

UNITED STATES HOUSE OF REPRESENTATIVES**FINANCIAL DISCLOSURE STATEMENT**Period covered: January 1, 2013 - April 30, 2014

For use by candidates and new employees

MAY 15 2014Page 1 of 6

LEGISLATIVE RESOURCE CENTER

2014 MAY 21 PM 12: 05

Name: CLAUDIA TENNEY**Daytime Telephone:***CL*

(Office Use Only)

Filler Status	<input checked="" type="checkbox"/> Candidate for the House of Representatives <input type="checkbox"/> New officer or employee	State: <u>New York</u> District: <u>22nd</u>	Date of Election: <u>June 24, 2014</u>	Check if Amendment <input type="checkbox"/>
----------------------	--	---	--	---

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

In all sections, please type or print clearly in blue or black ink.

PRELIMINARY INFORMATION – ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of \$200 or more from any source in the reporting period? If yes, complete and attach Schedule I.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	IV. Did you hold any reportable positions on or before the date of filing in the current calendar year or in the prior two years? If yes, complete and attach Schedule IV.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
II. Did you, your spouse, or a dependent child receive "unearned" income of more than \$200 in the reporting period or hold any reportable asset worth more than \$1,000 at the end of the period? If yes, complete and attach Schedule II.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	V. Did you have any reportable agreement or arrangement with an outside entity? If yes, complete and attach Schedule V.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
III. Did you, your spouse, or a dependent child have any reportable liability (more than \$10,000) during the reporting period? If yes, complete and attach Schedule III.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	VI. Did you receive compensation of more than \$5,000 from a single source in the two prior years? If yes, complete and attach Schedule VI.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION – ANSWER EACH OF THESE QUESTIONS**TRUSTS**—Details regarding "Qualified Blind Trusts" approved by the Committee on Ethics and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or a dependent child?**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 I – EARNED INCOME (INCLUDING HONORARIA)

Name CLAUDIA TENNEY / Page 2 of 6

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

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

Source (include date of receipt for honoraria)	Type	Amount	
		Current Year to Filing	Preceding Year
XYZ Corporation, Houston, TX	Salary	\$6,300	\$28,450
First Bank & Trust, Houston, TX	Director's Fee	\$400	\$3,200
XYZ Trade Association, Chicago, IL (Rec'd December 2)	Honorarium	0	\$1,000
Harris County, Texas Public Schools	Spouse Salary	NA	NA

State of New York - Member of Assembly	salary	\$27,384.56	\$89,000.00
Mid-York Press, Inc., Sherburne, NY	salary	\$18,087.40	\$63,193.24
OMP Park, Inc., Clinton, NY	salary/fees	\$2,000.00	\$14,000.00
Claudia Tenney, Attorney, NY	legal fees	-0-	\$1,400.00

SCHEDULE II – ASSETS AND “UNEARNED” INCOME

Name Claudia Tenney

Page 3 of 6

BLOCK A Asset and/or Income Source												BLOCK B Value of Asset												BLOCK C Type of Income												BLOCK D Amount of Income																							
<p>Identify (a) each asset held for investment or production of income with a fair market value exceeding \$1,000 at the end of the reporting period, and (b) any other reportable asset or sources of income which generated more than \$200 in “unearned” income during the year.</p> <p>Provide complete names of stocks and mutual funds (do not use ticker symbols).</p> <p>For all IRAs and other retirement plans (such as 401(k) plans) provide the value for each asset held in the account that exceeds the reporting thresholds.</p> <p>For rental or other real property held for investment, provide a complete address or a description, e.g., “rental property,” and the city and state.</p>												<p>Indicate value of asset at close of reporting year. If you use a valuation method other than fair market value, please specify the method used.</p>												<p>Check all columns that apply. For retirement accounts that do not allow you to choose specific investments or that generate tax-deferred income (such as 401(k) plans or IRAs), you may check the “Tax-Deferred” column. Dividends, interest, and capital gains, even if reinvested, must be disclosed as closed as income. Check “None” if the asset generated no income during the reporting period.</p>												<p>For assets for which you checked “Tax-Deferred” in Block C, you may check the “None” column. For all other assets, indicate the category of income by checking the appropriate box below. Dividends, interest, and capital gains, even if reinvested, must be disclosed as income. Check “None” if no income was earned or generated.</p>																							
<p>Exclude: Your personal residence, including second homes and vacation homes (unless there was rental income during the reporting period); any deposits totaling \$5,000 or less in personal checking or savings accounts; and any financial interest in, or income derived from, a federal retirement program, including the Thrift Savings Plan.</p> <p>If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held with your spouse (JT), in the optional column on the far left.</p> <p>For a detailed discussion of Schedule II requirements, please refer to the instruction booklet.</p>												<p>None \$1 – \$1,000 \$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 Over \$50,000,000 Spouse/DC Asset over \$1,000,000*</p>												<p>A B C D E F G H I J K L M</p> <p>NONE DIVIDENDS RENT INTEREST CAPITAL GAINS EXCEPTED/BLIND TRUST TAX-DEFERRED Other Type of Income (Specify: e.g., Partnership Income or Farm Income)</p>												<p>I II III IV V VI VII VIII IX X XI XII</p> <p>None \$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 – \$1,000,000 \$1,000,001 – \$5,000,000 Over \$5,000,000 Spouse/DC Income over \$1,000,000*</p>												<p>I II III IV V VI VII VIII IX X XI XII</p> <p>None \$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 – \$1,000,000 \$1,000,001 – \$5,000,000 Over \$5,000,000 Spouse/DC Income over \$1,000,000*</p>											
SP, DC, Examples: JT	SP: Mega Corp. Stock											X Indefinite											X Royalties											X																									
	Simon & Schuster											X											X											X																									
1st Bank of Paducah, KY accounts												X												X												X																							
<p>Pershing Advisor</p> <p>Morgan Stanley</p> <p>Mid York Prex Inc</p> <p>(Savvy & Retirement)</p> <p>See Attached statements for details</p>												<p>X X X X X X X X X X X X</p>												<p>X X X X X X X X X X X X</p>												<p>X X X X X X X X X X X X</p>																							
<p>Bank of Utica</p> <p>Checking and Savings</p>												<p>X X X X X X X X X X X X</p>												<p>X X X X X X X X X X X X</p>												<p>X X X X X X X X X X X X</p>																							
<p>For additional assets and unearned income, use next page.</p>																																																											

SCHEDULE II – ASSETS AND “UNEARNED” INCOME

Continuation Sheet (if needed)

Name CLAUDIA TANNEY

Page 4 of 6

Asset and/or Income Source BLOCK A	Value of Asset BLOCK B	Type of Income BLOCK C	Amount of Income BLOCK D	SP,
				JT,
				DC
None	A B C D E F G H I J K L M	NONE		
\$1 - \$1,000		DIVIDENDS		
\$1,001 - \$15,000		RENT		
\$15,001 - \$50,000		INTEREST		
\$50,001 - \$100,000		CAPITAL GAINS		
\$100,001 - \$250,000		EXCEPTED/BLIND TRUST		
\$250,001 - \$500,000		TAX-DEFERRED		
\$500,001 - \$1,000,000		Other Type of Income--(Specify: e.g., Partnership Income or Farm Income)		
\$1,000,001 - \$5,000,000				
\$5,000,001 - \$25,000,000				
\$25,000,001 - \$50,000,000				
Over \$50,000,000				
Spouse/DC Asset over \$1,000,000*				
		Current Year		Preceding Year
None	I II III IV V VI VII VIII IX X XI XII	I II III IV V VI VII VIII IX X XI XII		
\$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 - \$1,000,000				
\$1,000,001 - \$5,000,000				
Over \$5,000,000				
Spouse/DC Income over \$1,000,000*				
None				
\$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 - \$1,000,000				
\$1,000,001 - \$5,000,000				
Over \$5,000,000				
Spouse/DC Income over \$1,000,000*				

This page may be copied if more space is required.

SCHEDULE III – LIABILITIES

Name C LAUDIA TENNEY | Page 5 of 6

Report liabilities of over \$10,000 owed to any one creditor at any time during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the reporting period. **Exclude:** Any mortgage on your personal residence (unless there is rental income); loans secured by automobiles, household furniture, or appliances; liabilities of a business in which you own an interest (unless you are personally liable); and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report revolving charge accounts (i.e., credit cards) only if the balance at the close of the previous calendar year exceeded \$10,000.

SP, DC, JT	Creditor	Date Liability Incurred mo/year	Type of Liability	Amount of Liability										
				A	B	C	D	E	F	G	H	I	J	K
	Example: First Bank of Wilmington, DE	May 1998	Mortgage on 123 Main Street, Dover, DE	\$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	Spouse/DC Liability over \$1,000,000
				X										

SCHEDULE IV – POSITIONS

Report all positions, compensated or uncompensated, held on or before the date of filing during the current calendar year and in the two prior years as an officer, director, trustee, partner, proprietor, representative, employee, or consultant of any corporation, company, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions listed on Schedule I; positions held in any religious, social, fraternal, or political entities (such as a political party or campaign organization); and positions solely of an honorary nature.

Position	Name of Organization
Secretary (Corp)	OMP Park, Inc., 28 Robinson Road, Clinton, NY 13323
President (Corp)	Fenway Media Group, 28 Robinson Road, Clinton, NY 13323
Board Member	St. Elizabeth's School of Nursing, Utica, NY (non-profit)
Secretary (Corp)	Mid-York Press, Inc., Rt. 80 West, Sherburne, NY

Use additional sheets if more space is required.

SCHEDULE V – AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement 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.

Date	Parties To	Terms of Agreement
Retired End 2014	Myself & New York State	Legislative Pension Plan (LERS) New York State

SCHEDULE VI – COMPENSATION IN EXCESS OF \$5,000 PAID BY ONE SOURCE

Report sources of such compensation received by you or your business affiliation for services provided directly by you during the two prior years. This includes the names of clients and customers of any corporation, firm, partnership, or other business enterprise, or any nonprofit organization if you directly provided the services generating a fee or payment of more than \$5,000. Exclude: Payments by the U.S. Government and any information considered confidential as a result of a privileged relationship recognized by law. Do not repeat information listed on Schedule I.

Source (Name and Address)	Brief Description of Duties
Example: Doe Jones & Smith, Hometown, Homestate	Accounting services
One Park, Inc., Clinton, NY	Legal and management fees (see Schedule I)
Mid-York Press, Inc. Sherburne, NY	Legal fees and salary

Name Claudia Denney Page 1 of 6

ADIRONDACK FINANCIAL SERVICES

Investment

Account Statement

* 00154316 02 AV 0.378 02 TR 00575 X102PDI1 000000

Statement Period: 04/01/2014 - 04/30/2014

CLAUDIA L TENNEY
 12 SLAYTONBUSH LANE
 UTICA NY 13501-5819

Your Investment Advisor:
ADIRONDACK FINANCIAL SERVICES
 (315) 724-4186

Valuation at a Glance		This Period	Year-to-Date
Beginning Account Value		\$288,751.19	\$314,155.30
Net Cash Deposits and Withdrawals		250.00	-29,000.00
Adjusted Previous Account Value		289,001.19	285,155.30
Dividends, Interest and Other Income		146.01	522.90
Net Other Activity		-228.77	-975.26
Net Change in Portfolio		-744.33	3,471.16
Ending Account Value		\$288,174.10	\$288,174.10
Estimated Annual Income		\$3,076.54	

Asset Allocation

	Last Period	This Period	% Allocation
Cash, Money Funds, and Bank Deposits ¹	5,739.33	5,906.57	2%
Mutual Funds	283,011.86	283,267.53	98%
Account Total	\$288,751.19	\$288,174.10	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

Description	This Period	Year-to-Date
Securities Bought and Sold	\$0.00	\$20,068.50

Long-Term Gain/Loss	0.00	8,781.00	70,805.00
Net Gain/Loss	0.00	8,808.82	71,227.98

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

For Your Information

As a result of your feedback, we have enhanced the look and provided additional features on NetXInvestor™. To experience the new site, log in to advisor.netxinvestor.com.

Client Service Information

Your Investment Advisor:	23A	Contact Information	Client Service Information
ADIRONDACK FINANCIAL SERVICES 185 GENESEE STREET, SUITE 210 UTICA NY 13501-2109		Telephone Number: (315) 792-4186 Fax Number: (315) 792-9661 E-Mail Address: afs@adkfinancialservices.com	Client Service Telephone Number: (888) 326-4186 Web Site: WWW.ADKFINANCIALSERVICES.COM

Your Account Information

Tax Lot Default Disposition Method

Default Method for Mutual Funds: HIGH COST

Default Method for Stocks in a Dividend Reinvestment Plan: HIGH COST

Default Method for all Other Securities: HIGH COST

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 Investment Advisor for more information.

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									
DREIFUS INS DEPOSIT PROGRAM I 04/01/14	5,906.570	H10200220	04/30/14	5,739.33	5,906.57	0.02	0.22	N/A	N/A
Total FDIC Insured Bank Deposits				\$5,739.33	\$5,906.57	\$0.02	\$0.22		
Total Cash, Money Funds, and Bank Deposits				\$5,739.33	\$5,906.57	\$0.02	\$0.22		

Investment Account Statement

Statement Period: 04/01/2014 - 04/30/2014

Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds 98.00% of Portfolio								
ASTON / FAIRPOINTE MID CAP FUND CLASS N								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Cash								
05/12/08 * ³	102,336	28,492.00	2,915.79	45,730.00	4,679.82	1,764.03		
11/14/08 * ³	80,754	14,860.00	1,200.00	45,730.00	3,692.88	2,492.88		
05/03/10 * ³	13,734	29,420.00	404.06	45,730.00	628.06	224.00		
Total Noncovered	196,824		4,519.85		9,000.76	4,480.91		
Total	196,824		\$4,519.85		\$9,000.76	\$4,480.91		\$0.00
INvesco AMERICAN VALUE FUND CLASS Y								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Cash								
06/12/08 * ³	196,888	25,940.00	5,107.27	40,270.00	7,928.68	2,821.41	43.45	0.54%
11/14/08 * ³	46,208	16,125.00	745.00	40,270.00	1,860.80	1,115.80	10.20	0.54%
Total Noncovered	243,096		5,952.27		9,769.48	3,937.21	53.65	
02/07/13	38,305	34,360.00	1,316.50	40,270.00	1,542.54	226.04	8.45	0.54%
02/14/14	18,310	39,732.00	727.50	40,270.00	737.34	9.84	4.04	0.54%
Total Covered	56,615		2,044.00		2,279.88	235.88	12.49	
Total	299,711		\$7,896.27		\$12,069.36	\$4,173.09		\$66.14
AMERICAN BEACON LARGE-CAP VALUE FUND (INSTITUTIONAL CLASS)								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Cash								
11/14/08 * ³	500,518	13,560.00	6,787.00	29,790.00	14,910.43	8,123.43	220.93	1.48%
03/25/09 * ³	430,231	12,186.00	5,243.00	29,790.00	12,816.58	7,573.58	189.90	1.48%
08/04/09 * ³	155,446	15,668.00	2,435.55	29,790.00	4,630.74	2,195.19	68.61	1.48%
Total Noncovered	1,086,195		14,465.55		32,357.75	17,892.20	473.44	
Total	1,086,195		\$14,465.55		\$32,357.75	\$17,892.20		\$473.44
DODGE & COX INTERNATIONAL FUND								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Cash								
11/18/08 * ³	182,187	22,086.00	4,023.83	44,770.00	8,156.51	4,132.68	126.61	1.55%



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)								
EUROPACIFIC GROWTH FUND CLASS F-1								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Cash	231,652	37.9800	8,798.14	48.9900	11,348.63	2,550.49		
EUROPACIFIC GROWTH FUND CLASS F-2								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Cash	20,551	48.7320	1,001.50	49.2200	1,011.52	10.02		
FIDELITY SMALL CAP DISCOVERY FUND								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Cash	01/18/13	673.753	25.3520	17,080.95	30,7700	3,650.43	11.80	1.16%
THE OAKMARK FUND CLASS I								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Cash	01/13/12	1,085.364	43.2100	46,898.58	64,9000	23,541.54	22.23	0.10%
MFS GROWTH FUND CLASS I								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Cash	01/13/12	363.928	44.2900	16,118.38	67.1000	24,419.57	348.83	0.49%
METROPOLITAN WEST TOTAL RETURN BOND FUND CLASS I								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Cash	08/04/09 ²³	121.125	9,5850	1,161.00	10,7400	1,300.88	139.88	37.52
		414.688	9,9880	4,142.00	10,7400	4,453.75	311.75	128.45
Total Noncovered	1,159.261	623.448	10,3370	6,444.74	10,7400	6,695.83	251.09	193.11
02/07/13	177.227	10,8980	1,931.50	10,7400	1,903.42	-28.08	54.89	2.88%
04/02/13	44.465	10,9640	487.50	10,7400	477.55	-9.95	13.77	2.88%
02/14/14	345.736	10,6740	3,690.50	10,7400	3,713.21	22.71	107.09	2.88%
Total Covered	567.428	6,109.50	6,094.18	-15.32			175.75	
Total	1,726.659	\$17,837.24		\$18,544.64		\$687.40		\$534.83
METROPOLITAN WEST UNCONSTRAINED BOND FUND CLASS I								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Cash	06/06/13	11,7620	10,134.50	11,8900	10,245.02	110.52	272.71	2.66%
		388.146	11,8140	4,585.50	4,615.05	29.55	122.84	2.66%

ADIRONDACK FINANCIAL SERVICES

Investment
Account Statement

Statement Period: 04/01/2014 - 04/30/2014

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)								
METROPOLITAN WEST UNCONSTRAINED BOND (continued)								
Total Covered	1,249,796		14,720.00		\$14,860.07	140.07		395.55
OPPENHEIMER DEVELOPING MARKETS FUND CLASS Y			Security Identifier: ODWYX CUSIP: 683974505					
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Cash								
04/23/12	258,620	32,5500	8,418.09	36,9500	9,556.01	1,137.92	42.28	0.44%
02/07/13	293,085	35,7200	10,469.00	36,9500	10,829.49	360.49	47.92	0.44%
06/06/13	58,117	34,7400	2,019.00	36,9500	2,147.42	128.42	9.50	0.44%
02/14/14	24,287	35,7390	868.00	36,9500	897.41	29.41	3.97	0.44%
Total Covered	634,109		21,774.09		23,430.53	1,666.24	103.67	
Total	634,109		\$21,774.09		\$23,430.53	\$1,666.24		\$103.67
PIMCO TOTAL RETURN FUND INSTITUTIONAL CLASS			Security Identifier: PTTRX CUSIP: 6833590700					
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Cash								
08/04/09 ^{*3}	323,229	10,6520	3,443.00	10,8400	3,503.80	60.80	79.90	2.28%
12/10/09 ^{*3}	474,512	10,8980	5,171.04	10,8400	5,143.71	-27.35	111.70	2.28%
03/03/11 [*]	458,065	10,8500	4,970.00	10,8400	4,965.43	-4.57	113.24	2.28%
Total Noncovered	1,255,806		13,584.04		13,612.94	28.90	310.44	
Total	1,255,806		\$13,584.04		\$13,612.94	\$28.90		\$310.44
TEMPLETON GLOBAL BOND FUND ADVISOR CLASS			Security Identifier: TGBAX CUSIP: 880208400					
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Cash								
05/11/10 ^{*3}	179,469	13,3500	2,395.91	13,0500	2,342.07	-53.84	90.23	3.85%
Total Noncovered	179,469		2,395.91		2,342.07	-53.84	90.23	
02/14/12	256,205	13,1700	3,374.22	13,0500	3,343.48	-30.74	128.82	3.85%
02/07/13	41,984	13,4100	563.00	13,0500	547.89	-15.11	21.11	3.85%
02/14/14	98,292	12,8800	1,266.00	13,0500	1,282.71	16.71	49.42	3.85%



Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Gain/Loss	Estimated Yield
Mutual Funds (continued)								
TEMPELTON GLOBAL BOND FUND ADVISOR (continued)								
Total Covered	396,481		5,203.22		5,174.08		-29.14	199.35
Total	575,950		\$7,599.13		\$7,516.15		-\$82.98	\$289.58
VANGUARD SHORT-TERM INVESTMENT-GRADE FUND ADMIRAL SHARES								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Cash								
06/26/13	611,831	10,652.00	6,517.50	10,750.00	6,577.18	59.68	127.41	1.93%
02/14/14	761,918	10,742.00	8,184.50	10,750.00	8,190.62	6.12	158.66	1.93%
Total Covered	1,373,749		14,702.00		14,767.80		65.80	286.07
Total	1,373,749		\$14,702.00		\$14,767.80		\$65.80	\$286.07
Total Mutual Funds								
			\$211,039.55		\$282,267.53		\$71,227.98	\$3,076.32
Total Portfolio Holdings								
		Cost Basis		Market Value		Unrealized Gain/Loss	Accrued Estimated Interest	Accrued Income
		\$716,946.12		\$288,174.10		\$71,227.98	\$0.00	\$3,076.54

* 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, 2014, or later, as determined by the Secretary of the Treasury.

³ 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.

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

Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) 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

ADIRONDACK FINANCIAL SERVICES



Investment Account Statement

Statement Period: 04/01/2014 - 04/30/2014

Portfolio Holdings Disclosures (continued)

Estimated Annual Figures (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.

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, may be obtained. 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.



Activity Summary (All amounts shown are in base currency)

Credits	This Period	Year-to-Date	Debits	This Period	Year-to-Date
Securities			Securities		
Securities Bought	0.00	0.00	Securities Bought	0.00	-21,200.00
Securities Sold	0.00	41,268.50	Securities Sold	0.00	0.00
Total Securities	\$0.00	\$41,268.50	Total Securities	\$0.00	-\$21,200.00
Distributions and Interest			Distributions and Interest		
	\$141.89	\$518.78			
	\$4.12	\$4.12	Distributions	\$0.00	\$0.00
Fees			Fees		
Cash			Cash		
Withdrawals	0.00	0.00	Withdrawals	0.00	-30,000.00
Deposits	250.00	1,000.00	Deposits	0.00	0.00
Total Cash	\$250.00	\$1,000.00	Total Cash	\$0.00	-\$30,000.00
FDIC Insured Bank Deposits			FDIC Insured Bank Deposits		
	\$199.19	\$13,678.63			
Total Credits	\$595.20	\$56,470.03	Total Debits	-\$595.20	-\$57,563.23

Transactions by Type of Activity

Process/ Trade/ Settlement Transaction	Date	Activity Type	Description	Quantity	Price	Accrued Interest	Home Currency
Dividends and Interest							
04/01/14		CASH DIVIDEND RECEIVED	METROPOLITAN WEST TOTAL RETURN BOND FUND CLASS I FOR ACCRUAL PERIOD ENDING 03/31/14				
		MWTFX	METROPOLITAN WEST UNCONSTRAINED BOND FUND CLASS I FOR ACCRUAL PERIOD ENDING 03/31/14				
04/01/14		CASH DIVIDEND RECEIVED	PIMCO TOTAL RETURN FUND INSTITUTIONAL CLASS FOR ACCRUAL PERIOD ENDING 03/31/14				
04/02/14		CASH DIVIDEND RECEIVED	VANGUARD SHORT-TERM INVESTMENT-GRADE FUND VFSUX				
04/16/14	04/15/14	FDIC INSURED BANK DEPOSITS INTEREST RECEIVED	DREYFUS INSURED INTEREST CREDITED				
		261991780	TEMPLETON GLOBAL BOND FUND ADVISOR CLASS TCBAX				
		CASH DIVIDEND RECEIVED	575,9500 SHRS RD 04/14 PD 04/17/14				
Total Dividends and Interest				\$0.00	\$141.89	USD	

ADIRONDACK FINANCIAL SERVICES

Investment

Account Statement

Statement Period: 04/01/2014 - 04/30/2014

Transactions by Type of Activity (continued)

Process/ Trade/ Settlement Transaction	Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount Currency
Distributions							
04/02/14		LONG TERM CAPITAL GAIN DISTRIBUTION	VANGUARD SHORT-TERM INVESTMENT-GRADE FUND ADMIRAL SHARES FOR ACCRUAL PERIOD ENDING 03/31/14				4.12 USD
		VFSUX					
Total Distributions					\$0.00		\$4.12 USD
Fees							
04/03/14		MANAGEMENT FEE PAID	MANAGEMENT FEE				-228.77 USD
		USD999997					
Total Fees					\$0.00		-\$228.77 USD
Cash Withdrawals and Deposits							
04/01/14		ELECTRONIC DEPOSIT	PRINCIPAL CONTRIBUTN ACH 021311383 322255				25.00 USD
		USD999997					
Total Cash Withdrawals and Deposits					\$0.00		\$250.00 USD
FDIC Insured Bank Deposits							
04/02/14		FDIC INSURED BANK DEPOSIT	DREYFUS INSURED DEPOSIT PROGRAM I				-347.58 USD
		USD999997					
04/03/14		FDIC INSURED BANK WITHDRAWAL	DREYFUS INSURED DEPOSIT PROGRAM I				199.19 USD
		USD999997					
04/16/14	04/15/14	FDIC INSURED BANK DEPOSITS INTEREST REINVESTED	DREYFUS INSURED INTEREST REINVESTED				0.02 USD
		261991780					
04/21/14		FDIC INSURED BANK DEPOSIT	DREYFUS INSURED DEPOSIT PROGRAM I				
		USD999997					
Total FDIC Insured Bank Deposits					\$0.00		-\$167.24 USD
Total Value of Transactions					\$0.00		\$0.00 USD

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	141.87	0.00	518.56	0.00

Go paperless  Rated Excellent Seven Years in a Row DALBAR RATED COMMUNICATIONS

Income and Expense Summary (continued)

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
Interest Income				
FDIC Insured Bank Deposits	0.02	0.00	0.22	0.00
Total Dividends, Interest, Income and Expenses	\$141.89	\$0.00	\$518.78	\$0.00
Distributions				
Long - Term Capital Gain Distributions				
Total Distributions	4.12	0.00	4.12	0.00

FDIC Insured Bank Deposits

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Insured Bank Deposits				
DREYFUS INS DEPOSIT PROGRAM I				
Account Number: H10200220		Activity Ending: 04/30/14		
04/01/14	Opening Balance			
04/02/14	Deposit	DEPOSIT	5,739.33	5,739.33
04/03/14	Withdrawal	WITHDRAWAL	347.58	6,086.91
04/15/14	Deposit	INTEREST CREDITED	-199.19	5,887.72
		American Express Cent	0.02	5,887.74
		a/0 04/15 \$2,901.84		
		First Niagara Bank		
		a/0 04/15 \$2,837.51		
		Citibank NA New York		
		a/0 04/15 \$1,48.39		
		YIELD 0.00%		
04/21/14	Deposit	DEPOSIT	18.83	5,906.57
04/30/14	Closing Balance		\$5,906.57	

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.

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 advisor 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 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.

Investment Account Statement

Statement Period: 04/01/2014 - 04/30/2014

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.

Important Arbitration Disclaimers

- 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 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.

ADIRONDACK FINANCIAL SERVICES

2013 Year-End Account Report

* - 00061089 04 AB 1.312 04 TR 00631 X960AP13

Valuation at a Glance

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

Beginning Account Value	Year-to-Date
Net Cash Deposits and Withdrawals	\$254,519.46
Adjusted Previous Account Value	2,995.00
Dividends, Interest and Other Income	25,514.46
Net Other Activity	10,433.22
Net Change in Portfolio	-2,699.88
Ending Account Value	\$314,155.30
Estimated Annual Income	\$3,280.47

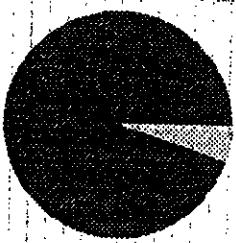
Your Investment Advisor:

ADIRONDACK FINANCIAL SERVICES
(315) 724-4186

Asset Allocation

Prior Year-End **12/31/13** **% Allocation**

Cash, Money Funds, and Bank Deposits ¹	12,386.41	15,290.43	5%
Mutual Funds	242,133.05	298,864.87	95%
Account Total (Pie Chart)	\$254,519.46	\$314,155.30	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

Year-to-Date

Securities Bought and Sold

\$3,834.32

	Revised Year-to-Date	Unrevised Year-to-Date
Short-Term Gain/Loss	304.27	5,498.58
Long-Term Gain/Loss	8,914.50	71,067.06
Net Gain/Loss	9,218.77	76,565.64

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

Client Service Information

Your Investment Advisor: 23A

Contact Information

ADIRONDACK FINANCIAL SERVICES
185 GENESEE STREET, SUITE 210
UTICA NY 13501-2109

Telephone Number: (315) 724-4186
Fax Number: (315) 792-9661
E-Mail Address: afs@adkfinancialservices.com

Client Service Information

Client Service Telephone Number: (888) 326-4186
Web Site: WWWADKFINANCIALSERVICES.COM

Your Account Information

Tax Lot Default Disposition Method

Default Method for Mutual Funds: HIGH COST

Default Method for Stocks in a Dividend Reinvestment Plan: HIGH COST

Default Method for all Other Securities: HIGH COST

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 Investment Advisor for more information.

Portfolio Holdings

	Quantity	Account Number	Activity	Closing Balance	Income	30-Day Yield	Current Yield
Cash, Money Funds, and Bank Deposits 5.00% of Portfolio							
Cash Balance				1,093.20			
FDIC Insured Bank Deposits							
DREYFUS INS DEPOSIT PROGRAM I	14,197.23	H10200220	12/31/13	14,197.23	1.46	N/A	N/A
Total FDIC Insured Bank Deposits				\$14,197.23	\$1.46		
Total Cash, Money Funds, and Bank Deposits				\$15,290.43	\$1.46		

2013 Year-End Account Report

Pershing Advisors LLC, a BNY Mellon company
 One Pershing Plaza, Jersey City, NJ 07399
 (877) 870-7230
 Member FINRA, SIPC

ADIRONDACK FINANCIAL SERVICES

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

Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost	(Cost Basis)	Market Price	Market Value	Gain/Loss	Grossized Yield	Estimated Dividend Income	Estimated Yield
Mutual Funds 95.00% of Portfolio									
ASTON / FAIRPOINTE MID CAP FUND CLASS N									
Open End Fund									
Dividend Option: Cash; Capital Gains Option: Cash	102,336	26,492.0	2,915.79	43,970.0	4,699,72	1,583.93			
06/12/08 * ³		80,754	14,860.0	1200.00	43,970.0	3,520.76	2,350.76		
1/1/4/08 * ³		29,651	29,420.0	872.34	4,968.13	9,354.24	4,366.71		
05/03/10 * ³					1,915.54	323.68			
Total Noncovered	212,741	36,540.0	1,591.86	43,970.0	1,915.54	\$0.00			
02/07/13		43,565	1,591.86	11,269.78	511,686.79				
Total Covered	256,306	\$6,579.99							
Total	281,401	CUSIP: 00078H315							
INVESTCO AMERICAN VALUE FUND CLASS Y									
Open End Fund									
Dividend Option: Cash; Capital Gains Option: Cash	196,888	25,940.0	5,107.27	39,690.0	7,814.49	2,707.22			
06/12/08 * ³		46,208	16,123.0	745.80	39,690.0	1,834.00	1,089.00		
1/1/4/08 * ³		243,096	1316.50	5,852.17	1,520.32	3,796.12	203.82		
Total Noncovered	38,305	34,359.0	1,316.50	1,520.32	1,520.32	9,564	9.54	9,564	0.63%
02/07/13		38,305	1,316.50	511,686.79	511,686.79				
Total Covered	281,401	§17,168.77							
Total	281,401	CUSIP: 02568A208							
AMERICAN BEACON LARGE-CAP VALUE FUND (INSTITUTIONAL CLASS)									
Open End Fund									
Dividend Option: Cash; Capital Gains Option: Cash	500,518	13,560.0	6,787.00	28,750.0	14,399.89	7,602.89			
1/1/4/08 * ³		430,231	12,186.0	5,243.00	8,168.31	12,368.14	7,126.14		
03/12/09 * ³		284,115	4,451.55	28,750.0	34,927.34	3,776.76			
08/04/09 * ³		1,214,864	16,481.55	18,435.79	\$18,435.79				
Total Noncovered	1,214,864	\$16,481.55	\$14,927.34	\$18,435.79					
Total	1,214,864	CUSIP: 256206103							
VUDGE & COX INTERNATIONAL FUND									
Open End Fund									
Dividend Option: Cash; Capital Gains Option: Cash	270,497	5,974.27	43,040.0	11,642.19	5,667.92				
Total	270,497								

Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds (continued)							
EUROPACIFIC GROWTH FUND CLASS F-1							
Open End Fund							
Dividend Option: Cash; Capital Gains Option: Cash	231.652	37.9800	8,798.14	48.8000	11,304.62	2,506.48	101.13 0.89%
RIDELLY SMALL CAP DISCOVERY FUND							
Open End Fund							
Dividend Option: Cash; Capital Gains Option: Cash	735.020	25.3520	18,634.19	31.2600	22,916.73	4,342.54	24.25 0.10%
THE OAKMARK FUND CLASS I							
Open End Fund							
Dividend Option: Cash; Capital Gains Option: Cash	1,207.455	43.2100	52,174.13	63.6300	76,810.36	24,656.23	388.07 0.50%
MFS GROWTH FUND CLASS I							
Open End Fund							
Dividend Option: Cash; Capital Gains Option: Cash	438.805	44.2900	19,434.68	68.3000	29,970.38	10,535.70	
METROPOLITAN WEST TOTAL RETURN BOND FUND CLASS I							
Open End Fund							
Dividend Option: Cash; Capital Gains Option: Cash	121.125	9.5850	1,161.00	10.5600	1,277.87	116.87	41.95 3.28%
12/10/09 -3	414.688	9.9880	4,142.00	10.5500	4,374.96	232.95	143.64 3.28%
05/03/10 -3	623.448	10.3370	6,444.74	10.5500	6,577.37	132.63	215.94 3.28%
Total Noncovered	1,159.261		11,747.74		12,230.20		482.46
02/07/13	177.227	10.8980	1,931.50	10.5500	1,869.74	-61.76	401.53
04/03/13	44.465	10.9640	487.50	10.5500	469.11	61.39	3.28%
Total Covered	221.692		2,419.00		2,338.85	-18.39	15.40 3.28%
Total	1,380.953		\$14,156.74		\$14,569.05	-80.15	76.79
METROPOLITAN WEST UNCONSTRAINED BOND FUND CLASS I							
Open End Fund							
Dividend Option: Cash; Capital Gains Option: Cash	861.650	11.7620	10,134.50	11.7500	10,124.39	-40.11	
OPPENHEIMER DEVELOPING MARKETS FUND CLASS Y							
Open End Fund							
Dividend Option: Cash; Capital Gains Option: Cash	258.620	32.5500	8,418.09	37.5600	9,713.77	1,295.68	42.28 0.43%
04/23/12	293.085	35.7200	10,469.00	37.5600	11,008.27	539.27	47.92 0.43%
02/07/13	58.117	34.7400	2,019.00	37.5600	2,182.87	163.87	9.50 0.43%

ADIRONDACK FINANCIAL SERVICES

2013 Year-End Account Report

Portfolio Holdings (continued)

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

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds (continued)							
OPENHEIMER DEVELOPING MARKETS (continued)							
Total Covered	609,822						
Total	609,822						
PIMCO TOTAL RETURN FUND INSTITUTIONAL CLASS							
Open End Fund							
Dividend Option: Cash; Capital Gains Option: Cash							
08/04/09 *3	323,229	10.6520	3,443.00	10.6900	3,455.32	12.32	
12/10/09 *3	1,136,581	10.8980	12,386.00	10.6900	12,150.05	-235.95	89.34
05/03/10 *3	736,679	11.1260	8,196.55	10.6900	7,875.10	-321.45	314.16
03/03/11 *	450,065	10.8500	4,970.00	10.6900	4,896.71	-73.29	203.62
Total Noncovered	2,654,554		20,955.55		28,377.18	-618.37	126.61
Total	2,654,554		\$26,935.55		\$28,377.18	-\$618.37	733.73
TEMPLETON GLOBAL BOND FUND ADVISOR CLAS							
Open End Fund							
Dividend Option: Cash; Capital Gains Option: Cash							
05/11/10 *3	179,469	13.3500	2,395.91	13.0900	2,349.25	-46.66	
Total Noncovered	179,469		2,395.91		2,349.25	-46.66	92.10
02/14/12 *	256,205	13.1700	3,374.22	13.0900	3,353.72	-20.50	92.10
02/07/13 *	41,984	13.4100	563.00	13.0900	549.57	-13.43	131.48
Total Covered	298,189		3,937.22		3,803.29	-13.43	21.55
Total	477,658		\$6,333.13		\$6,252.54	-\$80.59	153.03
VANGUARD SHORT-TERM INVESTMENT-GRADE FUND ADMIRAL SHARES							
Open End Fund							
Dividend Option: Cash; Capital Gains Option: Cash							
05/26/13 *	611,831	10.6520	6,517.50	10.7000	6,546.59	29.09	124.63
Total Mutual Funds	\$222,299.23		\$298,864.87		\$76,565.64		\$3,279.01
Total Portfolio Holdings			\$237,589.66		\$314,155.30	\$76,565.64	\$3,280.47

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, and marked or denoted as such. All other securities in P.L. 110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new 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

this section are "applicable date(s)" at which they are subject to the cost basis reporting rules as determined by the Secretary of the Treasury on or after their "applicable date(s)" as follows:

- Stock in a corporation acquired on or after January 1, 2011.
- Stock in a corporation, acquired on or after January 1, 2013, or later, as determined by the accuracy of this information.
- 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, 2012.

