$0.00		\$0.00	

The price and quantity displayed may have been rounded.

Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
Dividend Income				
Other Dividends	504.11	0.00	4,770.24	0.00
Interest Income				
FDIC Insured Bank Deposits	0.42	0.00	6.91	0.00
Total Dividends, Interest, Income and Expenses	\$504.53	\$0.00	\$4,777.15	\$0.00

Messages

Please note the following information for Pershing's 2013 IRS Forms 1099 (B, DIV, INT, OID and MISC): Your form 1099 will be delivered as early as possible, beginning January 31, 2014. By February 18, you will receive either your 1099 form or a special Pending 1099 Notice. The Pending 1099 Notice will be sent if issuers of securities you hold have not yet provided their final tax information. It will inform you of the securities that are pending final reporting, and will provide the anticipated mail date of your 1099 form. Your 1099 will be mailed no later than March 17, 2014.

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

Although a money market mutual fund seeks to preserve its value per share, it is possible to lose money investing in a money market mutual fund. Shares of a money market mutual fund or the balance of a bank deposit held in your brokerage account may decline in value due to fees, credits to or debited to your brokerage account. Please see the money market mutual funds' prospectus or the bank deposit producer's disclosure document or contact our investment professional for additional information.

ATTACHMENT

Messages *(continued)*

Benjamin F. Edwards & Co. is updating its client profile information to better serve your needs and to comply with new regulatory requirements (FINRA Rule 2111). As a result, your financial consultant may request up-to-date information regarding your goals, objectives and financial information.

Go Paperless!

When you choose electronic delivery of brokerage account statements and trade confirmations, there is no more searching through a file cabinet or shoebox to find what you're looking for as everything you need is located in one secure, online location. Switching your document delivery preferences takes just a moment and provides a level of convenience you're sure to appreciate.

If you currently have online access to your accounts through NetExchange Client, you can sign up for e-delivery of your statements and trade confirmations, as well as Mutual Fund, ETF and UIT prospectus, by clicking on the Go Paperless button when you log in. If you do not have on-line access, please contact your financial consultant and the process can be expedited for you.

If you don't desire on-line access to your accounts, you can still receive your confirmations and statements via email by logging on to www.mydocumentsuite.com to register and choose electronic delivery, or contact your financial consultant for assistance.

Make the move to paperless today!

MESSAGE REGARDING ROLLED-UP TAX LOTS

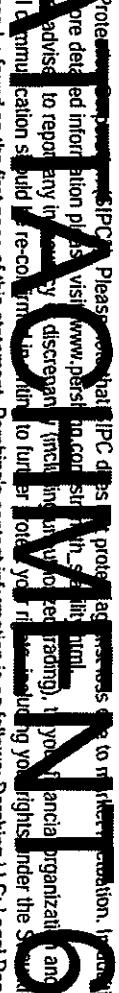
WHILE YOUR TAX LOTS HAVE BEEN ROLLED UP, ALL OF THE LOTS ARE STILL MAINTAINED. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, PLEASE CONTACT YOUR FINANCIAL CONSULTANT.

For more information about the advisory programs offered by Benjamin F. Edwards & Co. and our role as an investment adviser, please see our Form ADV on our website: www.benjaminedwardsco.com/adv, or call our Home Office at 314-726-1600 and we will mail you a free copy.

Important Information and Disclosures

The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC). Please note that SIPC does not provide coverage for losses due to market condition, contribution to SIPC protection, Pershing provides coverage in excess of SIPC limits. For detailed information please visit www.pershing.com/SIPC.html. If you advise your financial organization to report any inquiry or discrepancy (including but not limited to your trading), to your financial organization and Pershing, within ten days after receipt of this statement. Please be advised that a oral communication should be recorded and kept in writing for your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330. Errors and Omissions excepted.





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

Statement Period: 11/01/2013 - 11/30/2013

Important Information and Disclosures *(continued)*

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispire arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330.

ATTACHMENT 6



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

ATTACHMENT 6

Account Number:
Statement Period: 12/01/2013 - 12/31/2013

Valuation at a Glance

Beginning Account Value	This Period	Year-to-Date
Cash Deposits	\$215,619.52	\$0.00
Dividends/Interest	0.00	205,427.44
Fees	1,677.44	6,454.59
Change in Account Value	0.00	-1,858.08
Ending Account Value	\$217,658.79	7,634.84
Estimated Annual Income		

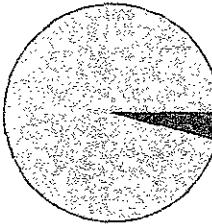
Your Financial Consultant:
WARD PETTY AND JOE PETTY
(423) 668-5411

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation
Cash, Money Funds, and Bank Deposits ¹	0.00	7,969.56	9,077.26	4% 
Mutual Funds	0.00	207,649.96	208,581.53	96% 
Account Total (Pie Chart)	\$0.00	\$215,619.52	\$217,558.79	100%

Pie Chart allocation only includes products that are of positive value.

