

UNITED STATES HOUSE OF REPRESENTATIVES

FORM A
Page 1 of 6
For use by Members, officers, and employees

Jan 25 2013

LEGISLATIVE RESOURCE CENTER

2013 FEB -4 PM 1:38

(Office Use Only)

(Daytime Telephone)

Howard L Berman

(Full Name)

Employing Office:

☐ Officer Or
☐ Employee

State: CA

House of Representative

District: 28

Status

Report Type

☐ Annual (May 15)

☐ Amendment

☒ Termination

Termination Date:
1/2/2013

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

PRELIMINARY INFORMATION -- ANSWER EACH OF THESE QUESTIONS

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

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

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 dependent child?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
Exemptions-- Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption? Do not answer "yes" unless you have first consulted with the Committee on Ethics.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

SCHEDULE I - EARNED INCOME

Name Howard L Berman

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

Source	Type	Amount
State of California	Legislative Pension	\$5,712

SCHEDULE III - ASSETS AND "UNEARNED" INCOME

Name Howard L Berman

BLOCK A		BLOCK B		BLOCK C		BLOCK D		BLOCK E	
Asset and/or Income Source		Year-End Value of Asset		Type of Income		Amount of Income		Transaction	
<p>Identify (a) each asset held for investment or production of income with a fair market value exceeding \$1,000 at the end of the reporting period, and (b) any other reportable asset or source 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) that are self-directed (i.e., plans in which you have the power, even if not exercised, to select the specific investments), provide the value for each asset held in the account that exceeds the reporting thresholds. For retirement accounts which are not self-directed, provide only the name of the institution holding the account and its value at the end of the reporting period.</p> <p>For rental or other real property held for investment, provide a complete address.</p> <p>For an ownership interest in a privately-held business that is not publicly traded, state the name of the business, the nature of its activities, and its geographic location in Block A.</p> <p>Exclude: Your personal residence, including second homes and vacation homes \$5,000 or less in a personal checking or saving account; 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>At close of reporting year.</p> <p>If you use a valuation method other than fair market value, please specify the method used.</p> <p>If an asset was sold and is included only because it is generated income, the value should be "None."</p>		<p>Check all columns that apply. For retirement accounts that do not allow you to choose specific investments or that generate tax-deferred income (such as 401(k) plans or IRAs), you may check the "None" column. Dividends, interest, and capital gains, even if reinvested, must be disclosed as income. Check "None" if the asset generated no income during the reporting period.</p>		<p>For retirement accounts that do not allow you to choose specific investments or that generate tax-deferred income (such as 401(k) plans or IRAs), you may check the "None" column. 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>Indicate if asset had purchases (P), sales (S), or exchanges (E) exceeding \$1,000 in reporting year.</p>	
	3627 W 104th Street LLC	\$15,001 - \$50,000		None	NONE				
	Province Farming CO	\$100,001 - \$250,000		PARTNERSHIP	\$5,001 - \$15,000				
SP	See attached JP Morgan 2012 Dec Year-End Stmt (Page 3)	\$500,001 - \$1,000,000		INTEREST	\$2,501 - \$5,000				
SP	See attached JP Morgan 2012 Dec Year-End Stmt (Page 3)	\$500,001 - \$1,000,000		DIVIDENDS	\$15,001 - \$50,000				
	See attached UBS Client Review Stmt from 1/1/12 - 1/2/13 (Page 7)	\$250,001 - \$500,000		CAPITAL GAINS	\$1,001 - \$2,500			PS(part)	
	See attached UBS 2012 Resource Management Account Stmt (Page 3)	\$250,001 - \$500,000		DIVIDENDS	\$5,001 - \$15,000				

SCHEDULE III - ASSETS AND "UNEARNED" INCOME

Name Howard L Berman

Page 4 of 6

See attached UBS 2012	\$250,001 - \$500,000	INTEREST	\$1 - \$200	Account Stmt (Page 3)
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SCHEDULE IV - TRANSACTIONS

Name Howard L Berman

Page 5 of 6

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded \$1,000. Include transactions that resulted in a loss. Provide a brief description of any exchange transaction. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out. If only a portion of an asset is sold, please so indicate (i.e., "partial sale"). See example below.

SP, DC, JT	Asset	Type of Transaction	Capital Gain in Excess of \$200?	Date	Amount of Transaction
	See attached UBS Client Review Stmt from 1/1/12 - 1/2/13 (Page 7)	S(part)	Yes	Various	\$15,001 - \$50,000
	See attached UBS purchase statement from 1/1/12 - 1/2/13 (page 1)	P	N/A	Various	\$50,001 - \$100,000

SCHEDULE V - LIABILITIES

Name Howard L Berman

Report liabilities of over \$10,000 owed to any one creditor at any time during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year. Exclude: Any mortgage on your personal residence (unless all or part of it is rented out); loans secured by automobiles, household furniture, or appliances; and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report "revolving charge accounts" (i.e., credit cards) only if the balance at the close of the preceding calendar year exceeded \$10,000. NOTE: Pending legislation may require Members to report mortgages on personal residences.				
SP, DC, JT	Creditor	Date Liability Incurred	Type of Liability	Amount of Liability
JT	Bank of America	6/1/09	Mortgage on Principal Residence	\$500,001 - \$1,000,000

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JANIS G BERMAN

Financial Advisor: SELIG, DAVID A.
TELEPHONE/EMAIL: (310) 228-2789 David.Selig@jpmorgan.com
VISIT OUR WEBSITE: www.jpmorgansecurities.com

Month End Closing Method: FIFO

STATEMENT PERIOD
December 1 - December 31, 2012

What's In This Statement

Financial Summary.....	3
Your Portfolio Holdings.....	4
Transaction Detail.....	8
Sweep Program Activity.....	11
Your Messages.....	13

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HORIZON

ACCOUNT NUMBER
[REDACTED]
LAST STATEMENT: November 30, 2012
Investment Program: Horizon

Your Portfolio at a Glance

TOTAL VALUE OF SECURITIES THIS PERIOD	751,533
SWEEP PROGRAM BALANCE	15,654
NET EQUITY THIS PERIOD	\$767,187
NET EQUITY LAST STATEMENT	761,626
CHANGE SINCE LAST STATEMENT	5,561

*This portfolio includes one or more unpriced securities that are not reflected in the total value of securities and the Net Equity This Period. There are no "Stop Loss" orders or other pending buy or sell open orders on file for your account.

Cash & Money Mkt. Fds
\$15,654
\$10,802

Equities

\$248,422
\$244,046

Mutual Funds

\$505,111
\$506,778

Current market value
Last statement's market value

Market Value of Your Portfolio

If any information regarding 2012 interest, dividends, miscellaneous income, gross proceeds or original issue discount is required to be reported to the IRS for this account, a Consolidated Form 1099 will be mailed to you no later than February 15, 2013, or a Form 1042S by March 15, 2013. The economic stimulus legislation (Public Law 110-343) enacted on October 3, 2008, may allow the extension of the 1099 mailing deadline generally from January 31 to February 15.

Please report any difference or non-receipt of checks or stocks, indicated as delivered to you, to Client Services at 800-834-4328, or write to Client Services at J.P. Morgan Clearing Corp., Three Chase Manhattan Center, Brooklyn, N.Y. 11249-0001

SPC This summary is for informational purposes only. It is not intended as a tax document. This statement should be retained for your records. See reverse side for important information.

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3 of 13

Portfolio Value

	THIS PERIOD	LAST PERIOD
Assets		
Sweep Program/Money Mkt. Fds	15,654.30	10,801.94
Equities	246,422.00	244,046.00
Mutual Funds	505,111.00	506,778.00
Total Assets	\$767,187.30	\$761,625.94
NET PORTFOLIO VALUE	\$767,187.30	\$761,625.94

Cash Flow Analysis

	THIS PERIOD	THIS YEAR
Opening Cash/Sweep Prog.	\$10,801.94	\$24,768.97
Div/Int/Other Inc. (Credit)	5,978.52	23,910.14
Miscellaneous (Credit)	61.85	61.85
Sweep Program Div/Int	0.43	13.67
Amount Credited	\$6,040.80	\$23,985.66
Div/Int/Other Inc. (Debit)	0.00	-690.68
Miscellaneous (Debit)	0.00	-8,507.34
Funds Paid/Delivered	-1,188.44	-23,602.31
Amount Debited	\$-1,188.44	\$-33,100.33
Net Cash/Sweep Prog. Act.	4,852.36	-9,114.67
Closing Cash/Sweep Prog.	\$15,654.30	\$15,654.30

Income Summary

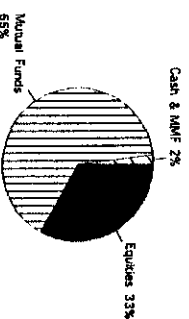
	THIS PERIOD	YEAR TO DATE
Dividends	5,611.91	17,469.72
Other Dividends	367.04	4,459.43
Total	\$5,978.95	\$21,929.15

ACCOUNT NUMBER
[REDACTED]
LAST STATEMENT

November 30, 2012

STATEMENT PERIOD
December 1 - December 31, 2012

Your Portfolio Allocation



Unshaded portions denote debt balance and/or short market values. The allocation percentage is derived from the absolute market value of your portfolio.

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STATEMENT PERIOD
December 1 - December 31, 2012

ACCOUNT NUMBER
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LAST STATEMENT November 30, 2012

Your Portfolio Holdings

The total cost basis for each security position and the unrealized gain/loss are provided solely for your convenience and may not be used for tax purposes or otherwise relied upon. If you have questions related to tax consequences, please consult your tax advisor. Unrealized gain/loss total reflects only those positions for which a cost basis is available or has been provided to J.P. Morgan Clearing Corp. (JPMCC). Unless the tax basis provided relates to a position purchased on the books of JPMCC, JPMCC has not and cannot validate the basis provided. Information on this statement related to cost and gain/loss calculations does not include adjustments for wash sales that may have occurred on the last business day of this statement period. These wash sale adjustments, if any, will be reflected on your next statement.