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 report 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 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 assume that the position

not available are marked "N/A" and are omitted from 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 assume that the position

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 assume that the position

not available are marked "N/A" and are omitted from 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 assume that the position

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 assume that the position

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 assume that the position

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 assume that the position

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 assume that the position

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 assume that the position

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 assume that the position

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 assume that the position

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 assume that the position

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 assume that the position

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 assume that the position

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 assume that the position

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 assume that the position

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 assume that the position

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 assume that the position

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 assume that the position

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 assume that the position

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 assume that the position

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 assume that the position

Activity Summary

ADIRONDACK FINANCIAL SERVICES

2013 Year-End Account Report

Debits
Securities Bought
Securities Sold
Total Securities

Distributions and Interest

Fees
Cash
Withdrawals
Deposits
Total Cash

FDIC Insured Bank Deposits
Total Credits

FDIC Insured Bank Deposits
Total Debits

Dividends and Interest
Fees
Cash
Withdrawals
Deposits
Total Cash

Dividends and Interest
Fees
Cash
Withdrawals
Deposits
Total Cash

Dividends and Interest
Fees
Cash
Withdrawals
Deposits
Total Cash

Dividends and Interest
Fees
Cash
Withdrawals
Deposits
Total Cash

Dividends and Interest
Fees
Cash
Withdrawals
Deposits
Total Cash

Dividends and Interest
Fees
Cash
Withdrawals
Deposits
Total Cash

Dividends and Interest
Fees
Cash
Withdrawals
Deposits
Total Cash

Dividends and Interest
Fees
Cash
Withdrawals
Deposits
Total Cash

Dividends and Interest
Fees
Cash
Withdrawals
Deposits
Total Cash

Dividends and Interest
Fees
Cash
Withdrawals
Deposits
Total Cash

Dividends and Interest
Fees
Cash
Withdrawals
Deposits
Total Cash

Dividends and Interest
Fees
Cash
Withdrawals
Deposits
Total Cash

Dividends and Interest
Fees
Cash
Withdrawals
Deposits
Total Cash

Dividends and Interest
Fees
Cash
Withdrawals
Deposits
Total Cash

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

Year-to-Date

No Nameless

Rated Excellent
Seven Years in A Row

FSCCAR

Account Number: H10-200220

Transactions by Type of Activity (continued)

Securities/ Trade/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
Securities Bought and Sold (continued)							
02/08/13 02/07/13 SOLD DODRX	DODGE & COX INTERNATIONAL FUND 006793678 UNSOLICITED ORDER	-205.884	35.8800			7,421.50	USD
02/08/13 02/07/13 SOLD AEGRX	EUROPACIFIC GROWTH FUND CLASS F-1 UNSOLICITED ORDER	-103.682	42.1000			4,365.00	USD
02/08/13 02/07/13 SOLD MFEIX	MFS GROWTH FUND CLASS I 000917043 UNSOLICITED ORDER	-161.467	53.5900			8,651.50	USD
02/08/13 02/07/13 PURCHASED MWVX	METROPOLITAN WEST TOTAL RETURN BOND FUND CLASS I 002691645 *H10200220 UNSOLICITED ORDER HLD PERS ALL \$	177.227	10.8900			-1,931.50	USD
02/08/13 02/07/13 PURCHASED ODWY	PIMCO TOTAL RETURN FUND INSTITUTIONAL CLASS E110200220 UNSOLICITED ORDER HLD PERS ALL \$	293.085	35.7200			-10,469.00	USD
02/08/13 02/07/13 PURCHASED PTRX	OPPENHEIMER DEVELOPING MARKETS FUND CLASS Y E110200220 UNSOLICITED ORDER HLD PERS ALL \$	592.315	11.1900			-6,629.50	USD
02/08/13 02/07/13 PURCHASED TGRBX	TEMPLETON GLOBAL BOND FUND ADVISOR CLASS E110200220 UNSOLICITED ORDER HLD PERS ALL \$	41.984	134.00			-563.00	USD
04/03/13 04/02/13 PURCHASED MMWIX	METROPOLITAN WEST TOTAL RETURN BOND FUND CLASS I 002777770 *H10200220 UNSOLICITED ORDER HLD PERS ALL \$	44.465	10.9300			-487.50	USD
06/07/13 06/06/13 SOLD CHTX	ASTON / FAIRPOINTE MID CAP FUND CLASS N UNSOLICITED ORDER	-8.734	40.3000			352.00	USD
06/07/13 06/06/13 SOLD ADEX	AMERICAN BEACON LARGE-CAP VALUE FUND (INSTITUTIONAL CLASS) 007046141 UNSOLICITED ORDER	-66.719	25.5100			1,700.50	USD
06/07/13 06/06/13 SOLD FSCRX	FIDELITY SMALL-CAP DISCOVERY FUND 4100811 UNSOLICITED ORDER	-30.937	28.3800			876.50	USD
06/07/13 06/06/13 SOLD OAKMK	THE OAKMARK FUND CLASS I 007828621 UNSOLICITED ORDER	-50.840	56.5300			2,874.00	USD
06/07/13 06/06/13 PURCHASED MMWIX	METROPOLITAN WEST UNCONSTRAINED BOND FUND CLASS I 002894537 NH10200220 UNSOLICITED ORDER HLD PERS ALL \$	861.650	11.7600			-10,134.50	USD
06/07/13 06/06/13 PURCHASED ODWY	OPPENHEIMER DEVELOPING MARKETS FUND CLASS Y BH10200220 UNSOLICITED ORDER HLD PERS ALL \$	58.117	34.7400			-2,019.00	USD
06/07/13 06/06/13 SOLD PTTRX	PIMCO TOTAL RETURN FUND INSTITUTIONAL CLASS UNSOLICITED ORDER	-574.480	11.0500			6,346.50	USD

ADIRONDACK FINANCIAL SERVICES

2013 Year-End Account Report

Transactions by Type of Activity (continued)
 Prices/
 Date/
 Settlement Transaction

Date	Time	Description	Quantity	Price	Accrued Interest	Amount (U.S.)
06/27/13	06/26/13	Dividends Bought and Sold (continued)				
06/27/13		SOLD PTTRX				
06/27/13	06/26/13	PURCHASED				
		VSTTX				
01/02/13		Total Securities Bought and Sold				
01/02/13		Dividends and Interest				
01/02/13		CASH DIVIDEND RECEIVED MWTRX	612,710	10.7000		
01/02/13		CASH DIVIDEND RECEIVED PTTRX	611,831	10.6500		
01/02/13		METROPOLITAN WEST TOTAL RETURN BOND FUND CLASS I FOR ACCRUAL PERIOD ENDING 12/31/12	6,554.50	USD		
01/02/13		PMCO TOTAL RETURN FUND INSTITUTIONAL CLASS FOR DEPOSITS INTEREST RECEIVED	6,517.50	USD		
01/17/13		DREYFUS INSURED INTEREST CREDITED 261991780	-\$7,834.32	USD		
02/01/13		CASH DIVIDEND RECEIVED TCBAX	37.92	USD		
02/01/13		TEMPLETON GLOBAL BOND FUND ADVISOR CLASS 435,6740 SHRS RD 01/14 PD 01/17/13	82.17	USD		
02/01/13		METROPOLITAN WEST TOTAL RETURN BOND FUND CLASS I FOR ACCRUAL PERIOD ENDING 01/31/13	0.51	USD		
02/19/13	02/15/13	PMCO TOTAL RETURN FUND INSTITUTIONAL CLASS FOR ACCURAL PERIOD ENDING 01/31/13				
02/19/13		DREYFUS INSURED INTEREST CREDITED DEPOSITS INTEREST RECEIVED	18.65	USD		
02/20/13		261991780	31.31	USD		
02/20/13		CASH DIVIDEND RECEIVED TCBAX	61.47	USD		
02/20/13		CASH DIVIDEND RECEIVED MWTRX	0.20	USD		
02/20/13		CASH DIVIDEND RECEIVED PTTRX	20.35	USD		
02/20/13		TMBRETON GLOBAL BOND FUND ADVISOR CLASS 477,6580 SHRS RD 02/14 PD 02/20/13	78.62	USD		
02/20/13		METROPOLITAN WEST TOTAL RETURN BOND FUND CLASS I FOR ACCRUAL PERIOD ENDING 02/28/13				
02/20/13		PMCO TOTAL RETURN FUND INSTITUTIONAL CLASS FOR ACCRUAL PERIOD ENDING 02/28/13				
02/20/13		INSTITUTIONAL CLASS FOR ACCRUAL PERIOD ENDING 02/28/13				

PAR-02-R01

Account Number: H10-200220
TRANSACTIONS

FEE STATEMENT

Go paperless

Rated Excellent
Seven Years In A Row

Page 9 of 30 10/2013

Transactions by Type of Activity (continued)

Process/ Statement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount (Ccy)
		Dividends and interest (continued)					
03/18/13	03/15/13	FDIC INSURED BANK DEPOSITS INTEREST RECEIVED	DREWFUS INSURED INTEREST CREDITED				0.20 USD
		261991780 TCBAX	TEMPLETON GLOBAL BOND FUND ADVISOR CLASS				20.49 USD
		CASH DIVIDEND RECEIVED	471,6580 SHRS RD 03/14 PD 03/19/13				19.59 USD
03/22/13		MSAX	INVECO AMERICAN VALUE FUND CLASS Y 281.4010 SHRS RD 03/20 PD 03/21/13				
04/01/13		MWTRX	METROPOLITAN WEST TOTAL RETURN BOND FUND CLASS I FOR ACCRUAL PERIOD ENDING 03/28/13				37.26 USD
04/01/13		CASH DIVIDEND RECEIVED	PIMCO TOTAL RETURN FUND INSTITUTIONAL CLASS FOR ACCRUAL PERIOD ENDING 03/28/13				104.59 USD
04/16/13	04/15/13	PTTRX	DREWFUS INSURED INTEREST CREDITED				0.18 USD
		FDIC INSURED BANK DEPOSITS INTEREST RECEIVED	261991780 TCBAX				
		CASH DIVIDEND RECEIVED	TEMPLETON GLOBAL BOND FUND ADVISOR CLASS 477,6580 SHRS RD 04/12 PD 04/17/13				
05/01/13		MWTRX	METROPOLITAN WEST TOTAL RETURN BOND FUND CLASS I FOR ACCRUAL PERIOD ENDING 04/30/13				50.65 USD
05/01/13		CASH DIVIDEND RECEIVED	PIMCO TOTAL RETURN FUND INSTITUTIONAL CLASS FOR ACCRUAL PERIOD ENDING 04/30/13				123.73 USD
05/16/13	05/15/13	FDIC INSURED BANK DEPOSITS INTEREST RECEIVED	DREWFUS INSURED INTEREST CREDITED				0.13 USD
		261991780 TCBAX	TEMPLETON GLOBAL BOND FUND ADVISOR CLASS 477,6580 SHRS RD 05/14 PD 05/17/13				
06/03/13		MWTRX	METROPOLITAN WEST TOTAL RETURN BOND FUND CLASS I FOR ACCRUAL PERIOD ENDING 05/31/13				
		CASH DIVIDEND RECEIVED	PIMCO TOTAL RETURN FUND INSTITUTIONAL CLASS FOR ACCRUAL PERIOD ENDING 05/31/13				
06/10/13		FSC&C	FIDELITY SMALL CAP DISCOVERY FUND 735.0200 SHRS RD 06/07 PD 06/10/13				7.35 USD
06/17/13	06/14/13	FDIC INSURED BANK DEPOSITS INTEREST RECEIVED	DREWFUS INSURED INTEREST CREDITED				0.03 USD
		261991780 TCBAX	TEMPLETON GLOBAL BOND FUND ADVISOR CLASS 477,6580 SHRS RD 06/14 PD 06/19/13				
							20.40 USD

2013 Year-End Account Report

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

Transactions by Type of Activity (continued)

Process/
Trade/
Settlement Transaction

Date	Acct# / Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
Dividends and Interest (continued)							
06/21/13	MSAIX	CASH DIVIDEND RECEIVED	INVESTCO AMERICAN VALUE FUND CLASS Y-2814010 SHRS RD.06/19.PD 06/20/13			19.98	USD
07/01/13 CASH DIVIDEND RECEIVED							
07/01/13	MWTFX	CASH DIVIDEND RECEIVED	METROPOLITAN WEST TOTAL RETURN BOND FUND CLASS I FOR ACCRUAL PERIOD ENDING 06/28/13			34.22	USD
07/01/13	MWCIX	CASH DIVIDEND RECEIVED	METROPOLITAN WEST UNCONSTRAINED BOND FUND CLASS I FOR ACCRUAL PERIOD ENDING 06/28/13			18.24	USD
07/01/13	PTTRX	CASH DIVIDEND RECEIVED	PIMCO TOTAL RETURN FUND INSTITUTIONAL CLASS FOR ACCRUAL PERIOD ENDING 06/28/13			59.67	USD
07/01/13	VESTX	CASH DIVIDEND RECEIVED	VANGUARD SHORT-TERM INVESTMENT GRADE FUND INVESTOR SHARES FOR ACCRUAL PERIOD ENDING 06/28/13			1.19	USD
07/16/13	FDIC INSURED BANK DEPOSITS INTEREST RECEIVED	DREYFUS INSURED INTEREST CREDITED				0.03	USD
07/17/13	TGBAX	CASH DIVIDEND RECEIVED	TEMPLETON GLOBAL BOND FUND ADVISOR CLASS 477.6580 SHRS RD 07/12.PD 07/17/13			20.40	USD
08/01/13	MATIX	CASH DIVIDEND RECEIVED	METROPOLITAN WEST TOTAL RETURN BOND FUND CLASS I FOR ACCRUAL PERIOD ENDING 07/31/13			40.65	USD
08/01/13	MWCIX	CASH DIVIDEND RECEIVED	METROPOLITAN WEST UNCONSTRAINED BOND FUND CLASS I FOR ACCRUAL PERIOD ENDING 07/31/13			27.52	USD
09/01/13	PTTRX	CASH DIVIDEND RECEIVED	PIMCO TOTAL RETURN FUND INSTITUTIONAL CLASS FOR ACCRUAL PERIOD ENDING 07/31/13			60.03	USD
08/01/13	VESTX	CASH DIVIDEND RECEIVED	VANGUARD SHORT-TERM INVESTMENT GRADE FUND INVESTOR SHARES FOR ACCRUAL PERIOD ENDING 07/31/13			9.47	USD
08/12/13	VESTX	CASH DIVIDEND RECEIVED	VANGUARD SHORT-TERM INVESTMENT GRADE FUND INVESTOR SHARES FOR ACCRUAL PERIOD ENDING 08/09/13			3.44	USD

Transactions by Type of Activity (continued)

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount (Ccy)
08/16/13	08/15/13	DIVIDENDS AND INTEREST ((continued))	DREYFUS INSURED INTEREST CREDITED	0.03	USD		0.03 USD
		FDIC INSURED BANK DEPOSITS INTEREST RECEIVED					
08/19/13		CASH DIVIDEND RECEIVED TCBAX	TEMPLETON GLOBAL BOND FUND ADVISOR CLASS 4776580 SHRS RD 08/14 PD 08/19/13	20.44	USD		20.44 USD
09/03/13		CASH DIVIDEND RECEIVED MWTK	METROPOLITAN WEST TOTAL RETURN BOND FUND CLASS I FOR ACCRUAL PERIOD ENDING 08/30/13	40.90	USD		40.90 USD
09/03/13		CASH DIVIDEND RECEIVED PTTRX	PIMCO TOTAL RETURN FUND INSTITUTIONAL CLASS FOR ACCRUAL PERIOD ENDING 08/30/13	22.77	USD		22.77 USD
09/03/13		CASH DIVIDEND RECEIVED VFSUX	VANGUARD SHORT-TERM INVESTMENT-GRADE FUND ADMIRAL SHARES FOR ACCRUAL PERIOD ENDING 08/30/13	63.82	USD		63.82 USD
09/16/13	09/13/13	FDIC INSURED BANK DEPOSITS INTEREST RECEIVED	DREYFUS INSURED INTEREST CREDITED	0.03	USD		0.03 USD
09/18/13		CASH DIVIDEND RECEIVED TCBAX	TEMPLETON GLOBAL BOND FUND ADVISOR CLASS 4776580 SHRS RD 09/13 PD 09/18/13	20.40	USD		20.40 USD
09/20/13		CASH DIVIDEND RECEIVED MSAX	INVESCO AMERICAN VALUE FUND CLASS Y 281.4010 SHRS RD 09/18 PD 09/19/13	20.32	USD		20.32 USD
10/01/13		CASH DIVIDEND RECEIVED MWTK	METROPOLITAN WEST TOTAL RETURN BOND FUND CLASS I FOR ACCRUAL PERIOD ENDING 09/30/13	40.38	USD		40.38 USD
10/01/13		CASH DIVIDEND RECEIVED MMCKX	METROPOLITAN WEST UNCONSTRAINED BOND FUND CLASS I FOR ACCRUAL PERIOD ENDING 09/30/13	20.27	USD		20.27 USD
10/01/13		CASH DIVIDEND RECEIVED PTTRX	PIMCO TOTAL RETURN FUND INSTITUTIONAL CLASS FOR ACCRUAL PERIOD ENDING 09/30/13	49.62	USD		49.62 USD
10/01/13		CASH DIVIDEND RECEIVED VFSUX	VANGUARD SHORT-TERM INVESTMENT-GRADE FUND ADMIRAL SHARES FOR ACCRUAL PERIOD ENDING 09/30/13	10.77	USD		10.77 USD
10/01/13	10/01/13	FDIC INSURED BANK DEPOSITS INTEREST RECEIVED	DREYFUS INSURED INTEREST CREDITED	0.03	USD		0.03 USD
10/17/13		CASH DIVIDEND RECEIVED TCBAX	TEMPLETON GLOBAL BOND FUND ADVISOR CLASS 4776580 SHRS RD 10/14 PD 10/17/13	20.44	USD		20.44 USD

ADIRONDACK FINANCIAL SERVICES

2013 Year-End Account Report

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

Transactions by Type of Activity (continued)

Process/ Trade/ Settlement Transaction	Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount (U.S.)
Dividends and Interest (continued)							
1/10/13		CASH DIVIDEND RECEIVED	METROPOLITAN WEST TOTAL RETURN BOND FUND CLASS I FOR ACCRUAL PERIOD ENDING 1/03/13		37.26		USD
1/10/13		CASH DIVIDEND RECEIVED	METROPOLITAN WEST UNCONSTRAINED BOND FUND CLASS I FOR ACCRUAL PERIOD ENDING 1/03/13		20.92		USD
1/10/13		CASH DIVIDEND RECEIVED	PIMCO TOTAL RETURN FUND INSTITUTIONAL CLASS FOR ACCRUAL PERIOD ENDING 1/03/13		55.92		USD
1/10/13		CASH DIVIDEND RECEIVED	VANGUARD SHORT-TERM INVESTMENT-GRADE FUND ADMIRAL SHARES FOR ACCRUAL PERIOD ENDING 1/03/13		11.55		USD
1/10/13	1/1/5/13	FDIC INSURED BANK DEPOSITS INTEREST RECEIVED	DREYFUS INSURED INTEREST CREDITED		0.05		USD
1/19/13		CASH DIVIDEND RECEIVED	TEMPLETON GLOBAL BOND FUND ADVISOR CLASS 477.6580 SHRS RD 1/1/4 PD 1/17/9/13		20.40		USD
1/20/13		CASH DIVIDEND RECEIVED	METROPOLITAN WEST TOTAL RETURN BOND FUND CLASS I FOR ACCRUAL PERIOD ENDING 1/1/29/13		32.96		USD
1/20/13		CASH DIVIDEND RECEIVED	METROPOLITAN WEST UNCONSTRAINED BOND FUND CLASS I FOR ACCRUAL PERIOD ENDING 1/1/29/13		23.86		USD
1/20/13		CASH DIVIDEND RECEIVED	PIMCO TOTAL RETURN FUND INSTITUTIONAL CLASS FOR ACCRUAL PERIOD ENDING 1/1/29/13		53.39		USD
1/20/13		CASH DIVIDEND RECEIVED	VANGUARD SHORT-TERM INVESTMENT-GRADE FUND ADMIRAL SHARES FOR ACCRUAL PERIOD ENDING 1/1/29/13		11.12		USD
1/20/13		CASH DIVIDEND RECEIVED	FIDELITY SMALL CAP DISCOVERY FUND 735.0200 SHRS RD 12/06 PD 1/20/9/13		16.91		USD
1/20/13		CASH DIVIDEND RECEIVED	OPPENHEIMER DEVELOPING MARKETS FUND CLASS Y 609.8220 SHRS RD 1/20/5 PD 1/20/9/13		99.71		USD
1/20/13	1/2/13/13	FDIC INSURED BANK DEPOSITS INTEREST RECEIVED	DREYFUS INSURED INTEREST CREDITED		0.04		USD
			261991780				

Transactions by Type of Activity (continued)

Process/ Settlement Date	Trade/ Intrafund Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
Dividends and Interest (continued)								
12/16/13		CASH DIVIDEND RECEIVED MSAX	INVESTCO AMERICAN VALUE FUND CLASS Y 281.4010 SHRS RD 12/12 PD 12/13/13				10.95	USD
12/18/13		CASH DIVIDEND RECEIVED MFEX	MFS GROWTH FUND CLASS I 438.8050 SHRS RD 12/16 PD				29.85	USD
12/23/13		CASH DIVIDEND RECEIVED DODFX	TEMPLETON GLOBAL BOND FUND ADVISOR CLASS 477.6580 SHRS RD 12/13 PD 12/18/13				43.13	USD
12/23/13		CASH DIVIDEND RECEIVED OAKMX	DODGE & COX INTERNATIONAL FUND 270.4970 SHRS RD 12/18 PD 12/20/13				188.00	USD
12/24/13		CASH DIVIDEND RECEIVED AADX	THE OAKMARK FUND CLASS I 1207.4550 SHRS RD 12/18 PD 12/20/13				388.08	USD
12/27/13		CASH DIVIDEND RECEIVED AEGFX	AMERICAN BEACON LARGE-CAP VALUE FUND (INSTITUTIONAL CLASS) 1214.8640 SHRS RD 12/19 PD 12/23/13				536.24	USD
12/27/13		CASH DIVIDEND RECEIVED RD 12/24 PD 12/27/13	EUROPACIFIC GROWTH FUND CLASS F-1 231.6520 SHRS RD 12/24 PD 12/27/13				101.14	USD
Total Dividends and Interest								
Distributions								
06/10/13		LONG TERM CAPITAL GAIN DISTRIBUTION	FIDELITY SMALL CAP DISCOVERY FUND 735.0200 SHRS RD 06/07 PD 06/10/13		\$0.00		\$3,249.46	USD
12/09/13		LONG TERM CAPITAL GAIN DISTRIBUTION	FIDELITY SMALL CAP DISCOVERY FUND 735.0200 SHRS RD 12/06 PD 12/09/13				715.91	USD
12/09/13		SHORT TERM CAPITAL GAIN DISTRIBUTION	FIDELITY SMALL CAP DISCOVERY FUND 735.0200 SHRS RD 12/06 PD 12/09/13				575.49	USD
12/09/13		LONG TERM CAPITAL GAIN DISTRIBUTION	OPPENHEIMER DEVELOPING MARKETS FUND CLASS Y 609.8320 SHRS RD 12/05 PD 12/09/13				37.52	USD
12/12/13		LONG TERM CAPITAL GAIN DISTRIBUTION	PIMCO TOTAL RETURN FUND INSTITUTIONAL CLASS 2654.5540 SHRS RD 12/10 PD 12/11/13				109.29	USD
12/12/13		SHORT TERM CAPITAL GAIN DISTRIBUTION	PIMCO TOTAL RETURN FUND INSTITUTIONAL CLASS 2654.5540 SHRS RD 12/10 PD 12/11/13				159.17	USD
12/16/13		LONG TERM CAPITAL GAIN DISTRIBUTION	INVESCO AMERICAN VALUE FUND CLASS Y 281.4010 SHRS RD 12/12 PD 12/13/13				30.42	USD
12/16/13		SHORT TERM CAPITAL GAIN DISTRIBUTION	INVESCO AMERICAN VALUE FUND CLASS Y 281.4010 SHRS RD 12/12 PD 12/13/13				80.73	USD
12/16/13		MSAX						

ADIRONDACK FINANCIAL SERVICES

2013 Year-End Account Report

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

Transactions by Type of Activity (continued)

Process/ Statement- Transaction Date	Trade/ Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
Distributions (continued)							
12/16/13	LONG TERM CAPITAL GAIN DISTRIBUTION	METROPOLITAN WEST TOTAL RETURN BOND FUND CLASS I				-89.14	USD
	MWTFX	1380.9530 SHRS RD 12/12 PD 12/13/13					
12/16/13	LONG TERM CAPITAL GAIN DISTRIBUTION	METROPOLITAN WEST UNCONSTRAINED BOND FUND CLASS I				-2.24	USD
	MWCIX	1861.6500 SHRS RD 12/12 PD 12/13/13					
12/16/13	SHORT TERM CAPITAL GAIN DISTRIBUTION	METROPOLITAN WEST UNCONSTRAINED BOND FUND CLASS I				6.10	USD
	MWCIX	1861.6500 SHRS RD 12/12 PD 12/13/13					
12/18/13	LONG TERM CAPITAL GAIN DISTRIBUTION	MFS GROWTH FUND CLASS I 438.8050 SHRS RD 12/16 PD 12/17/13				438.77	USD
	MFEX	477.6580 SHRS RD 12/13 PD 12/18/13					
12/18/13	LONG TERM CAPITAL GAIN DISTRIBUTION	TEMPLETON GLOBAL BOND FUND ADVISOR CLASS				1.48	USD
	TOBAX	VANGUARD SHORT-TERM INVESTMENT-GRADE FUND DISTRIBUTION					
12/18/13	LONG TERM CAPITAL GAIN DISTRIBUTION	VANGUARD SHARES FOR ACCRUAL PERIOD ENDING 12/17/13				-11.62	USD
	VFSUX						
12/23/13	LONG TERM CAPITAL GAIN DISTRIBUTION	THE OAKMARK FUND CLASS I 1207.4550 SHRS RD 12/18 PD 12/20/13				3,041.82	USD
	OAKMX	PD 12/20/13					
12/23/13	SHORT TERM CAPITAL GAIN DISTRIBUTION	THE OAKMARK FUND CLASS I 1207.4550 SHRS RD 12/18				99.74	USD
	OAKMX	PD 12/20/13					
12/31/13	LONG TERM CAPITAL GAIN DISTRIBUTION	ASTON / FAIRPOINTE MID-CAP FUND FUND CLASS N 256.3060 SHRS RD 12/27 PD 12/30/13				1,093.20	USD
	CHTIX						
Total Distributions						\$7,183.76	USD
Fees						\$0.00	
01/03/13	MANAGEMENT FEE PAID	MANAGEMENT FEE				-205.18	USD
02/06/13	USD999997						
	MANAGEMENT FEE PAID	MANAGEMENT FEE				-212.67	USD
03/05/13	USD999997						
	MANAGEMENT FEE PAID	MANAGEMENT FEE				-213.65	USD
	USD999997						

Transactions by Type of Activity (continued)

Process/ Trade/ Settlement Transaction		Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount (C)
Fees (continued)								
04/03/13			MANAGEMENT FEE PAID	MANAGEMENT FEE				-218.11 USD
05/03/13			USD999997	MANAGEMENT FEE PAID				-220.75 USD
06/04/13			USD999997	MANAGEMENT FEE PAID				-224.76 USD
07/03/13			USD999997	MANAGEMENT FEE PAID				-221.22 USD
08/05/13			USD999997	MANAGEMENT FEE PAID				-228.67 USD
09/05/13			USD999997	MANAGEMENT FEE PAID				-225.29 USD
10/04/13			USD999997	MANAGEMENT FEE PAID				-233.44 USD
11/05/13			USD999997	MANAGEMENT FEE PAID				-240.23 USD
12/04/13			USD999997	MANAGEMENT FEE PAID				-244.91 USD
Total Fees					\$0.00			-\$2,689.88 USD
Other Transactions								
08/02/13	CUSTOMER INITIATED SHARE CLASS CONVERSION	VSTX	VANGUARD SHORT-TERM INVESTMENT GRADE FUND INVESTOR SHARES SHARE CLASS EXCHANGE AS OF 08/09/13 PRICE=\$10.70 MVL=\$6,546.59		-611.831	0.00	0.00	USD
08/12/13	CUSTOMER INITIATED SHARE CLASS CONVERSION	VSTX	VANGUARD SHORT-TERM INVESTMENT GRADE FUND ADAMIRAL SHARES SHARE CLASS EXCHANGE AS OF 08/09/13 PRICE=\$10.70 MVL=\$6,546.59		611.831	0.00	0.00	USD
Total Other Transactions					\$0.00			
Cash Withdrawals and Deposits								
01/02/13	ELECTRONIC DEPOSIT	USD999997	PRINCIPAL CONTRIBUTN ACH 021311383 322255		250.00	250.00	0.00	USD
02/01/13	ELECTRONIC DEPOSIT	USD999997	PRINCIPAL CONTRIBUTN ACH 021311383 322255		250.00	250.00	0.00	USD
03/01/13	ELECTRONIC DEPOSIT	USD999997	PRINCIPAL CONTRIBUTN ACH 021311383 322255		250.00	250.00	0.00	USD
03/21/13	NEW BUSINESS ACQUISITION REIMBURSEMENT	USD999997	YEAR STATEMENT FEE		5.00	5.00	0.00	USD
03/28/13	NEW BUSINESS ACQUISITION REIMBURSEMENT	USD999997	REV YEAR STATEMENT FEE		-5.00	-5.00	0.00	USD
03/28/13	NEW BUSINESS ACQUISITION REIMBURSEMENT	USD999997	YEAR STATEMENT FEE		-5.00	-5.00	0.00	USD

ADIRONDACK FINANCIAL SERVICES

2013 Year-End Account Report

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

Transactions by Type of Activity (continued)

Process/ Statement Date	Link/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount (U.S.)
Cash Withdrawals and Deposits (continued)							
04/01/13		ELECTRONIC DEPOSIT	PRINCIPAL CONTRIBUTN ACH 021311383 322255		250.00		USD
05/01/13		ELECTRONIC DEPOSIT	PRINCIPAL CONTRIBUTN ACH 021311383 322255		250.00		USD
06/03/13		ELECTRONIC DEPOSIT	PRINCIPAL CONTRIBUTN ACH 021311383 322255		250.00		USD
07/01/13		ELECTRONIC DEPOSIT	PRINCIPAL CONTRIBUTN ACH 021311383 322255		250.00		USD
08/01/13		ELECTRONIC DEPOSIT	PRINCIPAL CONTRIBUTN ACH 021311383 322255		250.00		USD
09/03/13		ELECTRONIC DEPOSIT	PRINCIPAL CONTRIBUTN ACH 021311383 322255		250.00		USD
10/01/13		ELECTRONIC DEPOSIT	PRINCIPAL CONTRIBUTN ACH 021311383 322255		250.00		USD
11/01/13		ELECTRONIC DEPOSIT	PRINCIPAL CONTRIBUTN ACH 021311383 322255		250.00		USD
12/02/13		ELECTRONIC DEPOSIT	PRINCIPAL CONTRIBUTN ACH 021311383 322255		250.00		USD
Total Cash Withdrawals and Deposits							
FDIC Insured Bank Deposits				\$0.00	\$2,995.00		USD
01/02/13		FDIC INSURED BANK DEPOSITS	DREYFUS INSURED DEPOSIT PROGRAM		258.57		USD
01/03/13		FDIC INSURED BANK DEPOSIT	DREYFUS INSURED DEPOSIT PROGRAM		-164.91		USD
01/16/13	01/15/13	FDIC INSURED BANK DEPOSITS, INTEREST REINVESTED	DREYFUS INSURED INTEREST REINVESTED		-0.51		USD
01/18/13		FDIC INSURED BANK DEPOSIT	DREYFUS INSURED DEPOSIT PROGRAM		-18.65		USD
01/24/13		FDIC INSURED BANK WITHDRAWAL	DREYFUS INSURED DEPOSIT PROGRAM		8,262.82		USD
02/04/13		FDIC INSURED BANK DEPOSIT	DREYFUS INSURED DEPOSIT PROGRAM		-342.78		USD

Transactions by Type of Activity (continued)