¹ The Bank Deposits in your account are FDIC insured bank deposits. FDIC insured bank deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). These bank deposits are covered by the Federal Deposit Insurance Corporation (FDIC), up to allowable limits.



Additional Information

	This Period	Year-to-Date
	\$569.74	-\$200,946.69
Securities Bought and Sold		
Short-Term Gain/Loss	0.00	-376.95
Long-Term Gain/Loss	0.00	0.00
Net Gain/Loss	0.00	-376.95
		8,011.79

Summary of Gains and Losses
 This summary excludes transactions where cost basis information is not available.

Client Service Information

Your Financial Consultant:	538	Contact Information	
WARD PETTY AND JOE PETTY 345 FRAZIER SUITE 205 CHATTANOOGA TN 37405-4121		Telephone Number: (423) 668-5411 Fax Number: (423) 668-5412	

Your Account Information

Investment Objective

Investment Objective: CONSERVATIVE INCOME

Risk Exposure: NONE SPECIFIED

Please review your investment objective. If you wish to make a change or have any questions, please contact your Financial Consultant.

Tax Lot Default Disposition Method

Default Method for Mutual Funds: FIRST IN FIRST OUT

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

Default Method for All Other Securities: FIRST IN FIRST OUT

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Financial Consultant for more information.

FDIC Insured Bank Deposits

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Insured Bank Deposits				
DEUTSCHE BANK INS DEPOSIT				
Account Number: EPP01695	Activity Ending: 12/31/13			
11/30/13	Opening Balance		7,969.56	7,969.56
12/03/13	Deposit	DEPOSIT	500.81	8,470.37
12/13/13	Deposit	INTEREST CREDITED	8.470.76	8,470.76
		APY 0.06%		
		/O 12/13 \$70.00		
12/16/13			8,470.76	

ATTACHMENT 6





BENJAMIN F. EDWARDS & CO.
 INVESTMENTS for GENERATIONS
 One North Brentwood Blvd., Suite 350
 Saint Louis, MO 63105
 314-726-1600

Statement Period: 12/01/2013 - 12/31/2013

FDIC Insured Bank Deposits (continued)

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Insured Bank Deposits (continued)				
DEUTSCHE BANK INS DEPOSIT E	DEPOSIT		165.50	8,636.26
12/17/13 Deposit	DEPOSIT		370.58	9,006.84
12/26/13 Deposit				
12/31/13 Closing Balance				\$9,006.84
Total FDIC Insured Bank Deposits				

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

Portfolio Holdings

Opening Date	Quantity	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and Bank Deposits 4.00% of Portfolio									
Cash Balance				0.00	70.42				
FDIC Insured Bank Deposits									
DEUTSCHE BANK INS DEPOSIT E	9,006.840	EPP011695	12/31/13	7,969.56	9,006.84	0.26	7.30	N/A	N/A
Total FDIC Insured Bank Deposits									
Total Cash, Money Funds, and Bank Deposits				\$7,969.56	\$9,077.26	\$0.26	\$7.30		

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds 96.00% of Portfolio									
BLACKROCK MULTI-ASSET INCOME PORTFOLIO FD CL A Open End Fund Dividend Option: Cash; Capital Gains Option: Reinvest Multiple 1	10,990.00	20,035.94	11,300.00	20,600.39	564.45			906.15	4.39%
Total Covered	1,823,043								

ATTACHMENT 6

Security Identifier: PAICK
 GSIP: 02561351

Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds (continued)								
FIRST EAGLE GLOBAL INCOME BUILDER FUND								
CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
02/08/13	1,409.774	10.6400	15,000.00	11,3000	15,930.45	930.45	497.65	3.12%
THE HARTFORD FLOATING RATE HIGH INCOME FUND CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
Multiple Y	Total Covered 1,893.982	10.5900	20,057.81	10,7000	20,255.61	207.80	927.45	4.57%
IVY ASSET STRATEGY FUND CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
02/08/13	1,103.347	27.1900	30,000.00	32,0200	35,329.17	5,329.17	165.50	0.46%
LOOMIS SAYLES GLOBAL EQUITY AND INCOME FD CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
Multiple Y	Total Covered 1,149.951	17.6280	20,271.43	19,2400	22,125.06	1,853.63	375.22	1.69%
JP MORGAN STRATEGIC INCOME OPPORTUNITY FUND CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
07/09/13	1,269.036	11.8200	15,000.00	11,8600	15,050.77	50.77	356.59	2.36%
NUVEEN SYMPHONY CREDIT OPPORTUNITIES FUND CLASS A								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
Multiple Y	Total Covered 1,130.779	22.2520	25,162.47	22,5500	25,612.14	449.67	1,519.76	5.93%
PIMCO INCOME FUND CLASS D								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
Multiple Y	Total Covered 2,397.587	12,556.00	30,942.09	29,955.45	31,645.45	1,524.91	5.18%	