CASH & MONEY MARKET FUNDS

DESCRIPTION	TYPE	QUANTITY	PRICE	MARKET VALUE	COST	UNREALIZED GAIN/LOSS
JPMORGAN TR 1 PRIME MONEY MKT FD AGY CL SECURITY SYMBOL: J5 VMXX CUSIP: 1008172007	CASH	15,654.30	1.00	15,654	15,654	
SubTotal of Cash & Sweep Money Market Fund						
				\$15,654	\$15,654	50
PRIMARY FUND-LIQUIDATION SECURITY NAME: A000C45 THE RESERVE PRIMARY FUND WAS CONSOLIDATED INTO A SINGLE SHARE CLASS BY ITS LIQUIDATING AGENT, CREEDENAN, TITLED "PRIMARY FUND IN LIQUIDATION" (SECURITY NUMBER A000C45).	CASH	36.17	Unpriced		36	N/A
TOTAL CASH & MONEY MARKET FUNDS						
				\$15,654	\$15,690	50

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5 of 11

Your Portfolio Holdings (continued)

EQUITIES

Equities & Options

DESCRIPTION	ACCT TYPE	ACQUISITION DATE	QUANTITY	PRICE	MARKET VALUE	UNIT COST	COST	UNREALIZED GAINS/LOSSES	ESTIMATED ANNUAL INCOME	ESTIMATED YIELD (%)
ISHARES TRUST RUSSELL 2000 INDEX FD SYMBOL: RMA	CASH	05/08/09 10/06/09 04/28/10	303 117 126 60	84.32	25,548 9,865 10,624 5,059	59.08 50.97 60.16 72.61	17,900 5,563 7,580 4,357	7,648 3,902 LT 3,044 LT 702 LT	511	2.00
ISHARES RUSSELL 1000INDEX FUND SYMBOL: INR	CASH	09/18/09 10/06/09 02/11/11	431 159 133	79.15	34,114 12,595 10,527	63.18 59.17 73.34	27,232 9,409 9,754	6,882 3,176 LT 2,833 LT 773 LT	701	2.05
ISHARES TR RUSSELL MIDCAP INDEX FD SYMBOL: INR	CASH	05/09/09 10/06/09	206 132 74	113.10	23,299 14,928 8,370	70.18 55.85 77.91	14,458 8,692 5,765	8,841 6,237 LT 2,504 LT	423	1.82
ISHARES MSCI EAFE INDEX FUND SYMBOL: EFA	CASH	05/08/09 10/06/09 02/11/11	362 130 93	56.86	20,583 7,392 5,288	52.85 46.81 56.29	19,131 5,955 5,507	1,452 1,436 LT 335 LT -319 LT	637	3.09
ISHARES CORE TOTAL U.S. BOND MARKET ETF SYMBOL: AGG	CASH	03/26/07	443	111.08	49,208	100.46	44,505	4,703 LT	1,253	2.55
ISHARES TR DOW JONES SEL DIVID INDEX FD SYMBOL: DNY	CASH	11/28/11	700	57.24	40,068	50.55	35,385	4,683 LT	1,485	3.71
ISHARES TR BARCLAYS TREAS INFLATION PROTECTED SECS FD SYMBOL: TTP	CASH	03/26/07 06/27/08	238 136 102	121.41	28,896 16,512 12,384	104.08 101.38 107.67	24,770 13,788 10,982	4,126 2,724 LT 1,402 LT	641	2.22

STATEMENT PERIOD
December 1 - December 31, 2012

ACCOUNT NUMBER
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November 30, 2012

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December 1 - December 31, 2012

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LAST STATEMENT

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DESCRIPTION	ACCT TYPE	ACQUISITION DATE	QUANTITY	PRICE	MARKET VALUE	UNIT COST	COST	UNREALIZED GAINS/LOSS	ANNUAL INCOME	ESTIMATED YIELD (%)
WISDOM TREE EMERGING MARKETS FUND ETF	CASH	08/16/10	432	57.19	24,706	51.71	22,339	2,367 LT	814	3.29
SYMBOL: DEM										
Total Equities & Options					\$246,422		\$205,720	\$40,702	\$6,485	
TOTAL EQUITIES					\$246,422		\$205,720	\$40,702	\$6,485	

[illegible]

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7 of 8

Your Portfolio Holdings (continued)

MUTUAL FUNDS (Continued)

DESCRIPTION	ACCT TYPE	ACQUISITION DATE	QUANTITY	PRICE	MARKET VALUE	UNIT COST	COST	UNREALIZED GAIN/LOSS	ESTIMATED ANNUAL INCOME	ESTIMATED YIELD (%)
IVY FDS INC ASSET STRATEGY FD CL A SYMBOL: WASAX	CASH		2,357.754	25.88	61,019	22.81	53,785	7,234 LT	1,582	2.59
LOOMIS SAYLES FDS H STRATEGIC INCOME FD CL A SYMBOL: NEFTX	CASH		4,895.529	15.47	75,734	14.07	68,872	6,862 LT	3,951	5.22
MATTHEWS PACIFIC TIGER FUND SYMBOL: MATPX	CASH		1,057.86	24.42	25,833	17.57	18,581	7,252 LT	165	0.54
OPENHEIMER DEVELOPING MARKETS FUND CL A SYMBOL: ODMAX	CASH		813.492	35.29	28,708	21.79	17,727	10,981 LT	112	0.39
PERMANENT PORTFOLIO FUND INC SYMBOL: PRPFX	CASH		587.137	48.64	28,558	47.19	27,707	851 LT	159	0.56
TOTAL MUTUAL FUNDS					\$605,111		\$446,524	\$58,587		\$15,949

YOUR PORTFOLIO HOLDINGS ESTIMATED ANNUAL INCOME	\$22,414
YOUR PRICED PORTFOLIO HOLDINGS	\$767.187

STATEMENT PERIOD
December 1 - December 31, 2012

ACCOUNT NUMBER
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LAST STATEMENT November 30, 2012

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8 of 14

Transaction Detail

DIVIDENDS / INTEREST / OTHER INCOME

STATEMENT PERIOD
December 1 - December 31, 2012
ACCOUNT NUMBER
[REDACTED]
LAST STATEMENT
November 30, 2012

DIVIDENDS

DATE	DESCRIPTION	SYMBOL/ISSUE	QUANTITY	RATE	DEBIT AMOUNT	CREDIT AMOUNT
12/03/12	BLACKROCK CALIFORNIA MUNICIPAL BOND FUND INC CL A RECORD 00/00/00 PAY 11/30/12	MECMAX				367.04
12/03/12	DOUBLELINE FDS TR TOTAL RETURN 80 FD CL N RECORD 11/29/12 PAY 11/30/12	DLTNX				300.76
12/06/12	PERMANENT PORTFOLIO FUND INC RECORD 12/04/12 PAY 12/05/12	PRPFX				158.53
12/08/12	PERMANENT PORTFOLIO FUND INC LT CAP-GAIN DIV RECORD 12/04/12 PAY 12/05/12	PRPFX				211.37
12/07/12	ISHARES CORE TOTAL U S BOND MARKET ETF 443 SHS REC 12/09/12 PAY 12/07/12	AGG	443	0.0397		17.82
12/07/12	ISHARES CORE TOTAL U S BOND MARKET ETF RECORD 12/05/12 PAY 12/07/12	AGG	443	0.2223		98.48
12/07/12	ISHARES CORE TOTAL U S BOND MARKET ETF 443 SHS REC 12/05/12 PAY 12/07/12	AGG	443	0.4043		179.13
12/07/12	ISHARES TR BARCLAYS TREAS INFLATION PROTECTED SECS PD REC 12/05/12 PAY 12/07/12	TIP	238	0.4852		115.50
12/10/12	OPPENHEIMER DEVELOPING MARKETS FUND CL RECORD 12/06/12 PAY 12/07/12	ODMAX				112.80

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9 of 18

Transaction Detail (continued)

DIVIDENDS / INTEREST / OTHER INCOME (Continued)

STATEMENT PERIOD
December 1 - December 31, 2012
ACCOUNT NUMBER
[REDACTED]
LAST STATEMENT November 30, 2012

PAY DATE	DISPOSITION	SYMBOL/CUSIP	QUANTITY	RATE	DEBIT AMOUNT	CREDIT AMOUNT
12/14/12	IVY FDS INC ASSET STRATEGY FD CL A RECORD 12/12/12 PAY 12/13/12	WASAX				1,583.23
12/14/12	MATTHEWS PACIFIC TIGER FUND LT CAP-GAIN DIV RECORD 12/12/12 PAY 12/13/12	MAPTX				21.65
12/14/12	MATTHEWS PACIFIC TIGER FUND RECORD 12/12/12 PAY 12/13/12	MAPTX				165.16
12/20/12	BLACKROCK GLOBAL ALLOCATION FD INC CL A RECORD 12/18/12 PAY 12/19/12	MDLOX				358.81
12/20/12	BLACKROCK CALIFORNIA MUNICIPAL BOND FUND INC CL A RECORD 12/18/12 PAY 12/19/12	MECHAX				48.36
12/20/12	BLACKROCK CALIFORNIA MUNICIPAL BOND FUND INC CL A ST CAP-GAIN DIV RECORD 12/18/12 PAY 12/19/12	MECHAX				116.38
12/21/12	LOOMIS SAYLES FDS II STRATEGIC INCOME FD CL A RECORD 12/19/12 PAY 12/20/12	NEFXZ				808.25
12/26/12	ISHARES TRUST RUSSELL 2000 INDEX FD REC 12/21/12 PAY 12/26/12	IWM	303	0.7266		220.16
12/26/12	ISHARES RUSSELL 1000INDEX FUND REC 12/21/12 PAY 12/26/12	IWB	431	0.5392		232.43

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10 of 18

Transaction Detail (continued)

DIVIDENDS / INTEREST / OTHER INCOME (Continued)

STATEMENT PERIOD
December 1 - December 31, 2012
ACCOUNT NUMBER
[REDACTED]
LAST STATEMENT
November 30, 2012

DIVIDENDS (Continued)

DATE	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	RATE/PAID	DEBIT AMOUNT	CREDIT AMOUNT
12/26/12	ISHARES TR RUSSELL MIDCAP INDEX FD REC 12/21/12 PAY 12/26/12	IMR	206	0.8222		169.38
12/26/12	ISHARES TR DOW JONES SEL DIVD INDEX FD REC 12/21/12 PAY 12/26/12	DIV	700	0.5511		385.77
12/27/12	ISHARES MSCI EAFE INDEX FUND REC 12/20/12 PAY 12/27/12	EFA	362	0.6095		220.66
12/31/12	WISDOM TREE EMERGING MARKETS EQUITY INCOME FUND ETF REC 12/27/12 PAY 12/31/12	DEM	432	0.2019		87.23
TOTAL DIVIDENDS/CREDIT						\$5,978.52

MISCELLANEOUS

DATE	TRANSACTION	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT
12/27/12	JOURNAL	12B-1 REBATE FEE		14.49
12/28/12	JOURNAL	12B-1 REBATE FEE		5.64
12/28/12	JOURNAL	12B-1 REBATE FEE		13.29
12/28/12	JOURNAL	12B-1 REBATE FEE		28.43
TOTAL MISCELLANEOUS/CREDIT				\$61.85

J.P. Morgan

J.P. Morgan Securities

OFFICE SERVICING YOUR ACCOUNT
J.P. Morgan Securities LLC
2029 Century Park East
Suite 3700
Los Angeles, CA 90067
(310) 201-2600

CLEARED THROUGH ITS
WHOLLY OWNED SUBSIDIARY
J.P. Morgan Clearing Corp.
Three Chase National Center
Brooklyn, New York 11249-0001

JANIS G BERMAN

11 of 18

Transaction Detail (continued)

SWEEP PROGRAM ACTIVITY

DATE	TRANSACTION	DESCRIPTION	SYMBOL/CLIP	QUANTITY	PRICE	DEBIT AMOUNT	CREDIT AMOUNT
12/01/12		OPENING BALANCE		10,801.94			
12/03/12	DIVIDEND	JPMORGAN TR 1 PRIME MONEY MKT FD AGY CL SECURITY SYMBOL IS VMXX MONTHLY DIVIDEND 11/20/11/30	1008V2007				0.43
12/03/12	REINVEST	JPMORGAN TR 1 PRIME MONEY MKT FD AGY CL SECURITY SYMBOL IS VMXX MONTHLY DIVIDEND REINVESTED	1008V2007	0.43		0.43	
12/03/12	FUND	JPMORGAN TR 1 PRIME MONEY MKT FD AGY CL SECURITY SYMBOL IS VMXX INTRADAY REDEMPTION	1008V2007	-520.64			520.64
12/08/12	FUND	JPMORGAN TR 1 PRIME MONEY MKT FD AGY CL SECURITY SYMBOL IS VMXX INTRADAY PURCHASE	1008V2007	369.90		369.90	
12/07/12	FUND	JPMORGAN TR 1 PRIME MONEY MKT FD AGY CL SECURITY SYMBOL IS VMXX INTRADAY PURCHASE	1008V2007	410.74		410.74	
12/10/12	FUND	JPMORGAN TR 1 PRIME MONEY MKT FD AGY CL SECURITY SYMBOL IS VMXX INTRADAY PURCHASE	1008V2007	112.60		112.60	
12/14/12	FUND	JPMORGAN TR 1 PRIME MONEY MKT FD AGY CL SECURITY SYMBOL IS VMXX INTRADAY PURCHASE	1008V2007	1,770.04		1,770.04	
12/20/12	FUND	JPMORGAN TR 1 PRIME MONEY MKT FD AGY CL SECURITY SYMBOL IS VMXX INTRADAY PURCHASE	1008V2007	523.57		523.57	
12/21/12	FUND	JPMORGAN TR 1 PRIME MONEY MKT FD AGY CL SECURITY SYMBOL IS VMXX INTRADAY PURCHASE	1008V2007	808.25		808.25	