Process/ Trade/ Settlement Transaction	Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
FDIC Insured Bank Deposits (continued)								
	02/06/13	FDIC INSURED BANK WITHDRAWAL	DREYFUS INSURED DEPOSIT PROGRAM!				212.67	USD
	02/08/13	FDIC INSURED BANK DEPOSIT USD999997	DREYFUS INSURED DEPOSIT PROGRAM!				-884.50	USD
	02/11/13	FDIC INSURED BANK WITHDRAWAL	DREYFUS INSURED DEPOSIT PROGRAM!				1.50	USD
	02/19/13	02/15/13 FDIC INSURED BANK DEPOSITS-INTEREST REINVESTED	DREYFUS INSURED INTEREST REINVESTED				-0.20	USD
	02/21/13	FDIC INSURED BANK DEPOSIT USD999997	DREYFUS INSURED DEPOSIT PROGRAM!				-20.35	USD
	03/04/13	FDIC INSURED BANK DEPOSIT USD999997	DREYFUS INSURED DEPOSIT PROGRAM!				-363.55	USD
	03/05/13	FDIC INSURED BANK WITHDRAWAL	DREYFUS INSURED DEPOSIT PROGRAM!				213.65	USD
	03/18/13	03/15/13 FDIC INSURED BANK DEPOSITS-INTEREST REINVESTED	DREYFUS INSURED INTEREST REINVESTED				-0.20	USD
	03/20/13	FDIC INSURED BANK DEPOSIT USD999997	DREYFUS INSURED DEPOSIT PROGRAM!				-20.49	USD
	03/22/13	FDIC INSURED BANK DEPOSIT USD999997	DREYFUS INSURED DEPOSIT PROGRAM!				-5.00	USD
	03/25/13	FDIC INSURED BANK DEPOSIT USD999997	DREYFUS INSURED DEPOSIT PROGRAM!				-19.59	USD
	04/01/13	FDIC INSURED BANK WITHDRAWAL	DREYFUS INSURED DEPOSIT PROGRAM!				10.00	USD
	04/03/13	FDIC INSURED BANK DEPOSIT USD999997	DREYFUS INSURED DEPOSIT PROGRAM!				-391.85	USD
	04/16/13	04/15/13 FDIC INSURED BANK DEPOSITS-INTEREST REINVESTED	DREYFUS INSURED INTEREST REINVESTED				705.61	USD
	04/18/13	FDIC INSURED BANK DEPOSIT USD999997	DREYFUS INSURED DEPOSIT PROGRAM!				-0.18	USD
							-20.44	USD

ADIRONDACK FINANCIAL SERVICES

2013 Year-End Account Report

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

Transactions by Type of Activity (continued)

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount (C) USD
05/02/13		FDIC INSURED BANK DEPOSIT	DREYFUS INSURED DEPOSIT PROGRAM!				-424.38 USD
05/03/13		FDIC INSURED BANK WITHDRAWAL	DREYFUS INSURED DEPOSIT PROGRAM!				-220.75 USD
05/16/13	05/15/13	FDIC INSURED BANK DEPOSITS INTEREST REINVESTED	DREYFUS INSURED INTEREST REINVESTED				-0.13 USD
05/20/13		FDIC INSURED BANK DEPOSIT	DREYFUS INSURED DEPOSIT PROGRAM!				-20.49 USD
06/04/13		FDIC INSURED BANK DEPOSIT	DREYFUS INSURED DEPOSIT PROGRAM!				-169.61 USD
06/07/13		FDIC INSURED BANK WITHDRAWAL	DREYFUS INSURED DEPOSIT PROGRAM!				-4.00 USD
06/11/13		FDIC INSURED BANK DEPOSIT	DREYFUS INSURED DEPOSIT PROGRAM!				-223.26 USD
06/17/13	06/14/13	FDIC INSURED BANK DEPOSITS INTEREST REINVESTED	DREYFUS INSURED INTEREST REINVESTED				-0.03 USD
06/20/13		FDIC INSURED BANK DEPOSIT	DREYFUS INSURED DEPOSIT PROGRAM!				-20.40 USD
06/24/13		FDIC INSURED BANK DEPOSIT	DREYFUS INSURED DEPOSIT PROGRAM!				-19.98 USD
06/28/13		FDIC INSURED BANK DEPOSIT	DREYFUS INSURED DEPOSIT PROGRAM!				-37.00 USD
07/02/13		FDIC INSURED BANK DEPOSIT	DREYFUS INSURED DEPOSIT PROGRAM!				-363.32 USD
07/03/13		FDIC INSURED BANK WITHDRAWAL	DREYFUS INSURED DEPOSIT PROGRAM!				221.22 USD
		USD999997	USD999997				

Transactions by Type of Activity (continued)

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount (CNY)
07/16/13	07/15/13	FDIC INSURED BANK DEPOSITS (continued)	DREYFUS INSURED INTEREST REINVESTED	-0.03	USD		-0.03
		FDIC INSURED BANK DEPOSITS INTEREST REINVESTED					
07/16/13		261991780	FDIC INSURED BANK DEPOSIT	-20.40	USD		-20.40
08/02/13		USD999997	FDIC INSURED BANK DEPOSIT	-387.67	USD		-387.67
08/05/13		USD999997	FDIC INSURED BANK WITHDRAWAL	229.67	USD		229.67
08/13/13	08/15/13	USD999997	FDIC INSURED BANK DEPOSIT	-3.44	USD		-3.44
08/16/13	08/15/13	USD999997	FDIC INSURED BANK DEPOSITS INTEREST REINVESTED	-0.03	USD		-0.03
		REINVESTED					
08/20/13		261991780	FDIC INSURED BANK DEPOSIT	-20.44	USD		-20.44
09/04/13		USD999997	FDIC INSURED BANK DEPOSIT	-384.38	USD		-384.38
09/05/13		USD999997	FDIC INSURED BANK WITHDRAWAL	225.29	USD		225.29
09/16/13	09/11/13	USD999997	FDIC INSURED BANK DEPOSITS INTEREST REINVESTED	-0.03	USD		-0.03
		REINVESTED					
09/19/13		261991780	FDIC INSURED BANK DEPOSIT	-20.40	USD		-20.40
09/23/13		USD999997	FDIC INSURED BANK DEPOSIT	-20.32	USD		-20.32
10/02/13		USD999997	FDIC INSURED BANK DEPOSIT	-371.04	USD		-371.04
10/04/13		USD999997	FDIC INSURED BANK WITHDRAWAL	233.44	USD		233.44
10/16/13	10/15/13	USD999997	FDIC INSURED BANK DEPOSITS INTEREST REINVESTED	-0.03	USD		-0.03
		REINVESTED					
10/18/13		USD999997	FDIC INSURED BANK DEPOSIT	-20.44	USD		-20.44

ADIRONDACK FINANCIAL SERVICES

2013 Year-End Account Report

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

Transactions by Type of Activity (continued)

Process/ Sentiment	Date	Trade/ Transaction	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
FDIC Insured Bank Deposits (continued)									
1/1/04/13			FDIC INSURED BANK DEPOSIT	DREYFUS INSURED DEPOSIT PROGRAM!				-375.65	USD
			USD999997						
1/1/05/13			FDIC INSURED BANK WITHDRAWAL	DREYFUS INSURED DEPOSIT PROGRAM!				240.23	USD
			USD999997						
1/1/18/13	1/1/15/13		EDIC INSURED BANK DEPOSITS INTEREST REINVESTED	DREYFUS INSURED INTEREST, REINVESTED				-0.05	USD
			261991780						
1/1/20/13			FDIC INSURED BANK DEPOSIT	DREYFUS INSURED DEPOSIT PROGRAM!				20.40	USD
			USD999997						
1/2/03/13			FDIC INSURED BANK DEPOSIT	DREYFUS INSURED DEPOSIT PROGRAM!				-371.33	USD
			USD999997						
1/2/04/13			FDIC INSURED BANK WITHDRAWAL	DREYFUS INSURED DEPOSIT PROGRAM!				244.91	USD
			USD999997						
1/2/10/13			FDIC INSURED BANK DEPOSIT	DREYFUS INSURED DEPOSIT PROGRAM!				-898.92	USD
			USD999997						
1/2/13/13			FDIC INSURED BANK DEPOSIT	DREYFUS INSURED DEPOSIT PROGRAM!				-389.59	USD
			USD999997						
1/2/16/13	1/2/13/13		EDIC INSURED BANK DEPOSITS INTEREST REINVESTED	DREYFUS INSURED INTEREST REINVESTED				-0.04	USD
			261991780						
1/2/17/13			FDIC INSURED BANK DEPOSIT	DREYFUS INSURED DEPOSIT PROGRAM!				-880.28	USD
			USD999997						
1/2/19/13			FDIC INSURED BANK DEPOSIT	DREYFUS INSURED DEPOSIT PROGRAM!				524.85	USD
			USD999997						
1/2/24/13			FDIC INSURED BANK DEPOSIT	DREYFUS INSURED DEPOSIT PROGRAM!				3,717.64	USD
			USD999997						

FDIC Insured Bank Deposits (continued)

Date Activity Type Description

DREYFUS INS DEPOSIT PROGRAM I (continued)

Amount

Balance

Date	Activity Type	Description	Amount	Balance
04/18/13	Deposit		4/0 04/15 \$1,654.24	
05/02/13	Deposit	American Express Cent	4/0 04/15 \$3,147.24	
05/03/13	Deposit	Bank of China	4/0 04/15 \$4,144.44	
05/15/13	Withdrawal	YIELD 0.04%		
	Deposit	DEPOSIT		
		WITHDRAWAL		
		INTEREST CREDITED		
		American Express Bank	4/24.38	5,233.36
		4/0 05/15 \$2,078.67	-220.75	5,657.74
		American Express Cent	0.13	5,436.99
		4/0 05/15 \$3,157.76		5,437.12
		Bank of China		
		YIELD 0.03%		
		DEPOSIT		
		DEPOSIT		
		WITHDRAWAL		
		DEPOSIT		
		INTEREST CREDITED		
		American Express Bank	169.61	5,457.61
		4/0 05/15 \$2,078.68	-4.00	5,627.22
		American Express Cent	723.26	5,623.22
		4/0 05/15 \$3,188.27	0.03	6,346.48
		Goldman Sachs Bank US		6,346.51
		4/0 05/15 \$169.61		
		New York Community Ba		
		4/0 05/15 \$723.26		
		Bank of China		
		4/0 05/15 \$1,866.69		
		YIELD 0.04%		
		DEPOSIT		
		DEPOSIT		
		WITHDRAWAL		
		DEPOSIT		
		WITHDRAWAL		
		INTEREST CREDITED		
		American Express Bank	20.40	6,366.91
		4/0 07/15 \$2,044.16	19.98	6,366.91
		American Express Cent	37.00	6,386.89
			363.32	6,423.89
			-221.22	6,787.21
			0.03	6,565.99
			6,566.02	

PAR-02-ROLL

Account Number: H10-200220
CLAUDIA L TENNEY

GO paperless
ASK ABOUT E-DELIVERY



Rated Excellent
Seven Years in A Row
D&B/RATED.COM/MANUFACTURER

Checking through Partners LLC, a subsidiary of The Bank of New York Mellon

Page 24 of 30

2013 Year-End Account Review

Advisors LLC, a BNY Mellon company
1000 Exchange Place, Jersey City, NJ 07399
70-7230
INVESTMENT SERVICES

ADIRONDACK FINANCIAL SERVICES

Report period: 01/01/2013 - 12/31/2013

Balance

Advisors LLC, a BNY Mellon company
1000 Exchange Place, Jersey City, NJ 07399
70-7230
INVESTMENT SERVICES

Advisors LLC, a BNY Mellon company
1000 Exchange Place, Jersey City, NJ 07399
70-7230
INVESTMENT SERVICES

Advisors LLC, a BNY Mellon company
1000 Exchange Place, Jersey City, NJ 07399
70-7230
INVESTMENT SERVICES

Advisors LLC, a BNY Mellon company
1000 Exchange Place, Jersey City, NJ 07399
70-7230
INVESTMENT SERVICES

Advisors LLC, a BNY Mellon company
1000 Exchange Place, Jersey City, NJ 07399
70-7230
INVESTMENT SERVICES

Advisors LLC, a BNY Mellon company
1000 Exchange Place, Jersey City, NJ 07399
70-7230
INVESTMENT SERVICES

Advisors LLC, a BNY Mellon company
1000 Exchange Place, Jersey City, NJ 07399
70-7230
INVESTMENT SERVICES

Advisors LLC, a BNY Mellon company
1000 Exchange Place, Jersey City, NJ 07399
70-7230
INVESTMENT SERVICES

Advisors LLC, a BNY Mellon company
1000 Exchange Place, Jersey City, NJ 07399
70-7230
INVESTMENT SERVICES

Advisors LLC, a BNY Mellon company
1000 Exchange Place, Jersey City, NJ 07399
70-7230
INVESTMENT SERVICES

C Insured Bank Deposits (continued)

Description

Amount

Activity Type

Balance

Activity Type	Description	Amount	Balance
DEPOSIT	Depositor	6,586.42	6,586.42
DEPOSIT	Goldman Sachs Bank US	6,594.09	6,594.09
WITHDRAWAL	Goldman Sachs Bank US	6,744.42	6,744.42
DEPOSIT	Goldman Sachs Bank US	6,747.96	6,747.96
DEPOSIT	New York Community Ba	387.67	387.67
WITHDRAWAL	New York Community Ba	229.67	229.67
YIELD	New York Community Ba	3.44	3.44
DEPOSIT	Yield D 0.01%	0.03	0.03
DEPOSIT	Depositor	20.40	20.40
WITHDRAWAL	Depositor	20.40	20.40
DEPOSIT	American Express Bank	387.67	387.67
INTEREST CREDITED	American Express Bank	384.38	384.38
DEPOSIT	American Express Cen	20.44	20.44
WITHDRAWAL	American Express Cen	20.44	20.44
DEPOSIT	Goldman Sachs Bank US	6,768.33	6,768.33
WITHDRAWAL	Goldman Sachs Bank US	6,927.92	6,927.92
DEPOSIT	Goldman Sachs Bank US	6,927.45	6,927.45
DEPOSIT	New York Community Ba	225.29	225.29
WITHDRAWAL	New York Community Ba	0.03	0.03
DEPOSIT	Yield D 0.01%	0.03	0.03
DEPOSIT	Depositor	20.40	20.40
WITHDRAWAL	Depositor	20.40	20.40
DEPOSIT	American Express Bank	387.67	387.67
INTEREST CREDITED	American Express Bank	384.38	384.38
DEPOSIT	American Express Cen	20.44	20.44
WITHDRAWAL	American Express Cen	20.44	20.44
DEPOSIT	Goldman Sachs Bank US	6,768.33	6,768.33
WITHDRAWAL	Goldman Sachs Bank US	6,927.92	6,927.92
DEPOSIT	First Niagara Bank	6,927.45	6,927.45
WITHDRAWAL	First Niagara Bank	225.29	225.29
DEPOSIT	New York Community Ba	0.03	0.03
WITHDRAWAL	New York Community Ba	0.03	0.03
DEPOSIT	Yield D 0.01%	0.03	0.03

FDIC Insured Bank Deposits (continued)

Activity Type

Date	Description	Amount	Balance
09/19/13	DEPOSITS INS DEPOSIT PROGRAM I (continued)		
09/23/13	Deposit	20.40	20.40
10/02/13	Deposit	20.32	20.32
10/04/13	Deposit	377.04	6,947.85
10/05/13	Deposit	-233.44	6,968.17
10/15/13	Deposit	0.03	7,339.21
11/04/13	Deposit	6,968.17	7,105.77
11/05/13	Withdrawal	7,105.80	
11/18/13	DEPOSIT		
11/18/13	DEPOSIT		
11/18/13	INTEREST CREDITED		
11/18/13	American Express Bank	20.40	20.40
11/18/13	American Express Cent	20.32	20.32
11/18/13	Goldman Sachs 47	377.04	6,947.85
11/18/13	First Niagara Bank US	-233.44	6,968.17
11/18/13	Goldman Sachs 53	0.03	7,339.21
11/18/13	New York Community Ba	7,105.77	
11/18/13	YIELD 0.01%	7,105.80	
11/18/13	DEPOSIT		
11/18/13	DEPOSIT		
11/18/13	WITHDRAWAL		
11/18/13	INTEREST CREDITED		
11/18/13	American Express Bank	20.44	20.44
11/18/13	American Express Cent	20.44	20.44
11/18/13	Goldman Sachs 53	375.65	375.65
11/18/13	Goldman Sachs Bank US	-240.23	7,126.24
11/18/13	First Niagara Bank	0.05	7,126.24
11/18/13	New York Community Ba	7,126.24	7,501.89
11/18/13	YIELD 0.01%	7,501.89	7,261.56
11/18/13	DEPOSIT	7,261.56	7,261.71
11/18/13	DEPOSIT	7,261.71	
11/18/13	WITHDRAWAL		
11/18/13	DEPOSIT		
11/18/13	DEPOSIT		
11/18/13	INTEREST CREDITED		
11/18/13	American Express Bank	20.40	20.40
11/18/13	American Express Cent	20.33	20.33
11/18/13	Goldman Sachs 53	-244.91	7,282.11
11/18/13	Goldman Sachs Bank US	838.92	7,653.44
11/18/13	YIELD 0.01%	838.92	7,408.53
11/18/13	DEPOSIT	8,247.45	8,432.04
11/18/13	DEPOSIT	8,432.04	8,432.08

PAB-02-ROLL

Account Number: H10-200220

CLAUDIA L TENNEY

100 Paperless
Ask About Features

 Fidelity Excellent
Seven Years in A Row

ADIRONDACK FINANCIAL SERVICES

2013 Year-End Account Report

FDIC Insured Bank Deposits (continued)

Date	Activity	Description	Report Period: 01/01/2013 - 12/31/2013
Date	Activity	Description	Amount
DREYFUS INS DEPOSIT PROGRAM ¹ (continued)			
12/1/13	Deposit		3/0 12/15 \$1,409.09
12/9/13	Deposit	Fist Niagara Bank	4/6 12/15 \$381.38
12/9/13	Deposit	New York Community Ba	4/6 12/15 \$194.95
12/25/13	Deposit	Bank of China	4/6 12/15 \$1,399.84
12/30/13	Deposit	YIELD 0.01%	DEPOSIT
12/31/13	Closing Balance	DEPOSIT	DEPOSIT
Total FDIC Insured Bank Deposits			880.28
The FDIC Insured Bank Deposits			524.85
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 offer.			9317.36
deposits you may have at each respective bank.			9342.21
Deposits you may have at each category of legal ownership including individual retirement accounts and certain other self directed retirement accounts. Please review this in connection with offer.			13,559.85
Deposits you may have at each category of legal ownership including individual retirement accounts and certain other self directed retirement accounts. Please review this in connection with offer.			14,096.09
Deposits you may have at each category of legal ownership including individual retirement accounts and certain other self directed retirement accounts. Please review this in connection with offer.			14,197.23
Total FDIC Insured Bank Deposits			\$14,197.23

Schedule of Realized Gains and Losses

Disposition Date Disposition Date Description

Short-Term Transaction Description

Date	Disposition Date	Description	Quantity	Cost Basis	Proceeds	Realized Gain/Loss/ Disbursement
02/07/13	04/23/12	SELL High Cost EUROPACIFIC GROWTH F F-1 Security Identifier: AEGFX	1	68,720	2,621.67	2,621.67
06/06/13	02/07/13	SELL High Cost ASTON / FAIRPOINTTE M.D. CLASS N Security Identifier: CHFTK	1	8,734	319.14	2,893.10
06/06/13	01/08/13	SELL High Cost FIDELITY SMALL CAP D UND Security Identifier: FSCRX	1	30,937	784.31	271.43
06/06/13	02/07/13	SELL High Cost PIMCO TOTAL RETURN F UTIONAL CLASS Security Identifier: PTRX	1	876.50	32.66	85.84
					6,429.88	92.19
					6,346.50	-83.38

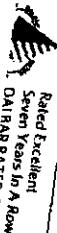
64-CSE-960.p

PAR-02-ROLL

Account Number: H10-200220

CLAUDIA L FENNEY

Go paperless



Rated Excellent

Seven Years In A Row

DAIRY RATTIN COMMITTEE

of the Board

Chasing Through Persistence LLC

Page 27 of 30

Schedule of Realized Gains and Losses (continued)

Disposition Date	Acquisition Date	Disposition Transaction	Description	Quantity	Cost Basis	Proceeds	Realized Gain/Loss/ Disallowance
Short Term (Continued)							
06/26/13	02/07/13	SELL High Cost	PIMCO TOTAL RETURN FUND(TIONAL CLASS Security Identifier: PTTRX	17,835	199.62	190.79	-8.83
Total Short Term					\$10,354.62	\$10,658.89	\$304.27
Long Term							
01/18/13	12/20/05*	SELL High Cost	ROYCE PENNSYLVANIA M INVESTMENT CLASS Security Identifier: PENIX	492.743	5,297.70	5,936.76	639.06
01/18/13	02/14/08*	SELL High Cost	ROYCE PENNSYLVANIA M INVESTMENT CLASS Security Identifier: PENIX	209.533	2,110.00	2,524.53	414.53
01/18/13	11/14/08*	SELL High Cost	ROYCE PENNSYLVANIA M INVESTMENT CLASS Security Identifier: PENIX	23.631	1,449.00	2,694.39	1,245.39
02/07/13	08/04/09*	SELL High Cost	AMERICAN BEACON LARG E FUND (INSTITUTIONAL CLASS) Security Identifier: ADEX	141.920	2,223.62	3,265.50	1,041.88
02/07/13	11/18/08*	SELL High Cost	DODGE & COX INTERNAT Security Identifier: DODFX	206.884	4,569.30	7,421.50	2,852.20
02/07/13	05/03/10*	SELL High Cost	EUROPACIFIC GROWTH F-F-1 Security Identifier: AECPX	34.962	1,321.86	1,471.90	144.04
02/07/13	01/13/12	SELL High Cost	MFS GROWTH FUND CLAS Security Identifier: MFEX	161.467	7,151.37	8,651.50	1,500.13
06/06/13	08/04/09*	SELL High Cost	AMERICAN BEACON LARG E FUND (INSTITUTIONAL CLASS) Security Identifier: ADEX	66.719	1,045.36	1,700.50	655.14
06/06/13	01/11/12	SELL High Cost	THE OAKMARK FUND CLA Security Identifier: OAKMX	50.840	2,196.80	2,874.00	677.20
06/26/13	05/03/10*	SELL High Cost	PIMCO TOTAL RETURN FUND(TIONAL CLASS Security Identifier: PTTRX	594.875	6,618.78	6,363.71	-255.07
Total Long Term					\$13,989.79	\$42,904.29	\$8,914.50
Total Short Term and Long Term					\$44,344.41	\$55,563.18	\$9,218.77

*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 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.

ADIRONDACK FINANCIAL SERVICES

2013 Year-End Account Report

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

Schedule of Realized Gains and Losses (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 report 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 report 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.

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 report.
- For a description of other functions performed by Pershing please consult the Disclosure Report 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 Report, 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 report 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 report. 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 report. 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 Information and Disclosures (continued)

important Arbitration Disclosures

giving up the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.

All parties to this agreement are giving up their ability to have a court reverse or modify an arbitration award is very limited.

Arbitration awards are generally final and binding, witness reports and other discovery is generally more limited in arbitration than in court proceedings.

Arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a party's request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the hearing date.

The arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.

the first scheduled hearing date.

the panel of arbitrators will typically impose time limits and any amendments thereto, shall be incorporated into this agreement.

the ability of the parties to obtain documents, witness reports and other discovery is generally more limited in arbitration than in court proceedings.

Arbitration awards are generally final and binding, witness reports and other discovery is generally more limited in arbitration than in court proceedings.

Arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a party's request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the hearing date.

The arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.

the first scheduled hearing date.

the panel of arbitrators will typically impose time limits and any amendments thereto, shall be incorporated into this agreement.

the ability of the parties to obtain documents, witness reports and other discovery is generally more limited in arbitration than in court proceedings.

Arbitration awards are generally final and binding, witness reports and other discovery is generally more limited in arbitration than in court proceedings.

Arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a party's request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the hearing date.

The rules of some arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

The rules of some arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

The rules of some arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

The rules of some arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

The rules of some arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

The rules of some arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

The rules of some arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

The rules of some arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

The rules of some arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

The rules of some arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

The rules of some arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Morgan Stanley

CLIENT STATEMENT | For the Period April 1-30, 2014

STATEMENT PACKAGE FOR:

CLAUDIA L TENNEY
12 SLAYTONBUSH LANE

Morgan Stanley Smith Barney LLC. Member SIPC.

TOTAL VALUE OF YOUR ACCOUNTS (as of 4/30/14)
Includes Accrued Interest

\$105,912.93

#BWNJGWM

00034418 03 AV 0.638 03 TR 00173 MSGDD135 010000

CLAUDIA L TENNEY
12 SLAYTONBUSH LANE
UTICA NY 13501-5819



Your Financial Advisor Team

Matthew Sohns / Thomas Balch
800-443-5450

Your Financial Advisors

Matthew Sohns
Senior Vice President
Matthew.J.Sohns@morganstanley.com
315 792-1203

Thomas Balch
Senior Vice President
Thomas.S.Balch@morganstanley.com
315 792-1202

Your Branch

106 BUSINESS PARK DR
UTICA, NY 13502
Telephone: 315-797-2000; Alt. Phone: 800-443-5450; Fax: 315-792-1222

Client Service Center (Mon-Fri 8 AM - 8 PM ET; Sat-Sun Closed): 800-844-6119

Access Your Accounts Online: www.morganstanley.com/online

840 - 113873 - 316 - 1 - 0



Consolidated Summary

OVERVIEW OF YOUR ACCOUNTS (includes accrued interest)

Although only whole dollar amounts are displayed below, both dollars and cents are used to calculate all totals. Manually summing the individual line items may not equal the actual total displayed. Refer to Account Statements for details.

	Beginning Value (4/1/14)	Funds Credited/(Debited)	Security/Currency Transfers Rcv'd/(Dwd.)	Change in Value	Ending Value (4/30/14)	Income Gain/(Loss)	YTD Realized Gain/(Loss)	Unrealized Gain/(Loss)	Total S/L/D (Total S/L/T) Pa
Account Number					This Period/YTD				
TOTAL ACCOUNTS									
	\$106,203	\$250	—	\$1540	\$105,912	—	\$1,852	\$30,082	
Personal Accounts									
CLAUDIA L. JENNEY	840-107473-316	27,738	250	—	(186)	27,801	—	65	98
Total Personal Accounts		\$27,738	\$250	—	\$186	\$27,801	—	\$65	\$98
Retirement Accounts (The designation of short-term or long-term gain/(loss) is not applicable for these accounts.)									
CLAUDIA L. JENNEY	840-113873-316	78,465	—	—	(353)	78,111	—	—	22,387
TRADITIONAL IRA									
Total Retirement Accounts		\$78,465	—	—	\$353	\$78,111	—	—	\$22,387

This summary may include assets held in either brokerage and/or advisory accounts. Visit <http://www.morganstanley.com/ourcommitment> to understand the differences between brokerage and advisory accounts. Refer to individual Account Gain/(Loss) Summary and expanded Disclosures for additional information.

Consolidated Summary

CHANGE IN VALUE OF YOUR ACCOUNTS (includes accrued interest)

	This Period (4/1/14-4/30/14)	This Year (1/1/14-4/30/14)
TOTAL BEGINNING VALUE	\$106,203.06	\$111,486.24
Credits	250.00	1,000.00
Debits	—	(10,005.64)
Security Transfers	—	—
Net Credits/Debits/Transfers	\$250.00	(\$9,005.64)
Change in Value	(540.13)	3,432.33
TOTAL ENDING VALUE	\$105,912.93	\$105,912.93

Net Credits / Debits include investment advisory fees as applicable. See Activity section for details.

CHANGE IN VALUE OVER TIME

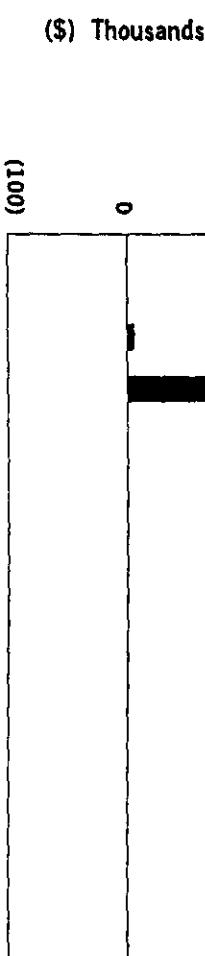
The display of market value (total account value) and net invested capital (total amount invested minus total withdrawn), demonstrates the impact of deposits and withdrawals.



This graph does not reflect corrections to Net Invested Capital or Market Value made subsequent to the dates depicted. It may also exclude transactions in Annuities or where we are not the custodian, which could delay the reporting of Market Value or affect the Net Invested Capital.

ALLOCATION OF HOLDINGS

	Market Value	Percentage %
Cash, BDP, MMFs*	\$153.12	0.1
Cash, BDP, MMFs (Debit)	(225.00)	-0.2
Stocks	6,442.50	6.1
Mutual Funds	99,542.31	94.0
TOTAL VALUE	\$105,912.93	100.0%



Cash Stock Mfs

BDP

MMF

*This allocation represents holdings on a trade date basis, and projected settled Cash/ BDP and MMF balances. These classifications are not intended to serve as a suitability analysis. * FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.*

CONSOLIDATED SUMMARY	PERSONAL ACCOUNTS	RETIREMENT ACCOUNTS	EDUCATION ACCOUNTS	TRUST ACCOUNTS	BUSINESS ACCOUNTS
-----------------------------	-------------------	---------------------	--------------------	----------------	-------------------

Consolidated Summary

BALANCE SHEET (* includes accrued interest)			CASH FLOW		
	Last Period (as of 3/31/14)	This Period (as of 4/30/14)		This Period (4/1/14-4/30/14)	This Year (1/1/14-4/30/14)
Cash, BDP, MMFs	\$154.87	\$153.12	OPENING CASH, BDP, MMFs	\$71.88	\$559.29
Stocks	6,248.50	6,442.50	Purchases	(250.00)	(1,000.00)
Mutual Funds	100,026.44	99,542.31	Dividend Reinvestments	—	(36.36)
Total Assets	\$106,429.81	\$106,137.93	Sales and Redemptions	—	10,493.05
Cash, BDP, MMFs (Debit)	(226.75)	(225.00)	Income	—	36.36
Total Liabilities (outstanding balance)	\$226.75	\$225.00	Total Investment Related Activity	(\$250.00)	\$9,493.05
TOTAL VALUE	\$106,203.06	\$105,912.93	Electronic Transfers-Credits	250.00	1,000.00
			Electronic Transfers-Debits	—	(10,000.00)
			Interest Charged	—	(5.64)
Total Cash Related Activity			Total Cash Related Activity	\$250.00	\$9,005.64
CLOSING CASH, BDP, MMFs			CLOSING CASH, BDP, MMFs	(\$71.88)	(\$71.88)
<i>Including:</i>					
Personal Accounts				\$153.12	
Retirement Accounts				\$225.00	

Morgan Stanley

Basic Securities Account
840-107473-316

CLOUDIA L. TENNEY

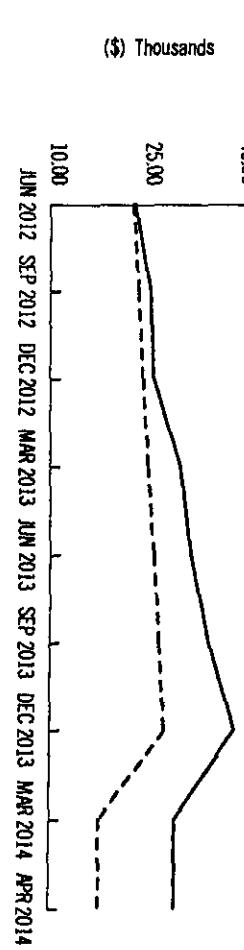
Account Summary

CHANGE IN VALUE OF YOUR ACCOUNTS [includes accrued interest]

	This Period (4/1/14-4/30/14)	This Year (1/1/14-4/30/14)
TOTAL BEGINNING VALUE	\$27,738.04	\$35,979.68
Credits	250.00	1,000.00
Debits	—	(10,005.64)
Security Transfers	—	—
Net Credits/Debits/Transfers	\$250.00	(\$9,005.64)
Change in Value	(186.97)	827.03
TOTAL ENDING VALUE	\$27,801.07	\$27,801.07

CHANGE IN VALUE OVER TIME

The display of market value (total account value) and net invested capital (total amount invested minus total withdrawn), demonstrates the impact of deposits and withdrawals.

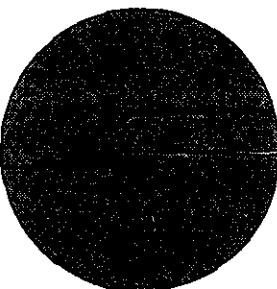


This graph does not reflect corrections to Net Invested Capital or Market Value made subsequent to the dates depicted. It may also exclude transactions in Annuities or where we are not the custodian, which could delay the reporting of Market Value or affect the Net Invested Capital.

ALLOCATION OF HOLDINGS

	Market Value	Percentage %
Cash, BDP, MMFs*	\$153.12	0.6
Mutual Funds	27,647.95	99.4
TOTAL VALUE	\$27,801.07	100.0%

Mutual Funds



This allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications are not intended to serve as a suitability analysis. Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.

* FDIC rules apply and Bank

CONSOLIDATED SUMMARY

PERSONAL ACCOUNTS

RETIREMENT ACCOUNTS

EDUCATION ACCOUNTS

TRUST ACCOUNTS

BUSINESS ACCOUNTS

Morgan Stanley

Account Summary

Basic Securities Account
840-107473-316

CLAUDIA L. TENNEY

BALANCE SHEET (* includes accrued interest)		CASH FLOW	
	Last Period (as of 3/31/14)	This Period (as of 4/30/14)	This Period (4/1/14-4/30/14)
Cash, BDP, MMFs	\$154.87	\$153.12	\$153.12
Mutual Funds	27,584.92	27,647.95	(250.00)
Total Assets	\$27,739.79	\$27,801.07	(1,000.00)
Cash, BDP, MMFs (Debit)	(1.75)	—	—
Total Liabilities (outstanding balance)	\$1(1.75)	—	10,493.01
TOTAL VALUE	\$27,738.04	\$27,801.07	\$9,493.01
Total Investment Related Activity		\$250.00	1,000.00
Electronic Transfers-Credits	—	—	(10,000.00)
Electronic Transfers-Debits	—	—	(5.64)
Interest Charged	—	—	—
Total Cash Related Activity	\$250.00	\$153.12	\$153.12
CLOSING CASH, BDP, MMFs			
TOTAL CASH		\$153.12	\$153.12
INCOME SUMMARY			
	This Period (4/1/14-4/30/14)	This Year (1/1/14-4/30/14)	
Qualified Dividends	—	—	Realized This Period (4/1/14-4/30/14)
Other Dividends	—	14.76	Realized This Year (1/1/14-4/30/14)
Long Term Capital Gains Distributions	—	—	Inception to Date (as of 4/30/14)
Interest	—	—	
Other Income	—	—	
Total Taxable Income	—	\$14.76	\$98.61
Dividends	—	—	TOTAL GAIN/(LOSS)
Interest	—	—	\$1,852.52
Other Income	—	—	\$7,694.91
Total Tax-Exempt Income	—	—	
TOTAL INCOME	—	\$14.76	
GAIN/(LOSS) SUMMARY			
	This Period (4/1/14-4/30/14)	This Year (1/1/14-4/30/14)	
Qualified Dividends	—	—	Realized This Period (4/1/14-4/30/14)
Other Dividends	—	14.76	Realized This Year (1/1/14-4/30/14)
Long Term Capital Gains Distributions	—	—	Inception to Date (as of 4/30/14)
Interest	—	—	
Other Income	—	—	
Total Taxable Income	—	\$14.76	\$98.61
Dividends	—	—	TOTAL GAIN/(LOSS)
Interest	—	—	\$1,852.52
Other Income	—	—	\$7,694.91
Total Tax-Exempt Income	—	—	
TOTAL INCOME	—	\$14.76	
Gain/(Loss) Summary information is provided for informational purposes only and should not be used for tax preparation. This information may change due to basis adjustments.			
Refer to the Gain/(Loss) Information in the Expanded Disclosures for additional information.			