ATTACHMENT 6





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

Statement Period: 12/01/2013 - 12/31/2013

Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Income	Estimated Yield
Mutual Funds (continued)								
TCW TOTAL RETURN BOND FUND								
CLASS N Open End Fund Dividend Option: Cash; Capital Gains Option: Reinvest								
02/08/13	2,347,418	10.6500	25,000.00	10.3400	24,272.30	-727.70	1,026.99	4.23%
Total Mutual Funds			\$200,569.74		\$208,581.53	\$8,011.79		\$7,300.22
Total Portfolio Holdings								
			Cost Basis	Market Value	Unrealized Gain/Loss	Accrued Interest	Estimated Interest	Annual Income
			\$209,647.00	\$217,658.79	\$8,011.79	\$0.00		\$7,307.52

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L. 110-343, the Emergency Economic Stabilization Act of 2008), and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
- Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.

* This line is an aggregation of shares in this position, representing shares acquired at different times and/or dates. This summary is a sum of these shares and does not represent cost basis calculated using the average cost accounting method.

Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from sources which we believe to be reliable. Pershing may not use the closing price of the particular exchange or marketplace where your position was purchased as the "Market Price." Securities for which a price is not available are marked "N/A" and are omitted from the Total. The estimated annual income (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be given as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position

A COMMITMENT

Portfolio Holdings Disclosures (continued)

Pricing (continued)
 quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your Statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased, In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are exercisable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Schedule of Realized Gains and Losses Year-to-Date

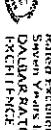
Disposition Date	Acquisition Date	Disposition Transaction	Description	Quantity	Cost Basis	Proceeds	Realized Gain/Loss/ Disallowance
07/09/13	02/08/13	SELL First In First Out	PMCC UNCONSTRAINED CLASS D Security Identifier: PUDDX	1,299.827	15,000.00	14,623.05	-376.95
					\$15,000.00	\$14,623.05	-\$376.95
			Total Short Term and Long Term		\$15,000.00	\$14,623.05	-\$376.95

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L.110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRIP) shares acquired after January 1, 2012
- Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.

ATTACHMENT 6





BENJAMIN F. EDWARDS & CO.
 INVESTMENTS for GENERATIONS
 One North Brentwood Blvd, Suite 850
 Saint Louis, MO 63105
 314-728-1600

Statement Period: 12/01/2013 - 12/31/2013

Schedule of Realized Gains and Losses Year-to-Date (continued)

This Schedule may not reflect all cost basis adjustments necessary for tax reporting purposes, especially for noncovered securities. Adjustments to cost basis may have been made for prior income received and subsequently reclassified by the issuer as a return of capital. In addition, corporate action events may require adjustments to your original cost basis. Return of capital information and cost basis information, as it relates to corporate actions, has been obtained from sources we believe to be reliable. Adjustments to cost basis can be made after year-end, in particular, for return of capital adjustments, but may also include adjustments for corporate action events. Therefore there may be differences in cost basis reflected on your monthly client brokerage statement at year end versus any subsequent reports, including your 1099-B or online displays you may have available to you. When you report your cost basis on your tax return, it should be verified using all of your own records. In particular, there may be other adjustments which you need to make, but are not required to be made by Pershing as it relates to H.R. 1424. You should consult with your tax advisor in order to properly report your gain or loss for tax purposes. Pershing shall not be responsible for and makes no representations or warranties with respect to the accuracy of any information that you report to the IRS or other taxing authorities, and, accordingly, disclaims any and all liability that may arise with respect to your use and reliance on the information provided herein for such reporting.

Please refer to the Your Account Information Section in your brokerage account statement for your account's existing tax lot disposition method. The disposition method is the method which you have selected to use in the disposal of each tax lot of the securities held in your account. If you do not select a method, your account will be defaulted to First In, First Out (FIFO). Your account's selected tax lot method will be used to determine the cost basis for calculating gain and/or loss, unless another method was selected at the time of the security disposal, and this may be reported on the IRS Form 1099-B.