STATEMENT PERIOD
December 1 - December 31, 2012

ACCOUNT NUMBER [REDACTED]
LAST STATEMENT November 30, 2012

J.P.Morgan

J.P.Morgan Securities

OFFICE SERVING YOUR ACCOUNT
J.P. Morgan Securities LLC
2029 Century Park East
Suite 3700
Los Angeles, CA 90067
(310) 201-2600

CREATED THROUGH TS
WHOLLY OWNED SUBSIDIARY
J.P. Morgan Clearing Corp.
Three Chase Manhattan Center
Brooklyn, New York 11249-0001

JANIS G BERMAN

12 of 18

STATEMENT PERIOD
December 1 - December 31, 2012

Transaction Detail (continued)

SWEEP PROGRAM ACTIVITY (Continued)

DATE	TRANSACTION	DESCRIPTION	SYMBOL/CDSE	QUANTITY	PRICE	DEBIT AMOUNT	CREDIT AMOUNT
12/24/12	FUND	JPMORGAN TR I PRIME MONEY MKT FD ASY CL SECURITY SYMBOL IS VNMXX FROM CASH ACCOUNT BALANCE	1008V2007	14.49		14.49	
12/26/12	FUND	JPMORGAN TR I PRIME MONEY MKT FD ASY CL SECURITY SYMBOL IS VNMXX INTRA-DAY PURCHASE	1008V2007	1,007.74		1,007.74	
12/27/12	FUND	JPMORGAN TR I PRIME MONEY MKT FD ASY CL SECURITY SYMBOL IS VNMXX INTRA-DAY PURCHASE	1008V2007	220.65		220.65	
12/31/12	FUND	JPMORGAN TR I PRIME MONEY MKT FD ASY CL SECURITY SYMBOL IS VNMXX FROM CASH ACCOUNT BALANCE	1008V2007	47.36		47.36	
12/31/12	FUND	JPMORGAN TR I PRIME MONEY MKT FD ASY CL SECURITY SYMBOL IS VNMXX INTRA-DAY PURCHASE	1008V2007	87.23		87.23	
12/31/12		CLOSING BALANCE		15,654.30			\$0.43
	SWEEP PROGRAM DIVINT						\$0.43
	NET SWEEPING ACTIVITY			4,852.36		\$5,373.00	\$520.64

FUNDS PAID / DELIVERED

DATE CLEARED	TRANSACTION DATE	DESCRIPTION	TRANSACTION TYPE	REFERENCE NUMBER	DEBIT AMOUNT
12/03/12	12/03/12	ACH BANK TRF 322271627 876-3067771-1	FND WIRED		1,188.44
		000000001 000000846			
		TOTAL FUNDS PAID / DELIVERED			\$1,188.44

J.P. Morgan

J.P. Morgan Securities

OFFICE SERVICING YOUR ACCOUNT
J.P. Morgan Securities LLC
2022 Century Park East
Suite 3700
Los Angeles, CA 90067
(310) 201-2600

CLEARED THROUGH ITS
WHOLLY OWNED SUBSIDIARY
J.P. Morgan Clearing Corp.
Three Chase Merchant Center
Brooklyn, New York 11245-0001

JANIS G BERMAN

13 of 18

Your messages



Important Information For Clients Holding Restricted Securities:

Restricted Securities (typically noted as "Restricted" or "RSTD" in the security description) have not been registered under the Securities Act of 1933 and may not be "freely traded." Since restricted securities are subject to certain restrictions which may render them illiquid or less liquid than freely-tradable shares, there can be no assurance a secondary market exists. While we typically use the value of the registered/unrestricted security of the same issuer and same class for statement (and other) reporting purposes, the price realizable in a sale of the securities may be less than the "Market Value" indicated and could be zero. No attempt has been made to independently value the specific security subject to its restriction. Additionally, inclusion of pricing of these holdings will result in the aggregated value of your portfolio as reflected on this report being overstated by an amount equal to the difference (if any) between the value of the freely-traded underlying security and the actual value of your restricted shares. For additional information on pricing, please see "Market Prices" on the back of your account statement.



As part of the Financial Industry Regulatory Authority (FINRA) Investor Education Program, you may obtain information on FINRA's Public Disclosure Program by contacting FINRA at telephone number (800) 289-9999 or via the internet address which is www.finra.org. In addition, a brochure explaining the Public Disclosure Program is available from FINRA upon request.

STATEMENT PERIOD
December 1 - December 31, 2012

ACCOUNT NUMBER

LAST STATEMENT

November 30, 2012

J.P. Morgan Brokerage Account Equity Balance

MGN CL AL 100*
 TFR HLD FRM NA
 HOLD PROCEEDS
 POSITION
 ***** TYPE 1 *****- HISTORICAL POSITIONS *****
 10,493.39 JPMORGAN TR I 1.000
 36.17 PRIME MONEY MKT FD AGY CL 0.000
 340.76 **INVESTCO ENERGY FUND 38.290
 CLASS A
 3,354.341 **BLACKROCK GLOBAL ALLOCATION 20.010
 10,717.753 FD INC CL A 12.680
 6,212.287 **BLACKROCK CALIFORNIA MUNICIPAL BOND FUND INC CL A 11.330
 303 **DOUBLELINE FDS TR TOTAL RETURN BD FD CL N 86.800
 431 ISHARES TRUST RUSSELL 2000 INDEX FD 81.100
 FUND ISHARES RUSSELL 1000 INDEX 34.954

FIRST SCREEN
 A/C: 720 09281 CY: DT: 010213 S:

No Purchases or Sales 1/1/12 - 1/2/13

12*RB7*BERMAN JANIS G

1/2/13

*A *

MEM CL	AT 100%	CASH AVAIL	10,493	TEFRA 4	TOT MV	770,110
TRR HLD FRM NA						770,110
HOLD PROCEEDS				ACH C FN:43	TOT Eqty	SECURITY
POSITION	SECURITY DESCRIPTION	PRICE	XCHG	DLA		
*****	TYPE 1 *****- HISTORICAL POSITIONS	*****				PAGE: 2
206	ISHARES TR RUSSELL MIDCAP	115.970				
	INDEX FD					
362	ISHARES MSCI EAFE INDEX FUND	57.745				
	INDEX FD					
443	ISHARES CORE TOTAL U S BOND	110.950				
	MARKET ETF					
2,357.754	**IVY FDS INC	26.570				
	ASSET STRATEGY FD CL A					
700	ISHARES TR DOW JONES SEL DIVID	58.540				
	INDEX FD					
238	ISHARES TR BARCLAYS TREAS	121.340				
	INFLATION PROTECTED SECS FD					
4,895.529	**LOOMIS SAYLES FDS II	15.590				
	STRATEGIC INCOME FD CL A					

A/C: 720 09281 CY: DT: 010213 S:

1/2/13

*2 *

MGN CL AI 100%

12*RB7*BERMAN JANIS G

~~22/11/13~~

TFR HLD FRM NA
HOLD PROCEEDS

CASH AVAIL

10,493 TEFRA 4

ACH C FN:43 TOT Eqty

770,110

POSITION

SECURITY DESCRIPTION

PRICE XCHG

DIA

SECURITY

***** TYPE 1 *****- HISTORICAL POSITIONS *****

PAGE: 3

1,057.86 **MATTHEWS PACIFIC TIGER FUND

24.720

MV

MAPTX 26,150

813.492 **OPPENHEIMER DEVELOPING

35.780

MV

ODMAX 29,106

587.137 **PERMANENT PORTFOLIO FUND INC

49.120

MV

BRDZX 28,840

432 WISDOM TREE EMERGING MARKETS

57.970

MV

DEM 25,043

EQUITY INCOME FUND ETF

LAST SCREEN

A/C: 720 09281 CY:

DT: 010213 S:

UBS Financial Services
Purchases from 1/1/12 - 1/2/13

Client Inquiry - Activity for 01/18/13 14:45:36

Acct: [REDACTED]

Home Voice [REDACTED]

Type: RMA Status: Active FA: JPAB Features: Hlt, Premier, PCS

Address: Howard Lawrence Berman Marney Mgr: N/A Objective: Curr Income & Cap App Risk: Aggressive/Speculative

Activity as of (Intra): N/A Activity as of: 01/17/13 Last Stmt: 12/12

Total Value:	Equity:	Money Funds/Sweep:	Debit/Credit Balance:	Funds Available:	Buying Power:
338,277.6	278,034.38	20,814.77	0.00	20,814.77	0.00

Generated On: 02/18/2013

Account# in View [REDACTED]

UBS Financial Services

Filtered By: Entry Date 01/01/2012 01/02/2013, Bought

Entry Date	Settle Date	Activity	Description	Symbol / Security#	Type	Quantity	Price/Detail	Amount
10/18/12	10/23/12	BOUGHT	FALSMAN ENERGY INC CAD Trade# :058/2 Blot:60	TLM-4/65A0	1	600.000	\$13.298	\$7,990.11
10/18/12	10/23/12	BOUGHT	ALPHA NATURAL RESOURCES INC Trade# :05122 Blot:60	ANR-009A48	1	750.000	\$9.368	\$7,022.11
06/28/12	07/03/12	BOUGHT	INTL PAPER CO Trade# :58245 Blot:21	IP-229512	1	250.000	\$27.990	\$6,997.50
06/28/12	07/03/12	BOUGHT	CENTURYLINK INC Trade# :61702 Blot:21	CTL-0827A6	1	200.000	\$38.570	\$7,715.40
06/28/12	07/03/12	BOUGHT	BHP BILLITON LTD SPON ADR Trade# :58955 Blot:21	BHP-049A15	1	125.000	\$61.450	\$7,681.25
05/11/12	05/16/12	BOUGHT	CENTURYLINK INC Trade# :16534 Blot:60	CTL-0827A6	1	200.000	\$39.537	\$8,007.40
05/11/12	05/16/12	BOUGHT	GOLDCORP INC NEW CAD Trade# :16612 Blot:60	GG-186ZS8	1	150.000	\$35.128	\$5,269.15
05/11/12	05/16/12	BOUGHT	NEWMONT MINING CORP (HOLDING CO) Trade# :16739 Blot:60	NEM-332607	1	150.000	\$45.717	\$6,856.57
04/26/12	05/01/12	BOUGHT	POTASH CORP SASK INC CANADA CAD Trade# :92297 Blot:60	POT-366242	1	125.000	\$43.104	\$5,387.95
04/26/12	05/01/12	BOUGHT	ENCANA CORP CAD Trade# :91757 Blot:60	ECA-1725R6	1	350.000	\$19.857	\$6,950.55
04/26/12	05/01/12	BOUGHT	SILVER WHEATON CORP CAD Trade# :92431 Blot:60	SLW-423220	1	150.000	\$29.907	\$4,485.17
04/26/12	05/01/12	BOUGHT	BARRECK GOLD CORP CAD Trade# :91969 Blot:60	ABX-0439G4	1	100.000	\$39.857	\$3,985.70
04/26/12	05/01/12	BOUGHT	MOSAIC CO Trade# :92160 Blot:60	MOS-042F50	1	150.000	\$52.257	\$7,838.55