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

Account Detail

Basic Securities Account
840-107473-316

CLAUDIA L. TENNEY

Investment Objectives[†]: Capital Appreciation, Aggressive Income

[†] See the Expanded Disclosures for more information about investment objectives. Please review for accuracy and inform us if your investment objectives change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis, and includes positions purchased and omits positions sold in the current month. "Market Value" and "Unrealized Gain/(Loss)" are representative values as of the last business day of the statement period and may not reflect the value that could be obtained in the market. Fixed income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income (EAI) is calculated on a pre-tax basis and does not include any reduction for applicable non-US withholding taxes, if any. EAI for certain securities may include return of principal or capital gains which could overstate such estimates. For securities that have a defined maturity date within the next 12 months, EAI is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Estimated yield reflects only the income generated by an investment, and does not reflect changes in its price. Structured products, identified in the Security Description column, appear in various statement product categories. Accrued interest, annual income and yield for structured products with a contingent income feature (such as Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. New Treasury regulations require that we report on Form 1099-B, after the close of the tax year, your adjusted cost basis on the sale of covered securities acquired on or after January 1, 2011, and classify the gain or loss as either long-term or short-term. These regulations also require that we make basis adjustments on covered securities due to wash sales, certain corporate actions and transfers by gift or inheritance, which will be reflected on your Form 1099-B. Cost basis is reflected on statements for informational purposes and should not be used in the preparation of your income tax returns. Refer to the Expanded Disclosures for additional information.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions.

Description	Value	Estimated Annual Income	7-Day Current Yield %	Annual Percentage Yield %
MORGAN STANLEY BANK N.A. #	\$153.12			0.010

	Percentage of Assets %	Market Value	Estimated Annual Income	Accrued Interest
CASH, BDP, AND MMFS	0.6%	\$153.12	\$0.00	\$0.00

Bank Deposits are held at either: (1) Morgan Stanley Bank, N.A., and/or Morgan Stanley Private Bank, National Association, affiliates of Morgan Stanley Smith Barney LLC, or (2) Citibank, N.A., each a national bank and FDIC member.

Morgan Stanley

Account Detail

Basic Securities Account
840-107473-316

CLAUDIA L. TENNEY

MUTUAL FUNDS

OTHER MUTUAL FUNDS

"Total Purchases vs Market Value" is provided to assist you in comparing your "Total Purchases," excluding reinvested distributions, with the current value of the mutual fund positions in your account.

"Cumulative Cash Distributions" when shown, may reflect distributions on shares no longer held in the account. It may not reflect all distributions received in cash; due to but not limited to the following: investments made prior to addition of this information on statements, securities transfers, timing of recent distributions, and certain adjustments made in your account.

"Net Value Increase/ (Decrease)" reflects the difference between your total purchases, and the sum of the current value of the fund's shares, and cash distributions shown. This calculation is for informational purposes only and does not reflect your total unrealized gain or loss nor should it be used for tax purposes.

Security Description	Trade Date	Quantity	Unit Cost	Total Cost	Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Dividend Yield %
CLEARBRIDGE AGGRESSIVE GROWTH C (SAGCX)	2/9/06	7,986	\$99.480	\$794.45	\$1,277.84	\$483.39 LT		
	2/9/06	0.545	99.486	54.22	87.20	32.98 LT		
	3/1/06	2.448	102.124	250.00	391.70	141.70 LT		
	3/31/06	2.479	100.847	250.00	396.66	146.66 LT		
	5/1/06	2.458	101.709	250.00	393.30	143.30 LT		
	6/1/06	2.519	99.246	250.00	403.06	153.06 LT		
	6/30/06	2.601	96.117	250.00	416.18	166.18 LT		
	8/1/06	2.622	95.347	250.00	419.54	169.54 LT		
	9/1/06	2.538	98.503	250.00	406.10	155.10 LT		
	9/29/06	2.507	99.721	250.00	401.14	151.14 LT		
	1/1/07	2.467	101.338	250.00	394.74	144.74 LT		
	1/21/06	2.416	103.477	250.00	386.58	136.58 LT		
	1/22/06	2.415	103.520	250.00	386.42	136.42 LT		
	2/1/07	2.354	106.202	250.00	376.66	126.66 LT		
	3/1/07	2.493	100.281	250.00	398.90	148.90 LT		
	3/30/07	2.459	101.667	250.00	393.46	143.46 LT		
	5/1/07	2.332	107.204	250.00	373.14	123.14 LT		
	6/1/07	2.280	109.649	250.00	364.82	114.82 LT		
	6/29/07	1.158	107.945	125.00	185.29	60.29 LT		
	8/1/07	1.218	102.627	125.00	194.89	69.89 LT		
	8/31/07	1.216	102.796	125.00	194.57	69.57 LT		
	10/1/07	1.148	108.885	125.00	183.69	58.69 LT		
	1/1/07	1.186	105.396	125.00	189.77	64.77 LT		
	1/13/07	1.195	104.603	125.00	191.21	66.21 LT		
	1/23/07	1.201	104.080	125.00	192.17	67.17 LT		
	2/1/08	1.241	100.725	125.00	198.57	73.57 LT		
	2/29/08	1.291	96.824	125.00	206.57	81.57 LT		
	4/1/08	1.310	95.420	125.00	209.61	84.61 LT		
	5/1/08	1.277	97.886	125.00	204.33	79.33 LT		



Morgan Stanley

Basic Securities Account
840-107473-316

CLAUDIA L. TENNEY

Account Detail

MUTUAL FUNDS OTHER MUTUAL FUNDS (CONTINUED)

<u>Security Description</u>	<u>Trade Date</u>	<u>Quantity</u>	<u>Unit Cost</u>	<u>Total Cost</u>	<u>Market Value</u>	<u>Urealized Gain/(Loss)</u>	<u>Annual Income</u>	<u>Dividend Yield %</u>
CLEARBRIDGE APPRECIATION C (SAPCX)	5/30/08	1.241	100.725	125.00	198.57	73.57 LT		
	7/1/08	1.357	92.115	125.00	217.13	92.13 LT		
	8/1/08	1.401	89.222	125.00	224.17	99.17 LT		
	8/29/08	1.365	91.575	125.00	218.41	93.41 LT		
	10/1/08	1.640	76.220	125.00	262.41	137.41 LT		
	10/31/08	2.012	62.127	125.00	321.94	196.94 LT		
Purchases		70.376	6,973.67	11,260.74	4,287.07 LT			
Long Term Reinvestments		4,426	456.24	708.20	251.96 LT			
Short Term Reinvestments		0.720	106.58	115.20	8.62 ST			
Total		75.522	7,536.49	12,084.28	4,539.03 LT			
 <i>Total Purchases vs Market Value</i>								
<i>Cumulative Cash Distributions</i>								
<i>Net Value Increase/(Decrease)</i>								
<i>Share Price: \$160.010; Enrolled in MS Dividend Reinvestment; Capital Gains Reinvest</i>								
	5/1/06	7.961	14.780	117.66	151.25	33.59 LT		
	6/1/06	17.018	14.690	250.00	323.34	73.34 LT		
	6/30/06	17.422	14.350	250.00	331.01	81.01 LT		
	8/1/06	17.730	14.100	250.00	336.87	86.87 LT		
	9/1/06	0.256	14.648	3.75	4.86	1.11 LT		
	9/1/06	16.809	14.650	246.25	319.37	73.12 LT		
	9/29/06	16.790	14.890	250.00	319.01	69.01 LT		
	11/1/06	16.319	15.320	250.00	310.06	60.06 LT		
	12/1/06	15.995	15.630	250.00	303.90	53.90 LT		
	12/29/06	16.534	15.120	250.00	314.14	64.14 LT		
	2/1/07	16.383	15.260	250.00	311.27	61.27 LT		
	3/1/07	16.824	14.860	250.00	319.65	69.65 LT		
	3/30/07	16.644	15.020	250.00	316.23	66.23 LT		
	5/1/07	15.985	15.640	250.00	303.71	53.71 LT		
	6/1/07	15.423	16.210	250.00	293.03	43.03 LT		
	6/29/07	7.931	15.761	125.00	150.68	25.68 LT		
	8/1/07	8.039	15.549	125.00	152.74	27.74 LT		
	8/31/07	7.962	15.700	125.00	151.27	26.27 LT		
	10/1/07	7.631	16.381	125.00	144.98	19.98 LT		
	11/1/07	7.669	16.299	125.00	145.71	20.71 LT		
	11/30/07	7.754	15.121	125.00	147.32	22.32 LT		

Account Detail

Basic Securities Account
840-107473-316

CLAUDIA L. TENNEY

Morgan Stanley

MUTUAL FUNDS OTHER MUTUAL FUNDS (CONTINUED)

Security Description	Trade Date	Quantity	Unit Cost	Total Cost	Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Dividend Yield %
	1/23/07	8.412	14.860	125.00	159.82	34.82 LT		
	2/1/08	8.705	14.360	125.00	165.39	40.39 LT		
	2/29/08	8.878	14.080	125.00	168.68	43.68 LT		
	4/1/08	8.639	14.469	125.00	164.14	39.14 LT		
	5/1/08	8.446	14.800	125.00	160.47	35.47 LT		
	5/30/08	8.367	14.940	125.00	158.97	33.97 LT		
	7/1/08	9.266	13.490	125.00	176.05	51.05 LT		
	8/1/08	9.535	13.110	125.00	181.16	56.16 LT		
	8/29/08	9.384	13.321	125.00	178.29	53.29 LT		
	10/1/08	10.221	12.230	125.00	194.19	69.19 LT		
	10/31/08	11.748	10.640	125.00	223.21	98.21 LT		
	8/15/11	7.825	12.780	100.00	148.67	48.67 LT		
	9/15/11	7.764	12.880	100.00	147.51	47.51 LT		
	10/14/11	7.610	13.141	100.00	144.59	44.59 LT		
	11/15/11	7.429	13.461	100.00	141.15	41.15 LT		
	12/15/11	7.616	13.130	100.00	144.70	44.70 LT		
	1/13/12	7.257	13.780	100.00	137.88	37.88 LT		
	2/15/12	7.018	14.249	100.00	133.34	33.34 LT		
	3/15/12	6.748	14.819	100.00	128.21	28.21 LT		
	4/13/12	6.887	14.520	100.00	130.85	30.85 LT		
	5/15/12	6.993	14.300	100.00	132.86	32.85 LT		
	6/13/12	7.037	14.211	100.00	133.70	33.70 LT		
	7/13/12	6.803	14.699	100.00	129.25	29.25 LT		
	8/15/12	6.579	15.200	100.00	125.00	25.00 LT		
	9/13/12	6.341	15.770	100.00	120.47	20.47 LT		
	10/15/12	6.390	15.649	100.00	121.41	21.41 LT		
	11/14/12	6.757	14.799	100.00	128.38	28.38 LT		
	12/13/12	6.494	15.399	100.00	123.38	23.38 LT		
	1/15/13	6.337	15.780	100.00	120.40	20.40 LT		
	2/13/13	6.161	16.231	100.00	117.05	17.05 LT		
	3/13/13	5.992	16.689	100.00	113.84	13.84 LT		
	4/15/13	5.970	16.750	100.00	113.43	13.43 LT		
	5/15/13	5.634	17.749	100.00	107.04	7.04 ST		
	6/13/13	5.741	17.419	100.00	109.07	9.07 ST		
	7/15/13	5.574	17.940	100.00	105.90	5.90 ST		



Morgan Stanley

Basic Securities Account
840-107473-316

C LAUDIA L. TENNEY

Account Detail

MUTUAL FUNDS

OTHER MUTUAL FUNDS (CONTINUED)

Security Description	Trade Date	Quantity	Unit Cost	Total Cost	Market Value	Unrealized Gain/(Loss)	Annual Income	Estimated Yield %	Dividend Yield %
	8/14/13	5,568	17.960	100.00	105.79	5.79 ST			
	9/13/13	5,569	17.989	100.00	105.62	5.62 ST			
	10/15/13	5,543	18.041	100.00	105.31	5.31 ST			
	11/13/13	5,294	18.889	100.00	100.58	0.58 ST			
	12/13/13	5,528	18.090	100.00	105.03	5.03 ST			
	1/15/14	5,325	18.779	100.00	101.17	1.17 ST			
	2/12/14	5,408	18.491	100.00	102.75	2.75 ST			
	3/13/14	5,345	18.709	100.00	101.55	1.55 ST			
	4/15/14	5,373	18.612	100.00	102.08	2.08 ST			
Purchases		582,580			8,792.66	11,068.73	2,224.18 LT		
							51.89 ST		
Long Term Reinvestments		185,452			2,690.53	3,523.58	833.05 LT		
Short Term Reinvestments		43,002			782.90	817.03	34.13 ST		
	Total	811,034			12,266.09	15,409.65	3,057.23 LT		
							86.02 ST		
					8,792.66	15,409.65	41.00		0.25

Total Purchases vs Market Value Net Value Increase/(Decrease)

Share Price: \$19,000; Enrolled In MS Dividend Reinvestment; Capital Gains Reinvest

MFS UTILITIES C (MMUUCX)

Share Price: \$22,600; Enrolled In MS Dividend Reinvestment; Capital Gains Reinvest

MUTUAL FUNDS	Percentage of Assets %	Total Cost	Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Accrued Interest	Estimated Yield %	Annual Income	Accrued Interest
	99.4%	\$19,952.58	\$27,647.95	\$7,596.26 LT	\$44.00	\$0.00	0.16%	\$0.00	\$0.00

Transactions in mutual fund positions held directly at the Fund Company are not included in the total above and are not reflected on the Summary Page. For more information about the pricing of Money Market Funds, please see the Expanded Disclosures.

	Percentage of Assets %	Total Cost	Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Accrued Interest	Yield %
TOTAL MARKET VALUE	100.0%	\$19,952.58	\$27,801.07	\$7,596.26 LT	\$44.00	\$0.00	0.16%
				\$98.66 ST			

TOTAL VALUE (includes accrued interest)

Unrealized Gain/(Loss) totals only reflect positions that have cost basis and/or market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' are not included.

Morgan Stanley

Basic Securities Account
840-107473-316

Account Detail

ACTIVITY

INVESTMENT RELATED ACTIVITY

PURCHASES, DIVIDEND REINVESTMENTS, SALES AND REDEMPTIONS

Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
4/15	4/21	Bought	MFS UTILITIES C	SYSTEMATIC INVESTMENT CONFIRM NBR	6.815	\$22.0100	\$(150.00)
4/15	4/21	Bought	CLEARBRIDGE APPRECIATION C	SYSTEMATIC INVESTMENT CONFIRM NBR	5.373	18.6100	(100.00)

TOTAL PURCHASES, DIVIDEND REINVESTMENTS, SALES AND REDEMPTIONS

TOTAL PURCHASES

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

CASH RELATED ACTIVITY

ELECTRONIC TRANSFERS

Check disbursements from branch offices are displayed as Electronic Transfers.

Date	Activity Type	Description	Comments	Credits/(Debits)
4/17	Deposit	FUNDS RECEIVED	BANK OF UTICA XX-2255	\$250.00
		TOTAL ELECTRONIC TRANSFERS		\$250.00
		TOTAL ELECTRONIC TRANSFERS-CREDITS		\$250.00

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Date	Activity Type	Description	Credits/(Debits)
4/1	Automatic Redemption	BANK DEPOSIT PROGRAM	\$1.75
4/17	Automatic Redemption	BANK DEPOSIT PROGRAM	(153.12)
4/21	Automatic Investment	BANK DEPOSIT PROGRAM	153.12
	NET ACTIVITY FOR PERIOD		\$(1.75)



Morgan Stanley

Account Summary

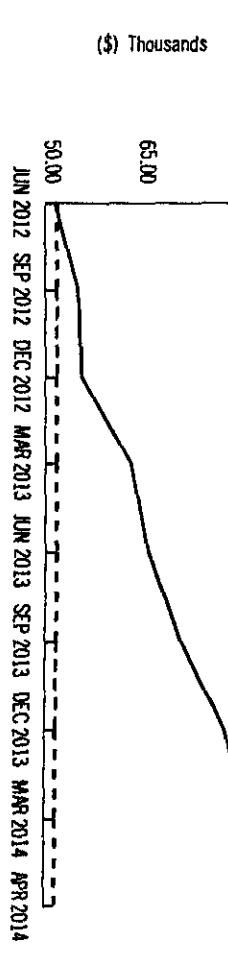
Retirement Account
840-113873-316
TRADITIONAL IRA
CLAUDIA L TENNEY

CHANGE IN VALUE OF YOUR ACCOUNTS (includes accrued interest)

	This Period (4/1/14-4/30/14)	This Year (1/1/14-4/30/14)
TOTAL BEGINNING VALUE	\$78,465.02	\$75,506.56
Credits	—	—
Debits	—	—
Security Transfers	—	—
Net Credits/Debits/Transfers	—	—
Change in Value	(353.16)	2,605.30
TOTAL ENDING VALUE	\$78,111.86	\$78,111.86

CHANGE IN VALUE OVER TIME

The display of market value (total account value) and net invested capital (total amount invested minus total withdrawn), demonstrates the impact of deposits and withdrawals.



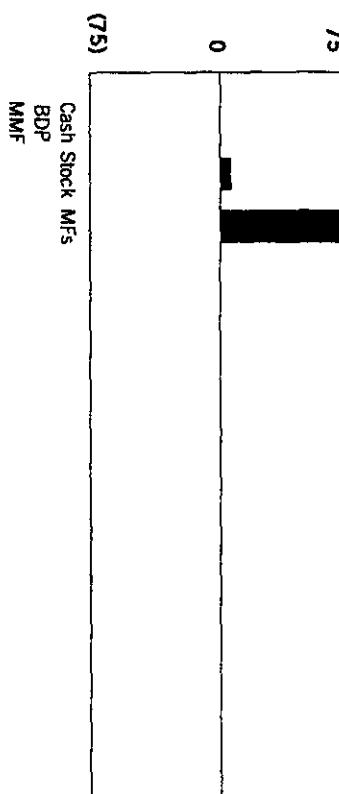
— Total Market Value - - - Net Invested Capital Since 05/31/12

This graph does not reflect corrections to Net Invested Capital or Market Value made subsequent to the dates depicted. It may also exclude transactions in Annuities or where we are not the custodian, which could delay the reporting of Market Value or affect the Net Invested Capital.

ALLOCATION OF HOLDINGS

	Market Value	Percentage %
Cash, BDP, MMFs (Debit)	\$(-225.00)	-0.3
Stocks	6,442.50	8.2
Mutual Funds	71,894.36	92.0
TOTAL VALUE	\$78,111.86	100.0%

(\$)
Thousands



Cash Stock MFs
BDP
MMF

This allocation represents holdings on a trade date basis, and projected settled Cash, BDP and MMF balances. These classifications are not intended to serve as a suitability analysis.

CONSOLIDATED PERSONAL SUMMARY ACCOUNTS

RETIREMENT ACCOUNTS

EDUCATION ACCOUNTS

TRUST ACCOUNTS

BUSINESS ACCOUNTS

Account Summary

Retirement Account
840-113873-316
TRADITIONAL IRA

BALANCE SHEET (* includes accrued interest)

	Last Period (as of 3/31/14)	This Period (as of 4/30/14)	This Period (4/1/14-4/30/14)	This Year (1/1/14-4/30/14)
Stocks	\$6,248.50	\$6,442.50	\$225.00	\$225.00
Mutual Funds	72,441.52	71,894.36	—	—
Total Assets	\$78,690.02	\$78,336.86		
Cash, BDP, MMFs (Debit)	(225.00)	(225.00)		
Total Liabilities (outstanding balance)	\$225.00	\$225.00		
TOTAL VALUE	\$78,465.02	\$78,111.86		

CASH FLOW

	This Period (4/1/14-4/30/14)	This Year (1/1/14-4/30/14)
OPENING CASH, BDP, MMFs	\$225.00	\$225.00
Total Investment Related Activity	—	—
Total Cash Related Activity	—	—
CLOSING CASH, BDP, MMFs	\$225.00	\$225.00

INCOME SUMMARY

	This Period (4/1/14-4/30/14)	This Year (1/1/14-4/30/14)
Dividends	—	—
Long Term Capital Gains Distributions	—	—
Interest	—	—
Other Income	—	—
INCOME	—	—
TOTAL INCOME	—	—

GAIN/(LOSS) SUMMARY

	Realized This Period (4/1/14-4/30/14)	Realized This Year (1/1/14-4/30/14)	Inception to Date (as of 4/30/14)
TOTAL GAIN/(LOSS)	—	—	\$22,387.18

Gain/(Loss) Summary information is provided for informational purposes only and should not be used for tax preparation. This information may change due to basis adjustments. Refer to the Gain/(Loss) Information in the Expanded Disclosures for additional information.

Morgan Stanley



Morgan Stanley

Retirement Account
840-113873-316
TRADITIONAL IRA

CLAUDIA L TENNEY

RETIREMENT RECAP			TOTAL ALLOWABLE	
			Under Age 50	Age 50 and over
			\$5,500.00	\$6,500.00
2013 Fair Market Value (includes accrued interest)	\$75,506.56			
Contributions				
No Contributions For This Account.	—	2013	—	2014
Max. Individual Contributions Allowed (by SSN)	6,500.00	6,500.00		
<i>The Fair Market Value reflected above includes accrued but unpaid interest in the value of your IRA. For IRAs, also see the "Additional IRA Information" in the Expanded Disclosures.</i>				
		2013	0.00	
		2014	0.00	
CONTRIBUTIONS TO DATE				

BENEFICIARIES

Please contact your Financial Advisor for the documents necessary to change, update or display beneficiary information on the statement.

Primary Beneficiary
WAYNE R. CLEARY III
Contingent Beneficiary
JULIA TENNEY

Morgan Stanley

Account Detail

Retirement Account
840-113873-316
TRADITIONAL IRA

Brokerage Account

Investment Objectives[†]: Capital Appreciation, Aggressive Income

[†] See the Expanded Disclosures for more information about investment objectives. Please review for accuracy and inform us if your investment objectives change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis, and includes positions purchased and omits positions sold in the current month. "Market Value" and "Unrealized Gain/(Loss)" are representative values as of the last business day of the statement period and may not reflect the value that could be obtained in the market. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income (EAI) is calculated on a pre-tax basis and does not include any reduction for applicable non-US withholding taxes, if any. EAI for certain securities may include return of principal or capital gains which could overstate such estimates. For securities that have a defined maturity date within the next 12 months, EAI is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Estimated yield reflects only the income generated by an investment, and does not reflect changes in its price. Structured products, identified in the Security Description column, appear in various statement product categories. Accrued interest, annual income and yield for structured products with a contingent income feature (such as Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. New Treasury regulations require that we report on Form 1099-B, after the close of the tax year, your adjusted cost basis on the sale of covered securities acquired on or after January 1, 2011, and classify the gain or loss as either long-term or short-term. These regulations also require that we make basis adjustments on covered securities due to wash sales, certain corporate actions and transfers by gift or inheritance, which will be reflected on your Form 1099-B. Cost basis is reflected on statements for informational purposes and should not be used in the preparation of your income tax returns. Refer to the Expanded Disclosures for additional information.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions.

Description	Value	Estimated Annual Income	7-Day Current Yield %	Annual Percentage Yield %
	\$ (225.00)			
CASH				
CASH, BDP, AND MMFS				
TOTAL CASH, BDP, MMFS	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL CASH, BDP, MMFS (DEBIT)	\$ (225.00)			



Morgan Stanley

Retirement Account
840-113873-316
TRADITIONAL IRA

CLAUDIA L TENNEY

Account Detail

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Standard & Poor's equity research ratings may be shown for certain securities. All research ratings represent the "opinions" of the research provider and are not representations or guarantees of performance. Because the applicable research report contains more complete information regarding the analyst's opinions, analysis, and rating, you should read the entire research report and not infer its contents from the rating. For ease of comparison, Morgan Stanley and Standard & Poor's equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Please refer to the June or December statement (or your first statement, if you have not yet received one in either of those months) for a summary guide describing Morgan Stanley and Standard & Poor's ratings. Morgan Stanley Smith Barney LLC does not take responsibility for, and does not guarantee the accuracy, completeness, or timeliness of research prepared for Standard & Poor's.

Security Description	Trade Date	Quantity	Unit Cost	Total Cost	Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Dividend Yield %
BERKSHIRE HATHAWAY CL-B NEW (BRRK'B)	6/5/07	50.000	\$74.600	\$3,729.99	\$6,442.50	\$2,712.51 LT	—	—
STOCKS								

MUTUAL FUNDS

OTHER MUTUAL FUNDS

"Total Purchases vs Market Value" is provided to assist you in comparing your "Total Purchases," excluding reinvested distributions, with the current value of the mutual fund positions in your account.

"Cumulative Cash Distributions" when shown, may reflect distributions on shares no longer held in the account. It may not reflect all distributions received in cash, due to but not limited to the following: investments made prior to addition of this information on statements, securities transfers, timing of recent distributions, and certain adjustments made in your account.

"Net Value Increase/(Decrease)" reflects the difference between your total purchases, and the sum of the current value of the fund's shares, and cash distributions shown. This calculation is for informational purposes only and does not reflect your total unrealized gain or loss nor should it be used for tax purposes.

Security Description	Trade Date	Quantity	Unit Cost	Total Cost	Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Dividend Yield %
CLEARBRIDGE AGGRESSIVE GROWTH (SHRAX)	12/31/97	46,938	\$41.193	\$1,933.51	\$8,852.98	\$6,919.47 LT	—	—
	11/3/98	65,128	46.063	3,000.00	12,283.79	9,283.79 LT	—	—
Purchases		112,066						
		4,933.51		21,136.77		16,203.26 LT	—	—
Long Term Reinvestments		9.888		954.10	1,864.98	910.88 LT	—	—
Short Term Reinvestments		0.999		173.77	188.42	14.65 ST	—	—
Total		122,953		6,061.38	23,190.17	17,114.14 LT	—	—
Total Purchases vs Market Value				4,933.51	23,190.17	14.65 ST	—	—
Net Value Increase/(Decrease)					18,256.66		—	—

Share Price: \$188.610; Enrolled In MS Dividend Reinvestment; Capital Gains Reinvest	11/3/98	367.155	15.498	6,000.00	7,584.36	1,584.36 LT
Purchases	387.155			6,000.00	7,584.36	1,584.36 LT
Long Term Reinvestments	330.888			4,918.78	6,482.09	1,563.31 LT
Short Term Reinvestments	35.149			663.88	688.56	24.68 ST

Morgan Stanley

Page 18 of 22

CLIENT STATEMENT | For the Period April 1-30, 2014

Account Detail

Retirement Account
840-113873-316
TRADITIONAL IRA

CLAUDIA L TENNEY

MUTUAL FUNDS

OTHER MUTUAL FUNDS (CONTINUED)

Security Description	Trade Date	Quantity	Unit Cost	Total Cost	Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Dividend Yield %
Total Purchases vs Market Value								
Cumulative Cash Distributions								
Net Value Increase/(Decrease)								
Share Price: \$19,590; Enrolled In MS Dividend Reinvestment; Capital Gains Reinvest								
CLEARBRIDGE INT'L VALUE A (SBIX)								
Long Term Reinvestments		101,911	0.00	1,258.79	1,171.98	(86.81) LT		
Short Term Reinvestments		1,046		11.19	12.03	0.84 ST		
Total		102,957		1,269.98	1,184.01	(86.81) LT 0.84 ST	11.00	0.92
Share Price: \$11,500; Enrolled In MS Dividend Reinvestment; Capital Gains Reinvest								
CLEARBRIDGE VALUE TRUST C (LMVNTX)								
102/25/06	236,556	56.504	13,366.47	14,238.30	871.83 LT			
1/12/77/06	216,294	69.350	15,000.00	13,018.73	(1,981.27) LT			
Purchases	18,625	57.210	1,065.53	1,121.03	55.50 LT			
Long Term Reinvestments	471,475		29,432.00	28,378.06	(1,053.94) LT			
Short Term Reinvestments	71,517		3,794.02	4,304.60	510.58 LT			
Total	1,370		79.60	82.46	2.86 ST			
Total Purchases vs Market Value								
Cumulative Cash Distributions								
Net Value Increase/(Decrease)								
Share Price: \$60,190; Enrolled In MS Dividend Reinvestment; Capital Gains Reinvest								
MUTUAL FUNDS								
	Percentage of Assets %		Total Cost	Market Value	Unrealized Gain/(Loss)	Estimated Annual Income		
MUTUAL FUNDS	92.0%		\$52,219.64	\$71,894.36	\$19,631.64 LT	\$224.00	Yield %	
					\$43.03 ST	\$0.00	0.31%	

*Transactions in mutual fund positions held directly at the Fund Company are not included in the total above and are not reflected on the Summary Page.
For more information about the pricing of Money Market Funds, please see the Expanded Disclosures.*



Morgan Stanley

Account Detail

Retirement Account
840-113873-316
TRADITIONAL IRA

CLAUDIA L TENNEY

	Percentage of Assets %	Total Cost	Market Value	Unrealized Gain/(Loss)	Annual Income Accrued Interest	Estimated Yield %
TOTAL MARKET VALUE	100.0%	\$55,949.63	\$78,111.86	\$22,344.15 LT \$43.03 ST	\$224.00 \$0.00	0.29%

TOTAL VALUE (includes accrued interest)

Unrealized Gain/(Loss) totals only reflect positions that have cost basis and/or market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' are not included.

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available by selecting Account Documents when you log on to www.morganstanley.com/online or, call 800-869-3326.

Questions?

Questions regarding your account may be directed to your Financial Advisor or the Branch Manager for the branch office where you maintain your account. If you require further assistance, call Client Service at (800) 869-3326 or for account-related concerns call our Client Advocate at (866) 227-2256.

Errors and Inquiries

It is your responsibility to review your statement promptly and to seek immediate clarification about entries that you do not understand or believe were made in error by contacting the Branch Manager of the office where you maintain your account. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Except as provided in your account documentation, your statement will be deemed correct unless we receive your written inquiry of a suspected error within 10 calendar days from the day you received your statement. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-2 & -3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request.

Promptly advise us of any material change in your investment objectives or financial situation.

Margin Privileges (not available for certain accounts such as IRAs or retirement accounts)

If you have margin privileges, you may borrow money from us in

exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) Multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) Divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For current margin loan interest rates, go to www.morganstanley.com/online/MIRates.

Information regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.6 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Structured Products

Structured Products are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Products may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category.

Important Information About Auction Rate Securities

Due to market conditions, certain Auction Rate Securities are experiencing no or limited liquidity. Therefore, the price(s) for any Auction Rate Securities shown on this statement may not reflect the price(s) you would receive upon a sale at auction or in a secondary market transaction, and are not an indication of any offer to purchase at such price.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique security mark—a blue rectangle printed in heat-sensitive ink on the back side of every page. When exposed to warmth, the blue rectangle will disappear, and then reappear.

SIPC Protection

Morgan Stanley Smith Barney LLC is a member of SIPC, which protects

securities of its customers up to \$500,000 (including \$250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held at Morgan Stanley Smith Barney LLC may not be covered by SIPC protection. To obtain information about SIPC, including the SIPC Brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Transaction Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow.

Equity Research Ratings Definitions and Consulting Group Investment Advisory Statuses

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Standard & Poor's. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research providers' rating systems, see the expanded disclosures on your quarter-end statement, go to www.morganstanley.com/online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, CG IAR statuses apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Your Financial Advisor will be pleased to provide you with further information or assistance in interpreting these credit ratings.

Revised 3/2014





Morgan Stanley

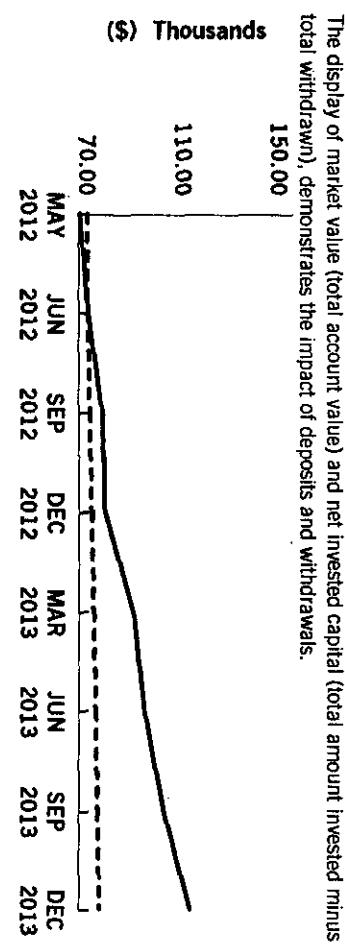
Consolidated Summary

CHANGE IN VALUE OF YOUR ACCOUNTS (includes accrued interest)

	This Period (12/1/13-12/31/13)	This Year (1/1/13-12/31/13)	
TOTAL BEGINNING VALUE	\$108,830.04	\$79,797.54	
Credits	250.00	3,000.00	
Debits	(77.17)	(99.95)	
Security Transfers	—	—	
Net Credits/Debits/Transfers	\$172.83	\$2,900.05	
Change in Value	2,483.37	28,788.65	
TOTAL ENDING VALUE	\$111,486.24	\$111,486.24	

Net Credits / Debits include investment advisory fees as applicable. See Activity section for details.

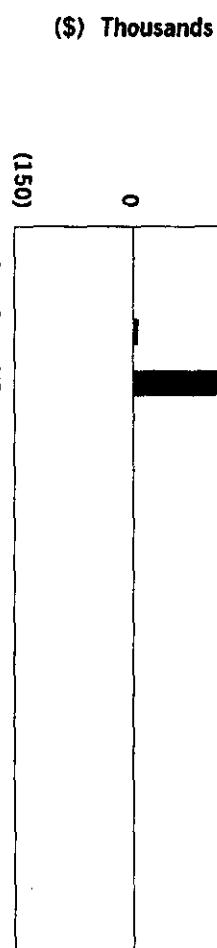
CHANGE IN VALUE OVER TIME



This graph does not reflect corrections to Net Invested Capital or Market Value made subsequent to the dates depicted. It may also exclude transactions in Annuities or where we are not the custodian, which could delay the reporting of Market Value or affect the Net Invested Capital.

ALLOCATION OF HOLDINGS

	Market Value	Percentage %
Cash, BDP, MMFs (Debit)	\$159.29	-0.5
Stocks	5,928.00	5.3
Mutual Funds	106,117.53	95.2
TOTAL VALUE	\$111,486.24	100.0%



This allocation represents holdings on a trade date basis, and projected settled Cash/ BDP and MMF balances. These classifications are not intended to serve as a suitability analysis.