Activity Summary (all amounts shown are in base currency: USD)

Credits	This Period	Year-to-Date
Securities		
Securities Bought	0.00	0.00
Securities Sold	0.00	14,623.05
Total Securities	\$0.00	\$14,623.05
Dividends and Interest		
Distributions	\$1,107.70	\$5,884.85
Fees	\$569.74	\$569.74
Cash Deposits	\$0.00	\$0.00
Total Cash	0.00	205,427.44
FDIC Insured Bank Deposits	\$0.00	\$202,235.03
Total Credits	\$1,677.44	\$428,740.11

Debits	This Period	Year-to-Date
Securities		
Securities Bought	-569.74	-215,569.74
Securities Sold	0.00	0.00
Total Securities	-\$569.74	-\$215,569.74
Dividends and Interest		
Distributions	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Cash Deposits	0.00	0.00
Total Cash	\$0.00	\$0.00
FDIC Insured Bank Deposits	-\$1,037.28	-\$211,241.87
Total Debits	-\$1,607.02	-\$428,668.69

ATTACHMENT 6



Transactions in Date Sequence

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
12/02/13	CASH DIVIDEND RECEIVED BAIX	BLACKROCK MULTI-ASSET INCOME PORTFOLIO FD CL A FOR ACCRUAL PERIOD ENDING 11/29/13				87.18	USD
12/02/13	CASH DIVIDEND RECEIVED HFHAX	THE HARTFORD FLOATING RATE HIGH INCOME FUND CLASS A FOR ACCRUAL PERIOD ENDING 11/29/13				74.55	USD
12/02/13	CASH DIVIDEND RECEIVED JSOAX	JP MORGAN STRATEGIC INCOME OPPORTUNITY FUND CLASS A 1269.0360 SHRS RD 11/27 PD 12/02/13				21.57	USD
12/02/13	CASH DIVIDEND RECEIVED NCOAX	NUVEEN SYMPHONY CREDIT OPPORTUNITIES FUND CLASS A FOR ACCRUAL PERIOD ENDING 11/29/13				120.24	USD
12/02/13	CASH DIVIDEND RECEIVED PONDX	PIMCO INCOME FUND CLASS D FOR ACCRUAL PERIOD ENDING 11/29/13				126.85	USD
12/02/13	CASH DIVIDEND RECEIVED TGMNX	TW TOTAL RETURN BOND FUND CLASS N 2347.4180 SHRS RD 11/27 PD 11/29/13				70.42	USD
12/03/13	FDIC INSURED BANK DEPOSIT USD999997	DEUTSCHE BANK INS DEPOSIT PROGRAM E				-500.81	USD
12/12/13	LONG TERM CAPITAL GAIN DISTRIBUTION	PIMCO INCOME FUND CLASS D 2394.2540 SHRS RD 12/10 PD 12/11/13				36.51	USD
12/12/13	SHORT TERM CAPITAL GAIN DISTRIBUTION	PIMCO INCOME FUND CLASS D 2394.2540 SHRS RD 12/10 PD 12/11/13				5.58	USD
12/12/13	REINVEST CASH INCOME PONDX	PIMCO INCOME FUND CLASS D 2394.2540 SHRS SHRS PURCH. AT \$12.26000 RD 12/10 PD 12/11/13	0.455			-5.58	USD
12/12/13	REINVEST CASH INCOME PONDX	PIMCO INCOME FUND CLASS D 2394.2540 SHRS SHRS PURCH. AT \$12.26000 RD 12/10 PD 12/11/13	2.978			-36.51	USD
12/13/13	FDIC INSURED BANK DEPOSITS INTEREST REINVESTED	DEUTSCHE BANK INS INTEREST REINVESTED 250990041				-0.39	USD
12/13/13	FDIC INSURED BANK DEPOSITS INTEREST RECEIVED	DEUTSCHE BANK INS INTEREST CREDITED				0.39	USD
12/16/13	LONG TERM CAPITAL GAIN DISTRIBUTION	THE HARTFORD FLOATING RATE HIGH INCOME FUND CLASS A 1888.5740 SHRS RD 12/12 PD 12/17/13				15.66	USD
12/16/13	SHORT TERM CAPITAL GAIN DISTRIBUTION	THE HARTFORD FLOATING RATE HIGH INCOME FUND CLASS A 1888.5740 SHRS RD 12/12 PD 12/17/13				42.15	USD
12/16/13	HFHAX REINVEST CASH INCOME HFHAX	THE HARTFORD FLOATING RATE HIGH INCOME FUND CLASS A 1888.5740 SHRS PURCH. AT 0.60000 RD 12/12 PD 12/17/13	3.9			-42.15	USD

ATTACHMENT 6



BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
One North Brentwood Blvd., Suite 850
Saint Louis, MO 63105
314.726.1600

Transactions in Date Sequence (continued)