Page: 1 of 1 Rows: 1 - 13 of 13

Total Bought Amount: - \$88,992.49

- The "Total" is a sum of the values displayed in the "Amount" column.
 - Displayed as an additional transaction, the above bank card activity is debited from your account on the 26th of each month, assuming this date is a business day. Otherwise, it is debited from your account on the following business day.
 - Intraday updates for Equity, Free Income and Mutual Fund trades, and some cash and security transactions are included on approximately a 20 minute delay. Commission and fees for Equity trades are estimates, and may not match what is charged to the account. Fixed Income agency trades may not include commission and fees. Mutual Fund trades are reflected following price confirmation from the fund company or transfer agent. Mutual Fund direct business, Mutual Fund transfers, some trade corrections and some fees are not included intraday.
- This report is for informational purposes only and may or may not include all holdings or client accounts. All information presented is subject to change at any time and is provided only as of the date indicated. The Firm's periodic account statements and official tax documents are the only official record of client accounts and are not superseded, replaced, or amended by any of the information presented in these reports. Clients should not rely on this information in making purchase or sell decisions, for tax purposes or otherwise.



UBS Client Review

as of January 2, 2013

Prepared for

HOWARD BERMAN

Accounts included in this review

Account	Name	Type	Risk profile:	Return Objective:
	• Howard Lawrence Berman	• RMA Domestic	Aggressive/Speculative	Current Income and Capital Appreciation

What's inside

Portfolio holdings	2
Realized gain/loss	7
Important information about this report	8

Branch office:
2029 Century Park East
Suite 3000
Los Angeles, CA 900673016

CAMPBELL/KAMWALI
31077227000



Portfolio holdings

as of January 02, 2013

Summary of Portfolio Holdings

	Value on 01/02/2013 (\$)	Unrealized gain/loss (\$)	Unrealized gain/loss (%)	Est. annual income (\$)	Current yield (%)	% of portfolio
A Cash and cash alternatives	18,626.62	0.00	0.00%	0.00	0.00%	5.49%
U.S. cash	18,626.62	0.00	0.00%	0.00	0.00%	5.49%
B Equities	227,537.96	241,489.53	13.951.57	6,854.08	2.84%	71.14%
U.S. equity	135,099.38	154,763.44	19,664.06	4,553.61	2.94%	45.59%
Non U.S. equity	85,290.96	80,071.09	-5,219.87	1,854.97	2.32%	23.59%
Global equity	7,147.62	6,655.00	-492.62	445.50	6.69%	1.96%
C Fixed income	24,788.42	28,422.76	3,634.34	13.45	0.05%	8.37%
U.S. fixed income	184.70	198.76	14.06	13.45	6.77%	0.06%
Global fixed income	24,603.72	28,224.00	3,620.28	0.00	0.00%	8.31%
D Alternative strategies	0.00	0.00	0.00%	0.00	0.00%	0.00%
E Broad commodities	50,168.68	50,928.99	760.31	267.67	0.53%	15.00%
Broad commodities	50,168.68	50,928.99	760.31	267.67	0.53%	15.00%
F Other	0.00	0.00	0.00%	0.00	0.00%	0.00%
Total Portfolio	\$321,121.68	\$339,467.91	\$18,346.23	\$7,135.20	2.10%	100%

Balanced mutual funds are allocated in the 'Other' category





Portfolio holdings - as of January 02, 2013 (continued)

Details of portfolio holdings

Total Portfolio									
Cash and cash alternatives									
U.S. cash									
USD CASH									
U85 BANK USA DEPOSIT ACCOUNT	18,574.87	51.75	1.00	1.00	18,574.87	51.75	1.00	1.00	5.47%
Avg. purchase price (\$)	01/02/2013 (\$)	Price on	Cost basis (\$)	Market value (\$)	Unrealized gain/loss (\$)	Unrealized gain/loss (%)	Est. annual income (\$)	Current yield (%)	% of cash of portfolio
Total U.S. cash	\$18,574.87	\$18,574.87	\$18,574.87	\$18,574.87	\$0.00	0.00%	\$0.00	0.00%	99.72%
USD CASH	51.75	1.00	1.00	51.75	0.00	0.00%	0.00	0.00%	0.02%
Total U.S. cash	\$18,574.87	\$18,574.87	\$18,574.87	\$18,574.87	\$0.00	0.00%	\$0.00	0.00%	100.00%
Total Cash and cash alternatives	\$18,574.87	\$18,574.87	\$18,574.87	\$18,574.87	\$0.00	0.00%	\$0.00	0.00%	100.00%

Equities									
U.S. equity									
ALPHA NATURAL RESOURCES INC									
1,000.00	17.83	9.60	17,833.13	9,600.00	-8,233.13	-46.17%	0.00	0.00%	2.83%
CENTURYLINK INC									
400.00	39.89	40.18	15,956.86	16,072.00	115.14	0.72%	1,160.00	7.22%	6.66%
CISCO SYSTEMS INC									
67.00	13.82	20.34	925.94	1,362.78	436.84	47.18%	37.52	2.75%	0.56%
CLOUD PEAK ENERGY INC									
300.00	21.36	19.22	6,407.05	5,766.00	-641.05	-10.01%	0.00	0.00%	2.39%
COEUR D'ALENE MINES CORP									
200.00	18.10	25.20	3,620.09	5,040.00	1,419.91	39.22%	0.00	0.00%	2.09%
EMERSON ELECTRIC CO									
154.00	24.39	54.60	3,756.06	8,408.40	4,652.34	123.86%	252.56	3.00%	3.48%
EXELON CORP									
200.00	43.44	29.82	8,688.74	5,964.00	-2,724.74	-31.36%	420.00	7.04%	2.47%
EXXON MOBIL CORP									
100.00	71.69	88.71	7,169.38	8,871.00	1,701.62	23.73%	228.00	2.57%	3.67%
INTEL CORP									
100.00	16.67	21.38	1,667.00	2,138.00	471.00	28.25%	90.00	4.21%	0.89%
INTL PAPER CO									
250.00	28.62	40.49	7,154.35	10,122.50	2,968.15	41.49%	300.00	2.96%	4.19%
JOHNSON & JOHNSON COM									
87.00	54.31	70.84	4,724.97	6,163.08	1,438.11	30.44%	212.28	3.44%	2.55%
MCDONALD'S CORP									
93.00	23.76	90.12	2,209.68	8,381.16	6,171.48	279.29%	286.44	3.42%	3.47%
MEDTRONIC INC									
74.00	41.18	41.88	3,047.32	3,099.12	51.80	1.70%	76.96	2.48%	1.28%
MOSAIC CO									
250.00	54.46	52.51	13,615.40	14,377.50	762.10	5.60%	250.00	1.74%	5.95%
NEWMONT MINING CORP									
300.00	42.90	46.90	12,868.77	14,070.00	1,201.23	9.33%	420.00	2.99%	5.83%
PROCTER & GAMBLE CO									
74.00	44.33	69.39	3,280.05	5,134.86	1,854.81	56.55%	166.35	3.24%	2.13%
RAYTHEON CO NEW									
167.00	35.00	58.62	5,845.00	9,789.54	3,944.54	67.49%	334.00	3.41%	4.05%

Report created on: January 14, 2013



Portfolio holdings - as of January 02, 2013 (continued)

Return Objective:
Risk profile:
Howard Lawrence Berman • RIMA Domestic
Aggressive/Speculative
Current Income and Capital Appreciation

Equities	Quantity	Avg. purchase price (\$)	Price on 01/02/2013 (\$)	Cost basis (\$)	Market value (\$)	Unrealized gain/loss (\$)	Unrealized gain/loss (%)	Est. annual income (\$)	Current yield (%)	% of equity portfolio	% of
UNION PACIFIC CORP.	25.00	30.25	128.46	2,268.75	9,634.50	7,365.75	324.66%	207.00	2.15%	3.99%	2.84%
UOM TECHNOLOGIES INC	4,000.00	2.93	0.78	11,739.84	3,104.00	-8,635.84	-73.56%	0.00	0.00%	1.29%	0.91%
WALT DISNEY CO (HOLDING CO)	150.00	15.47	51.10	7,321.00	7,665.00	5,344.00	230.25%	112.50	1.47%	3.17%	2.76%
DISNEY.COM											

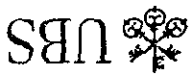
Total U.S. equity \$135,099.38 \$150,763.44 \$19,664.06 14.58% \$4,553.81 2.94% 64.09% 45.59%

Non U.S. equity

BARICK GOLD CORP CAD	200.00	45.07	35.53	9,014.74	7,106.00	-1,908.74	-21.17%	160.00	2.25%	2.94%	2.09%
BHP BILLITON LTD SPON ADR	125.00	62.71	79.93	7,838.62	9,991.25	2,152.63	27.46%	280.00	2.80%	4.14%	2.94%
CAMECO CORP CANADA CAD	200.00	25.09	20.22	5,017.77	4,044.00	-973.77	-19.41%	80.70	2.00%	1.67%	1.19%
DWS BREMAN INTERNATIONAL	1,188.30	8.80	9.29	10,460.48	11,039.34	578.86	5.53%	180.27	1.63%	4.57%	3.25%
VALUEA											
Client investment: \$10,005.25											
Reinvested dividend: \$455.23											
Investment return: \$1,034.09											
ENCANA CORP CAD	700.00	25.97	19.62	18,177.57	13,734.00	-4,443.57	-24.45%	560.00	4.08%	5.69%	4.05%
GOLD CORP INC NEW CAD	300.00	32.64	37.52	9,792.63	11,256.00	1,463.37	14.94%	180.00	1.60%	4.66%	3.32%
POTASH CORP SASK INC CANADA	250.00	48.81	41.31	12,201.62	10,327.50	-1,874.12	-15.36%	210.00	2.03%	4.28%	3.04%
SILVER WHEATON CORP CAD	150.00	30.65	37.02	4,597.42	5,553.00	955.58	20.79%	42.00	0.76%	2.30%	1.64%
TALISMAN ENERGY INC CAD	600.00	13.65	11.70	8,190.11	7,020.00	-1,170.11	-14.29%	162.00	2.31%	2.91%	2.07%
Total Non U.S. equity				\$85,290.96	\$80,071.09	\$5,219.87	-6.12%	\$4,854.97	2.32%	33.16%	23.59%

Global equity

BLACKROCK ENERGY & RES TR	275.00	25.99	24.20	7,147.62	6,655.00	-492.62	-6.89%	445.50	6.69%	2.76%	1.96%
Total Global equity				\$7,147.62	\$6,655.00	\$-492.62	-6.89%	\$445.50	6.69%	2.76%	1.96%
Total Equities				\$227,537.96	\$247,489.53	\$13,951.57	6.13%	\$6,854.08	2.84%	100%	71.14%