Consolidated Summary

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 11/30/13)	This Period (as of 12/31/13)
Stocks	\$5,826.50	\$5,928.00
Mutual Funds	103,485.66	106,117.53
Total Assets	\$109,312.16	\$112,045.53
Cash, BDP, MMFs (Debit)	(482.12)	(559.29)
Total Liabilities (outstanding balance)	(\$482.12)	(\$559.29)
TOTAL VALUE	\$108,830.04	\$111,486.24

CASH FLOW

	Last Period (12/1/13-12/31/13)	This Period (1/1/13-12/31/13)	This Year (1/1/13-12/31/13)
OPENING CASH, BDP, MMFs		\$ (482.12)	\$ (459.34)
Purchases	(250.00)	(3,000.00)	
Dividend Reinvestments	(2,037.81)	(2,109.42)	
Income	2,037.81	2,109.42	
Total Investment Related Activity	\$ (250.00)	\$ (3,000.00)	
Electronic Transfers-Credits	250.00	3,000.00	
Other Debits	(75.00)	(75.00)	
Interest Charged	(2.17)	(24.95)	
Total Cash Related Activity	\$172.83	\$2,900.05	
CLOSING CASH, BDP, MMFs	\$ (559.29)	\$ (559.29)	
<i>Including:</i>			
Personal Accounts	\$ (334.29)		
Retirement Accounts	\$ (225.00)		



Morgan Stanley

Account Summary

Basic Securities Account
840-107473-316

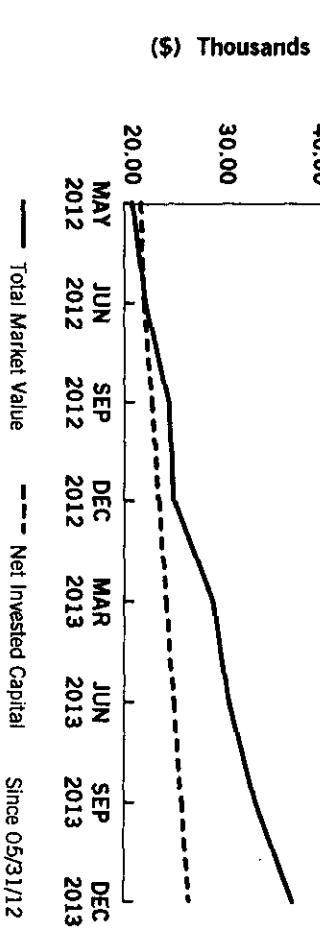
CLAUDIA L. TENNEY

CHANGE IN VALUE OF YOUR ACCOUNTS [includes accrued interest]

	This Period (12/1/13-12/31/13)	This Year (1/1/13-12/31/13)	
TOTAL BEGINNING VALUE	\$34,947.02	\$24,666.76	
Credits	250.00	3,000.00	
Debits	(2.17)	(24.95)	
Security Transfers	—	—	
Net Credits/Debits/Transfers			
Change in Value	\$247.83	\$2,975.05	
TOTAL ENDING VALUE	784.83	8,337.87	
	\$35,979.68	\$35,979.68	

CHANGE IN VALUE OVER TIME

The display of market value (total account value) and net invested capital (total amount invested minus total withdrawn), demonstrates the impact of deposits and withdrawals.



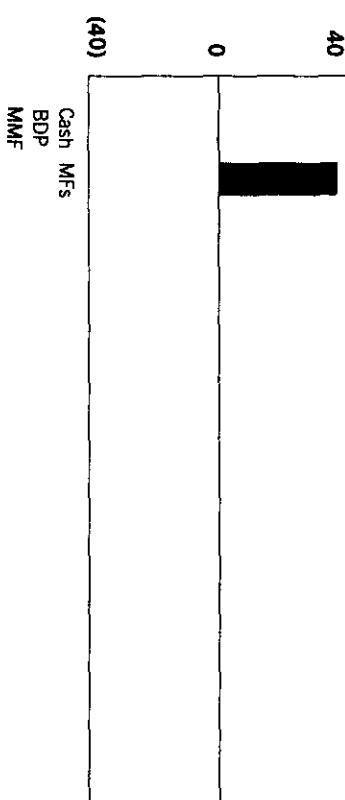
Since 05/31/12

This graph does not reflect corrections to Net Invested Capital or Market Value made subsequent to the dates depicted. It may also exclude transactions in Annuities or where we are not the custodian, which could delay the reporting of Market Value or affect the Net Invested Capital.

ALLOCATION OF HOLDINGS

	Market Value	Percentage %
Cash, BDP, MMFs (Debit)	\$(334.29)	-0.9
Mutual Funds	36,313.97	100.9
TOTAL VALUE	\$35,979.68	100.0%

(\$ Thousands)



This allocation represents holdings on a trade date basis, and projected settled Cash/ BDP and MMF balances. These classifications are not intended to serve as a suitability analysis.

CONSOLIDATED PERSONAL RETIREMENT EDUCATION TRUST BUSINESS ACCOUNTS ACCOUNTS ACCOUNTS ACCOUNTS

ACCOUNTS ACCOUNTS ACCOUNTS ACCOUNTS

Morgan Stanley

Basic Securities Account
840-107473-316

Account Summary

BALANCE SHEET (* includes accrued interest)

	Last Period (as of 11/30/13)	This Period (as of 12/31/13)
Mutual Funds	\$35,279.14	\$36,313.97
Total Assets	\$35,279.14	\$36,313.97
Cash, BDP, MMFs (Debit)	(332.12)	(334.29)
Total Liabilities (outstanding balance)	\$332.12	\$334.29
TOTAL VALUE	\$34,947.02	\$35,979.68

CASH FLOW

	This Period (12/1/13-12/31/13)	This Year (1/1/13-12/31/13)
OPENING CASH, BDP, MMFs	\$332.12	\$309.34
Purchases	(250.00)	(3,000.00)
Dividend Reinvestments	(1,109.37)	(1,180.98)
Income	1,109.37	1,180.98
Total Investment Related Activity	\$250.00	\$3,000.00
Electronic Transfers-Credits	250.00	3,000.00
Interest Charged	(2.17)	(24.95)
Total Cash Related Activity	\$247.83	\$2,975.05
CLOSING CASH, BDP, MMFs	\$334.29	\$334.29

GAIN/(LOSS) SUMMARY

	This Period (12/1/13-12/31/13)	This Year (1/1/13-12/31/13)	Realized This Period (12/1/13-12/31/13)	Realized This Year (1/1/13-12/31/13)	Inception to Date (as of 12/31/13)
Qualified Dividends	—	—	—	—	—
Other Dividends	205.71	262.92	Short-Term Gain	—	\$174.98
Long Term Capital Gains Distributions	903.66	904.65	Short-Term (Loss)	—	(11.31)
Interest	—	—	Total Short-Term	—	\$163.67
Other Income	—	—	Long-Term Gain	—	8,593.18
Total Taxable Income	\$1,109.37	\$1,167.57	TOTAL GAIN/(LOSS)	—	\$8,756.85
Dividends	—	—	<i>Gain/(Loss) Summary information is provided for informational purposes only and should not be used for tax preparation. This information may change due to basis adjustments. Refer to the Gain/(Loss) Information in the Expanded Disclosures for additional information.</i>		
Interest	—	—			
Other Income	—	—			
Total Tax-Exempt Income	—	—			
TOTAL INCOME	\$1,109.37	\$1,167.57			

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.



Morgan Stanley

Account Detail

**Basic Securities Account
840-107473-316**

CLAUDIA L. TENNEY

Brokerage Account

Investment Objectives[†]: Capital Appreciation, Aggressive Income

† See the Expanded Disclosures for more information about investment objectives. Please review for accuracy and inform us if your investment objectives change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis, and will include positions purchased and omit positions sold in the current month. "Market Value" and "Unrealized Gain/(Loss)" are representative values as of the last business day of the statement period indicated, may not reflect the value that could be obtained in the market. See "Pricing of Securities" in the Expanded Disclosures. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated annual income and estimated yield for certain securities may include return of principal or capital gains which could overstate such estimates. Actual income or yield may be lower or higher than the estimates. Estimated yield reflects only the income generated by an investment and, if does not reflect changes in its price, which may fluctuate. Structured products appear in various statement product categories and are identified as "Structured Products" in the Security Description column. Estimated accrued interest, estimated annual income and estimated yield for structured products with a contingent income feature (such as Range Accrual Notes or Contingent Income Notes) assume specified accrual conditions are met during the relevant observation period and payment in full of all contingent interest. If you hold structured products, see "Special Considerations Regarding Structured Products" in the Disclosures. New Treasury regulations require that we report on Form 1099-B after the close of the tax year your adjusted cost basis and classify the gain or loss as either long-term or short-term on the sale of covered securities acquired on or after January 1, 2011. These regulations also require that we make basis adjustments on covered securities due to wash sales, certain corporate actions and transfers by gift or inheritance, which will be reflected on your Form 1099-B. Cost basis is reflected on monthly statements for informational purposes only and should not be used in the preparation of your income tax returns. Refer to the Expanded Disclosures for additional information.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions.

Description	Value	Estimated Annual Income	7-Day Current Yield %	Annual Percentage Yield %
MARGIN LOAN	\$(334.29)			
CASH, BDP, AND MMFS	\$(0.9)%	Market Value	Estimated Annual Income	Accrued Interest
TOTAL CASH, BDP, MMFS	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL CASH, BDP, MMFS (DEBIT)	\$0.00	\$0.00	\$0.00	\$0.00

Morgan Stanley

Account Detail

Basic Securities Account
840-107473-316

CLAUDIA L. TENNEY

MUTUAL FUNDS

OTHER MUTUAL FUNDS

"Total Purchases vs Market Value" is provided to assist you in comparing your "Total Purchases," excluding reinvested distributions, with the current value of the mutual fund positions in your account.

"Cumulative Cash Distributions" when shown, may reflect distributions on shares no longer held in the account. It may not reflect all distributions received in cash; due to but not limited to the following investments made prior to addition of this information on statements, securities transfers, timing of recent distributions, and certain adjustments made in your account.

"Net Value Increase/(Decrease)" reflects the difference between your total purchases, and the sum of the current value of the fund's shares, and cash distributions shown. This calculation is for informational purposes only and does not reflect your total unrealized gain or loss nor should it be used for tax purposes.

Security Description	Trade Date	Quantity	Unit Cost	Total Cost	Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Dividend Yield %
CLEARBRIDGE AGGRESSIVE GROWTH C (SAGCX)	2/9/06	7,986	\$99.480	\$794.45	\$1,231.52	\$437.07 LT		
	2/9/06	0.545	99.486	54.22	84.04	29.82 LT		
	3/1/06	2.448	102.124	250.00	377.51	127.51 LT		
	3/31/06	2.479	100.847	250.00	382.29	132.29 LT		
	5/1/06	2.458	101.709	250.00	379.05	129.05 LT		
	6/1/06	2.519	99.246	250.00	388.45	138.45 LT		
	6/30/06	2.601	96.117	250.00	401.10	151.10 LT		
	8/1/06	2.622	95.347	250.00	404.34	154.34 LT		
	9/1/06	2.538	98.503	250.00	391.38	141.38 LT		
	9/29/06	2.507	99.721	250.00	386.60	136.60 LT		
	11/1/06	2.467	101.338	250.00	380.44	130.44 LT		
	12/1/06	2.416	103.477	250.00	372.57	122.57 LT		
	12/29/06	2.415	103.520	250.00	372.42	122.42 LT		
	2/1/07	2.354	106.202	250.00	363.01	113.01 LT		
	3/1/07	2.493	100.281	250.00	384.45	134.45 LT		
	3/30/07	2.459	101.667	250.00	379.20	129.20 LT		
	5/1/07	2.332	107.204	250.00	359.62	109.62 LT		
	6/1/07	2.280	109.649	250.00	351.60	101.60 LT		
	6/29/07	1.158	107.945	125.00	178.58	53.58 LT		
	8/1/07	1.218	102.627	125.00	187.83	62.83 LT		
	8/31/07	1.216	102.796	125.00	187.52	62.52 LT		
	10/1/07	1.148	108.885	125.00	177.03	52.03 LT		
	11/1/07	1.186	105.396	125.00	182.89	57.89 LT		
	11/30/07	1.195	104.603	125.00	184.28	59.28 LT		
	12/31/07	1.201	104.080	125.00	185.21	60.21 LT		
	2/1/08	1.241	100.725	125.00	191.37	66.37 LT		
	2/29/08	1.291	96.824	125.00	199.09	74.09 LT		
	4/1/08	1.310	95.420	125.00	202.02	77.02 LT		
	5/1/08	1.277	97.886	125.00	196.93	71.93 LT		

Morgan Stanley

Basic Securities Account
840-107473-316

CLAUDIA L. TENNEY

Account Detail

MUTUAL FUNDS

OTHER MUTUAL FUNDS (CONTINUED)

Security Description	Trade Date	Quantity	Unit Cost	Total Cost	Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Dividend Yield %
Purchases	5/30/08	1,241	100.725	125.00	19,137	66,37 LT		
	7/1/08	1,357	92.115	125.00	20,926	84.26 LT		
	8/1/08	1,401	89.222	125.00	216.05	91.05 LT		
	8/29/08	1,365	91.575	125.00	210.50	85.50 LT		
	10/1/08	1,640	76.220	125.00	252.90	127.90 LT		
	10/31/08	2,012	62.127	125.00	310.27	185.27 LT		
Purchases	70,376		6,973.67	10,852.69	3,879.02 LT			
Long Term Reinvestments	4,426		456.24	682.53	226.29 LT			
Short Term Reinvestments	0,720		106.58	111.03	4.45 ST			
Total	75,522		7,536.49	11,646.25	4,105.31 LT			
Total Purchases vs Market Value			6,973.67	11,646.25	4,45 ST			
Cumulative Cash Distributions				20.25				
Net Value Increase/(Decrease)				4,692.83				

Share Price: \$154.210; Enrolled In MS Dividend Reinvestment; Capital Gains Reinvest

CLEARBRIDGE APPRECIATION C (SAPCX)	12/3/05	6.341	14.110	89.47	119.27	29.80 LT		
	2/1/06	17.397	14.370	250.00	327.23	77.23 LT		
	2/9/06	176.554	14.160	2,500.00	3,320.98	820.98 LT		
	3/1/06	17.325	14.430	250.00	325.88	75.88 LT		
	3/31/06	17.030	14.680	250.00	320.33	70.33 LT		
	5/1/06	16.915	14.780	250.00	318.17	68.17 LT		
	6/1/06	17.018	14.690	250.00	320.10	70.10 LT		
	6/30/06	17.422	14.350	250.00	327.70	77.70 LT		
	8/1/06	17.730	14.100	250.00	333.50	83.50 LT		
	9/1/06	0.256	14.648	3.75	4.81	1.06 LT		
	9/1/06	16.809	14.650	246.25	316.17	69.92 LT		
	9/29/06	16.790	14.890	250.00	315.81	65.81 LT		
	11/1/06	16.319	15.320	250.00	306.96	56.96 LT		
	12/1/06	15.995	15.630	250.00	300.86	50.86 LT		
	12/29/06	16.534	15.120	250.00	311.00	61.00 LT		
	2/1/07	16.383	15.260	250.00	308.16	58.16 LT		
	3/1/07	16.824	14.860	250.00	316.45	66.45 LT		
	3/30/07	16.644	15.020	250.00	313.07	63.07 LT		
	5/1/07	15.985	15.640	250.00	300.67	50.67 LT		
	6/1/07	15.423	16.210	250.00	299.10	40.10 LT		
	6/29/07	7.931	15.761	125.00	249.18	24.18 LT		



Account Detail

Basic Securities Account
840-107473-316

CLAUDIA L. TENNEY

Morgan Stanley

MUTUAL FUNDS

OTHER MUTUAL FUNDS (CONTINUED)

Security Description	Trade Date	Quantity	Unit Cost	Total Cost	Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Dividend Yield %
	8/1/07	8,039	15.549	125.00	151.21	26.21 LT		
	8/31/07	7,962	15.700	125.00	149.76	24.76 LT		
	10/1/07	7,631	16.381	125.00	143.53	18.53 LT		
	11/1/07	7,669	16.299	125.00	144.25	19.25 LT		
	11/30/07	7,754	16.121	125.00	145.85	20.85 LT		
	12/31/07	8,412	14.860	125.00	158.22	33.22 LT		
	2/1/08	8,705	14.360	125.00	163.74	38.74 LT		
	2/29/08	8,878	14.080	125.00	166.99	41.99 LT		
	4/1/08	8,639	14.469	125.00	162.49	37.49 LT		
	5/1/08	8,446	14.800	125.00	158.86	33.86 LT		
	5/30/08	8,367	14.940	125.00	157.38	32.38 LT		
	7/1/08	9,266	13.490	125.00	174.29	49.29 LT		
	8/1/08	9,535	13.110	125.00	179.35	54.35 LT		
	8/29/08	9,384	13.321	125.00	176.51	51.51 LT		
	10/1/08	10,221	12.230	125.00	192.25	67.25 LT		
	10/31/08	11,748	10,640	125.00	220.97	95.97 LT		
	8/1/09/11	7,825	12,780	100.00	147.18	47.18 LT		
	9/1/09/11	7,764	12,880	100.00	146.04	46.04 LT		
	10/1/09/11	7,610	13,141	100.00	143.14	43.14 LT		
	11/1/09/11	7,429	13,461	100.00	139.73	39.73 LT		
	12/1/09/11	7,616	13,130	100.00	143.25	43.25 LT		
	1/13/12	7,257	13,780	100.00	136.50	36.50 LT		
	2/15/12	7,018	14,249	100.00	132.00	32.00 LT		
	3/15/12	6,748	14,819	100.00	126.92	26.92 LT		
	4/13/12	6,887	14,520	100.00	129.54	29.54 LT		
	5/15/12	6,993	14,300	100.00	131.53	31.53 LT		
	6/13/12	7,037	14,211	100.00	132.36	32.36 LT		
	7/13/12	6,803	14,699	100.00	127.96	27.96 LT		
	8/15/12	6,579	15,200	100.00	123.75	23.75 LT		
	9/13/12	6,341	15,770	100.00	119.27	19.27 LT		
	10/15/12	6,390	15,649	100.00	120.19	20.19 LT		
	11/14/12	6,757	14,799	100.00	127.09	27.09 LT		
	12/13/12	6,494	15,399	100.00	122.15	22.15 LT		
	1/15/13	6,337	15,780	100.00	119.19	19.19 ST		
	2/13/13	6,161	16,231	100.00	115.88	15.88 ST		



Morgan Stanley

Basic Securities Account
840-107473-316

CLAUDIA L. TENNEY

Account Detail

MUTUAL FUNDS OTHER MUTUAL FUNDS (CONTINUED)

Security Description	Trade Date	Quantity	Unit Cost	Total Cost	Market Value	Unrealized Gain/(Loss)	Estimated Income	Dividend Yield %
MFS UTILITIES C (MMUUCX)								
	8/15/11	9,042	16.589	150.00	187.71	37.71 LT		
	9/15/11	8,977	16.709	150.00	186.36	36.36 LT		
	10/14/11	8,987	16.691	150.00	186.57	36.57 LT		
	11/15/11	8,870	16.911	150.00	184.14	34.14 LT		
	12/15/11	9,146	16.401	150.00	189.87	39.87 LT		
	1/13/12	8,897	16.860	150.00	184.70	34.70 LT		
	2/15/12	8,666	17.309	150.00	179.91	29.91 LT		
	3/15/12	8,508	17.630	150.00	176.63	26.63 LT		
	4/13/12	8,706	17.230	150.00	180.74	30.74 LT		
	5/15/12	8,844	16.961	150.00	183.60	33.60 LT		
	6/13/12	8,961	16.739	150.00	186.03	36.03 LT		
	7/13/12	8,508	17.630	150.00	176.63	26.63 LT		
	8/15/12	8,343	17.979	150.00	173.20	23.20 LT		
	9/13/12	8,108	18.500	150.00	168.32	18.32 LT		
	10/15/12	8,021	18.701	150.00	166.52	16.52 LT		
	11/14/12	8,499	17.649	150.00	176.44	26.44 LT		
	12/13/12	8,152	18.400	150.00	169.24 LT			
Total:								
Total Purchases vs Market Value								
Net Value Increase/(Decrease)								
Share Price: \$18.810; Enrolled In MS Dividend Reinvestment; Capital Gains Reinvest								
					11,864.47	19,434.19	3,974.00 LT	
					7,569.72	121.92 ST		
							53.00	0.27

Account Detail

**Basic Securities Account
840-107473-316**

CLAUDIA L. TENNEY

Morgan Stanley

MUTUAL FUNDS

OTHER MUTUAL FUNDS (CONTINUED)

<u>Security Description</u>	<u>Trade Date</u>	<u>Quantity</u>	<u>Unit Cost</u>	<u>Total Cost</u>	<u>Market Value</u>	<u>Unrealized Gain/(Loss)</u>	<u>Estimated Annual Income</u>	<u>Dividend Yield %</u>
	1/15/13	7.911	18.961	150.00	164.23	14.23 ST		
	2/13/13	7.677	19.539	150.00	159.37	9.37 ST		
	3/13/13	7.526	19.931	150.00	156.24	6.24 ST		
	4/15/13	7.371	20.350	150.00	153.02	3.02 ST		
	5/15/13	7.106	21.109	150.00	147.52	(2.48) ST		
	6/13/13	7.426	20.199	150.00	154.16	4.16 ST		
	7/15/13	7.222	20.770	150.00	149.93	(0.07) ST		
	8/14/13	7.253	20.681	150.00	150.57	0.57 ST		
	9/13/13	7.292	20.570	150.00	151.38	1.38 ST		
	10/15/13	7.079	21.189	150.00	146.96	(3.04) ST		
	1/13/13	6.970	21.521	150.00	144.70	(5.30) ST		
	1/21/13	7.411	20.240	150.00	153.85	3.85 ST		
Purchases		235.479		4,350.00	4,888.54			
						506.61 LT		
						31.93 ST		
Long Term Reinvestments						7.26 LT		
Short Term Reinvestments						5.37 ST		
Total		252.097		4,682.36	5,233.53			
						513.87 LT		
						37.30 ST		
							106.00	2.02

Total Purchases vs Market Value
Net Value Increase/(Decrease)

Share Price: \$20.760; Enrolled In MS Dividend Reinvestment; Capital Gains Reinvest

<u>MUTUAL FUNDS</u>	<u>Percentage of Assets %</u>	<u>Total Cost</u>	<u>Market Value</u>	<u>Unrealized Gain/(Loss)</u>	<u>Annual Income Accrued/Interest</u>	<u>Estimated Annual Income</u>	<u>Yield %</u>
	100.9%	\$27,556.75	\$36,313.97	\$8,593.18 LT	\$159.00	\$0.00	0.44%

*Transactions in mutual fund positions held directly at the Fund Company are not included in the total above and are not reflected on the Summary Page.
For more information about the pricing of Money Market Funds, please see the Expanded Disclosures.*

<u>TOTAL MARKET VALUE</u>	<u>Percentage of Assets %</u>	<u>Total Cost</u>	<u>Market Value</u>	<u>Unrealized Gain/(Loss)</u>	<u>Estimated Annual Income Accrued/Interest</u>	<u>Estimated Annual Income</u>	<u>Yield %</u>
	100.0%	\$27,556.75	\$35,979.68	\$8,593.18 LT	\$159.00	\$0.00	0.44%

TOTAL VALUE (includes accrued interest)

Unrealized Gain/(Loss) totals only reflect positions that have cost basis and/or market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' are not included.



Basic Securities Account

840-107473-316

Morgan Stanley

Account Detail**ACTIVITY****INVESTMENT RELATED ACTIVITY****PURCHASES, DIVIDEND REINVESTMENTS, SALES AND REDEMPTIONS**

Trade Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credit/(Debits)
1/1/29	1/1/29	Dividend Reinvestment	MFS UTILITIES C	REINVESTMENT	0.449	\$21.4800	\$9.65
12/10	12/10	Dividend Reinvestment	MFS UTILITIES C	REINVESTMENT	10.295	20.4200	(210.24)
12/11	12/11	Dividend Reinvestment	CLEARBRIDGE APPRECIATION C	REINVESTMENT	40.194	18.1700	(730.34)
12/11	12/11	Dividend Reinvestment	CLEARBRIDGE AGGRESSIVE GWTH C	REINVESTMENT	0.720	147.9400	(106.58)
12/13	12/18	Bought	MFS UTILITIES C	SYSTEMATIC INVESTMENT CONFIRM NBR	7.411	20.2400	(150.00)
12/13	12/18	Bought	CLEARBRIDGE APPRECIATION C	SYSTEMATIC INVESTMENT CONFIRM NBR	5.528	18.0900	(100.00)
12/26	12/26	Dividend Reinvestment	CLEARBRIDGE APPRECIATION C	REINVESTMENT	2.808	18.7200	(52.56)
TOTAL PURCHASES, DIVIDEND REINVESTMENTS, SALES AND REDEMPTIONS							\$1,359.37
TOTAL PURCHASES							\$250.00
TOTAL DIVIDEND REINVESTMENTS							\$(1,109.37)

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

TAXABLE INCOME

Date	Activity Type	Description	Comments	Credit/(Debits)
1/1/29	Dividend	MFS UTILITIES C	DIV PAYMENT	\$9.65
12/10	Short Term Capital Gain	MFS UTILITIES C		
12/10	Long Term Capital Gain	MFS UTILITIES C		107.48
12/11	Long Term Capital Gain	CLEARBRIDGE APPRECIATION C		102.76
12/11	Long Term Capital Gain	CLEARBRIDGE AGGRESSIVE GWTH C		694.32
12/11	Short Term Capital Gain	CLEARBRIDGE APPRECIATION C		106.58
12/26	Dividend	CLEARBRIDGE APPRECIATION C	DIV PAYMENT	36.02
				52.56
TOTAL TAXABLE INCOME				\$1,109.37
TOTAL OTHER DIVIDENDS				\$205.71
TOTAL LONG TERM CAPITAL GAINS DISTRIBUTIONS				\$903.66

Morgan Stanley

Basic Securities Account
840-107473-316 CLAUDIA L. TENNEY

Account Detail

CASH RELATED ACTIVITY

ELECTRONIC TRANSFERS

Check disbursements from branch offices are displayed as Electronic Transfers.

Date	Activity Type	Description	Comments	Credits/(Debits)
12/18	Deposit	FUNDS RECEIVED	BANK OF UTICA XX-2255	\$250.00
		TOTAL ELECTRONIC TRANSFERS		\$250.00
		TOTAL ELECTRONIC TRANSFERS-CREDITS		\$250.00
		INTEREST CHARGED		
12/31	Activity Type	Description	Comments	Credits/(Debits)
	Margin Interest Charged	Thru 12/31/13 For 31 Days	\$332.12 8 3/8%	\$(2.17)
		TOTAL INTEREST CHARGED		\$(2.17)

MESSAGES

FINRA BrokerCheck

FINRA has established the public disclosure program, known as BrokerCheck, to provide certain information regarding the disciplinary history of FINRA members and their associated persons. The BrokerCheck Hotline Number is 1-800-289-9999. The FINRA web site address is www.finra.org. An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.

eDelivery Enhancement: Enrollment Flexibility for Statements

If it's now your choice - choose to receive printed statements for accounts you select and enjoy the convenience of eDelivery for other accounts that you do not want to receive in the mail. Customize your delivery preferences, account-by-account, for statements and other document types at www.morganstanley.com/online/edelivery or contact your Financial Advisor or Private Wealth Advisor for more information.

Morgan Stanley

Page 15 of 30

CLIENT STATEMENT

2013 Annual Review

Basic Securities Account
840-107473-316

CLAUDIA L. TENNEY

We are pleased to enclose your 2013 Annual Review, which is provided for informational purposes only.

This Annual Review contains a recap of 2013 Income and Distributions. Those that are reportable for 2013, but not payable until 2014, are not included in this Annual Review. Clients with accounts subject to IRS reporting should note that the year-to-date amounts in this Review may differ from the amounts that will be reported on IRS Form(s) 1099, which will be mailed to you no later than February 15, 2014. **We recommend that you wait for your IRS Form(s) 1099 before completing your tax returns.**

Please note that this 2013 Annual Review is not a substitute for the official account statements that you have received from us throughout the year, and certain information is subject to adjustment and correction.

To the extent there are any discrepancies between your monthly account statement(s) and the information in this Annual Review, you should rely on the account statement(s) you have previously received. For more information please contact your Financial Advisor.

INVESTMENT RELATED ACTIVITY

PURCHASES

Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Inflows/Outflows
1/15	1/18	Bought	MFS UTILITIES C	SYSTEMATIC INVESTMENT CONFIRM NBR	7.911	\$18.9600	\$(150.00)
1/15	1/18	Bought	CLEARBRIDGE APPRECIATION C	SYSTEMATIC INVESTMENT CONFIRM NBR	6.337	15.7800	(100.00)
2/13	2/19	Bought	MFS UTILITIES C	SYSTEMATIC INVESTMENT CONFIRM NBR	7.677	19.5400	(150.00)
2/13	2/19	Bought	CLEARBRIDGE APPRECIATION C	SYSTEMATIC INVESTMENT CONFIRM NBR	6.161	16.2300	(100.00)
3/13	3/18	Bought	MFS UTILITIES C	SYSTEMATIC INVESTMENT CONFIRM NBR	7.526	19.9300	(150.00)
3/13	3/18	Bought	CLEARBRIDGE APPRECIATION C	SYSTEMATIC INVESTMENT CONFIRM NBR	5.992	16.6900	(100.00)
4/15	4/18	Bought	MFS UTILITIES C	SYSTEMATIC INVESTMENT CONFIRM NBR	7.371	20.3500	(150.00)
4/15	4/18	Bought	CLEARBRIDGE APPRECIATION C	SYSTEMATIC INVESTMENT CONFIRM NBR	5.970	16.7500	(100.00)
5/15	5/20	Bought	MFS UTILITIES C	SYSTEMATIC INVESTMENT CONFIRM NBR	7.106	21.1100	(150.00)
5/15	5/20	Bought	CLEARBRIDGE APPRECIATION C	SYSTEMATIC INVESTMENT CONFIRM NBR	5.634	17.7500	(100.00)
6/13	6/18	Bought	MFS UTILITIES C	SYSTEMATIC INVESTMENT CONFIRM NBR	7.426	20.2000	(150.00)
6/13	6/18	Bought	CLEARBRIDGE APPRECIATION C	SYSTEMATIC INVESTMENT CONFIRM NBR	5.741	17.4200	(100.00)



CLIENT STATEMENT

Page 16 of 30

Morgan Stanley

**Basic Securities Account
840-107473-316**

CLAUDIA L. TENNEY**2013 Annual Review****INVESTMENT RELATED ACTIVITY****PURCHASES (CONTINUED)**

Transaction Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Inflows/(Outflows)
7/15	7/18	Bought	MFS UTILITIES C	SYSTEMATIC INVESTMENT CONFIRM NBR	7.222	20.7700	(150.00)
8/14	8/19	Bought	MFS UTILITIES C	CLEARBRIDGE APPRECIATION C CONFIRM NBR	5.574	17.9400	(100.00)
8/14	8/19	Bought	MFS UTILITIES C	SYSTEMATIC INVESTMENT CONFIRM NBR	7.253	20.6800	(150.00)
9/13	9/18	Bought	MFS UTILITIES C	CLEARBRIDGE APPRECIATION C CONFIRM NBR	5.568	17.9600	(100.00)
9/13	9/18	Bought	MFS UTILITIES C	SYSTEMATIC INVESTMENT CONFIRM NBR	7.292	20.5700	(150.00)
10/15	10/18	Bought	MFS UTILITIES C	CLEARBRIDGE APPRECIATION C CONFIRM NBR	5.559	17.9900	(100.00)
10/15	10/18	Bought	MFS UTILITIES C	SYSTEMATIC INVESTMENT CONFIRM NBR	7.079	21.1900	(150.00)
11/13	11/18	Bought	MFS UTILITIES C	CLEARBRIDGE APPRECIATION C CONFIRM NBR	5.543	18.0400	(100.00)
11/13	11/18	Bought	MFS UTILITIES C	SYSTEMATIC INVESTMENT CONFIRM NBR	6.970	21.5200	(150.00)
11/13	11/18	Bought	MFS UTILITIES C	SYSTEMATIC INVESTMENT CONFIRM NBR	5.294	18.8900	(100.00)
12/13	12/18	Bought	MFS UTILITIES C	SYSTEMATIC INVESTMENT CONFIRM NBR	7.411	20.2400	(150.00)
12/13	12/18	Bought	MFS UTILITIES C	CLEARBRIDGE APPRECIATION C CONFIRM NBR	5.528	18.0900	(100.00)
TOTAL PURCHASES							\$3,000.00
DIVIDEND REINVESTMENTS							
Transaction Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Inflows/(Outflows)
1/31	1/31	Dividend Reinvestment	MFS UTILITIES C	REINVESTMENT	0.723	\$18.5500	\$13.41
1/31	1/31	Dividend Reinvestment	MFS UTILITIES C	REINVESTMENT	0.198	19.2500	(3.81)
2/28	2/28	Dividend Reinvestment	MFS UTILITIES C	REINVESTMENT	0.198	19.4800	(3.85)
3/28	3/28	Dividend Reinvestment	MFS UTILITIES C	REINVESTMENT	0.206	20.2900	(4.18)
4/30	4/30	Dividend Reinvestment	MFS UTILITIES C	REINVESTMENT	0.182	21.1100	(3.85)
5/31	5/31	Dividend Reinvestment	MFS UTILITIES C	REINVESTMENT	0.257	20.1300	(5.17)
6/28	6/28	Dividend Reinvestment	MFS UTILITIES C	REINVESTMENT	0.224	20.1000	(4.51)
7/31	7/31	Dividend Reinvestment	MFS UTILITIES C	REINVESTMENT	0.353	20.8700	(7.36)
8/30	8/30	Dividend Reinvestment	MFS UTILITIES C	REINVESTMENT	0.391	20.1600	(7.88)

CLIENT STATEMENT

2013 Annual Review

Morgan Stanley

Page 17 of 30

Basic Securities Account

840-107473-316

CLAUDIA L. TENNEY



INVESTMENT RELATED ACTIVITY

DIVIDEND REINVESTMENTS (CONTINUED)

Transaction Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Inflows/(Outflows)
9/30	9/30	Dividend Reinvestment	MFS UTILITIES C	REINVESTMENT	0.396	20.9500	(8.29)
10/31	10/31	Dividend Reinvestment	MFS UTILITIES C	REINVESTMENT	0.428	21.7100	(9.30)
11/29	11/29	Dividend Reinvestment	MFS UTILITIES C	REINVESTMENT	0.449	21.4800	(9.65)
12/10	12/10	Dividend Reinvestment	MFS UTILITIES C	REINVESTMENT	10.295	20.4200	(210.24)
12/11	12/11	Dividend Reinvestment	CLEARBRIDGE APPRECIATION C	REINVESTMENT	40.194	18.1700	(730.34)
12/11	12/11	Dividend Reinvestment	CLEARBRIDGE AGGRESSIVE GWTM C	REINVESTMENT	0.720	147.9400	(106.58)
12/26	12/26	Dividend Reinvestment	CLEARBRIDGE APPRECIATION C	REINVESTMENT	2.808	18.7200	(52.56)
TOTAL DIVIDEND REINVESTMENTS							\$1,180.98

INCOME

TAXABLE DIVIDENDS

Activity Type	Description	Inflows/(Outflows)	Activity Type	Description	Inflows/(Outflows)
Dividend	CLEARBRIDGE APPRECIATION C	\$88.58	Dividend	MFS UTILITIES C	\$13.41†
Dividend	MFS UTILITIES C	174.34			
TOTAL TAXABLE DIVIDENDS					\$276.33

TAXABLE CAPITAL GAIN DISTRIBUTIONS

Activity Type	Description	Inflows/(Outflows)	Activity Type	Description	Inflows/(Outflows)
Capital Gain Distributions	CLEARBRIDGE AGGRESSIVE GWTM C	\$106.58	Capital Gain Distributions	CLEARBRIDGE APPRECIATION C	\$694.32
Capital Gain Distributions	MFS UTILITIES C	103.75			
TOTAL TAXABLE CAPITAL GAIN DISTRIBUTIONS					\$904.65
TOTAL INCOME					\$1,180.98

† Please note that this dividend and/or interest distribution, payable in 2013, was reportable as prior year (2012) activity.