Statement Period: 12/01/2013 - 12/31/2013

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
12/16/13	REINVEST CASH INCOME HFMAX	THE HARTFORD FLOATING RATE HIGH INCOME FUND CLASS A 1188.5740 SHRS SHRS PURCH. AT \$10.690000 RD 12/12 PD 12/17/13	1,465			-15.66	USD
12/16/13	CASH DIVIDEND RECEIVED WASAX	WY ASSET STRATEGY FUND CLASS A 1103.3470 SHRS RD 12/11 PD 12/7/13		165.50		61.12	USD
12/16/13	LONG TERM CAPITAL GAIN DISTRIBUTION	NUVEEN SYMPHONY CREDIT OPPORTUNITIES FUND CLASS A 1123.5960 SHRS RD 12/12 PD 12/16/13				101.35	USD
12/16/13	NEOAX	NUVEEN SYMPHONY CREDIT OPPORTUNITIES FUND CLASS A 1123.5960 SHRS RD 12/12 PD 12/16/13				-101.35	USD
12/16/13	SHORT TERM CAPITAL GAIN DISTRIBUTION	NUVEEN SYMPHONY CREDIT OPPORTUNITIES FUND CLASS A 1123.5960 SHRS RD 12/12 PD 12/16/13				4.481	USD
12/16/13	NEOAX	NUVEEN SYMPHONY CREDIT OPPORTUNITIES FUND CLASS A 1123.5960 SHRS SHRS PURCH. AT \$22.620000 RD 12/12 PD 12/16/13				-461.12	USD
12/16/13	REINVEST CASH INCOME NCOAX	DEUTSCHE BANK INS DEPOSIT PROGRAM E USD998897	2.702			-165.50	USD
12/23/13	LONG TERM CAPITAL GAIN DISTRIBUTION	BLACKROCK MULTI-ASSET INCOME PORTFOLIO FD CL A 1819.8360 SHRS RD 12/19 PD 12/23/13				5.51	USD
12/23/13	BAICK	BLACKROCK MULTI-ASSET INCOME PORTFOLIO FD CL A 1819.8360 SHRS RD 12/19 PD 12/23/13				30.43	USD
12/23/13	SHORT TERM CAPITAL GAIN DISTRIBUTION	BLACKROCK MULTI-ASSET INCOME PORTFOLIO FD CL A 1819.8360 SHRS PURCH. AT \$11.21000 RD 12/19 PD 12/23/13	2.715			-30.43	USD
12/23/13	BAICK	BLACKROCK MULTI-ASSET INCOME PORTFOLIO FD CL A 1819.8360 SHRS PURCH. AT \$11.21000 RD 12/19 PD 12/23/13	0.492			-5.51	USD
12/23/13	REINVEST CASH INCOME	BLACKROCK MULTI-ASSET INCOME PORTFOLIO FD CL A 1819.8360 SHRS PURCH. AT \$11.21000 RD 12/19 PD 12/23/13				205.22	USD
12/24/13	LGMAX	LOOMIS SAYLOR GLOBE EQUITY ANNUAL FEE CLASS A 1135.7000 SHRS RD 12/20 PD 12/24/13					

A T T A C H M E N T 6

Transactions in Date Sequence (continued)

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
12/24/13	CASH DIVIDEND RECEIVED LGMAX	LOOMIS SAYLES GLOBAL EQUITY AND INCOME FD CLASS A 1135.7780 SHRS RD 12/20 PD 12/24/13				370.58	USD
12/24/13	SHORT TERM CAPITAL GAIN DISTRIBUTION	LOOMIS SAYLES GLOBAL EQUITY AND INCOME FD CLASS A 1135.7780 SHRS RD 12/20 PD 12/24/13				66.21	USD
12/24/13	REINVEST CASH INCOME LGMAX	LOOMIS SAYLES GLOBAL EQUITY AND INCOME FD CLASS A 1135.7780 SHRS PURCH. AT \$19.07000 RD 12/20 PD 12/24/13	3,472			-66.21	USD
12/26/13	REINVEST CASH INCOME LGMAX	LOOMIS SAYLES GLOBAL EQUITY AND INCOME FD CLASS A 1135.7780 SHRS PURCH. AT \$19.07000 RD 12/20 PD 12/24/13	10.761			-205.22	USD
12/31/13	FDIC INSURED BANK DEPOSIT USD999997	DEUTSCHE BANK IWS DEPOSIT PROGRAM E				-370.58	USD
	CASH DIVIDEND RECEIVED TGMX	TCW TOTAL RETURN BOND FUND CLASS N 2347.4180 SHRS RD 12/27 PD 12/30/13				70.42	USD
Total Value of Transactions				\$0.00		\$70.42	

The price and quantity displayed may have been rounded.

Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
Dividend Income				
Other Dividends	1,107.31	0.00	5,877.55	0.00
Interest Income				
FDIC Insured Bank Deposits	0.39	0.00	7.30	0.00
Total Dividends, Interest, Income and Expenses	\$1,107.70	\$0.00	\$5,884.85	\$0.00
Distributions				
Long - Term Capital Gain Distributions	324.02	0.00	324.02	0.00
Short - Term Capital Gain Distributions	245.72	0.00	245.72	0.00
Total Distributions	\$569.74	\$0.00	\$569.74	\$0.00

Messages

FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC) INSURED BANK DEPOSITS ARE NOT PROTECTED BY SECURITIES INVESTOR PROTECTION CORPORATION (SIPC). YOU MAY VIEW CURRENT MONEY MARKET FUND RATES BY VISITING [WWW.SEC.GOV](http://www.sec.gov) AND SELECTING THE ITEM AT THE BOTTOM OF THE PAGE CALLED "MONEY MARKET FUND & FDIC-INSURED DEPOSITS PROGRAM RATES". PLEASE NOTE THAT WE MAY NOT OFFER ALL OF THE MONEY MARKET FUNDS LISTED ON THE PERSHING WEBSITE.

Although a money market mutual fund seeks to preserve its value if you withdraw all \$1 per share it is possible to lose money by investing in a money market mutual fund. Shares of a money market mutual fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request and credited to your brokerage account. Please see the money market mutual fund's prospectus or the bank deposit product's disclosure document or contact your investment professional for additional information.

**A
T
T
A
C
H
N
O
L
O
G
Y**





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

Statement Period: 12/01/2013 - 12/31/2013

Messages *(continued)*

Go Paperless!

When you choose electronic delivery of brokerage account statements and trade confirmations, there is no more searching through a file cabinet or shoebox to find what you're looking for as everything you need is located in one secure, online location. Switching your document delivery preferences takes just a moment and provides a level of convenience you're sure to appreciate.

If you currently have online access to your accounts through NetExchange Client, you can sign up for e-delivery of your statements and trade confirmations, as well as Mutual Fund, ETF and UIT prospectus, by clicking on the Go Paperless button when you log in. If you do not have on-line access, please contact your financial consultant and the process can be expedited for you.

This convenient e-delivery service is available even if you don't desire access to daily positions, values, balances, and quotes. Contact your financial consultant and we can set up e-delivery for you.

Make the move to paperless today!

Benjamin F. Edwards & Co. is updating its client profile information to better serve your needs and to comply with new regulatory requirements (FINRA Rule 2111). As a result, your financial consultant may request up-to-date information regarding your goals, objectives and financial information.

MESSAGE REGARDING ROLLED-UP TAX LOTS

WHILE YOUR TAX LOTS HAVE BEEN ROLLED UP, ALL OF THE LOTS ARE STILL MAINTAINED. IF YOU WOULD LIKE TO RECEIVE THE DETAILS OF YOUR TAX LOTS, PLEASE CONTACT YOUR FINANCIAL CONSULTANT.

Important Information and Disclosures

The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to all securities laws, regulations and rules which apply to it regardless of its own policies and the supervision of your account, its sales representatives and other personnel. Your financial institution is responsible for opening of accounts and obtaining account documents, including account statements, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the funding of investments and, in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.

ATTACHMENT

Important Information and Disclosures (continued)

The Role of Pershing (continued)

For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.

- Pershing is a member of the Securities Investor Protection Corporation (SIPC*). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: www.pershing.com/strength_stability.html.
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading), to your financial organization and Pershing, within ten days after receipt of this statement. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330. Errors and Omissions excepted.

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements, and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330.

ATTACHMENT 6



TERMS AND CONDITIONS

TRANSACTIONS

- ALL ORDERS AND TRANSACTIONS SHALL BE SOLELY FOR YOUR ACCOUNT AND RISK SHALL BE SUBJECT TO THE CONSTITUTION, RULES, REGULATIONS, CUSTOMS, USAGES, RULINGS AND INTERPRETATIONS OF THE EXCHANGE OR MARKET AND THE CLEARING FACILITY, IF ANY, WHERE THE TRANSACTIONS ARE EXECUTED AND/OR SETTLED OR IF APPLICABLE, OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY AND TO ALL APPLICABLE LAWS AND REGULATIONS.
- TITLE TO SECURITIES SOLD TO YOU, WHERE PERSHING HAS ACTED AS PRINCIPAL, SHALL REMAIN WITH PERSHING UNTIL THE ENTIRE PURCHASE PRICE IS RECEIVED OR UNTIL THE SETTLEMENT DATE, WHICHEVER IS LATER.
- YOU MAY HAVE RECEIVED CONFIRMATIONS FOR TRANSACTIONS WHICH DO NOT APPEAR ON YOUR STATEMENT. IF SO, THE TRANSACTIONS WILL APPEAR ON YOUR NEXT PERIODIC STATEMENT. SUCH TRANSACTIONS MUST BE CONSIDERED BY YOU WHEN COMPUTING THE VALUE OF YOUR ACCOUNT. THIS IS ESPECIALLY TRUE IF YOU HAVE WRITTEN OPTIONS WHICH HAVE BEEN EXERCISED.