Portfolio holdings - as of January 02, 2013 (continued)

Howard Lawrence Berman • RMA Domestic
Aggressive/Specialist
Return Objective: Current Income and Capital Appreciation

Fixed income									
U.S. fixed income									
GNMA PL 256119X 09.5000 DUE	10,000.00	108.95	101.02	30.69	28.79	-1.90	-6.19%	2.65	9.19%
09/15/18 FACTOR 0.002816850000									0.10%
GNMA PL 223274X 07.5000 DUE	10,000.00	106.00	115.98	154.01	169.97	15.96	10.36%	10.81	6.36%
05/15/22 FACTOR 0.014529410000									0.50%
Total U.S. fixed income									
		\$184.70	\$198.76	\$14.06	\$13.45	6.77%	0.70%	0.06%	
Global fixed income									
SUN TRUST BANK CD GLO	20,000.00	123.02	141.12	24,603.72	28,224.00	3,620.28	14.71%	0.00	0.00%
5/30/2014									99.30%
									8.31%
Total Global fixed income									
		\$24,603.72	\$28,224.00	\$3,620.28	\$14.71%	\$0.00	0.00%	99.30%	8.31%
Total Fixed income									
		\$24,788.42	\$28,422.76	\$3,634.34	14.66%	\$13.45	0.05%	100%	8.37%
Broad commodities									
Avg. purchase price (\$)	Quantity	Price on 01/02/2013 (\$)	Cost basis (\$)	Market value (\$)	Unrealized gain/loss (\$)	Unrealized gain/loss (%)	Est. annual income (\$)	Current income (%)	% of broad comm portfolio
FT-FRANKLIN GOLD & PREC MET A	1,043.73	33.95	31.49	35,439.37	32,866.99	-2,572.38	-7.26%	42.17	0.13%
Client investment: \$20,010.50									
Reinvested dividends: \$15,428.87									
Investment return: \$12,856.49									
GUGGENHEIM S&P GLOBAL WATER INDEX ETF	500.00	21.58	22.66	10,788.12	11,330.00	\$541.88	5.02%	225.50	1.99%
									22.25%
									3.34%
Broad commodities									
ISHARES SILVER TRUST	225.00	17.52	29.92	3,941.19	6,732.00	2,790.81	70.81%	0.00	0.00%
									13.22%
									1.98%
Total Broad commodities									
		\$50,168.68	\$50,928.99	\$760.31	1.52%	\$267.67	0.53%	100%	15.00%
Total Broad commodities									
		\$50,168.68	\$50,928.99	\$760.31	1.52%	\$267.67	0.53%	100%	15.00%

Portfolio holdings - as of January 02, 2013 (continued)



% of	asset	Current	Est. annual	Unrealized	Unrealized	Market value (\$)	Cost basis (\$)	% of
% of	class	yield (%)	income (\$)	gain/loss (%)	gain/loss (\$)			portfolio
100%		2.10%	\$7,135.20	5.71%	\$18,346.23	\$339,467.91	\$321,121.68	100%
Total Portfolio								

Total accrued interest (included in market values): \$0.04



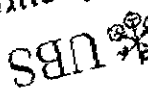
Realized gain/loss

Year 2012

Sales

UBS HOWARD BERMAN • RMA Domestic
Howard Lawrence Berman • RMA Domestic
Aggressive Speculative
Return Objective: Current Income and Capital Appreciation

CUSIP	Symbol	Quantity	Purchase date	Purchase amount (\$)	Sale date	Sale amount (\$)	Realized gain/(loss) (\$)	Percent gain/(loss) (%)	Term
040047102	ARNA	250.00	02/02/2009	1,070.14	06/28/2012	2,687.32	1,617.18	151.12%	L
00206R102	T	191.00	08/31/2002	4,725.34	05/11/2012	6,313.81	1,588.47	33.62%	L
00206R102	T	32.00	08/31/2002	563.20	05/11/2012	1,057.81	494.61	87.82%	L
EL PASO CORP • MERGER EFF. 05/2012*		250.00	05/06/2010	3,067.99	04/26/2012	2,112.08	4,044.09	131.82%	L
MARKET VECTORS AGRIBUSINESS ETF	MCO	150.00	12/29/2009	6,808.85	10/18/2012	7,684.96	876.11	12.87%	L
PATRIOT COAL CORP	PCXCQ	300.00	05/27/2011	2,001.57	10/18/2012	45.63	-6,955.94	-99.35%	L
PATRIOT COAL CORP	PCXCQ	300.00	08/22/2011	4,001.78	10/18/2012	45.63	-3,956.15	-98.86%	L
SILVER WHEATON CORP. CAD	SLW	150.00	02/01/2011	4,989.32	10/18/2012	-5,776.94	-787.62	-15.79%	L
VERIZON COMMUNICATIONS INC	VZ	250.00	11/02/2009	7,136.89	06/28/2012	10,707.24	3,570.35	50.03%	L
TOTAL REALIZED GAIN/(LOSS):									5.25%
SHORT TERM - TOTAL REALIZED GAIN/(LOSS):									0.00
TOTAL LOSSES:									-10,912.09
LONG TERM - TOTAL REALIZED GAIN/(LOSS):									2,066.34
TOTAL GAINS:									12,978.43



Disclosures applicable to accounts at UBS Financial Services Inc.

each lot. The unadjusted gross value is calculated by subtracting the total value of all tax lots plus or minus the total market value of the security.

Priming: All securities are priced using the closing price reported on the last business day preceding the date of this report. Every reasonable attempt has been made to accurately price securities in accordance with the sources of information with respect to any security's price. Please refer to the back of the first page of your U.S. FS account statement for certain types of securities concerning the pricing data and other qualifications regarding the use of securities in your account. We generally rely on third party quotation services. If a price is unavailable or believed to be unreliable, we may determine the value of securities on our own. When securities are held in good faith for resale, we will use other sources such as the last recorded bid or ask price. We will generally rely on good faith information for securities held in a separate type of account. Such deposits are not guaranteed by UBS FS. More information is available upon request.

Cash: Cash on deposit at UBS Bank USA is protected by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 in principal and accrued interest per depositor for each ownership type. Deposits made in an individual's own name, joint name, or individual retirement account are each held in a separate type of ownership. Such deposits are not guaranteed by UBS FS. More information is available upon request.

Margin: The quantity value may indicate that all or part of this position is held on margin or held in the short account. When an account holds a debit balance, the debit balance is deducted from the total value of the account. Therefore, if the account's market value is reduced by a debit value of a holding, the percent of portfolio will be greater and if the account's market value is increased by a holding, the percent of portfolio will be less.

Mutual Fund Asset Allocation: If the option to calculate balanced mutual funds is selected and if a fund's holdings data is available, mutual funds will be classified by the asset class, subsector, and style of the fund. The underlying equity holdings from mutual funds or ETF containers equity holdings from the underlying holdings of the fund to those sectors measured as a percentage of the total fund's asset value as of the date shown.

Tax Lots: This report displays security tax lots as one line item (i.e., lumped tax lots). The total cost equals the total value of all tax lots. The unit cost is an average of the total cost divided by the total number of shares. If the shares were purchased in different lots, the unit price listed does not represent the actual cost paid for the shares.

Percentage: Portfolio in the "Percentage" column includes all holdings held in the account(s) selected when this report was generated. All holdings held in the account(s) selected when this report was generated are included in the "Percentage" column. The unit cost is an average of the total cost divided by the total number of shares. If the shares were purchased in different lots, the unit price listed does not represent the actual cost paid for the shares.

Accordingly, any analysis that includes mutual funds may not accurately reflect the current composition of these funds. If a fund's underlying holdings data is not available, it will be classified based on its corresponding overall Morningstar classification. All data is as of the date indicated in the report.

Equity Style: The Growth, Value and Core labels are based on how a company's price-to-book ratio method. The Growth, Value and Core labels are based on how a company's price-to-book ratio method. The Growth, Value and Core labels are based on how a company's price-to-book ratio method.

Equity Capitalization: Market Capitalization is defined as the number of shares outstanding times the market price per share. If a security is classified as a large cap, it is classified as a large cap. If a security is classified as a small cap, it is classified as a small cap. If a security is classified as a mid cap, it is classified as a mid cap.

Equity Sector: The equity sector analysis may include a variety of accounts, each with different investment and risk parameters. As a result, the overall weighting or underweighting in a particular sector or asset class should not be viewed as an isolated fact or in making investment decisions, but should be assessed on an account by account basis to determine the overall impact on the account's portfolio.

Classified Equity: Classified equity instruments are defined as those equities for which the firm can confirm the specific industry and sector of the underlying equity instrument. Those equities for which the firm cannot confirm the specific industry and sector of the underlying equity instrument are classified as "unclassified equity".

Estimated Annual Income: The estimated annual income is the annualized yield to date per share held in the selected account(s).

Current Yield: Current yield is defined as the estimated annual income divided by the total market value of the securities.

Credit Event Risk: Investments are subject to credit risk and changes in credit quality of the issuer. Issuers can experience economic situations that may have adverse effects on the market value of their securities.

Interest Rate Risk: Bonds are subject to market value fluctuations as interest rates rise and fall. If sold prior to maturity, the price received for an issue may be less than the original purchase price.

Gain/Loss: 60d Adj: Index options listed in this report may be eligible to be treated as 60d long term and 40% short term for tax purposes. Please contact your tax professional to determine eligibility.

Gain/Loss: 60d Adj: Index options listed in this report may be eligible to be treated as 60d long term and 40% short term for tax purposes. Please contact your tax professional to determine eligibility.

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Accrued Interest: Interest that has accumulated between the most recent payment and the report date may be reflected in market values for interest bearing securities.

Gain/Loss: The gain/loss information may include calculations based upon non-UBS FS cost basis information. The firm does not independently verify or calculate the gain/loss. As a result, the figures provided by sources other than UBS FS, in addition, if the gain/loss is calculated, it is calculated on the basis of the gain/loss. As a result, the figures provided by sources other than UBS FS, in addition, if the gain/loss is calculated, it is calculated on the basis of the gain/loss.

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Account changes: At UBS, we are committed to helping you work toward your financial goals. So that we may continue providing you with financial advice that is consistent with your investment objectives, please consider the following two questions:

1) Have there been any changes to your financial situation or investment objectives?

2) Would you like to implement or modify any restrictions regarding the management of your account? If the answer to either question is "yes," it is important that you contact your Financial Advisor as soon as possible to discuss these changes. For MAC advisory accounts, please contact your investment manager directly if you would like to impose or change any investment restrictions on your account.

ADV disclosure: A complimentary copy of our current Form ADV Disclosure Brochure that describes the advisory program and related fees is available through your Financial Advisor. Please contact your Financial Advisor if you have any questions.

Important information for former Piper Jaffray and McDonald Investments clients: As an accommodation to former Piper Jaffray and McDonald Investments clients, these reports include performance history for their Piper Jaffray accounts prior to August 12, 2006 and McDonald Investments accounts prior to February 9, 2007. The date the respective accounts were converted to UBS FS, UBS FS has not independently verified this information nor do we make any representations or warranties as to the accuracy or completeness of that information and will not be liable to you if any such information is unavailable, delayed or inaccurate.

For insurance, annuities, and 529 Plans, UBS FS relies on information obtained from third party services it believes to be reliable. UBS FS does not independently verify or guarantee the accuracy or validity of any information provided by third parties. Information for insurance, annuities, and 529 Plans that has been provided by a third party service may not reflect the quantity and market value as of the previous business day. When available, an "as of" date is included in the description.