TOTAL INVESTMENT RELATED ACTIVITY

\$1,300.00)

CLIENT STATEMENT

Page 18 of 30

2013 Annual Review

Morgan Stanley

Basic Securities Account
840-107473-316

CLAUDIA L. TENNEY

CASH RELATED ACTIVITY

ELECTRONIC TRANSFERS (CREDITS)

Transaction Date	Settlement Date	Activity Type	Description	Comments	Inflows/(Outflows)
1/18	1/18	Deposit	FUNDS RECEIVED	BANK OF UTICA XX-2255	\$250.00
2/15	2/15	Deposit	FUNDS RECEIVED	BANK OF UTICA XX-2255	250.00
3/18	3/18	Deposit	FUNDS RECEIVED	BANK OF UTICA XX-2255	250.00
4/18	4/18	Deposit	FUNDS RECEIVED	BANK OF UTICA XX-2255	250.00
5/17	5/17	Deposit	FUNDS RECEIVED	BANK OF UTICA XX-2255	250.00
6/18	6/18	Deposit	FUNDS RECEIVED	BANK OF UTICA XX-2255	250.00
7/18	7/18	Deposit	FUNDS RECEIVED	BANK OF UTICA XX-2255	250.00
8/16	8/16	Deposit	FUNDS RECEIVED	BANK OF UTICA XX-2255	250.00
9/18	9/18	Deposit	FUNDS RECEIVED	BANK OF UTICA XX-2255	250.00
10/18	10/18	Deposit	FUNDS RECEIVED	BANK OF UTICA XX-2255	250.00
11/18	11/18	Deposit	FUNDS RECEIVED	BANK OF UTICA XX-2255	250.00
12/18	12/18	Deposit	FUNDS RECEIVED	BANK OF UTICA XX-2255	250.00

TOTAL ELECTRONIC TRANSFERS (CREDITS)

INTEREST CHARGED

Transaction Date	Settlement Date	Activity Type	Description	Comments	Inflows/(Outflows)
1/31	1/31	Margin Interest Charged	Thru 01/31/13 For 31 Days	\$309.34	8.316%
2/28	2/28	Margin Interest Charged	Thru 02/28/13 For 28 Days	\$275.79	8.316%
3/28	3/28	Margin Interest Charged	Thru 03/31/13 For 31 Days	\$313.23	8.316%
4/30	4/30	Margin Interest Charged	Thru 04/30/13 For 30 Days	\$315.40	8.316%
5/31	5/31	Margin Interest Charged	Thru 05/31/13 For 31 Days	\$293.30	8.316%
6/28	6/28	Margin Interest Charged	Thru 06/30/13 For 30 Days	\$319.49	8.316%
7/31	7/31	Margin Interest Charged	Thru 07/31/13 For 31 Days	\$321.59	8.316%
8/30	8/30	Margin Interest Charged	Thru 08/31/13 For 31 Days	\$299.56	8.316%
9/30	9/30	Margin Interest Charged	Thru 09/30/13 For 30 Days	\$325.75	8.316%
10/31	10/31	Margin Interest Charged	Thru 10/31/13 For 31 Days	\$327.85	8.316%
11/29	11/29	Margin Interest Charged	Thru 11/30/13 For 30 Days	\$330.02	8.316%
12/31	12/31	Margin Interest Charged	Thru 12/31/13 For 31 Days	\$332.12	8.316%

TOTAL INTEREST CHARGED

\$2,975.05



Account Summary

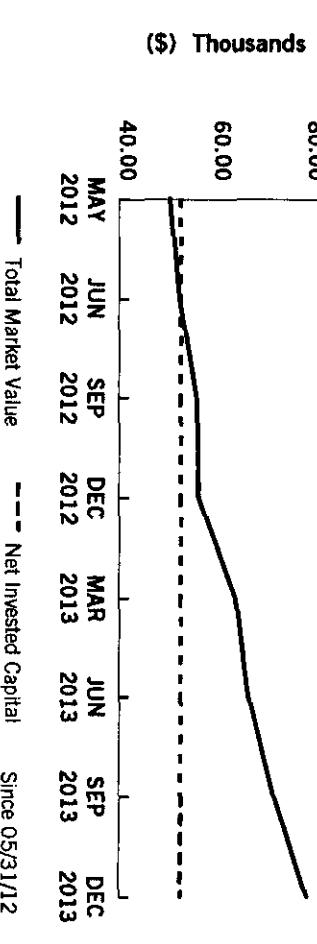
Retirement Account
840-113873-316
CLAUDIA L TENNEY
12 SLAYTONBUSH LANE

CHANGE IN VALUE OF YOUR ACCOUNTS (includes accrued interest)

	This Period (10/1/13-12/31/13)	This Year (1/1/13-12/31/13)
TOTAL BEGINNING VALUE	\$69,288.36	\$55,130.78
Credits	—	—
Debits	(75.00)	(75.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	\$(-75.00)	\$(-75.00)
Change in Value	6,293.20	20,450.78
TOTAL ENDING VALUE	\$75,506.56	\$75,506.56

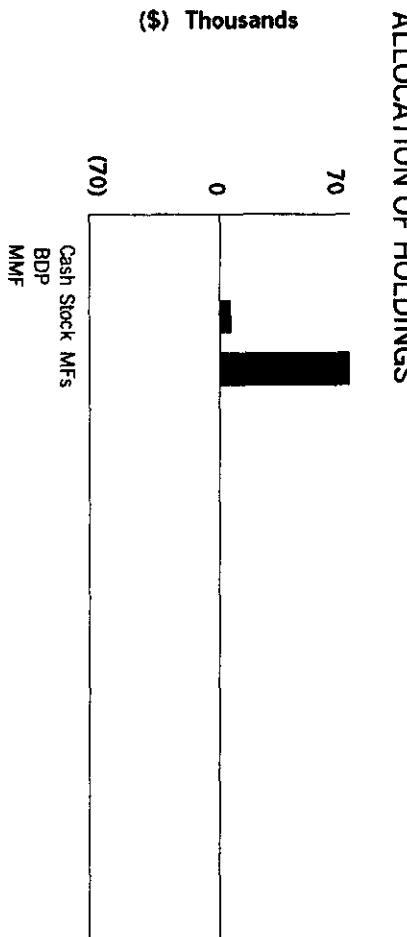
CHANGE IN VALUE OVER TIME

The display of market value (total account value) and net invested capital (total amount invested minus total withdrawn), demonstrates the impact of deposits and withdrawals.



This graph does not reflect corrections to Net Invested Capital or Market Value made subsequent to the dates depicted. It may also exclude transactions in Annuities or where we are not the custodian, which could delay the reporting of Market Value or affect the Net Invested Capital.

ALLOCATION OF HOLDINGS



This allocation represents holdings on a trade date basis, and projected settled Cash/ BDP and MMF balances. These classifications are not intended to serve as a suitability analysis.

Morgan Stanley

Retirement Account
840-113873-316
CLAUDIA L TENNEY
12 SLAYTONBUSH LANE

Account Summary

BALANCE SHEET (^a includes accrued interest)

	Last Period (as of 9/30/13)	This Period (as of 12/31/13)	This Period (10/1/13-12/31/13)	This Year (1/1/13-12/31/13)
Stocks	\$5,675.50	\$5,928.00	\$150.00	\$150.00
Mutual Funds	63,762.86	69,803.56	(928.44)	(928.44)
Total Assets	\$69,438.36	\$75,731.56		
Cash, BDP, MMFs (Debit)	(150.00)	(225.00)	—	—
Total Liabilities (outstanding balance)	\$150.00	\$225.00		
TOTAL VALUE	\$69,288.36	\$75,506.56	\$75.00	\$75.00

CASH FLOW

	This Period (10/1/13-12/31/13)	This Year (1/1/13-12/31/13)
OPENING CASH, BDP, MMFs	\$150.00	\$150.00
Dividend Reinvestments	(928.44)	(928.44)
Income	928.44	928.44
Total Investment Related Activity	—	—
Other Debits	(75.00)	(75.00)
Total Cash Related Activity	\$75.00	\$75.00
CLOSING CASH, BDP, MMFs	\$125.00	\$125.00

INCOME SUMMARY

	This Period (10/1/13-12/31/13)	This Year (1/1/13-12/31/13)
Dividends	\$248.35	\$248.35
Long Term Capital Gains Distributions	680.09	680.09
Interest	—	—
Other Income	—	—
INCOME	\$928.44	\$928.44
TOTAL INCOME	\$928.44	\$928.44

GAIN/(LOSS) SUMMARY

	Realized This Period (10/1/13-12/31/13)	Realized This Year (1/1/13-12/31/13)	Inception to Date (as of 12/31/13)
TOTAL GAIN/(LOSS)	—	—	\$19,781.89
<i>Gain/(Loss) Summary information is provided for informational purposes only and should not be used for tax preparation. This information may change due to basis adjustments.</i>			
<i>Refer to the Gain/(Loss) Information in the Expanded Disclosures for additional information.</i>			



Morgan Stanley

Account Summary

Retirement Account
840-113873-316

CLAUDIA L TENNEY
12 SLAYTONBUSH LANE

RETIREMENT RECAP

No Contributions For This Account	2012	2013
Max. Individual Contributions Allowed (by SSN)	6,000.00	6,500.00
The Fair Market Value reflected above includes accrued but unpaid interest in the value of your IRA. For IRAs, also see the "Additional IRA Information" in the Expanded Disclosures.		

Total Individual Contributions Max by Social Security Number (SSN)	TOTAL ALLOWABLE Under Age 50 and over \$5,500.00 \$6,500.00
2012 0.00	
2013 0.00	

CONTRIBUTIONS TO DATE

Historical Contributions & Distributions

LIFETIME	Contributions	Distributions
2013	\$44,141.80	\$0.00
2012	0.00	0.00
2011	0.00	0.00
2010	0.00	0.00
2009	0.00	0.00
2008 and Prior	44,141.80	0.00

Contributions & Distributions, Last 5 Years

	TOTAL ALLOWABLE Under Age 50 and over \$5,500.00 \$6,500.00
2013	1,000
2012	750
2011	0
2010	0
2009	0
2008 and Prior	500
	No Contributions or Distributions for this account within the last 5 years
	250
	0

The Contributions and Distributions information includes any contributions or rollovers into your account, or reportable distributions from your account, but does not include transfers into or out of the account which were not reportable to the IRS.

BENEFICIARIES

Please contact your Financial Advisor for the documents necessary to change, update or display beneficiary information on the statement.

Primary Beneficiary
WAYNE R. CLEARY III
Contingent Beneficiary
JULIA TENNEY

Morgan Stanley

Account Detail

Investment Objectives †: Capital Appreciation, Aggressive Income
TRADITIONAL IRA

† See the Expanded Disclosures for more information about investment objectives. Please review for accuracy and inform us if your investment objectives change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis, and will include positions purchased and omit positions sold in the current month. "Market Value" and "Unrealized Gain/(Loss)" are representative values as of the last business day of the statement period indicated, may not reflect the value that could be obtained in the market. See "Pricing of Securities" in the Expanded Disclosures. Fixed income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated annual income and estimated yield for certain securities may include return of principal or capital gains which could overstate such estimates. Actual income or yield may be lower or higher than the estimates. Estimated yield reflects only the income generated by an investment and, it does not reflect changes in its price, which may fluctuate. Structured products appear in various statement product categories and are identified as "Structured Products" in the Security Description column. Estimated accrued interest, estimated annual income and estimated yield for structured products with a contingent income feature (such as Range Accrual Notes or Contingent Income Notes) assume specified accrual conditions are met during the relevant observation period and payment in full of all contingent interest. If you hold structured products, see "Special Considerations Regarding Structured Products" in the Disclosures. New Treasury regulations require that we report on Form 1099-B after the close of the tax year your adjusted cost basis and classify the gain or loss as either long-term or short-term on the sale of covered securities acquired on or after January 1, 2011. These regulations also require that we make basis adjustments on covered securities due to wash sales, certain corporate actions and transfers by gift or inheritance, which will be reflected on your Form 1099-B. Cost basis is reflected on monthly statements for informational purposes only and should not be used in the preparation of your income tax returns. Refer to the Expanded Disclosures for additional information.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions.

Description	Value	Estimated Annual Income	1-Day Current Yield %	Annual Percentage Yield %
CASH	\$1225.00			
CASH, BDP, AND MMFS				
TOTAL CASH, BDP, MMFS				
TOTAL CASH, BDP, MMFS (DEBIT)				



Morgan Stanley

Account Detail

Retirement Account
840-113873-316

CLAUDIA L TENNEY
12 SLAYTONBUSH LANE

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Standard & Poor's equity research ratings may be shown for certain securities. All research ratings represent the "opinions" of the research provider and are not representations or guarantees of performance. Because the applicable research report contains more complete information regarding the analyst's opinions, analysis, and rating, you should read the entire research report and not infer its contents from the rating. For ease of comparison, Morgan Stanley and Standard & Poor's equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Please refer to the quarter month-end statement (or your first statement, if you have not yet received a statement at the quarter-end) for a summary guide describing Morgan Stanley and Standard & Poor's ratings. Morgan Stanley Smith Barney LLC does not take responsibility for, and does not guarantee the accuracy, completeness, or timeliness of research prepared for Standard & Poor's.

Security Description	Trade Date	Quantity	Unit Cost	Total Cost	Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Dividend Yield %
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	6/5/07	50,000	\$74.600	\$3,729.99	\$5,928.00	\$2,198.01 LT	—	—

Share Price: \$118.500; Rating: S&P: 2

STOCKS

	Percentage of Assets %	Total Cost	Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Dividend Yield %
STOCKS	7.9%	\$3,729.99	\$5,928.00	\$2,198.01 LT	\$0.00	—

MUTUAL FUNDS

OTHER MUTUAL FUNDS

Total Purchases vs Market Value" is provided to assist you in comparing your "Total Purchases," excluding reinvested distributions, with the current value of the mutual fund positions in your account.

"Cumulative Cash Distributions" when shown, may reflect distributions on shares no longer held in the account. It may not reflect all distributions received in cash; due to but not limited to the following: investments made prior to addition of this information on statements, securities transfers, timing of recent distributions, and certain adjustments made in your account.

"Net Value Increase/(Decrease)" reflects the difference between your total purchases, and the sum of the current value of the fund's shares, and cash distributions shown. This calculation is for informational purposes only and does not reflect your total unrealized gain or loss nor should it be used for tax purposes.

Security Description	Trade Date	Quantity	Unit Cost	Total Cost	Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Dividend Yield %
CLEARBRIDGE AGGRESSIVE GWTH A (SHRAX)	12/31/97	46,938	\$41.193	\$1,933.51	\$8,513.14	\$6,579.63 LT	—	—
	1/3/98	65,128	46.063	3,000.00	11,812.26	8,812.26 LT	—	—
Purchases		112,066	4,933.51	20,325.40	15,391.89 LT	—	—	—
Long Term Reinvestments		9,888	954.10	1,793.38	839.28 LT	—	—	—
Short Term Reinvestments		0.999	173.77	181.18	7.41 ST	—	—	—
Total		122,953	6,061.38	22,299.99	16,231.17 LT	—	—	—
Total Purchases vs Market Value		4,933.51	22,299.99	17,366.48	7.41 ST	—	—	—
Net Value Increase/(Decrease)								
Share Price: \$181.370; Enrolled In MS Dividend Reinvestment; Capital Gains Reinvest								
CLEARBRIDGE APPRECIATION A (SHAPX)	1/1/98	387.155	15.498	6,000.00	7,491.45	1,491.45 LT	—	—
Purchases		387.155		6,000.00	7,491.45	1,491.45 LT	—	—
Long Term Reinvestments		330.888	4,918.78	6,402.68	1,483.90 LT	—	—	—
Short Term Reinvestments		35.149	663.88	680.13	16.25 ST	—	—	—

Account Detail

Morgan Stanley

Retirement Account
840-113873-316

CLAUDIA L TENNEY
12 SLAYTONBUSH LANE

MUTUAL FUNDS OTHER MUTUAL FUNDS (CONTINUED)

Security Description	Trade Date	Quantity	Unit Cost	Total Cost	Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Dividend Yield %
Total Purchases vs Market Value								
Cumulative Cash Distributions								
Net Value Increase/(Decrease)								
<i>Share Price: \$19.350; Enrolled In MS Dividend Reinvestment; Capital Gains Reinvest</i>								
CLEARBRIDGE INTL ALL CAP OPP A (SBIX)								
Long Term Reinvestments								
Short Term Reinvestments								
Total		102.957		1,269.98	1,160.33	(110.25) LT	11.00	0.94
Total ST				0.60 ST				
<i>Share Price: \$11.270; Enrolled In MS Dividend Reinvestment; Capital Gains Reinvest</i>								
LEGG MASON CAP MGMT VAL C (LMVTC)								
10/25/06	236.556	56.504	13,366.47	13,805.41	438.94 LT			
10/25/06	216.294	69.350	15,000.00	12,622.92	(2,377.08) LT			
11/27/06	18.625	57.210	1,065.53	1,086.96	21.43 LT			
Purchases	471.475		29,432.00	27,515.29	(1,916.71) LT			
	71.517		3,794.02	4,173.73	379.71 LT			
Long Term Reinvestments								
Short Term Reinvestments								
Total	1,370		79.60	79.95	0.35 ST			
Total ST				0.35 ST				
Total Purchases vs Market Value								
Cumulative Cash Distributions								
Net Value Increase/(Decrease)								
<i>Share Price: \$58.360; Enrolled In MS Dividend Reinvestment; Capital Gains Reinvest</i>								
MUTUAL FUNDS								
	Percentage of Assets %		Total Cost	Market Value	Unrealized Gain/(Loss)			
	92.4%		\$52,219.64	\$69,803.56	\$17,580.27 LT	Annual Income		
						Accrued Interest		
						\$224.00		
						\$0.00	0.32%	

Transactions in mutual fund positions held directly at the Fund Company are not included in the total above and are not reflected on the Summary Page.
For more information about the pricing of Money Market Funds, please see the Expanded Disclosures.

Morgan Stanley

Account Detail

Retirement Account
840-113873-316
CLAUDIA L TENNEY
12 SLAYTONBUSH LANE

	Percentage of Assets %	Total Cost	Market Value	Unrealized Gain/(Loss)	Annual Income Accrued Interest	Estimated Yield %
TOTAL MARKET VALUE	100.0%	\$55,949.63	\$75,506.56	\$19,757.28 LT \$24.61 ST	\$224.00	0.30%

TOTAL VALUE (includes accrued interest)

Unrealized Gain/(Loss) totals only reflect positions that have cost basis and/or market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' are not included.

ACTIVITY

INVESTMENT RELATED ACTIVITY

PURCHASES, DIVIDEND REINVESTMENTS, SALES AND REDEMPtIONS

Trade Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credit/(Debits)
12/11	12/11	Dividend Reinvestment	CLEARBRIDGE APPRECIATION A	REINVESTMENT	28.329	\$18.8000	\$(532.59)
12/11	12/11	Dividend Reinvestment	CLEARBRIDGE AGGRESSIVE GWTH A	REINVESTMENT	0.999	173.9300	(173.77)
12/12	12/12	Dividend Reinvestment	CLEARBRIDGE INTL ALL CAP OPP A	REINVESTMENT	1.046	10.7000	(11.19)
12/26	12/26	Dividend Reinvestment	CLEARBRIDGE APPRECIATION A	REINVESTMENT	6.820	19.2500	(131.29)
12/26	12/26	Dividend Reinvestment	LEGG MASON CAP MGMT VAL C	REINVESTMENT	1.370	58.1100	(79.60)
TOTAL PURCHASES, DIVIDEND REINVESTMENTS, SALES AND REDEMPTIONS							\$(928.44)
TOTAL DIVIDEND REINVESTMENTS							\$(928.44)

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

INCOME

Date	Activity Type	Description	Comments	Credits/(Debits)
12/11	Long Term Capital Gain	CLEARBRIDGE APPRECIATION A		\$506.32
12/11	Long Term Capital Gain	CLEARBRIDGE AGGRESSIVE GWTH A		173.77
12/11	Short Term Capital Gain	CLEARBRIDGE APPRECIATION A		26.27
12/12	Dividend	CLEARBRIDGE INTL ALL CAP OPP A		11.19
12/26	Dividend	DIV PAYMENT		131.29
12/26	Dividend	CLEARBRIDGE APPRECIATION A		
12/26	Dividend	DIV PAYMENT		
12/26	Dividend	LEGG MASON CAP MGMT VAL C		
12/26	Dividend	DIV PAYMENT		
TOTAL INCOME				\$928.44
TOTAL DIVIDENDS				\$248.35
TOTAL LONG TERM CAPITAL GAINS DISTRIBUTIONS				\$680.09



Morgan Stanley

Account Detail

CASH RELATED ACTIVITY

OTHER CREDITS AND DEBITS

Date	Activity Type	Description	Comments	Credits/(Debits)
1/2/16	Account Charge	ANNUAL MAINTENANCE FEE		\$(-75.00)
		TOTAL OTHER CREDITS AND DEBITS		\$(-75.00)
		TOTAL OTHER DEBITS		\$(-75.00)

MESSAGES

Fair Market Value - Form 5498

Please note that Morgan Stanley Smith Barney LLC is required by law to report the December 31, 2013, "Fair Market Value" of an IRA to the Internal Revenue Service (IRS) and to IRA owners. For purposes of this reporting requirement, the "Fair Market Value" reported on this Year-End Statement will serve as your written notification of this amount in compliance with the IRS requirements. The Fair Market Value on your Year-End Statement also will be the Fair Market Value amount that we report electronically to the IRS, on or before June 1, 2014, on IRS Form 5498. Please note, however, that if you make any reportable contributions, rollovers, recharacterizations or, if applicable, Roth conversions, by April 15, 2014, with respect to your IRA, a second notice (on IRS Form 5498) reflecting these actions will be provided to you.

FINRA BrokerCheck

FINRA has established the public disclosure program, known as BrokerCheck, to provide certain information regarding the disciplinary history of FINRA members and their associated persons. The BrokerCheck Hotline Number is 1-800-289-9999. The FINRA web site address is www.finra.org. An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.

eDelivery Enhancement: Enrollment Flexibility for Statements
It's now your choice - choose to receive printed statements for accounts you select and enjoy the convenience of eDelivery for other accounts that you do not want to receive in the mail. Customize your delivery preferences, account-by-account, for statements and other document types at www.morganstanley.com/online/edelivery or contact your Financial Advisor or Private Wealth Advisor for more information.

Research Ratings & CG IAR Status Definitions

GUIDE TO MORGAN STANLEY & CO. LLC (MORGAN STANLEY) AND STANDARD & POOR'S RESEARCH RATINGS

MORGAN STANLEY RESEARCH RATINGS

Morgan Stanley does not assign ratings of Buy, Hold or Sell to the stocks they cover. These ratings, Overweight, Equal-weight, Not-Rated and Underweight, are not the equivalent of Buy, Hold, and Sell, but represent recommended relative weightings. To satisfy regulatory requirements, Morgan Stanley corresponds Overweight, their most positive stock rating, with a Buy recommendation, they correspond Equal-weight and Not-Rated to Hold and Underweight to Sell recommendations, respectively. For ease of comparison, Morgan Stanley Smith Barney LLC has normalized these ratings so that (1) corresponds to Buy recommendations, (2) corresponds to Hold recommendations, and (3) corresponds to Sell Morgan Stanley's rating system and Morgan Stanley's actual proprietary rating on any covered company. Morgan Stanley's ratings are described below:

MORGAN STANLEY SMITH BARNEY LLC NORMALIZED CODE / MORGAN STANLEY RATING: DEFINITION

- 1 / **Overweight (O):** The stock's total return is expected to exceed the average total return of the analyst's industry (or industry team's) coverage universe, on a risk-adjusted basis, over the next 12-18 months
 - 2 / **Equal weight (E):** The stock's total return is expected to be in line with the average total return of the analyst's industry (or industry team's) coverage universe, on a risk-adjusted basis, over the next 12-18 months
 - 2 / **Not-Rated (NR):** Currently the analyst does not have adequate conviction about the stock's total return relative to the average total return of the analyst's industry (or industry team's) coverage universe, on a risk-adjusted basis, over the next 12-18 months
 - 3 / **Underweight (U):** The stock's total return is expected to be below the average total return of the analyst's industry (or industry team's) coverage universe, on a risk-adjusted basis, over the next 12-18 months
- NAV, NA or ** appearing for Morgan Stanley Research indicates that the ratings for this company are not available because of a Morgan Stanley policy.**

STANDARD & POOR'S EQUITY RESEARCH RATINGS

For ease of comparison, Morgan Stanley Smith Barney LLC has normalized Standard & Poor's proprietary research ratings to a 1 (Buy), 2 (Hold), and 3 (Sell), which differs from Standard & Poor's rating system. Please refer to a Standard & Poor's research report for a complete description of Standard & Poor's rating system and Standard & Poor's actual proprietary rating on any covered company. Standard & Poor's ratings are described below.

MORGAN STANLEY SMITH BARNEY LLC NORMALIZED CODE / STANDARD & POOR'S RATING: DEFINITION

- 1 / **5-STARS (Strong Buy):** Total return is expected to outperform the total return of a relevant benchmark, by a wide margin over the coming 12 months, with shares rising in price on an absolute basis
- 1 / **4-STARS (Buy):** Total return is expected to outperform the total return of a relevant benchmark over the coming 12 months, with shares rising in price on an absolute basis

2 / 3-STARS (Hold): Total return is expected to closely approximate the total return of a relevant benchmark over the coming 12 months, with shares generally rising in price on an absolute basis

3 / 2-STARS (Sell): Total return is expected to underperform the total return of a relevant benchmark over the coming 12 months, and the share price not anticipated to show a gain

3 / 1-STARS (Strong Sell): Total return is expected to underperform the total return of a relevant benchmark by a wide margin over the coming 12 months, with shares falling in price on an absolute basis

Relevant benchmarks: In North America the relevant benchmark is the S&P 500 Index, in Europe and in Asia, the relevant benchmarks are generally the S&P Europe 350 Index and the S&P Asia 50 Index.

MOODY'S INVESTORS SERVICE AND STANDARD & POOR'S CREDIT RATINGS

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the "opinions" of the provider and are not representations or guarantees of performance. Your Financial Advisor will be pleased to provide you with further information or assistance in interpreting these credit ratings.

CG IAR STATUSES IN INVESTMENT ADVISORY PROGRAMS

Consulting Group Investment Advisor Research (CG IAR) reviews certain investment products in the Consulting and Evaluation Services, Fiduciary Services, Select UMA, TRAK Fund Solution, Institutional Focus (FL): Investment products on the Focus List have been subject to an in-depth review and possess CG IAR's highest level of confidence.

Approved (AL): Investment products on the Approved List have typically been subject to a less rigorous review process and have been approved for recommendation to investors.

Not Approved (NL): Investment products that were previously on the Focus List or Approved List but are no longer on either of those lists. CG IAR no longer covers these products.

For more information, ask your Financial Advisor for the applicable Morgan Stanley ADV brochure.



Expanded Disclosures

Expanded Disclosures, which apply to all statements Morgan Stanley Smith Barney LLC (we/us) sends to you, are provided with your first statement and thereafter twice a year.

Questions?

Questions regarding your account may be directed to either your Financial Advisor or the Branch Manager for the branch office where you maintain your account. If you require further assistance, call the Client Service Center at (800) 869-3326 or for account-related concerns contact our Client Advocate at (866) 227-2256 or via U.S. mail at P.O. Box 95002, South Jordan, Utah 84095.

Errors and Inquiries

It is your responsibility to review your statement promptly and to seek immediate clarification about entries that you do not understand or believe were made in error by contacting the Branch Manager of the office where you maintain your account. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered.

Account Valuation

Account values are computed by adding (1) the market value of all priced positions and (2) market values provided by pricing services and/or outside custodians, as applicable for other positions, and by adding any credit or subtracting any debit to your closing Cash, Money

Market Funds, and/or Deposit balance. Cash, Deposits and Money

Market Funds are displayed on a settlement date basis, and other

positions are displayed in your account on a trade date basis. The

Values of fixed income positions in summary displays include accrued

interest in the totals. In the "Holdings" section, fixed income market

value and accrued interest are also displayed in separate columns.

Accrued interest is the interest earned but not yet paid on the bond since its last interest payment. In most cases, it is calculated from the date of the last coupon payment (or "dated date") through the

closing date of the statement. Global Currency Deposits are reflected in

U.S. dollars as of the statement end date. The Annual Percentage Yield (APY) for deposits represents the applicable rate in effect for your

deposits at the statement ending date. This APY may be different than the APY that was in effect during the statement period. For current

Bank Deposit or Money Market Fund yields, go to www.morganstanleyindividual.com/AccountOptions/ActiveAssets/investmentFeatures.

Additional IRA Information

Security Mark
at Risk

IRA contributions are subject to IRS eligibility rules and regulations. The "Max. Individual Contributions Allowed (by SSN)" reflects the annual limit on contributions that you can make to IRAs (Traditional, Roth, SEP, and SARSEP). The limit applies on a per person basis, not per account. The Contributions information included in this statement pertains to a particular account, without reference to any other IRA.

You cannot make an individual contribution to a Traditional IRA for the year in which you reach age 70 1/2 or later. Other special rules may apply; e.g., in conversions or recharacterizations of Traditional to Roth, Roth to Traditional IRAs. Check with your tax advisor to verify how much you can contribute, whether or not the contribution will be tax deductible, and whether other special rules may apply. The categorization of any deductibility is based upon information provided by you and is included for your convenience. Contact your Financial Advisor if this information is incorrect. The account value used for your Required Minimum Distribution calculation is based on your account's prior December 31st Account Value, including accrued interest. This information is not intended to constitute tax, legal or accounting advice.

Availability of Free Credit Balances and Financial Statements
Under the customer protection rules of the SEC (17 CFR §240.15c3-2 & -3), we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Gain/(Loss) Information
Gain/(Loss) is provided for informational purposes. It is not a substitute for Internal Revenue Service (IRS) Form 1099 (on which we report cost basis for covered securities) or any other IRS tax form. It is not intended to be, nor should be used for tax preparation. Unrealized Gain/(Loss) provided on this statement are estimates. Contact your own independent legal or tax advisor to determine the appropriate use of the Gain/(Loss) information on this statement. For more information, go to www.morganstanley.com/wealth/disclosures/disclosures.asp, or call Client Service Center.

Tax Reporting

Under Federal Income Tax Law, we are required to report the gross proceeds of sales transactions (including entering into short sales) to you on Form 1099-B by February 15 of the year following the calendar year of the transaction for reportable (i.e. non-retirement) accounts. For the sale of certain securities acquired on or after January 1, 2011, we are required to report additional transaction information on Form 1099-B. The information reported on your Form 1099-B for the

calendar year should be exclusively relied upon for the purpose of filing your tax return for the year. Under U.S. Internal Revenue Service regulations, if you have not provided us with a certification of either U.S. or foreign status on an appropriate Form W-9 or W-8, your

accounts may be subject to either 28% back-up withholding or 30% nonresident alien withholding, as applicable, on payments made to your accounts.

Investment Objectives

The following is an explanation of the investment objective alternatives applicable to your account(s): Income - for investors seeking regular income with low to moderate risk to principal; Capital Appreciation - for investors seeking capital appreciation with moderate to high risk to principal; Aggressive Income - for investors seeking higher returns either as growth or as income with greater risk to principal; Speculation - for investors seeking high profits or quick returns with considerable possibility of losing most or all of their investment.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if you are a Margin Customer

(not available for certain accounts such as IRAs or retirement accounts)
If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral. The amount you may borrow is based on the value of eligible securities in your margin accounts. If a security has eligible shares the number of shares pledged as collateral is indicated below the position. If you have a margin account, as permitted by law, we may use certain securities in your account for, among other things, settling short sales or lending the securities for short sales, for which we may receive compensation.

Margin Interest Charges
We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the settled debit balance, and (2) divide by 360 (days). Margin interest

accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. For current margin loan interest rates, go to www.morganstanley.com/online/MiRates

Information regarding Special Memorandum Account

Expanded Disclosures (CONTINUED)

If you have a margin account, this is a combined statement of your

margin account and special memorandum account maintained for you under Section 220.6 of Regulation T issued by the Federal Reserve Board. The permanent record of the special memorandum account required by Reg T is available for your inspection at your request.

Money Market Pricing

An investment in a MMF is neither insured nor guaranteed by the

agency. Although MMFs seek to preserve the value of your investment at \$1.00 per share, there can be no assurance that will occur if it is possible to lose money should the fund value per share fall. In some circumstances, MMFs may cease operations when the value of a fund drops below \$1.00 per share. In that event, the fund's holdings would could take up to one month or more. During that time, these funds would not be available to you to support purchases, withdrawals, and if applicable, check writing or ATM debits from your account.

Notice Regarding Investment Advisor Research

Morgan Stanley's Consulting Group Investment Advisor Research

conducts research on various mutual funds and exchange-traded funds such as a brokerage account, you will not receive the same research materials and status updates on the funds as we provide to investment

Pricing of Securities

The prices of securities are derived from various sources, and do not necessarily represent the prices at which those securities, and do not been bought or sold. Although we attempt to use reliable sources of information, we can offer no assurance as to their accuracy. Prices of securities not actively traded may not be available, and are indicated by N/A (not available). For additional information, and are indicated

www.morganstanley.com/wealth/disclosures/disclosures.asp

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity.

Therefore, the price(s) for any Auction Rate Securities shown may not reflect the price(s) you would receive upon a sale at auction or in a secondary market transaction, and is not an indication of any offer to purchase at such price. There can be no assurance of any offer to auction will occur or that a particular security, that a successful auction reflects par value, but may be derived from various sources. These prices may differ from: prices provided to us or our affiliates; our affiliates own internal bookkeeping valuations; or protected by SIPC and assets held with us may not be covered by SIPC protection. To obtain information about SIPC, including an

agreement, although MMFs seek to preserve the value of your investment at \$1.00 per share, there can be no assurance that will occur if it is possible to lose money should the fund value per share fall. In some circumstances, MMFs may cease operations when the value of a fund drops below \$1.00 per share. In that event, the fund's holdings would could take up to one month or more. During that time, these funds would not be available to you to support purchases, withdrawals, and if applicable, check writing or ATM debits from your account.

Notice Regarding Investment Advisor Research

Morgan Stanley's Consulting Group Investment Advisor Research

conducts research on various mutual funds and exchange-traded funds such as a brokerage account, you will not receive the same research materials and status updates on the funds as we provide to investment

Pricing of Securities

The prices of securities are derived from various sources, and do not necessarily represent the prices at which those securities, and do not been bought or sold. Although we attempt to use reliable sources of information, we can offer no assurance as to their accuracy. Prices of securities not actively traded may not be available, and are indicated

www.morganstanley.com/wealth/disclosures/disclosures.asp

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity.

Therefore, the price(s) for any Auction Rate Securities shown may not reflect the price(s) you would receive upon a sale at auction or in a secondary market transaction, and is not an indication of any offer to purchase at such price. There can be no assurance of any offer to auction will occur or that a particular security, that a successful auction reflects par value, but may be derived from various sources. These prices may differ from: prices provided to us or our affiliates; our affiliates own internal bookkeeping valuations; or protected by SIPC and assets held with us may not be covered by SIPC protection. To obtain information about SIPC, including an

prices of transactions executed in any secondary market that exists or may develop; and/or the prices at which issuer repurchases or redemptions may occur.

Special Considerations Regarding Structured Investments

Structured investments are complex products that may be subject to special risks, which may include, but are not limited to: loss of initial participation in any appreciation of underlying assets(s); risks associated with the underlying reference asset(s); no periodic payments; lower ratings or credit spreads; limited or no appreciation and limits on to maturity; early redemption fees for market linked deposits; call prior interest rates and/or yield compared to conventional debt with comparable maturity; unique tax implications; limited or no secondary market; and conflicts of interest due to affiliation, compensation or investors. Investors should consider the market value or payout to owning the related security and their total exposure to any underlying asset. Structured investments may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category.