FREE CREDIT BALANCES: ANY FREE CREDIT BALANCE CARRIED FOR YOUR ACCOUNT REPRESENTS FUNDS PAYABLE UPON DEMAND WHICH, ALTHOUGH PROPERLY ACCOUNTED FOR ON PERSHING'S BOOKS OF RECORD, ARE NOT SEGREGATED AND MAY BE USED IN THE CONDUCT OF ITS BUSINESS. DEBIT BALANCES: INTEREST CHARGED ON DEBIT BALANCES IN YOUR ACCOUNT APPEARS ON THE STATEMENT. THE RATE OF INTEREST AND PERIOD COVERED ARE INDICATED. THE RATE MAY CHANGE FROM TIME TO TIME DUE TO FLUCTUATIONS IN MONEY RATES OR OTHER REASONS. INTEREST IS COMPUTED AS DESCRIBED IN MATERIAL PREVIOUSLY FURNISHED TO YOU. PLEASE CONTACT YOUR FINANCIAL INSTITUTION IF YOU DESIRE ADDITIONAL COPIES.

MARGIN INFORMATION: IF YOU MAINTAIN A MARGIN ACCOUNT, THIS IS A COMBINED STATEMENT OF YOUR GENERAL ACCOUNT AND A SPECIAL MEMORANDUM ACCOUNT MAINTAINED FOR YOU UNDER REGULATION T OF THE BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM. THE PERMANENT RECORD OF THE SEPARATE ACCOUNT AS REQUIRED BY REGULATION T IS AVAILABLE FOR YOUR INSPECTION UPON REQUEST.

TAX INFORMATION

- AFTER YEAR END, PERSHING IS REQUIRED TO PROVIDE TAX INFORMATION TO THE INTERNAL REVENUE SERVICE AND OTHER GOVERNMENTAL AUTHORITIES. AT THAT TIME PERSHING WILL PROVIDE THAT INFORMATION ON THE ANNUAL TAX INFORMATION STATEMENT TO YOU. USE THAT STATEMENT TO PREPARE IN YOUR TAX FILINGS. THE TAX STATEMENT ALSO INCLUDES OTHER USEFUL INFORMATION TO ASSIST IN ACCUMULATING THE DATA TO PREPARE YOUR TAX RETURNS.
- DIVIDENDS, INTEREST AND OTHER DISTRIBUTIONS SHOWN ON THIS STATEMENT WERE CLASSIFIED AS TAXABLE OR NONTAXABLE BASED ON CERTAIN INFORMATION KNOWN AS OF THE DISTRIBUTION DATE. THIS CLASSIFICATION IS SUBJECT TO CHANGE AND IS SOLELY INTENDED FOR USE AS GENERAL INFORMATION.
- PERSHING DOES NOT PROVIDE TAX, INVESTMENT OR LEGAL ADVISORY SERVICES AND NO ONE ASSOCIATED WITH PERSHING IS AUTHORIZED TO RENDER SUCH ADVICE. DO NOT RELY UPON ANY SUCH ADVICE, IF GIVEN, INVESTORS ARE ENCOURAGED TO CONSULT THEIR TAX ADVISORS TO DETERMINE THE APPROPRIATE TAX TREATMENT OF THEIR BUSINESS.

GENERAL INFORMATION

- WHENEVER YOU ARE INDEBTED TO PERSHING LLC ("PERSHING") FOR ANY AMOUNT, ALL SECURITIES HELD BY IT FOR YOU IN ANY ACCOUNT IN WHICH YOU HAVE ANY INTEREST SHALL SECURE ALL YOUR LIABILITIES TO PERSHING, AND PERSHING MAY IN ITS DISCRETION AT ANY TIME, WITHOUT TENDER, DEMAND OR NOTICE TO YOU, CLOSE OR REDUCE ANY OR ALL OF YOUR ACCOUNTS BY PUBLIC OR PRIVATE SALE OR PURCHASE OR BOTH OF ALL OR ANY SECURITIES CARRIED IN SUCH ACCOUNTS; ANY BALANCE REMAINING DUE PERSHING TO BE PROMPTLY PAID BY YOU.
- WHENEVER YOU ARE INDEBTED TO PERSHING FOR ANY AMOUNT, ALL SECURITIES CARRIED FOR YOUR ACCOUNT ARE OR MAY BE, WITHOUT FURTHER NOTICE OR PLACEMENT BY PERSHING, EITHER SEPARATELY OR UNDER CIRCUMSTANCES WHICH WILL PERMIT THE COMMINGLING THEREOF, WITH OTHER SECURITIES FOR AN AMOUNT LESS THAN EQUAL TO OR GREATER THAN YOUR LIABILITIES TO PERSHING. NOT UNDER CIRCUMSTANCES PROHIBITED BY LAW.