Investors outside the U.S. are subject to securities and tax regulations within their applicable jurisdiction that are not addressed in this report. Nothing in this report shall be construed to be a solicitation to buy or offer to sell any security, product or service to any non-U.S. investor, nor shall any such security, product or service be solicited, offered or sold in any jurisdiction where such activity would be contrary to the securities laws or other local laws and regulations or would subject UBS to any registration requirement within such jurisdiction.

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UBS Financial Services Inc.
2029 Century Park East
Suite 3000
Los Angeles CA 90067-3016
APP1002541365 1212 X123 JP 0

Resource Management Account

December 2012

HOWARD LAWRENCE BERMAN

Account name: HOWARD LAWRENCE BERMAN
Account number: [REDACTED]

Your Financial Advisor:
CAMPBELL/KARMAU
Phone: 310-772-7000/800-553-9847

Questions about your statement?

Call your Financial Advisor or the
RMA ResourceLine at 800-RMA-1000,
account 366007886.

Visit our website:
www.ubs.com/financialservices

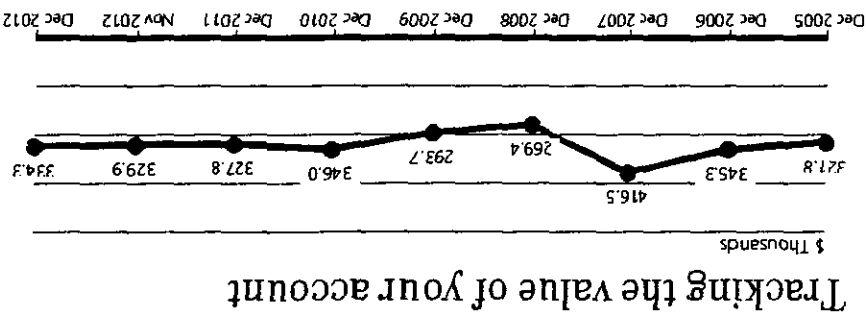
Items for your attention
> If you use UBS Online Services, consider
changing your User Name and Password
regularly to protect your personal data.
Not enrolled? Go to
ubs.com/online-services.

on November 30 (\$)	329,888.35	Your assets
on December 31 (\$)	334,266.91	Your liabilities
	0.00	Value of your account
	\$329,888.35	Accrued interest in value above
	\$1.09	
	\$334,266.91	
	\$1.12	

Value of your account

As a service to you, your portfolio value of
\$334,266.91 includes accrued interest.

Sources of your account growth during 2012	
Value of your account at year end 2011	\$327,842.99
Net deposits and withdrawals	-\$311.28
Your investment return:	
Dividend and interest income	\$6,888.13
Change in value of accrued interest	-\$0.08
Change in market value	-\$152.85
Value of your account on Dec 31, 2012	\$334,266.91



Starting in December 2006, your account values shown in this graph include accrued interest,
pending return of principal, and other assets that are not held by UBS.



Resource Management Account
December 2012

Account name:
Account number:

HOWARD LAWRENCE BERMAN

Your Financial Advisor:
CAMPBELL/KARMAU
31 0-772-7000/800-553-9847

Your account balance sheet

The value of your account includes assets held at UBS and certain assets held away from UBS. See page 1 for more information.

Summary of your assets

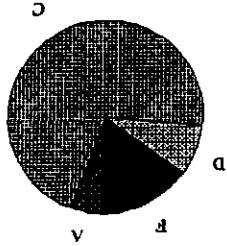
Value on
December 31 (\$)
Percentage of
your account

A	Cash and money balances	18,574.86	5.56%
B	Cash alternatives	0.00	0.00%
C	Equities	237,491.99	71.05%
D	Fixed income	28,420.93	8.50%
E	Alternative strategies	0.00	0.00%
F	Broad commodities	49,779.13	14.89%
G	Real estate	0.00	0.00%
H	Other	0.00	0.00%
Total assets		\$334,266.91	100.00%

Value of your account

\$334,266.91

Your current asset allocation



Eye on the markets

Index	December 2012	Year to date
S&P 500	0.91%	16.00%
Russell 3000	1.23%	16.42%
MSCI - Europe, Australia & Far East	3.21%	17.90%
Barclays Capital Aggregate Bond Index 10+ Yrs.	-1.00%	8.81%

Interest rates on December 31, 2012

3-month Treasury bills: 0.10%
One-month LIBOR: 0.21%



Resource Management Account
December 2012

Account name:
Account number:

HOWARD LAWRENCE BERMAN

Your Financial Advisor:
CAMPBELL/KARMAU
310-772-7000/800-553-9847

Change in the value of your account

Opening account value	December 2012 (\$)	Year to date (\$)
\$329,888.35	\$327,842.99	
Withdrawals and fees, including investments transferred out	-186.69	-311.28
Dividend and interest income	2,005.38	6,888.13
Change in value of accrued interest	0.03	-0.08
Change in market value	2,559.84	-152.85
Closing account value	\$334,266.91	\$334,266.91

Dividend and interest income earned

December 2012 (\$)	Year to date (\$)
2,004.23	6,727.87
Taxable dividends	
Taxable interest	1.15
19.05	
Total current year	\$2,005.38
Prior year adjustment	0.00
141.21	
Total dividend & interest	\$2,005.38
Return of capital/principal	1.54
17.71	

For purposes of this statement, taxability of interest and dividend income has been determined from a US tax reporting perspective. Based upon the residence of the account holder, account type, or product type, some interest and/or dividend payments may not be subject to United States (US) and/or Puerto Rico (PR) income taxes. The client monthly statements may not be intended to be used and cannot be relied upon for tax purposes. Clients should refer to the applicable tax reporting forms they receive from UBS annually, such as the Forms 1099 and the Forms 480, for tax reporting information. It is the practice of UBS to file the applicable tax reporting forms with the US Internal Revenue Service and PR Treasury Department, and in such forms accurately classify dividends and/or interest as tax exempt or taxable income. Please consult your individual tax preparer.

Summary of gains and losses

Values reported below exclude products for which gains and losses are not classified.	Realized gains and losses	December 2012 (\$)	Year to date (\$)	Unrealized gains and losses (\$)
Short term	0.00	0.00	3,315.91	
Long term	0.00	2,066.34	9,891.82	
Total	\$0.00	\$2,066.34	\$13,207.73	

Cash activity summary

See the section "Account activity this month" for details. UBS Bank USA deposit account balances are included in the opening and closing balances value, are insured by the FDIC within applicable limits, but are not protected by SIPC. See "Important information about your statement" at the end of this document for details about those balances.

December 2012 (\$)	Year to date (\$)
\$17,288.02	\$59,724.68
Opening balances	
Dividend and interest income	2,005.38
6,888.13	
Proceeds from investment transactions	1.54
41,449.13	
Total additions	\$2,006.92
\$48,337.26	
Subtractions	
Annual fee	-150.00
-150.00	
Other funds debited	-36.69
-161.28	
Funds withdrawn for investments bought	-533.39
-89,175.80	
Total subtractions	-\$720.08
-\$89,487.08	
Net cash flow	\$1,286.84
-\$41,149.82	
Closing balances	\$18,574.86
\$18,574.86	



Resource Management Account
December 2012

Account name:
Account number:

HOWARD LAWRENCE BERMAN

Your Financial Advisor:
CAMPBELUKARMAU
310-772-7000/800-553-9847

Withholdings and tax summary

December 2012 (\$)	Year to date (\$)
Foreign taxes paid	-36.69
	-161.28

UBS Bank USA Deposit Account APY

Interest period Nov 7 - Dec 6

Opening UBS Bank USA Deposit balance Nov 7	\$17,169.79
Closing UBS Bank USA Deposit balance Dec 6	\$17,319.44
Number of days in interest period	30
Average daily balance	\$17,251.28
Interest earned	\$0.00
Annual percentage yield earned	0.00%

Your investment objectives:

You have identified the following investment objectives for this account. If you have questions about these objectives, disagree with them, or wish to change them, please contact your Financial Advisor or Branch Manager. You can find a full description of the alternative investment objectives in *Important information about your statement* at the end of this document.

Your return objective:

Current income & capital appreciation

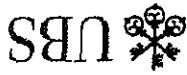
Your risk profile:

Primary - Aggressive

Secondary - None selected

Your account instructions

- Your account cost basis default closing method is FIFO, first in, first out



Resource Management Account
December 2012

Account name:
Account number:

HOWARD LAWRENCE BERMAN

Your Financial Advisor:
CAMBEL/KARMAU
310-772-7000/800-553-9847

Your assets

Some prices, income and current values shown may be approximate. As a result, gains and losses may not be accurately reflected. See important information about your statement at the end of this document for more information.

Cash

Cash and money balances

UBS Bank USA deposit account balances are included in the Cash and money balances value, are insured by the FDIC within applicable limits, but are not protected by SIPC. See the important information about your statement at the end of this document for details about those balances.

Holding	Opening balance on Dec 1 (\$)	Closing balance on Dec 31 (\$)	Price per share on Dec 31 (\$)	Average rate	Dividend interest period	Days in period
Cash	0.00	170.82				
UBS BANK USA DEPOSIT	17,288.02	18,404.04				
Total	\$17,288.02	\$18,574.86				

Equities

Common stock

Holding	Trade date	Number of shares	Purchase price Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
ALPHA NATURAL RESOURCES INC	May 27, 11	125,000	54.006	6,750.77	9.740	1,217.50	-5,533.27	LT
	Aug 22, 11	125,000	30.802	3,850.25	9.740	1,217.50	-2,632.75	LT
	Oct 18, 12	750,000	9.642	7,232.11	9.740	7,305.00	72.89	ST
Security total		1,000,000	17.833	17,833.13		9,740.00	-8,093.13	
BARICK GOLD CORP CAD								
Symbol: ABX Exchange: NYSE								
EAI: \$160 Current yield: 2.29%								
CAD Exchange rate: 0.99570								
	Feb 1, 11	100,000	49.203	4,920.38	35.010	3,501.00	-1,419.38	LT
	Apr 26, 12	100,000	40.943	4,094.36	35.010	3,501.00	-593.36	ST
Security total		200,000	45.074	9,014.74		7,002.00	-2,012.74	
BHP BILLITON LTD SPON ADR								
Symbol: BHP Exchange: NYSE								
EAI: \$280 Current yield: 2.86%								
	Jun 28, 12	125,000	62.708	7,838.62	78.420	9,802.50	1,963.88	ST

continued next page



Resource Management Account
December 2012

Account name:
Account number:

HOWARD LAWRENCE BERMAN

Your Financial Advisor:
CAMPBELL/KARMAU
310-772-7000/800-553-9847

Your assets, Equities, Common stock (continued)