Accrued interest, estimated annual income and estimated yield for Structured Investments with a contingent income feature, including Range Accrual Notes and Contingent Income Notes, including performance of the underlying asset(s) and payment in full of all specified accrual conditions are met during the relevant observation period. Actual accrued interest is only paid if the dependent accrued interest, annual income and yield will be significantly lower than the estimates shown. For more information about the risks specific to your Structured Investments, you should contact your Financial Advisor.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique security mark—a blue rectangle printed in heat-sensitive ink on the back side of every page.

When exposed to warmth, the blue rectangle will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to \$500,000 (including \$250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets held with us may not be covered by SIPC protection. To obtain information about SIPC, including an

Morgan Stanley
Page 29 of 30



Morgan Stanley

This page intentionally left blank



ING
PO Box 990067
Hartford, CT 06199-0067

January 01, 2014 - March 31, 2014
Page 1 of 9

010105625 02 AT 0.403 **AUTO T3 0 0793 13501-581912 C01-A2D00101-1 -P05630



CLAUDIA TENNEY
12 SLAYTONBUSH LN
UTICA, NY 13501-5819

Your Account Balance as of March 31, 2014

\$182,861.38

Your Account Summary



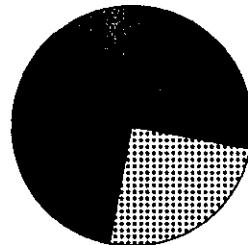
Your Personal Performance

Past performance is no guarantee of future results. Data above as of most recent calendar quarter end. Important information regarding calculation methodology can be found in the Message section.

See Messages on Page , 5

MID-YORK PRESS INC SAVINGS & RTMT PLAN

Your Current Investment Mix



Large Cap Value	28%
Large Cap Growth	25%
Bonds	25%
Small/Mid/Specialty	13%
Global / International	9%

Percentages may not be exact due to rounding.

CONTACT US

- >www.ingretirementplans.com
- >Customer Service: 1-800-232-5422
- Automated Voice Response System available 24/7
- Representatives available Monday thru Friday,
8 a.m. - 9 p.m. ET
- >TDD (Hearing Impaired): 1-800-855-2880

INVESTMENT TEAM

DOMINIC SHEA
WELLS FARGO ADVISORS, LLC
43 S BROAD ST
NORWICH, NY 13815-0001
607-334-3245

0000481620140331GH5583PART

CLAUDIA TENNEY
January 01, 2014 - March 31, 2014

Page 2 of 9

At Your Service:
>www.ingretirementplans.com
ING
PO Box 990067
Hartford, CT 06199-0067
>TDD (Hearing Impaired): 1-800-855-2880

>Customer Service: 1-800-232-5422
Automated Voice Response System available 24/7
Representatives available Monday thru Friday,
8 a.m. - 9 p.m. ET

Your Estimated Monthly Income in Retirement

The Monthly Income amount is pre-tax and assumes you are retiring today at age 65. It is based on your most recent month-end account balance. Important information regarding calculation methodology can be found in the Message section.

About Your Plan

Plan Number	Plan Type
GH5583	401K

Activity Statement for Your 401(K) Plan GH5583

Investment Objective	Balance on 01/01/2014	Total Activity	Investment Earnings	Balance on 03/31/2014	Number of Units/Shares	Unit/Share Price
Bonds						
ING Intermediate Bond Port I	\$27,273.70	\$241.12	\$625.65	\$28,140.47	1,856.2506	\$15.1598
ING High Yield Portfolio Srv	\$16,597.02	\$120.54	\$437.91	\$17,155.47	896.2816	\$19.1407
Large Cap Value						
American Funds Fdmntl Inv R3	\$52,689.99	\$301.42	\$139.42	\$53,130.83	3,151.5301	\$16.8587
Large Cap Growth						
American Funds Growth Fnd R3	\$44,717.50	\$301.38	\$382.20	\$45,401.08	2,160.6423	\$21.0127
Small/Mid/Specialty						
Ariel Fund	\$10,313.65	\$60.32	-\$112.47	\$10,261.50	559.0897	\$18.3539
ING AmCen Sm-Md Cp Val Port I	\$12,608.76	\$60.32	\$386.63	\$13,055.71	531.9694	\$24.5422
Global / International						
American Funds EuroPacific R3	\$15,506.28	\$120.54	\$89.50	\$15,716.32	731.6757	\$21.4798
Total	\$179,706.90	\$1,205.64	\$1,948.84	\$182,861.38		

Unit/Share prices are displayed to four decimal places.

ING Intermediate Bond Port I	20%
Ariel Fund	5%
ING AmCen Sm-Md Cp Val Port I	5%
American Funds Growth Fnd R3	25%
American Funds EuroPacific R3	10%
ING High Yield Portfolio Srv	10%
American Funds Fdmntl Inv R3	25%
Total	100%

CLAUDIA TENNEY
January 01, 2014 - March 31, 2014

Page 3 of 9

At Your Service:
>www.ingretirementplans.com
ING
PO Box 990067
Hartford, CT 06199-0067
>TDD (Hearing Impaired): 1-800-855-2880

>Customer Service: 1-800-232-5422
Automated Voice Response System available 24/7
Representatives available Monday thru Friday,
8 a.m. - 9 p.m. ET

	Balance on 01/01/2014	Contributions	Withdrawals	Investment Earnings	Balance on 03/31/2014	% Vested	Vested As Of
Employee Salary Deferrals -DF	\$134,266.98	\$843.96	\$0.00	\$1,456.60	\$136,567.54	100%	12/31/2013
Employer Matching Contributions -MT	\$41,293.38	\$0.00	\$0.00	\$443.43	\$41,736.81	100%	12/31/2013
Employer Profit Sharing -PS	\$9.32	\$0.00	\$0.00	\$0.09	\$9.41	100%	12/31/2013
Safe Harbor-Employer Contrib -SE	\$4,137.22	\$361.68	\$0.00	\$48.72	\$4,547.62		
Total	\$179,706.90	\$1,205.64	\$0.00	\$1,948.84	\$182,861.38		

Vesting information provided by your plan's Third Party Administrator and/or your Sponsor. Please contact them should you have any questions regarding vesting.

Transaction Type	Process Date	Money Source	Investment	Number of Units/Shares	Unit/Share Price	Transaction Amount
Contribution	01/13/2014	Employee Salary Deferrals -DF	ING Intermediate Bond Port I Ariel Fund ING AmCen Sm-Md Cp Val Port I American Funds Growth Fnd R3 American Funds EuroPacific R3 ING High Yield Portfolio Srv American Funds Fdmntl Inv R3	1.8767 0.3847 0.2981 1.7082 0.6598 0.7483 2.1281	\$14.9727 \$18.2731 \$23.5797 \$20.5654 \$21.2934 \$18.7756 \$16.5080	\$28.10 \$7.03 \$7.03 \$35.13 \$14.05 \$14.05 \$35.13 \$140.52
Contribution	01/13/2014	Safe Harbor-Employer Contrib -SE	ING Intermediate Bond Port I Ariel Fund ING AmCen Sm-Md Cp Val Port I American Funds Growth Fnd R3 American Funds EuroPacific R3 ING High Yield Portfolio Srv American Funds Fdmntl Inv R3	0.8041 0.1647 0.1277 0.7323 0.2827 0.3206 0.9123	\$14.9727 \$18.2731 \$23.5797 \$20.5654 \$21.2934 \$18.7756 \$16.5080	\$12.04 \$3.01 \$3.01 \$15.06 \$6.02 \$6.02 \$15.06 \$60.22
Contribution	01/27/2014	Employee Salary Deferrals -DF	ING Intermediate Bond Port I Ariel Fund ING AmCen Sm-Md Cp Val Port I American Funds Growth Fnd R3 American Funds EuroPacific R3 ING High Yield Portfolio Srv American Funds Fdmntl Inv R3	1.8726 0.3985 0.3028 1.7322 0.6835 0.7490 2.1720	\$15.0056 \$17.6405 \$23.2186 \$20.2803 \$20.5567 \$18.7571 \$16.1741	\$28.10 \$7.03 \$7.03 \$35.13 \$14.05 \$14.05 \$35.13 \$140.52
Contribution	01/27/2014	Safe Harbor-Employer Contrib -SE	ING Intermediate Bond Port I Ariel Fund ING AmCen Sm-Md Cp Val Port I American Funds Growth Fnd R3 American Funds EuroPacific R3 ING High Yield Portfolio Srv American Funds Fdmntl Inv R3	0.8024 0.1706 0.1296 0.7426 0.2928 0.3209 0.9311	\$15.0056 \$17.6405 \$23.2186 \$20.2803 \$20.5567 \$18.7571 \$16.1741	\$12.04 \$3.01 \$3.01 \$15.06 \$6.02 \$6.02 \$15.06 \$60.22
Contribution	02/10/2014	Employee Salary Deferrals -DF	ING Intermediate Bond Port I Ariel Fund ING AmCen Sm-Md Cp Val Port I	1.8645 0.4006 0.3045	\$15.0979 \$17.5720 \$23.1222	\$28.15 \$7.04 \$7.04

CLAUDIA TENNEY

January 01, 2014 - March 31, 2014

Page 4 of 9

At Your Service:>www.ingretirementplans.com

ING

PO Box 990067

Hartford, CT 06199-0067

>TDD (Hearing Impaired): 1-800-855-2880

>Customer Service: 1-800-232-5422

Automated Voice Response System available 24/7

Representatives available Monday thru Friday,

8 a.m. - 9 p.m. ET

Transaction Type	Process Date	Money Source	Investment	Number of Units/Shares	Unit/Share Price	Transaction Amount
			American Funds Growth Fnd R3	1.6993	\$20.7031	\$35.18
			American Funds EuroPacific R3	0.6780	\$20.7520	\$14.07
			ING High Yield Portfolio Srv	0.7479	\$18.8135	\$14.07
			American Funds Fdmntl Inv R3	2.1484	\$16.3751	\$35.18
			Total			\$140.73
Contribution	02/10/2014	Safe Harbor-Employer Contrib -SE	ING Intermediate Bond Port I	0.7988	\$15.0979	\$12.06
			Ariel Fund	0.1719	\$17.5720	\$3.02
			ING AmCen Sm-Md Cp Val Port I	0.1306	\$23.1222	\$3.02
			American Funds Growth Fnd R3	0.7279	\$20.7031	\$15.07
			American Funds EuroPacific R3	0.2906	\$20.7520	\$6.03
			ING High Yield Portfolio Srv	0.3205	\$18.8135	\$6.03
			American Funds Fdmntl Inv R3	0.9209	\$16.3751	\$15.08
			Total			\$60.31
Contribution	02/25/2014	Employee Salary Deferrals -DF	ING Intermediate Bond Port I	1.8590	\$15.1425	\$28.15
			Ariel Fund	0.3856	\$18.2584	\$7.04
			ING AmCen Sm-Md Cp Val Port I	0.2958	\$23.8034	\$7.04
			American Funds Growth Fnd R3	1.6454	\$21.3814	\$35.18
			American Funds EuroPacific R3	0.6530	\$21.5464	\$14.07
			ING High Yield Portfolio Srv	0.7389	\$19.0406	\$14.07
			American Funds Fdmntl Inv R3	2.1014	\$16.7414	\$35.18
			Total			\$140.73
Contribution	02/25/2014	Safe Harbor-Employer Contrib -SE	ING Intermediate Bond Port I	0.7964	\$15.1425	\$12.06
			Ariel Fund	0.1654	\$18.2584	\$3.02
			ING AmCen Sm-Md Cp Val Port I	0.1269	\$23.8034	\$3.02
			American Funds Growth Fnd R3	0.7048	\$21.3814	\$15.07
			American Funds EuroPacific R3	0.2799	\$21.5464	\$6.03
			ING High Yield Portfolio Srv	0.3167	\$19.0406	\$6.03
			American Funds Fdmntl Inv R3	0.9008	\$16.7414	\$15.08
			Total			\$60.31
Contribution	03/10/2014	Employee Salary Deferrals -DF	ING Intermediate Bond Port I	1.8622	\$15.1163	\$28.15
			Ariel Fund	0.3785	\$18.6002	\$7.04
			ING AmCen Sm-Md Cp Val Port I	0.2897	\$24.2982	\$7.04
			American Funds Growth Fnd R3	1.6330	\$21.5436	\$35.18
			American Funds EuroPacific R3	0.6567	\$21.4266	\$14.07
			ING High Yield Portfolio Srv	0.7388	\$19.0439	\$14.07
			American Funds Fdmntl Inv R3	2.0681	\$17.0105	\$35.18
			Total			\$140.73
Contribution	03/10/2014	Safe Harbor-Employer Contrib -SE	ING Intermediate Bond Port I	0.7978	\$15.1163	\$12.06
			Ariel Fund	0.1624	\$18.6002	\$3.02
			ING AmCen Sm-Md Cp Val Port I	0.1243	\$24.2982	\$3.02
			American Funds Growth Fnd R3	0.6995	\$21.5436	\$15.07
			American Funds EuroPacific R3	0.2814	\$21.4266	\$6.03
			ING High Yield Portfolio Srv	0.3166	\$19.0439	\$6.03
			American Funds Fdmntl Inv R3	0.8865	\$17.0105	\$15.08
			Total			\$60.31
Contribution	03/25/2014	Employee Salary Deferrals -DF	ING Intermediate Bond Port I	1.8611	\$15.1254	\$28.15
			Ariel Fund	0.3861	\$18.2320	\$7.04
			ING AmCen Sm-Md Cp Val Port I	0.2892	\$24.3414	\$7.04
			American Funds Growth Fnd R3	1.6750	\$21.0029	\$35.18
			American Funds EuroPacific R3	0.6676	\$21.0760	\$14.07
			ING High Yield Portfolio Srv	0.7371	\$19.0875	\$14.07
			American Funds Fdmntl Inv R3	2.0924	\$16.8128	\$35.18
			Total			\$140.73

CLAUDIA TENNEY
January 01, 2014 - March 31, 2014

Page 5 of 9

At Your Service:
>www.ingretirementplans.com
ING
PO Box 990067
Hartford, CT 06199-0067
>TDD (Hearing Impaired): 1-800-855-2880

>Customer Service: 1-800-232-5422
Automated Voice Response System available 24/7
Representatives available Monday thru Friday,
8 a.m. - 9 p.m. ET

Transaction Type	Process Date	Money Source	Investment	Number of Units/Shares	Unit/Share Price	Transaction Amount
Contribution	03/25/2014	Safe Harbor-Employer Contrib -SE	ING Intermediate Bond Port I Ariel Fund ING AmCen Sm-Md Cp Val Port I American Funds Growth Fnd R3 American Funds EuroPacific R3 ING High Yield Portfolio Srv American Funds Fdmntl Inv R3	0.7973 0.1656 0.1241 0.7175 0.2861 0.3159 0.8969	\$15.1254 \$18.2320 \$24.3414 \$21.0029 \$21.0760 \$19.0875 \$16.8128	\$12.06 \$3.02 \$3.02 \$15.07 \$6.03 \$6.03 \$15.08 \$60.31
Restitution/ Settlement	03/06/2014	Employee Salary Deferrals -DF	ING Intermediate Bond Port I Ariel Fund ING AmCen Sm-Md Cp Val Port I American Funds Growth Fnd R3 American Funds EuroPacific R3 ING High Yield Portfolio Srv American Funds Fdmntl Inv R3	0.0469 0.0097 0.0074 0.0412 0.0166 0.0189 0.0521	\$15.1408 \$18.6213 \$24.3303 \$21.6271 \$21.7372 \$19.0852 \$17.0721	\$0.71 \$0.18 \$0.18 \$0.89 \$0.36 \$0.36 \$0.89 \$3.57
Total			Contribution Restitution/ Settlement			\$1,205.64 \$3.57

Important Information
YOUR PERSONAL PERFORMANCE The returns shown are estimated dollar-weighted rates of return in your account, assuming evenly distributed cashflow throughout the period. The actual timing of cash flows into and out of your account may cause your actual returns to differ from these estimates. Past performance is no guarantee of future results.

Important Please review the information on this statement carefully and report any discrepancies within 30 days to our customer service department. Reported values will be considered final and correct after 30 days.

In addition to any expense described above, some of the plan's administrative expenses for the preceding quarter were paid from the total annual operating expense of one or more of the plan's designated investment alternatives (e.g. through revenue sharing arrangements, 12b-1 fees, sub-transfer agent fees).

ING Excessive Trading Policy - ING has an Excessive Trading Policy and monitors fund transfer activity. To view ING's Excessive Trading Policy refer to www.ingretirementplans.com or your plan's website, or to obtain a copy of ING's Excessive Trading Policy contact our customer service department at the number on the front of this statement.

Agreements to Share Trading Information with Funds For information please refer to www.ingretirementplans.com or your plan's website.

Redemption Fees For information please refer to www.ingretirementplans.com or your plan's website, or each fund's prospectus.

ACCOUNT HISTORY NOW AVAILABLE ON ING ACCESS You no longer have to wait until the arrival of your statement to track your account history. With the new "Account History" feature on ING Access, you can track your contributions, fund activity, exchanges, withdrawals, and disbursements quickly and conveniently. "Account History" also allows you to keep your records up-to-date with a history download capability. With "Account History," you are better informed about your retirement plan. Log on to ING Access today to see this latest enhancement, as well as many other features already available that make it easy to do business with ING.

Getting too much paper from ING? Visit your plan's website and learn more about how to sign up for e-Delivery.

Insurance products, annuities and funding agreements issued by ING Life Insurance and Annuity Company ("ILIC") One Orange Way, Windsor, CT 06095, which is solely responsible for meeting its obligations. Plan Administrative services provided by ILIC or ING Institutional Plan Services, LLC. All companies are members of the ING family of companies. Securities distributed by or offered through ING Financial Advisers, LLC(member SIPC) or other broker-dealers with which it has a selling agreement.

This statement is provided on behalf of ING Financial Advisers, LLC (member SIPC).

ESTIMATED MONTHLY RETIREMENT INCOME If your statement displays a monthly retirement income figure, the following information is important. The Estimated Monthly Retirement Income is designed to provide a better understanding of what you might expect in retirement. Based on your current retirement account balance in this plan and the assumptions noted below, a monthly pre-tax lifetime retirement income has been estimated.

CLAUDIA TENNEY
January 01, 2014 - March 31, 2014

Page 6 of 9

At Your Service:
>www.ingretirementplans.com
ING
PO Box 990067
Hartford, CT 06199-0067
>TDD (Hearing Impaired): 1-800-855-2880

>Customer Service: 1-800-232-5422
Automated Voice Response System available 24/7
Representatives available Monday thru Friday,
8 a.m. - 9 p.m. ET

The monthly pre-tax lifetime income that is estimated to be generated by the balance shown above assumes you are age 65 and are making a lump sum purchase of a single life immediate annuity today which would pay you a level income amount each month as long as you live. Note that inflation will erode your spending power over time. The projected amount of the annuity income payment is based on the combination of the Society of Actuaries' Annuity 2000 Basic Mortality Table assuming an equal mix of males and females and recent Immediate Annuity interest rates from the Pension Benefit Guaranty Corporation (PBGC), a federal agency created by ERISA. The estimates are hypothetical and for illustrative purposes only and do not represent current or future performance of any specific investment.

No representations, warranties or guarantees are made as to the accuracy of any projections or calculations. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation. All investments carry a degree of risk and past performance is not a guarantee of future results.

To work toward a goal of long-term retirement security, investors often give careful consideration to the potential of a well-balanced and diversified investment portfolio. Spreading assets among different types of investments can help to minimize the overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform well could often cause another asset category, or another particular security, to perform poorly. Although diversification neither assures nor guarantees better performance and cannot protect against loss in declining markets, it is a well-recognized risk management strategy.

In deciding how to invest toward retirement, an investor should take into account all of his/her assets, including any retirement savings outside of employer-sponsored retirement plans. No single approach is right for everyone because, among other factors, individual investors have different financial goals, different time horizons for meeting their goals, and different tolerances for risk.

It is also important for investors to periodically review his/her investment portfolio, investment objectives, and the investment options available to them under their employer-sponsored retirement plan to help ensure that his/her retirement savings stay on track toward his/her retirement goals.

The Department of Labor (DOL) Internet website provides other sources of information regarding individual investing and diversification. That site can be accessed at: www.dol.gov/ebsa/investing.html

Your plan may permit each plan participant to direct the investment of some or all of the assets in his or her own account under the plan. Certain restrictions may apply to the right to direct the investment of these assets with regard to timing and the types of assets involved. Please see your Summary Plan Description or other plan related documents and materials to determine if you have the right to direct the investment of the assets in your own account and if so, to determine whether any restrictions apply with regard to that right. Please note that the above message is not applicable for plans that are not subject to the ERISA guidelines, including all plans of public education employees.

Your plan may make available to you options (e.g. life insurance, self-directed brokerage account, and/or loans) that are not displayed on this statement because they are not administered or made available through ING Life Insurance and Annuity Company. Please contact your plan administrator or employer for information about these options.

CLAUDIA TENNEY
January 01, 2014 - March 31, 2014

Page 7 of 9

At Your Service:
>www.ingretirementplans.com
ING
PO Box 990067
Hartford, CT 06199-0067
>TDD (Hearing Impaired): 1-800-855-2880

>Customer Service: 1-800-232-5422
Automated Voice Response System available 24/7
Representatives available Monday thru Friday,
8 a.m. - 9 p.m. ET

Investment Performance for Plan GH5583

Separate Account D

Average Annual Total Returns as of: 03/31/2014

Variable annuities and funding agreements are long-term investment vehicles designed for retirement purposes which allow you to allocate contributions among variable investment options that have the potential to grow tax-deferred, or in the case of Roth contributions, tax free, with an option to receive a stream of income at a later date. Early withdrawals may be subject to surrender charges, and if taken prior to age 59 1/2, a 10% IRS penalty may apply. Taxes are due upon withdrawal of tax-deferred assets; withdrawals will also reduce the applicable death benefit and cash surrender value.

THE PERFORMANCE DATA QUOTED REPRESENTS PAST PERFORMANCE. PAST PERFORMANCE DOES NOT GUARANTEE FUTURE RESULTS. FOR MONTH-END PERFORMANCE WHICH MAY BE LOWER OR HIGHER THAN THE PERFORMANCE DATA SHOWN PLEASE CALL 800-232-5422. INVESTMENT RETURN AND PRINCIPAL VALUE OF AN INVESTMENT WILL FLUCTUATE SO THAT, WHEN SOLD, AN INVESTMENT MAY BE WORTH MORE OR LESS THAN THE ORIGINAL COST.

These numbers reflect total Separate Account charges, ranging from 0.00% to 0.65% on an annual basis. They also assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses. See "Additional Notes" section for charges by investment option.

DEPENDING UPON THE TYPE OF CONTRACT IN WHICH YOU PARTICIPATE, YOU HAVE EITHER RECEIVED DISCLOSURE BOOKLETS FOR THE SEPARATE ACCOUNT AND/OR FUND PROSPECTUSES. YOU SHOULD CONSIDER THE INVESTMENT OBJECTIVES, RISKS AND CHARGES, AND EXPENSES OF THE VARIABLE PRODUCT AND ITS UNDERLYING FUND OPTIONS CAREFULLY BEFORE INVESTING. THE DISCLOSURE BOOKLET CONTAINS THIS AND OTHER INFORMATION. ANYONE WHO WISHES TO OBTAIN A FREE COPY OF THE SEPARATE ACCOUNT DISCLOSURE BOOKLET AND/OR FUND PROSPECTUSES MAY CALL THEIR ING REPRESENTATIVE OR THE NUMBER ABOVE. PLEASE READ THE SEPARATE ACCOUNT DISCLOSURE BOOKLET AND/OR THE FUND PROSPECTUSES CAREFULLY BEFORE INVESTING.

Returns less than one year are not annualized. Fund Inception Date is the date of inception for the underlying fund, and is the date used in calculating the periodic returns. This date may also precede the portfolio's inclusion in the product.

Fund Number Investment Options	3-Mo	1-Yr	5-Yr	10-Yr/ Inception	Fund Inception Date
Money Market					
003 -ING Money Market Portfolio I The 7-day annualized Subaccount yield as of 03/31/2014 is -0.65%, which more closely reflects current earnings. (2)					
Stability of Principal 4001-ING Fixed Account This fund is not part of a separate account.	0.31%	1.36%	1.99%	2.45%	
High Yield Bond					
787 -ING High Yield Portfolio Srv	2.63%	5.85%	16.74%	8.00%	05/03/2004
Intermediate-Term Bond					
004 -ING Intermediate Bond Port I	2.29%	1.11%	8.04%	4.15%	05/23/1973
Lifecycle					
745 -ING Solution 2015 Portfolio Adv	1.69%	7.13%	12.33%	4.54%	04/29/2005
749 -ING Solution 2025 Portfolio Adv	1.38%	11.90%	15.25%	5.01%	04/29/2005
760 -ING Solution 2035 Portfolio Adv	1.00%	14.24%	16.70%	5.49%	04/29/2005
763 -ING Solution 2045 Portfolio Adv	0.96%	16.23%	17.81%	5.77%	04/29/2005
1169-ING Solution 2055 Portfolio Adv	0.97%	16.37%		11.11%	03/08/2010
766 -ING Solution Income Portfolio Adv	1.78%	5.67%	9.89%	4.42%	04/29/2005
Aggressive Allocation					
452 -ING Invesco Eqty & Inc Port I	2.23%	16.27%	15.99%	7.20%	12/10/2001
Moderate Allocation					
ING InvEq&I Prt I/JanAsp Bal-I (1)	2.23%	16.27%	15.99%	6.98%	09/13/1993
Large Blend					

CLAUDIA TENNEY
January 01, 2014 - March 31, 2014

Page 8 of 9

At Your Service:
>www.ingretirementplans.com
ING
PO Box 990067
Hartford, CT 06199-0067
>TDD (Hearing Impaired): 1-800-855-2880

>Customer Service: 1-800-232-5422
Automated Voice Response System available 24/7
Representatives available Monday thru Friday,
8 a.m. - 9 p.m. ET

Investment Performance for Plan GH5583 (continued)

See Performance Introduction Page for Additional Information

Separate Account D
Average Annual Total Returns as of: 03/31/2014

Fund Number Investment Options	3-Mo	1-Yr	5-Yr	10-Yr/ Inception	Fund Inception Date
1251-American Funds Fdmtl Inv R3	0.25%	21.01%	19.48%	8.57%	08/01/1978
2169-Victory Diversified Stock Fund R <i>Large Value</i>	0.31%	22.84%	17.48%	6.95%	03/26/1999
1332-Pioneer Equity Income Fund Y	2.77%	17.78%	19.45%	7.83%	07/25/1990
Large Growth					
487 -American Funds Growth Fnd R3	0.85%	24.02%	19.15%	7.73%	12/01/1973
Mid-Cap Blend					
187 -Ariel Fund <i>Mid-Cap Growth</i>	-1.10%	29.57%	30.99%	7.43%	11/06/1986
081 -ING MidCap Opportunities Port I <i>Mid-Cap Value</i>	-0.47%	18.15%	23.05%	10.17%	05/05/2000
434 -ING AmCen Sm-Md Cp Val Port I	3.05%	21.32%	23.43%	9.79%	05/01/2002
1055-Victory Established Value Fund R <i>Small Blend</i>	2.96%	22.03%	22.51%	10.71%	08/16/1983
7018-Invesco Small Cap Equity Fund R <i>Small Growth</i>	-0.37%	20.81%	22.25%	7.94%	08/31/2000
080 -ING SmallCap Opportunities Prt I <i>Specialty - Real Estate</i>	0.44%	23.78%	25.88%	10.13%	05/06/1994
1019-ING Clarion Real Estate Port Srv	10.04%	5.16%	28.67%	9.33%	01/24/1989
Diversified Emerging Mkts					
936 -Lazard Emerging Mkts Eqty Port Opn <i>Foreign Large Blend</i>	-0.49%	-0.61%	15.50%	11.83%	01/08/1997
496 -American Funds EuroPacific R3	0.56%	17.24%	15.20%	7.96%	04/16/1984
1252-Artisan International Fund Inv	-1.92%	15.50%	18.20%	7.71%	12/28/1995

The risks of investing in small company stocks may include relatively low trading volumes, a greater degree of change in earnings and greater short-term volatility.

Foreign investing involves special risks such as currency fluctuation and public disclosure, as well as economic and political risks.

Some of the Funds invest in securities guaranteed by the U.S. Government as to the timely payment of principal and interest; however, shares of the Funds are not insured nor guaranteed.

High yielding fixed-income securities generally are subject to greater market fluctuations and risks of loss of income and principal than are investments in lower yielding fixed-income securities.

Sector funds may involve greater-than average risk and are often more volatile than funds holding a diversified portfolio of stocks in many industries. Examples include: banking, biotechnology, chemicals, energy, environmental services, natural resources, precious metals, technology, telecommunications, and utilities.

Additional Notes

These numbers reflect the fund's investment advisory fees, other fund expenses, and the annual deduction from the Separate Account as stated below:
ING Clarion Real Estate Port Srv, ING High Yield Portfolio Srv: 0.20%

Lazard Emerging Mkts Eqty Port Opn: 0.30%

Artisan International Fund Inv, ING AmCen Sm-Md Cp Val Port I, ING Invesco Eqty & Inc Port I: 0.35%

Ariel Fund, ING Intermediate Bond Port I, ING MidCap Opportunities Port I, ING SmallCap Opportunities Prt I, Pioneer - Class Y: 0.45%

ING Money Market Portfolio I: 0.65%

All Other funds: 0.00%

CLAUDIA TENNEY
January 01, 2014 - March 31, 2014

Page 9 of 9

At Your Service:
>www.ingretirementplans.com
ING
PO Box 990067
Hartford, CT 06199-0067
>TDD (Hearing Impaired): 1-800-855-2880

>Customer Service: 1-800-232-5422
Automated Voice Response System available 24/7
Representatives available Monday thru Friday,
8 a.m. - 9 p.m. ET

Investment Performance for Plan GH5583 (continued)

Additional Notes(continued)

The CURRENT rate for the ING Fixed Account Base, Fund 4001 is 1.25%, expressed as an annual effective yield, and is guaranteed not to drop below 1.15% through 12/31/2014. The annual rate of interest applied to your account may be higher or lower than the current rate. Restrictions may apply to transfers of funds from the Fixed Account to other contract investment options. Please refer to your product prospectus / disclosure booklet and call your 800 number for more information.

AN INVESTMENT IN THE FUND IS NOT INSURED OR GUARANTEED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION OR ANY OTHER GOVERNMENT AGENCY. ALTHOUGH THE FUND SEEKS TO PRESERVE THE VALUE OF YOUR INVESTMENT AT \$1.00 PER SHARE, IT IS POSSIBLE TO LOSE MONEY BY INVESTING IN THE FUND.

There is no guarantee that any investment option will achieve its stated objective. Principal value fluctuates and there is no guarantee of value at any time, including the target date. The "target date" is the approximate date when you plan to start withdrawing your money. When your target date is reached, you may have more or less than the original amount invested. For each target date Portfolio, until the day prior to its Target Date, the Portfolio will seek to provide total returns consistent with an asset allocation targeted for an investor who is retiring in approximately each Portfolio's designation Target Year. Prior to choosing a Target Date Portfolio, investors are strongly encouraged to review and understand the Portfolio's objectives and its composition of stocks and bonds, and how the asset allocation will change over time as the target date nears. No two investors are alike and one should not assume that just because they intend to retire in the year corresponding to the Target Date that that specific Portfolio is appropriate and suitable to their risk tolerance. It is recommended that an investor consider carefully the possibility of capital loss in each of the target date Portfolios, the likelihood and magnitude of which will be dependent upon the Portfolio's asset allocation. On the Target Date, the portfolio will seek to provide a combination of total return and stability of principal.

Stocks are more volatile than bonds, and portfolios with a higher concentration of stocks are more likely to experience greater fluctuations in value than portfolios with a higher concentration in bonds. Foreign stocks and small and midcap stocks may be more volatile than large cap stocks. Investing in bonds also entails credit risk and interest rate risk. Generally investors with longer timeframes can consider assuming more risk in their investment portfolio.

The ING Solution PortfoliosSM are actively managed and the asset allocation adjusted over time. The portfolios may merge with or change to other portfolios over time. Refer to the prospectus for more information about the specific risks of investing in the various asset classes included in the ING Solution Portfolios.

(1) The latter fund listed was replaced with the applicable ING Partners, Inc. Portfolio (the first fund listed). For most Plans this occurred after the close of business on December 3, 2004. The performance shown is based on the performance of the replaced fund until December 3, 2004, and the performance of the applicable ING Partners, Inc. Portfolio after that date. The replaced fund may not have been available under all contracts.

The Growth Fund of America - Class R-3 commenced operations on May 21, 2002. The fund has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as Class A of this fund. The performance information for the Growth Fund of America - Class R-3 prior to May 21, 2002 is based upon the Class A performance, adjusted by fees associated with Class R-3.

The EuroPacific Growth Fund - Class R-3 commenced operations on May 21, 2002. The fund has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as Class A of this fund. The performance information for the EuroPacific Growth Fund - Class R-3 prior to May 21, 2002 is based upon the Class A performance, adjusted by fees associated with Class R-3.

The Investment Option is neither a mutual fund nor part of a Separate Account. The returns listed do not include the impact of contract charges. Please refer to the contract or disclosure book to determine which Fixed Interest Options are available for your specific plan. The Investment Option is offered through ING Life and Insurance Annuity Company.

(2) THE CURRENT YIELD REFLECTS THE DEDUCTION OF ALL CHARGES THAT ARE DEDUCTED FROM THE TOTAL RETURN QUOTATIONS SHOWN.

Insurance products, annuities and funding agreements issued by ING Life Insurance and Annuity Company One Orange Way Windsor, CT 06095, (ILIAC), which is solely responsible for meeting its obligations. Plan administrative services provided by ILIAC or ING Institutional Plan Services, LLC. All companies are members of the ING family of companies. Securities are distributed by or offered through ING Financial Advisers, LLC (member SIPC) or other broker-dealers with which it has a selling agreement.



ING
PO Box 990067
Hartford, CT 06199-0067

October 01, 2013 - December 31, 2013
Page 1 of 10

010104810 02 AT 0.381 **AUTO T4 3 0733 13501-581912 C01-M1

CLAUDIA TENNEY
12 SLAYTONBUSH LN
UTICA, NY 13501-5819

Your Account Balance as of December 31, 2013

\$179,706.90

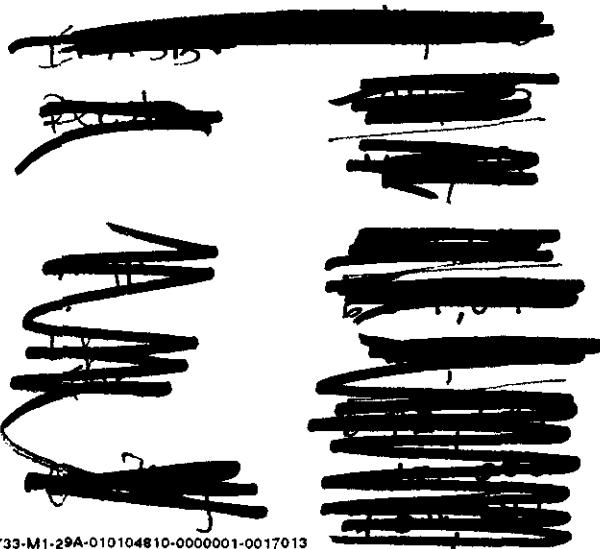
Your Account Summary



Your Personal Performance

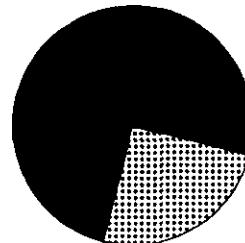
Past performance is no guarantee of future results. Data above as of most recent calendar quarter end. Important information regarding calculation methodology can be found in the Message section.