PERSHING MAY TRADE FOR ITS OWN ACCOUNT AS A MARKET MAKER, SPECIALIST, ODD LOT DEALER, BLOCK POSITIONER, ARBITRAGEUR OR INVESTOR. CONSEQUENTLY, AT THE TIME OF ANY TRANSACTION YOU MAY MAKE, PERSHING MAY HAVE A POSITION IN SUCH SECURITIES, WHICH POSITION MAY BE PARTIALLY OR COMPLETELY HEDGED.

- IF AVERAGE PRICE TRANSACTION IS INDICATED ON THE FRONT OF THIS STATEMENT YOUR FINANCIAL INSTITUTION OR PERSHING MAY HAVE ACTED AS PRINCIPAL, AGENT OR BOTH. DETAILS AVAILABLE UPON REQUEST.
- A FINANCIAL STATEMENT OF PERSHING IS AVAILABLE FOR YOUR PERSONAL INSPECTION AT PERSHING'S OFFICES. A COPY OF IT WILL BE MAILED UPON YOUR WRITTEN REQUEST OR YOU CAN VIEW IT ONLINE AT WWW.PERSHING.COM.
- FOR BUSINESS CONTINUITY AND ADDITIONAL DISCLOSURES:
 - WWW.PERSHING.COM/BUSINESS_CONTINUITY.HTML
- THIS STATEMENT SHOULD BE RETAINED FOR YOUR RECORDS.

PAYMENT FOR ORDER FLOW AND ORDER ROUTING POLICIES DISCLOSURES [REGULATION NMS—RULE 607(A)(1)-(2)]

PERSHING SENDS CERTAIN EQUITY ORDERS TO EXCHANGES, ELECTRONIC COMMUNICATION NETWORKS, OR BROKER-DEALERS DURING NORMAL BUSINESS HOURS AND DURING EXTENDED TRADING SESSIONS. CERTAIN OF THESE VENUES PROVIDE PAYMENTS TO PERSHING OR CHARGE ACCESS FEES TO PERSHING DEPENDING UPON THE CHARACTERISTICS OF THE ORDER AND ANY SUBSEQUENT EXECUTION. IN ADDITION PERSHING MAY EXECUTE CERTAIN EQUITY ORDERS AS PRINCIPAL. THE DETAILS OF THESE PAYMENTS AND FEES ARE AVAILABLE UPON WRITTEN REQUEST. PERSHING RECEIVES PAYMENTS FOR DIRECTING LISTED OPTIONS ORDER FLOW TO CERTAIN OPTION EXCHANGES. COMPENSATION IS GENERALLY IN THE FORM OF A PER OPTION CONTRACT CASH PAYMENT.

BEST EXECUTION: NOTWITHSTANDING THE PREVIOUS PARAGRAPH REGARDING PAYMENT FOR ORDER FLOW, PERSHING SELECTS CERTAIN MARKET CENTERS TO PROVIDE EXECUTION OF OVER-THE-COUNTER AND EXCHANGE-LISTED SECURITIES TRANSACTIONS WHICH AGREE TO ACCEPT ORDERS, TRANSMITTED ELECTRONICALLY UP TO A SPECIFIED SIZE, AND TO EXECUTE THEM AT OR BETTER THAN THE NATIONAL BEST BID OR OFFER (NBBO). ON CERTAIN LARGER ORDERS, OR IF THE DESIGNATED MARKET CENTERS DO NOT MAKE A MARKET IN THE SUBJECT SECURITY, PERSHING DIRECTLY CONTACTS MARKET CENTERS TO OBTAIN AN EXECUTION. THE DESIGNATED MARKET CENTERS TO WHICH ORDERS ARE AUTOMATICALLY ROUTED ARE SELECTED BASED ON THE CONSISTENT HIGH QUALITY OF THEIR EXECUTIONS IN ONE OR MORE MARKET SEGMENTS AND THEIR ABILITY TO PROVIDE OPPORTUNITIES FOR EXECUTIONS AT PRICES SUPERIOR TO THE NBBO. PERSHING ALSO REGULARLY REVIEWS REPORTS FOR QUALITY OF EXECUTION PURPOSES.

ATTACHMENT 6

IF ANY OF THE ABOVE TERMS AND CONDITIONS ARE UNACCEPTABLE TO YOU, PLEASE NOTIFY PERSHING IMMEDIATELY IN WRITING BY CERTIFIED MAIL TO ONE PERSHING PLAZA, JERSEY CITY, NJ 07399, ATTN: LEGAL DEPT.

Page 13 of 13