Holding	Trade date	Number of shares	Purchase price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
CAMECO CORP CANADA CAD								
Symbol: CCI Exchange: NYSE								
EAI: \$81 Current yield: 2.05%								
CAD Exchange rate: 0.99570								
CENTURYLINK INC	Jun 21, 11	200.000	25.088	5,017.77	19.720	3,944.00	-1,073.77	LT
Symbol: CTL Exchange: NYSE								
EAI: \$1,160 Current yield: 7.41%	May 11, 12	200.000	40.382	8,076.42	39.120	7,824.00	-252.42	ST
Jun 28, 12		200.000	39.402	7,880.44	39.120	7,824.00	-56.44	ST
Security total		400.000	39.892	15,956.86		15,648.00	-308.86	
CISCO SYSTEMS INC								
Symbol: CSCO Exchange: OTC								
EAI: \$38 Current yield: 2.89%	Aug 31, 02	67.000	13.820	925.94	19.649	1,316.48	390.54	LT
CLOUD PEAK ENERGY INC								
Symbol: CLD Exchange: NYSE	May 27, 11	300.000	21.356	6,407.05	19.330	5,799.00	-608.05	LT
COEUR D'ALENE MINES CORP								
Symbol: CDE Exchange: NYSE	Apr 12, 10	200.000	18.100	3,620.09	24.600	4,920.00	1,299.91	LT
EMERSON ELECTRIC CO								
Symbol: EMR Exchange: NYSE	Aug 31, 02	154.000	24.390	3,756.06	52.960	8,155.84	4,399.78	LT
ENCANA CORP CAD								
Symbol: ECA Exchange: NYSE								
EAI: \$560 Current yield: 4.05%	Apr 12, 10	200.000	32.946	6,589.34	19.760	3,952.00	-2,637.34	LT
Nov 12, 10		150.000	29.796	4,469.51	19.760	2,964.00	-1,505.51	LT
Apr 26, 12		350.000	20.339	7,118.72	19.760	6,916.00	-202.72	ST
Security total		700.000	25.968	18,177.57		13,832.00	-4,345.57	
EXELON CORP								
Symbol: EXC Exchange: NYSE	Aug 3, 10	200.000	43.443	8,688.74	29.740	5,948.00	-2,740.74	LT
EAI: \$420 Current yield: 7.06%								
EXXON MOBIL CORP								
Symbol: XOM Exchange: NYSE	Nov 12, 10	100.000	71.693	7,169.38	86.550	8,655.00	1,485.62	LT
EAI: \$228 Current yield: 2.63%								

continued next page



Resource Management Account
December 2012

Account name:
Account number:

HOWARD LAWRENCE BERMAN

Your Financial Advisor:
CAMPBELL/KARMAU
310-772-7000/800-553-9847

Your assets, Equities, Common stock (continued)

Holding	Trade date	Number of shares	Purchase price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
GOLDCORP INC NEW CAD	Nov 28, 06	150.000	29.329	4,399.37	36.700	5,505.00	1,105.63	LT
Symbol: GG Exchange: NYSE				5,393.26	36.700	5,505.00	111.74	ST
EAI: \$162 Current yield: 1.47%								
CAD Exchange rate: 0.99570								
Security total								
INTEL CORP	Aug 31, 02	100.000	16.670	1,667.00	20.620	2,062.00	395.00	LT
Symbol: INTC Exchange: OTC								
EAI: \$90 Current yield: 4.36%								
INTEL PAPER CO	Jun 28, 12	250.000	28.617	7,154.35	39.840	9,960.00	2,805.65	ST
Symbol: IP Exchange: NYSE								
EAI: \$300 Current yield: 3.01%								
JOHNSON & JOHNSON COM	Aug 31, 02	87.000	54.310	4,724.97	70.100	6,098.70	1,373.73	LT
Symbol: JNJ Exchange: NYSE								
EAI: \$212 Current yield: 3.48%								
MCDONALD'S CORP	Aug 31, 02	93.000	23.760	2,209.68	88.210	8,203.53	5,993.85	LT
Symbol: MCD Exchange: NYSE								
EAI: \$286 Current yield: 3.49%								
MEDTRONIC INC	Aug 31, 02	74.000	41.180	3,047.32	41.020	3,035.48	-11.84	LT
Symbol: MDT Exchange: NYSE								
EAI: \$77 Current yield: 2.54%								
MOSAIK CO	Aug 3, 09	100.000	56.173	5,617.38	56.630	5,663.00	45.62	LT
Symbol: MOS Exchange: NYSE								
EAI: \$250 Current yield: 1.77%								
Security total								
NEWMONT MINING CORP (HOLDING CO)	Jul 7, 05	150.000	39.094	5,864.10	46.440	6,966.00	1,101.90	LT
Symbol: NEM Exchange: NYSE								
EAI: \$420 Current yield: 3.01%								
Security total								
May 11, 12		150.000	46.697	7,004.67	46.440	6,966.00	-38.67	ST
300.000			42.896	12,868.77		13,932.00	1,063.23	

continued next page



Resource Management Account
December 2012

Account name:
Account number:

HOWARD LAWRENCE BERMAN

Your Financial Advisor:
CAMPBELL/KARMAU
310-772-7000/800-553-9847

Your assets, Equities, common stock (continued)

Holding	Trade date	Number of shares	Purchase price Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
POTASH CORP SASI CANADA								
CAD								
Symbol: POT Exchange: NYSE								
EAI: \$210 Current yield: 2.06%								
CAD Exchange rate: 0.99570								
Aug 22, 11		125,000	53.501	6,687.63	40.690	5,086.25	-1,601.38	LT
Apr 26, 12		125,000	44.111	5,513.99	40.690	5,086.25	-427.74	ST
Security total		250,000	48.806	12,201.62		10,172.50	-2,029.12	
PROCTER & GAMBLE CO								
Symbol: PG Exchange: NYSE								
EAI: \$166 Current yield: 3.30%								
Aug 31, 02		74,000	44.325	3,280.05	67.890	5,023.86	1,743.81	LT
RAYTHEON CO NEW								
Symbol: RTN Exchange: NYSE								
EAI: \$334 Current yield: 3.47%								
Aug 31, 02		167,000	35.000	5,845.00	57.560	9,612.52	3,767.52	LT
SILVER WHEATON CORP CAD								
Symbol: SLW Exchange: NYSE								
EAI: \$42 Current yield: 0.78%								
CAD Exchange rate: 0.99570								
Apr 26, 12		150,000	30.649	4,597.42	36.080	5,412.00	814.58	ST
TAUSMAN ENERGY INC CAD								
Symbol: TLM Exchange: NYSE								
EAI: \$162 Current yield: 2.38%								
CAD Exchange rate: 0.99570								
Oct 18, 12		600,000	13.650	8,190.11	11.330	6,798.00	-1,392.11	ST
UNION PACIFIC CORP								
Symbol: UNP Exchange: NYSE								
EAI: \$207 Current yield: 2.20%								
Aug 31, 02		75,000	30.250	2,268.75	125.720	9,429.00	7,160.25	LT
UOM TECHNOLOGIES INC								
Symbol: UQM Exchange: AMEX								
Mar 22, 04		2,000,000	3.427	6,855.70	0.760	1,520.00	-5,335.70	LT
Jun 21, 11		2,000,000	2.442	4,884.14	0.760	1,520.00	-3,364.14	LT
Security total		4,000,000	2.935	11,739.84		3,040.00	-8,699.84	
WALT DISNEY CO (HOLDING CO)								
Symbol: DIS Exchange: NYSE								
EAI: \$113 Current yield: 1.51%								
Aug 31, 02		150,000	15.473	2,321.00	49.790	7,468.50	5,147.50	LT
Total				\$209,929.86		\$220,178.41	\$10,248.55	
Total estimated annual income: \$6,211								



Resource Management Account
December 2012

Account name:
Account number:

HOWARD LAWRENCE BERMAN

Your Financial Advisor:
CAMPBELL/KARMAU
310-772-7000/800-553-9847

Your assets - Equities (continued)

Closed end funds & Exchange traded products

Total reinvested is the total of all reinvested dividends. It does not include any cash dividends. It is not a tax lot for the purposes of determining holding periods or cost basis. The shares you receive each time you reinvest dividends become a separate tax lot.
Cost basis is the total purchase cost of the security, including reinvested dividends. The cost basis may need to be adjusted for return of capital payments in order to determine the adjusted cost basis for tax reporting purposes.

Holding Period

Purchase price	Number of shares	Average price per share (\$)	Client investment (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized (tax) gain or loss (\$)	Investment return (\$)	Holding period
----------------	------------------	------------------------------	------------------------	-----------------	--------------------------------	----------------------	------------------------------------	------------------------	----------------

BLACKROCK ENERGY & RES TR
Symbol: BGR
Trade date: Aug 22, 11
Total reinvested 250,000
26,167
6,541.94
6,541.94
605.68
23,550
5,887.50
-654.44
-16.93
LT
Security total 275,000
25,991
25,000
24,227
6,476.25
568.75
-671.37
-65.69

Mutual funds

Total reinvested is the total of all reinvested dividends. It does not include any cash dividends. It is not a tax lot for the purposes of determining holding periods or cost basis. The shares you receive each time you reinvest dividends become a separate tax lot.
Cost basis is the total purchase cost of the security, including reinvested dividends. The cost basis may need to be adjusted for return of capital payments in order to determine the adjusted cost basis for tax reporting purposes.

Holding Period

Purchase price	Number of shares	Average price per share (\$)	Client investment (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized (tax) gain or loss (\$)	Investment return (\$)	Holding period
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DWS DREMAN INTERNATIONAL
Symbol: DNVAX
Trade date: Aug 3, 10
Total reinvested 1,133,787
8,824
10,005.25
10,005.25
455.23
9,120
10,340.14
334.89
41.96
LT
Security total 1,188,304
8,803
10,005.25
10,460.48
10,837.33
376.85
832.08



Resource Management Account
December 2012

Account name:
Account number:

HOWARD LAWRENCE BERMAN

Your Financial Advisor:
CAMPBELL/KARMAU
310-772-7000/800-553-9847

Your assets (continued)

Fixed income

Asset backed securities

Prices are obtained from independent quotation bureaus that use computerized valuation formulas to calculate current values. Actual market values may vary and thus gains/losses may not be accurately reflected. The cost basis for asset backed securities has been adjusted automatically for return of principal payments and if issued at a discount, accreted original issue discount (OID).

Holding	Trade date	Total face value at maturity (\$)	Purchase price (\$)	Adjusted cost basis (\$)	Price on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
GNMA PL 256119X								
RATE 09.5000% MATURES 09/15/18								
CURRENT PAR VALUE 28								
ACCURED INTEREST \$0.22								
CUSIP 36219QPC1								
EAI: \$3 Current yield: 9.46%	Aug 31, 02	10,000,000	109,000	30,701	100,444	28,12	-2,58	LT
GNMA PL 323274X								
RATE 07.5000% MATURES 05/15/22								
CURRENT PAR VALUE 145								
ACCURED INTEREST \$0.90								
CUSIP 36224BCK3								
EAI: \$11 Current yield: 6.48%	Aug 31, 02	10,000,000	106,000	154,011	115,654	167,69	13,68	LT
Total								
Total accrued interest: \$1.12								
Total estimated annual income: \$14								

* Indicates cost basis information provided by you or another third party. UBS FS has not verified this information and does not guarantee its accuracy.

Structured products

There may be little or no secondary market for structured products. Prices are estimated values obtained from third parties and do not reflect adjustments taken by such third parties or issuers for financial reporting purposes arising from changes in the market value of such transactions. The value at which you would be able to purchase, sell, enter into, assign or terminate any instrument will be impacted by other factors, such as hedging and transaction costs, credit considerations, bid-ask spreads and market liquidity.

Holding	Trade date	Quantity	Purchase price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
SUN TRUST BANK CD GLD 5/30/2014	May 26, 09	20,000,000	122,959	24,591.85	141,120	28,224.00	3,632.15	LT
Original cost basis: \$20,000.00								



Resource Management Account
December 2012

Account name: HOWARD LAWRENCE BERMAN
Account number: [REDACTED]

Your Financial Advisor:
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310-772-7000/800-553-9847

Your assets

Some prices, income and current values shown may be approximate. As a result, gains and losses may not be accurately reflected. See *Important information about your statement* at the end of this document for more information.