See Messages on Page , 5



MID-YORK PRESS INC SAVINGS & RTMT PLAN

Your Current Investment Mix



Large Cap Value	29%
Large Cap Growth	25%
Bonds	24%
Small/Mid/Specialty	13%
Global / International	9%

Percentages may not be exact due to rounding.

>www.ingretirementplans.com

>Customer Service: 1-800-232-5422

Automated Voice Response System available 24/7

Representatives available Monday thru Friday,
8 a.m. - 9 p.m. ET

>TDD (Hearing Impaired): 1-800-855-2880

YOUR INVESTMENT TEAM

DOMINIC SHEA
WELLS FARGO ADVISORS, LLC
43 S BROAD ST
NORWICH, NY 13815-0001
607-334-3245

0000900720131231GH5583PART

CLAUDIA TENNEY
October 01, 2013 - December 31, 2013

Page 2 of 10

At Your Service:
>www.ingretirementplans.com
ING
PO Box 990067
Hartford, CT 06199-0067
>TDD (Hearing Impaired): 1-800-855-2880

>Customer Service: 1-800-232-5422
Automated Voice Response System available 24/7
Representatives available Monday thru Friday,
8 a.m. - 9 p.m. ET

Your Estimated Monthly Income in Retirement

The Monthly Income amount is pre-tax and assumes you are retiring today at age 65. It is based on your most recent month-end account balance. Important information regarding calculation methodology can be found in the Message section.

About Your Plan

Plan Number	Plan Type
GH5583	401K

Activity Statement for Your 401(K) Plan GH5583

Investment Objective	Balance on 10/01/2013	Total Activity	Investment Earnings	Balance on 12/31/2013	Number of Units/Shares	Unit/Share Price
Bonds						
ING Intermediate Bond Port I	\$26,588.16	\$500.98	\$184.56	\$27,273.70	1,840.2108	\$14.8209
ING PIMCO High Yield Portfolio Srv	\$15,879.89	\$250.49	\$466.64	\$16,597.02	889.8915	\$18.6506
Large Cap Value						
American Funds Fdmntl Inv R3	\$47,372.34	\$626.33	\$4,691.32	\$52,689.99	3,133.3191	\$16.8160
Large Cap Growth						
American Funds Growth Fnd R3	\$40,312.08	\$626.33	\$3,779.09	\$44,717.50	2,146.1834	\$20.8358
Small/Mid/Specialty						
Ariel Fund	\$9,021.97	\$125.28	\$1,166.40	\$10,313.65	555.7454	\$18.5582
ING AmCen Sm-Md Cp Val Port I	\$11,477.54	\$125.28	\$1,005.94	\$12,608.76	529.4187	\$23.8162
Global / International						
American Funds EuroPacific R3	\$14,179.34	\$250.49	\$1,076.45	\$15,506.28	725.9470	\$21.3600
Total	\$164,831.32	\$2,505.18	\$12,370.40	\$179,706.90		

Unit/Share prices are displayed to four decimal places.

ING Intermediate Bond Port I	20%
Ariel Fund	5%
ING AmCen Sm-Md Cp Val Port I	5%
American Funds Growth Fnd R3	25%
American Funds EuroPacific R3	10%
ING PIMCO High Yield Portfolio Srv	10%
American Funds Fdmntl Inv R3	25%
Total	100%

C LAUDIA TENNEY
October 01, 2013 - December 31, 2013

Page 3 of 10

At Your Service:
>www.ingretirementplans.com
ING
PO Box 990067
Hartford, CT 06199-0067
>TDD (Hearing Impaired): 1-800-855-2880

>Customer Service: 1-800-232-5422
Automated Voice Response System available 24/7
Representatives available Monday thru Friday,
8 a.m. - 9 p.m. ET

	Balance on 10/01/2013	Contributions	Withdrawals	Investment Earnings	Balance on 12/31/2013	% Vested	Vested As Of
Employee Salary Deferrals -DF	\$123,261.04	\$1,753.64	\$0.00	\$9,252.30	\$134,266.98	100%	12/31/2012
Employer Matching Contributions -MT	\$38,428.55	\$0.00	\$0.00	\$2,864.83	\$41,293.38	100%	12/31/2012
Employer Profit Sharing -PS	\$8.68	\$0.00	\$0.00	\$0.64	\$9.32	100%	12/31/2012
Safe Harbor-Employer Contrib -SE	\$3,133.05	\$751.54	\$0.00	\$252.63	\$4,137.22		
Total	\$164,831.32	\$2,505.18	\$0.00	\$12,370.40	\$179,706.90		

Vesting information provided by your plan's Third Party Administrator and/or your Sponsor. Please contact them should you have any questions regarding vesting.

Transaction Type	Process Date	Money Source	Investment	Number of Units/Shares	Unit/Share Price	Transaction Amount
Contribution	10/07/2013	Employee Salary Deferrals -DF	ING Intermediate Bond Port I Ariel Fund ING AmCen Sm-Md Cp Val Port I American Funds Growth Fnd R3 American Funds EuroPacific R3 ING PIMCO High Yield Portfolio Srv American Funds Fdmntl Inv R3	1.9050 0.4311 0.3230 1.8464 0.7043 0.7708 2.3004	\$14.7510 \$16.3060 \$21.7636 \$19.0257 \$19.9478 \$18.2272 \$15.2711	\$28.10 \$7.03 \$7.03 \$35.13 \$14.05 \$14.05 \$35.13
			Total			\$140.52
Contribution	10/07/2013	Safe Harbor-Employer Contrib -SE	ING Intermediate Bond Port I Ariel Fund ING AmCen Sm-Md Cp Val Port I American Funds Growth Fnd R3 American Funds EuroPacific R3 ING PIMCO High Yield Portfolio Srv American Funds Fdmntl Inv R3	0.8162 0.1846 0.1383 0.7916 0.3018 0.3303 0.9862	\$14.7510 \$16.3060 \$21.7636 \$19.0257 \$19.9478 \$18.2272 \$15.2711	\$12.04 \$3.01 \$3.01 \$15.06 \$6.02 \$6.02 \$15.06
			Total			\$60.22
Contribution	10/21/2013	Employee Salary Deferrals -DF	ING Intermediate Bond Port I Ariel Fund ING AmCen Sm-Md Cp Val Port I American Funds Growth Fnd R3 American Funds EuroPacific R3 ING PIMCO High Yield Portfolio Srv American Funds Fdmntl Inv R3	1.8921 0.4104 0.3100 1.7830 0.6775 0.7611 2.2167	\$14.8515 \$17.1280 \$22.6797 \$19.7030 \$20.7369 \$18.4589 \$15.8481	\$28.10 \$7.03 \$7.03 \$35.13 \$14.05 \$14.05 \$35.13
			Total			\$140.52
Contribution	10/21/2013	Safe Harbor-Employer Contrib -SE	ING Intermediate Bond Port I Ariel Fund ING AmCen Sm-Md Cp Val Port I American Funds Growth Fnd R3 American Funds EuroPacific R3 ING PIMCO High Yield Portfolio Srv American Funds Fdmntl Inv R3	0.8107 0.1757 0.1327 0.7643 0.2903 0.3261 0.9503	\$14.8515 \$17.1280 \$22.6797 \$19.7030 \$20.7369 \$18.4589 \$15.8481	\$12.04 \$3.01 \$3.01 \$15.06 \$6.02 \$6.02 \$15.06
			Total			\$60.22
Contribution	11/04/2013	Employee Salary Deferrals -DF	ING Intermediate Bond Port I Ariel Fund ING AmCen Sm-Md Cp Val Port I	6.5862 1.4026 1.0707	\$14.8948 \$17.4885 \$22.9103	\$98.10 \$24.53 \$24.53

CLAUDIA TENNEY
 October 01, 2013 - December 31, 2013
 Page 4 of 10

At Your Service:
 >www.ingretirementplans.com
 ING
 PO Box 990067
 Hartford, CT 06199-0067
 >TDD (Hearing Impaired): 1-800-855-2880

>Customer Service: 1-800-232-5422
 Automated Voice Response System available 24/7
 Representatives available Monday thru Friday,
 8 a.m. - 9 p.m. ET

Transaction Type	Process Date	Money Source	Investment	Number of Units/Shares	Unit/Share Price	Transaction Amount
			American Funds Growth Fnd R3	6.1849	\$19.8274	\$122.63
			American Funds EuroPacific R3	2.3944	\$20.4856	\$49.05
			ING PIMCO High Yield Portfolio Srv	2.6490	\$18.5165	\$49.05
			American Funds Fdmntl Inv R3	7.6597	\$16.0098	\$122.63
			Total			\$490.52
Contribution	11/04/2013	Safe Harbor-Employer Contrib -SE	ING Intermediate Bond Port I	2.8224	\$14.8948	\$42.04
			Ariel Fund	0.6010	\$17.4885	\$10.51
			ING AmCen Sm-Md Cp Val Port I	0.4587	\$22.9103	\$10.51
			American Funds Growth Fnd R3	2.6509	\$19.8274	\$52.56
			American Funds EuroPacific R3	1.0261	\$20.4856	\$21.02
			ING PIMCO High Yield Portfolio Srv	1.1352	\$18.5165	\$21.02
			American Funds Fdmntl Inv R3	3.2830	\$16.0098	\$52.56
			Total			\$210.22
Contribution	11/18/2013	Employee Salary Deferrals -DF	ING Intermediate Bond Port I	6.5822	\$14.9037	\$98.10
			Ariel Fund	1.3334	\$18.3971	\$24.53
			ING AmCen Sm-Md Cp Val Port I	1.0629	\$23.0785	\$24.53
			American Funds Growth Fnd R3	6.1605	\$19.9058	\$122.63
			American Funds EuroPacific R3	2.3674	\$20.7193	\$49.05
			ING PIMCO High Yield Portfolio Srv	2.6481	\$18.5224	\$49.05
			American Funds Fdmntl Inv R3	7.5920	\$16.1525	\$122.63
			Total			\$490.52
Contribution	11/18/2013	Safe Harbor-Employer Contrib -SE	ING Intermediate Bond Port I	2.8208	\$14.9037	\$42.04
			Ariel Fund	0.5713	\$18.3971	\$10.51
			ING AmCen Sm-Md Cp Val Port I	0.4554	\$23.0785	\$10.51
			American Funds Growth Fnd R3	2.6404	\$19.9058	\$52.56
			American Funds EuroPacific R3	1.0145	\$20.7193	\$21.02
			ING PIMCO High Yield Portfolio Srv	1.1348	\$18.5224	\$21.02
			American Funds Fdmntl Inv R3	3.2540	\$16.1525	\$52.56
			Total			\$210.22
Contribution	12/02/2013	Employee Salary Deferrals -DF	ING Intermediate Bond Port I	1.8916	\$14.8553	\$28.10
			Ariel Fund	0.3946	\$17.8133	\$7.03
			ING AmCen Sm-Md Cp Val Port I	0.3034	\$23.1688	\$7.03
			American Funds Growth Fnd R3	1.7379	\$20.2145	\$35.13
			American Funds EuroPacific R3	0.6730	\$20.8780	\$14.05
			ING PIMCO High Yield Portfolio Srv	0.7556	\$18.5946	\$14.05
			American Funds Fdmntl Inv R3	2.1584	\$16.2761	\$35.13
			Total			\$140.52
Contribution	12/02/2013	Safe Harbor-Employer Contrib -SE	ING Intermediate Bond Port I	0.8105	\$14.8553	\$12.04
			Ariel Fund	0.1690	\$17.8133	\$3.01
			ING AmCen Sm-Md Cp Val Port I	0.1299	\$23.1688	\$3.01
			American Funds Growth Fnd R3	0.7450	\$20.2145	\$15.06
			American Funds EuroPacific R3	0.2883	\$20.8780	\$6.02
			ING PIMCO High Yield Portfolio Srv	0.3237	\$18.5946	\$6.02
			American Funds Fdmntl Inv R3	0.9253	\$16.2761	\$15.06
			Total			\$60.22
Contribution	12/09/2013	Employee Salary Deferrals -DF	ING Intermediate Bond Port I	0.9432	\$14.8426	\$14.00
			Ariel Fund	0.1952	\$17.9320	\$3.50
			ING AmCen Sm-Md Cp Val Port I	0.1502	\$23.3074	\$3.50
			American Funds Growth Fnd R3	0.8647	\$20.2375	\$17.50
			American Funds EuroPacific R3	0.3352	\$20.8824	\$7.00
			ING PIMCO High Yield Portfolio Srv	0.3763	\$18.6000	\$7.00
			American Funds Fdmntl Inv R3	1.0733	\$16.3046	\$17.50
			Total			\$70.00

CLAUDIA TENNEY
October 01, 2013 - December 31, 2013

Page 5 of 10

At Your Service:
>www.ingretirementplans.com
ING
PO Box 990067
Hartford, CT 06199-0067
>TDD (Hearing Impaired): 1-800-855-2880

>Customer Service: 1-800-232-5422
Automated Voice Response System available 24/7
Representatives available Monday thru Friday,
8 a.m. - 9 p.m. ET

Transaction Type	Process Date	Money Source	Investment	Number of Units/Shares	Unit/Share Price	Transaction Amount
Contribution	12/09/2013	Safe Harbor-Employer Contrib -SE	ING Intermediate Bond Port I Ariel Fund ING AmCen Sm-Md Cp Val Port I American Funds Growth Fnd R3 American Funds EuroPacific R3 ING PIMCO High Yield Portfolio Srv American Funds Fdmntl Inv R3	0.4042 0.0836 0.0644 0.3706 0.1437 0.1613 0.4600	\$14.8426 \$17.9320 \$23.3074 \$20.2375 \$20.8824 \$18.6000 \$16.3046	\$6.00 \$1.50 \$1.50 \$7.50 \$3.00 \$3.00 \$7.50
			Total			\$30.00
Contribution	12/16/2013	Employee Salary Deferrals -DF	ING Intermediate Bond Port I Ariel Fund ING AmCen Sm-Md Cp Val Port I American Funds Growth Fnd R3 American Funds EuroPacific R3 ING PIMCO High Yield Portfolio Srv American Funds Fdmntl Inv R3	1.8919 0.3959 0.3049 1.7498 0.6807 0.7550 2.1685	\$14.8527 \$17.7576 \$23.0568 \$20.0762 \$20.6399 \$18.6101 \$16.2000	\$28.10 \$7.03 \$7.03 \$35.13 \$14.05 \$14.05 \$35.13
			Total			\$140.52
Contribution	12/16/2013	Safe Harbor-Employer Contrib -SE	ING Intermediate Bond Port I Ariel Fund ING AmCen Sm-Md Cp Val Port I American Funds Growth Fnd R3 American Funds EuroPacific R3 ING PIMCO High Yield Portfolio Srv American Funds Fdmntl Inv R3	0.8106 0.1695 0.1305 0.7501 0.2917 0.3235 0.9296	\$14.8527 \$17.7576 \$23.0568 \$20.0762 \$20.6399 \$18.6101 \$16.2000	\$12.04 \$3.01 \$3.01 \$15.06 \$6.02 \$6.02 \$15.06
			Total			\$60.22
Contribution	12/30/2013	Employee Salary Deferrals -DF	ING Intermediate Bond Port I Ariel Fund ING AmCen Sm-Md Cp Val Port I American Funds Growth Fnd R3 American Funds EuroPacific R3 ING PIMCO High Yield Portfolio Srv American Funds Fdmntl Inv R3	1.8929 0.3796 0.2959 1.6932 0.6582 0.7534 2.0976	\$14.8448 \$18.5206 \$23.7541 \$20.7473 \$21.3467 \$18.6476 \$16.7479	\$28.10 \$7.03 \$7.03 \$35.13 \$14.05 \$14.05 \$35.13
			Total			\$140.52
Contribution	12/30/2013	Safe Harbor-Employer Contrib -SE	ING Intermediate Bond Port I Ariel Fund ING AmCen Sm-Md Cp Val Port I American Funds Growth Fnd R3 American Funds EuroPacific R3 ING PIMCO High Yield Portfolio Srv American Funds Fdmntl Inv R3	0.8111 0.1625 0.1267 0.7259 0.2820 0.3228 0.8992	\$14.8448 \$18.5206 \$23.7541 \$20.7473 \$21.3467 \$18.6476 \$16.7479	\$12.04 \$3.01 \$3.01 \$15.06 \$6.02 \$6.02 \$15.06
			Total			\$60.22
Total			Contribution			\$2,505.18

YOUR PERSONAL PERFORMANCE The returns shown are estimated dollar-weighted rates of return in your account, assuming evenly distributed cashflow throughout the period. The actual timing of cash flows into and out of your account may cause your actual returns to differ from these estimates. Past performance is no guarantee of future results.

Important Please review the information on this statement carefully and report any discrepancies within 30 days to our customer service department. Reported values will be considered final and correct after 30 days.

In addition to any expense described above, some of the plan's administrative expenses for the preceding quarter were paid from the total annual operating expense of one or more of the plan's designated investment alternatives (e.g. through revenue sharing arrangements, 12b-1 fees, sub-transfer agent fees).

CLAUDIA TENNEY

October 01, 2013 - December 31, 2013

Page 6 of 10

At Your Service:

>www.ingretirementplans.com

ING

PO Box 990067

Hartford, CT 06199-0067

>TDD (Hearing Impaired): 1-800-855-2880

>Customer Service: 1-800-232-5422

Automated Voice Response System available 24/7

Representatives available Monday thru Friday,

8 a.m. - 9 p.m. ET

ING Excessive Trading Policy - ING has an Excessive Trading Policy and monitors fund transfer activity. To view ING's Excessive Trading Policy refer to www.ingretirementplans.com or your plan's website, or to obtain a copy of ING's Excessive Trading Policy contact our customer service department at the number on the front of this statement.

Agreements to Share Trading Information with Funds For information please refer to www.ingretirementplans.com or your plan's website.

Redemption Fees For information please refer to www.ingretirementplans.com or your plan's website, or each fund's prospectus.

ACCOUNT HISTORY NOW AVAILABLE ON ING ACCESS You no longer have to wait until the arrival of your statement to track your account history. With the new "Account History" feature on ING Access, you can track your contributions, fund activity, exchanges, withdrawals, and disbursements quickly and conveniently. "Account History" also allows you to keep your records up-to-date with a history download capability. With "Account History," you are better informed about your retirement plan. Log on to ING Access today to see this latest enhancement, as well as many other features already available that make it easy to do business with ING.

Getting too much paper from ING? Visit your plan's website and learn more about how to sign up for e-Delivery.

Insurance products, annuities and funding agreements issued by ING Life Insurance and Annuity Company ("ILiac") One Orange Way, Windsor, CT 06095, which is solely responsible for meeting its obligations. Plan Administrative services provided by ILiac or ING Institutional Plan Services, LLC. All companies are members of the ING family of companies. Securities distributed by or offered through ING Financial Advisers, LLC(member SIPC) or other broker-dealers with which it has a selling agreement.

This statement is provided on behalf of ING Financial Advisers, LLC (member SIPC).

ESTIMATED MONTHLY RETIREMENT INCOME *If your statement displays a monthly retirement income figure, the following information is important.* The Estimated Monthly Retirement Income is designed to provide a better understanding of what you might expect in retirement. Based on your current retirement account balance in this plan and the assumptions noted below, a monthly pre-tax lifetime retirement income has been estimated.

The monthly pre-tax lifetime income that is estimated to be generated by the balance shown above assumes you are age 65 and are making a lump sum purchase of a single life immediate annuity today which would pay you a level income amount each month as long as you live. Note that inflation will erode your spending power over time. The projected amount of the annuity income payment is based on the combination of the Society of Actuaries' Annuity 2000 Basic Mortality Table assuming an equal mix of males and females and recent Immediate Annuity interest rates from the Pension Benefit Guaranty Corporation (PBGC), a federal agency created by ERISA. The estimates are hypothetical and for illustrative purposes only and do not represent current or future performance of any specific investment.

No representations, warranties or guarantees are made as to the accuracy of any projections or calculations. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation. All investments carry a degree of risk and past performance is not a guarantee of future results.

To work toward a goal of long-term retirement security, investors often give careful consideration to the potential of a well-balanced and diversified investment portfolio. Spreading assets among different types of investments can help to minimize the overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform well could often cause another asset category, or another particular security, to perform poorly. Although diversification neither assures nor guarantees better performance and cannot protect against loss in declining markets, it is a well-recognized risk management strategy.

In deciding how to invest toward retirement, an investor should take into account all of his/her assets, including any retirement savings outside of employer-sponsored retirement plans. No single approach is right for everyone because, among other factors, individual investors have different financial goals, different time horizons for meeting their goals, and different tolerances for risk.

It is also important for investors to periodically review his/her investment portfolio, investment objectives, and the investment options available to them under their employer-sponsored retirement plan to help ensure that his/her retirement savings stay on track toward his/her retirement goals.

The Department of Labor (DOL) Internet website provides other sources of information regarding individual investing and diversification. That site can be accessed at: www.dol.gov/ebsa/investing.html

Your plan may permit each plan participant to direct the investment of some or all of the assets in his or her own account under the plan. Certain restrictions may apply to the right to direct the investment of these assets with regard to timing and the types of assets involved. Please see your Summary Plan Description or other plan related documents and materials to determine if you have the right to direct the investment of the assets in your own account and if so, to determine whether any restrictions apply with regard to that right. Please note that the above message is not applicable for plans that are not subject to the ERISA guidelines, including all plans of public education employees.

C~~L~~AUDIA TENNEY

October 01, 2013 - December 31, 2013

Page 7 of 10

At Your Service:

>www.ingretirementplans.com

ING

PO Box 990067

Hartford, CT 06199-0067

>TDD (Hearing Impaired): 1-800-855-2880

>Customer Service: 1-800-232-5422

Automated Voice Response System available 24/7

Representatives available Monday thru Friday,

8 a.m. - 9 p.m. ET

Your plan may make available to you options (e.g. life insurance, self-directed brokerage account, and/or loans) that are not displayed on this statement because they are not administered or made available through ING Life Insurance and Annuity Company. Please contact your plan administrator or employer for information about these options.

CLAUDIA TENNEY
October 01, 2013 - December 31, 2013

Page 8 of 10

At Your Service:
>www.ingretirementplans.com
ING
PO Box 990067
Hartford, CT 06199-0067
>TDD (Hearing Impaired): 1-800-855-2880

>Customer Service: 1-800-232-5422
Automated Voice Response System available 24/7
Representatives available Monday thru Friday,
8 a.m. - 9 p.m. ET

Investment Performance for Plan GH5583

Separate Account D

Average Annual Total Returns as of: 12/31/2013

Variable annuities and funding agreements are long-term investment vehicles designed for retirement purposes which allow you to allocate contributions among variable investment options that have the potential to grow tax-deferred, or in the case of Roth contributions, tax free, with an option to receive a stream of income at a later date. Early withdrawals may be subject to surrender charges, and if taken prior to age 59 1/2, a 10% IRS penalty may apply. Taxes are due upon withdrawal of tax-deferred assets; withdrawals will also reduce the applicable death benefit and cash surrender value.

THE PERFORMANCE DATA QUOTED REPRESENTS PAST PERFORMANCE. PAST PERFORMANCE DOES NOT GUARANTEE FUTURE RESULTS. FOR MONTH-END PERFORMANCE WHICH MAY BE LOWER OR HIGHER THAN THE PERFORMANCE DATA SHOWN PLEASE CALL 800-232-5422. INVESTMENT RETURN AND PRINCIPAL VALUE OF AN INVESTMENT WILL FLUCTUATE SO THAT, WHEN SOLD, AN INVESTMENT MAY BE WORTH MORE OR LESS THAN THE ORIGINAL COST.

These numbers reflect total Separate Account charges, ranging from 0.00% to 0.65% on an annual basis. They also assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses. See "Additional Notes" section for charges by investment option.

DEPENDING UPON THE TYPE OF CONTRACT IN WHICH YOU PARTICIPATE, YOU HAVE EITHER RECEIVED DISCLOSURE BOOKLETS FOR THE SEPARATE ACCOUNT AND/OR FUND PROSPECTUSES. YOU SHOULD CONSIDER THE INVESTMENT OBJECTIVES, RISKS AND CHARGES, AND EXPENSES OF THE VARIABLE PRODUCT AND ITS UNDERLYING FUND OPTIONS CAREFULLY BEFORE INVESTING. THE DISCLOSURE BOOKLET CONTAINS THIS AND OTHER INFORMATION. ANYONE WHO WISHES TO OBTAIN A FREE COPY OF THE SEPARATE ACCOUNT DISCLOSURE BOOKLET AND/OR FUND PROSPECTUSES MAY CALL THEIR ING REPRESENTATIVE OR THE NUMBER ABOVE. PLEASE READ THE SEPARATE ACCOUNT DISCLOSURE BOOKLET AND/OR THE FUND PROSPECTUSES CAREFULLY BEFORE INVESTING.

Returns less than one year are not annualized. Fund Inception Date is the date of inception for the underlying fund, and is the date used in calculating the periodic returns. This date may also precede the portfolio's inclusion in the product.

Fund Number Investment Options	3-Mo	1-Yr	5-Yr	10-Yr/ Inception	Fund Inception Date
Money Market					
003 -ING Money Market Portfolio I	-0.16%	-0.63%	-0.52%	1.06%	01/01/1980
The 7-day annualized Subaccount yield as of 12/31/2013 is -0.65%, which more closely reflects current earnings. (2)					
Stability of Principal					
4001-ING Fixed Account	0.35%	1.40%	2.05%	2.50%	
This fund is not part of a separate account.					
High Yield Bond					
787 -ING PIMCO High Yield Portfolio Srv	2.93%	5.41%	16.27%	7.92%	05/03/2004
Intermediate-Term Bond					
004 -ING Intermediate Bond Port I	0.70%	-0.57%	7.08%	4.16%	05/23/1973
Lifecycle					
745 -ING Solution 2015 Portfolio Adv	3.41%	8.93%	10.19%	4.47%	04/29/2005
749 -ING Solution 2025 Portfolio Adv	5.49%	16.05%	12.59%	4.99%	04/29/2005
760 -ING Solution 2035 Portfolio Adv	6.56%	20.09%	13.93%	5.52%	04/29/2005
763 -ING Solution 2045 Portfolio Adv	7.30%	23.09%	14.83%	5.82%	04/29/2005
1169-ING Solution 2055 Portfolio Adv	7.27%	23.19%		11.59%	03/08/2010
766 -ING Solution Income Portfolio Adv	2.93%	6.68%	8.39%	4.34%	04/29/2005
Moderate Allocation					
ING InvEq&I Prt I/JanAsp Bal-I (1)	6.45%	24.53%	13.55%	6.92%	09/13/1993
452 -ING Invesco Eqty & Inc Port I	6.45%	24.53%	13.55%	7.11%	12/10/2001
Large Blend					
1251-American Funds Fdmntl Inv R3	9.84%	31.09%	17.73%	8.71%	08/01/1978
2169-Victory Diversified Stock Fund R	8.72%	34.07%	15.57%	6.90%	03/26/1999

CLAUDIA TENNEY
October 01, 2013 - December 31, 2013

Page 9 of 10

At Your Service:

>www.ingretirementplans.com

ING
PO Box 990067
Hartford, CT 06199-0067
>TDD (Hearing Impaired): 1-800-855-2880

>Customer Service: 1-800-232-5422

Automated Voice Response System available 24/7

Representatives available Monday thru Friday,
8 a.m. - 9 p.m. ET

Investment Performance for Plan GH5583 (continued)

See Performance Introduction Page for Additional Information

Separate Account D

Average Annual Total Returns as of: 12/31/2013

Fund Number Investment Options	3-Mo	1-Yr	5-Yr	10-Yr/ Inception	Fund Inception Date
Large Value					
1332-Pioneer Equity Income Fund Y	8.17%	28.71%	14.75%	7.76%	07/25/1990
Large Growth					
487 -American Funds Growth Fnd R3	9.30%	33.43%	17.96%	7.99%	12/01/1973
Small Blend					
Mid-Cap Blend					
187 -Ariel Fund	18.71%	51.49%	26.72%	8.24%	11/06/1986
Mid-Cap Growth					
081 -ING MidCap Opportunities Port I	6.47%	31.38%	22.00%	10.65%	05/05/2000
Mid-Cap Value					
434 -ING AmCen Sm-Md Cp Val Port I	8.72%	31.32%	19.52%	10.08%	05/01/2002
1055-Victory Established Value Fund R	9.76%	34.16%	19.54%	10.84%	08/16/1983
Small Blend					
7018-Invesco Small Cap Equity Fund R	9.49%	36.38%	18.76%	8.63%	08/31/2000
Small Growth					
080 -ING SmallCap Opportunities Prt I	6.78%	38.44%	22.33%	10.08%	05/06/1994
Specialty- Real Estate					
1019-ING Clarion Real Estate Port Srv	0.24%	1.85%	17.33%	9.44%	01/24/1989
Diversified Emerging Mkts					
936 -Lazard Emerging Mkts Eqty Port Opn	1.58%	-1.43%	15.07%	12.61%	01/08/1997
Foreign Large Blend					
496 -American Funds EuroPacific R3	7.53%	19.79%	13.17%	8.59%	04/16/1984
1252-Artisan International Fund Inv	7.31%	24.74%	16.19%	8.55%	12/28/1995

The risks of investing in small company stocks may include relatively low trading volumes, a greater degree of change in earnings and greater short-term volatility.

Foreign investing involves special risks such as currency fluctuation and public disclosure, as well as economic and political risks.

Some of the Funds invest in securities guaranteed by the U.S. Government as to the timely payment of principal and interest; however, shares of the Funds are not insured nor guaranteed.

High yielding fixed-income securities generally are subject to greater market fluctuations and risks of loss of income and principal than are investments in lower yielding fixed-income securities.

Sector funds may involve greater-than average risk and are often more volatile than funds holding a diversified portfolio of stocks in many industries. Examples include: banking, biotechnology, chemicals, energy, environmental services, natural resources, precious metals, technology, telecommunications, and utilities.

Additional Notes

These numbers reflect the fund's investment advisory fees, other fund expenses, and the annual deduction from the Separate Account as stated below:
ING Clarion Real Estate Port Srv, ING PIMCO High Yield Portfolio Srv: 0.20%

Lazard Emerging Mkts Eqly Port Opn: 0.30%

Artisan International Fund Inv, ING AmCen Sm-Md Cp Val Port I, ING Invesco Eqty & Inc Port I: 0.35%

Ariel Fund, ING Intermediate Bond Port I, ING MidCap Opportunities Port I, ING SmallCap Opportunities Prt I, Pioneer - Class Y: 0.45%

ING Money Market Portfolio I: 0.65%

All Other funds: 0.00%

The CURRENT rate for the ING Fixed Account Base, Fund 4001 is 1.25%, expressed as an annual effective yield, and is guaranteed not to drop below 1.15% through 12/31/2014. The annual rate of interest applied to your account may be higher or lower than the current rate. Restrictions may apply to

CLAUDIA TENNEY
October 01, 2013 - December 31, 2013
Page 10 of 10

At Your Service:
>www.ingretirementplans.com
ING
PO Box 990067
Hartford, CT 06199-0067
>TDD (Hearing Impaired): 1-800-855-2880

>Customer Service: 1-800-232-5422
Automated Voice Response System available 24/7
Representatives available Monday thru Friday,
8 a.m. - 9 p.m., ET

Investment Performance for Plan GH5583 (continued)

Additional Notes(continued)

transfers of funds from the Fixed Account to other contract investment options. Please refer to your product prospectus / disclosure booklet and call your 800 number for more information.

AN INVESTMENT IN THE FUND IS NOT INSURED OR GUARANTEED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION OR ANY OTHER GOVERNMENT AGENCY. ALTHOUGH THE FUND SEEKS TO PRESERVE THE VALUE OF YOUR INVESTMENT AT \$1.00 PER SHARE, IT IS POSSIBLE TO LOSE MONEY BY INVESTING IN THE FUND.

There is no guarantee that any investment option will achieve its stated objective. Principal value fluctuates and there is no guarantee of value at any time, including the target date. The "target date" is the approximate date when you plan to start withdrawing your money. When your target date is reached, you may have more or less than the original amount invested. For each target date Portfolio, until the day prior to its Target Date, the Portfolio will seek to provide total returns consistent with an asset allocation targeted for an investor who is retiring in approximately each Portfolio's designation Target Year. Prior to choosing a Target Date Portfolio, investors are strongly encouraged to review and understand the Portfolio's objectives and its composition of stocks and bonds, and how the asset allocation will change over time as the target date nears. No two investors are alike and one should not assume that just because they intend to retire in the year corresponding to the Target Date that that specific Portfolio is appropriate and suitable to their risk tolerance. It is recommended that an investor consider carefully the possibility of capital loss in each of the target date Portfolios, the likelihood and magnitude of which will be dependent upon the Portfolio's asset allocation. On the Target Date, the portfolio will seek to provide a combination of total return and stability of principal.

Stocks are more volatile than bonds, and portfolios with a higher concentration of stocks are more likely to experience greater fluctuations in value than portfolios with a higher concentration in bonds. Foreign stocks and small and midcap stocks may be more volatile than large cap stocks. Investing in bonds also entails credit risk and interest rate risk. Generally investors with longer timeframes can consider assuming more risk in their investment portfolio.

The ING Solution PortfoliosSM are actively managed and the asset allocation adjusted over time. The portfolios may merge with or change to other portfolios over time. Refer to the prospectus for more information about the specific risks of investing in the various asset classes included in the ING Solution Portfolios.

(1) The latter fund listed was replaced with the applicable ING Partners, Inc. Portfolio (the first fund listed). For most Plans this occurred after the close of business on December 3, 2004. The performance shown is based on the performance of the replaced fund until December 3, 2004, and the performance of the applicable ING Partners, Inc. Portfolio after that date. The replaced fund may not have been available under all contracts. The Growth Fund of America - Class R-3 commenced operations on May 21, 2002. The fund has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as Class A of this fund. The performance information for the Growth Fund of America - Class R-3 prior to May 21, 2002 is based upon the Class A performance, adjusted by fees associated with Class R-3.

The EuroPacific Growth Fund - Class R-3 commenced operations on May 21, 2002. The fund has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as Class A of this fund. The performance information for the EuroPacific Growth Fund - Class R-3 prior to May 21, 2002 is based upon the Class A performance, adjusted by fees associated with Class R-3.

The Investment Option is neither a mutual fund nor part of a Separate Account. The returns listed do not include the impact of contract charges. Please refer to the contract or disclosure book to determine which Fixed Interest Options are available for your specific plan. The Investment Option is offered through ING Life and Insurance Annuity Company.

(2) THE CURRENT YIELD REFLECTS THE DEDUCTION OF ALL CHARGES THAT ARE DEDUCTED FROM THE TOTAL RETURN QUOTATIONS SHOWN.

Insurance products, annuities and funding agreements issued by ING Life Insurance and Annuity Company One Orange Way Windsor, CT 06095, (ILIAC), which is solely responsible for meeting its obligations. Plan administrative services provided by ILIAC or ING Institutional Plan Services, LLC. All companies are members of the ING family of companies. Securities are distributed by or offered through ING Financial Advisers, LLC (member SIPC) or other broker-dealers with which it has a selling agreement.