Cash

Cash and money balances

UBS Bank USA deposit account balances are included in the Cash and money balances value, are insured by the FDIC within applicable limits, but are not protected by SIPC. See the *Important information about your statement* at the end of this document for details about those balances.

Holding	Opening balance on Dec 1 (\$)	Closing balance on Dec 31 (\$)	Price per share on Dec 31 (\$)	Average rate	Dividend/Interest period	Days in period
Cash	0.00	170.82				
UBS BANK USA DEP ACCT	17,288.02	18,404.04				
Total	\$17,288.02	\$18,574.86				

Equities

Common stock

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
ALPHA NATURAL RESOURCES INC								
Symbol: ANR Exchange: NYSE	May 27, 11	125.000	54.006	6,750.77	9.740	1,217.50	-5,533.27	LT
	Aug 22, 11	125.000	30.802	3,850.25	9.740	1,217.50	-2,632.75	LT
	Oct 18, 12	750.000	9.642	7,232.11	9.740	7,305.00	72.89	ST
Security total		1,000.000	17.833	17,833.13		9,740.00	-8,093.13	
BARRICK GOLD CORP CAD								
Symbol: ABX Exchange: NYSE								
EAI: \$160 Current yield: 2.29%								
CAD Exchange rate: 0.99570	Feb 1, 11	100.000	49.203	4,920.38	35.010	3,501.00	-1,419.38	LT
	Apr 26, 12	100.000	40.943	4,094.36	35.010	3,501.00	-593.36	ST
Security total		200.000	45.074	9,014.74		7,002.00	-2,012.74	
BHP BILLITON LTD SPON ADR								
Symbol: BHP Exchange: NYSE								
EAI: \$280 Current yield: 2.86%	Jun 28, 12	125.000	62.708	7,838.62	78.420	9,802.50	1,963.88	ST

continued next page



Resource Management Account
December 2012

Account name: HOWARD LAWRENCE BERMAN
Account number: [REDACTED]

Your Financial Advisor:
CAMPBELL/KARMAU
310-772-7000/800-553-9847

Your assets, **Equities**, Common stock (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
CAMECO CORP CANADA CAD								
Symbol: CCJ Exchange: NYSE								
EAI: \$81 Current yield: 2.05%								
CAD Exchange rate: 0.99570	Jun 21, 11	200.000	25.088	5,017.77	19.720	3,944.00	-1,073.77	LT
CENTURYLINK INC								
Symbol: CTL Exchange: NYSE								
EAI: \$1,160 Current yield: 7.41%	May 11, 12	200.000	40.382	8,076.42	39.120	7,824.00	-252.42	ST
	Jun 28, 12	200.000	39.402	7,880.44	39.120	7,824.00	-56.44	ST
Security total		400.000	39.892	15,956.86		15,648.00	-308.86	
CISCO SYSTEMS INC								
Symbol: CSCO Exchange: OTC								
EAI: \$38 Current yield: 2.89%	Aug 31, 02	67.000	13.820	925.94	19.649	1,316.48	390.54	LT
CLOUD PEAK ENERGY INC								
Symbol: CLD Exchange: NYSE	May 27, 11	300.000	21.356	6,407.05	19.330	5,799.00	-608.05	LT
COEUR D'ALENE MINES CORP								
Symbol: CDE Exchange: NYSE	Apr 12, 10	200.000	18.100	3,620.09	24.600	4,920.00	1,299.91	LT
EMERSON ELECTRIC CO								
Symbol: EMR Exchange: NYSE								
EAI: \$253 Current yield: 3.10%	Aug 31, 02	154.000	24.390	3,756.06	52.960	8,155.84	4,399.78	LT
ENCANA CORP CAD								
Symbol: ECA Exchange: NYSE								
EAI: \$560 Current yield: 4.05%								
CAD Exchange rate: 0.99570	Apr 12, 10	200.000	32.946	6,589.34	19.760	3,952.00	-2,637.34	LT
	Nov 12, 10	150.000	29.796	4,469.51	19.760	2,964.00	-1,505.51	LT
	Apr 26, 12	350.000	20.339	7,118.72	19.760	6,916.00	-202.72	ST
Security total		700.000	25.968	18,177.57		13,832.00	-4,345.57	
EXELON CORP								
Symbol: EXC Exchange: NYSE								
EAI: \$420 Current yield: 7.06%	Aug 3, 10	200.000	43.443	8,688.74	29.740	5,948.00	-2,740.74	LT
EXXON MOBIL CORP								
Symbol: XOM Exchange: NYSE								
EAI: \$228 Current yield: 2.63%	Nov 12, 10	100.000	71.693	7,169.38	86.550	8,655.00	1,485.62	LT

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Resource Management Account
December 2012

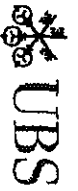
Account name: HOWARD LAWRENCE BERMAN
Account number: [REDACTED]

Your Financial Advisor:
CAMPBELL/KARMAU
310-772-7000/800-553-9847

Your assets, Equities, Common stock (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
GOLDCORP INC NEW CAD								
Symbol: GG Exchange: NYSE								
EAI: \$162 Current yield: 1.47%								
CAD Exchange rate: 0.99570								
	Nov 28, 06	150.000	29.329	4,399.37	36.700	5,505.00	1,105.63	LT
	May 11, 12	150.000	35.955	5,393.26	36.700	5,505.00	111.74	ST
Security total		300.000	32.642	9,792.63		11,010.00	1,217.37	
INTEL CORP								
Symbol: INTC Exchange: OTC								
EAI: \$90 Current yield: 4.36%								
	Aug 31, 02	100.000	16.670	1,667.00	20.620	2,062.00	395.00	LT
INTL PAPER CO								
Symbol: IP Exchange: NYSE								
EAI: \$300 Current yield: 3.01%								
	Jun 28, 12	250.000	28.617	7,154.35	39.840	9,960.00	2,805.65	ST
JOHNSON & JOHNSON COM								
Symbol: JNJ Exchange: NYSE								
EAI: \$212 Current yield: 3.48%								
	Aug 31, 02	87.000	54.310	4,724.97	70.100	6,098.70	1,373.73	LT
MCDONALDS CORP								
Symbol: MCD Exchange: NYSE								
EAI: \$286 Current yield: 3.49%								
	Aug 31, 02	93.000	23.760	2,209.68	88.210	8,203.53	5,993.85	LT
MEDTRONIC INC								
Symbol: MDT Exchange: NYSE								
EAI: \$77 Current yield: 2.54%								
	Aug 31, 02	74.000	41.180	3,047.32	41.020	3,035.48	-11.84	LT
MOSAIC CO								
Symbol: MOS Exchange: NYSE								
EAI: \$250 Current yield: 1.77%								
	Aug 3, 09	100.000	56.173	5,617.38	56.630	5,663.00	45.62	LT
	Apr 26, 12	150.000	53.320	7,998.02	56.630	8,494.50	496.48	ST
Security total		250.000	54.462	13,615.40		14,157.50	542.10	
NEWMONT MINING CORP (HOLDING CO)								
Symbol: NEM Exchange: NYSE								
EAI: \$420 Current yield: 3.01%								
	Jul 7, 05	150.000	39.094	5,864.10	46.440	6,966.00	1,101.90	LT
	May 11, 12	150.000	46.697	7,004.67	46.440	6,966.00	-38.67	ST
Security total		300.000	42.896	12,868.77		13,932.00	1,063.23	

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Resource Management Account

December 2012

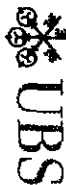
Account name:
Account number:

HOWARD LAWRENCE BERMAN

Your Financial Advisor:
CAMPBELL/KARMALI
310-772-7000/800-553-9847

Your assets, Equities, Common stock (continued)

Holding	Trade date	Number of shares	Purchase price Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
POTASH CORP SASR INC CANADA								
CAD								
Symbol: POT Exchange: NYSE								
EAI: \$210 Current yield: 2.06%								
CAD Exchange rate: 0.99570								
	Aug 22, 11	125,000	53.501	6,687.63	40.690	5,086.25	-1,601.38	LT
	Apr 26, 12	125,000	44.111	5,513.99	40.690	5,086.25	-427.74	ST
Security total		250,000	48.806	12,201.62		10,172.50	-2,029.12	
PROCTER & GAMBLE CO								
Symbol: PG Exchange: NYSE								
EAI: \$166 Current yield: 3.30%								
	Aug 31, 02	74,000	44.325	3,280.05	67.890	5,023.86	1,743.81	LT
RAYTHEON CO NEW								
Symbol: RTN Exchange: NYSE								
EAI: \$334 Current yield: 3.47%								
	Aug 31, 02	167,000	35.000	5,845.00	57.560	9,612.52	3,767.52	LT
SILVER WHEATON CORP CAD								
Symbol: SLW Exchange: NYSE								
EAI: \$42 Current yield: 0.78%								
CAD Exchange rate: 0.99570								
	Apr 26, 12	150,000	30.649	4,597.42	36.080	5,412.00	814.58	ST
TAUSMAN ENERGY INC CAD								
Symbol: TLM Exchange: NYSE								
EAI: \$162 Current yield: 2.38%								
CAD Exchange rate: 0.99570								
	Oct 18, 12	600,000	13.650	8,190.11	11.330	6,798.00	-1,392.11	ST
UNION PACIFIC CORP								
Symbol: UNP Exchange: NYSE								
EAI: \$207 Current yield: 2.20%								
	Aug 31, 02	75,000	30.250	2,268.75	125.720	9,429.00	7,160.25	LT
UQM TECHNOLOGIES INC								
Symbol: UQM Exchange: AMEX								
	Mar 22, 04	2,000,000	3.427	6,855.70	0.760	1,520.00	-5,335.70	LT
	Jun 21, 11	2,000,000	2.442	4,884.14	0.760	1,520.00	-3,364.14	LT
Security total		4,000,000	2.935	11,739.84		3,040.00	-8,699.84	
WALT DISNEY CO (HOLDING CO)								
DISNEY.COM								
Symbol: DIS Exchange: NYSE								
EAI: \$113 Current yield: 1.51%								
	Aug 31, 02	150,000	15.473	2,321.00	49.790	7,468.50	5,147.50	LT
Total				\$209,929.86		\$220,178.41	\$10,248.55	
Total estimated annual income: \$6,211								



Resource Management Account
December 2012

Account name:
Account number:



Howard Lawrence Berman
Your Financial Advisor:
CAMPBELL KARMALI
310-772-7000/800-553-9847

Your assets, Equities (continued)

Closed end funds & Exchange traded products

Total reinvested is the total of all reinvested dividends. It does not include any cash dividends. It is not a tax lot for the purposes of determining holding periods or cost basis. The shares you receive each time you reinvest dividends become a separate tax lot.

Cost basis is the total purchase cost of the security, including reinvested dividends. The cost basis may need to be adjusted for return of capital payments in order to determine the adjusted cost basis for tax reporting purposes.

Unrealized (tax) gain or loss is the difference between the current value and the cost basis and would generally be your taxable gain or loss if the security was sold on this date. The unrealized (tax) gain or loss may need to be adjusted for return of capital payments in order to determine the realized gain or loss for tax reporting purposes.

Investment return is the current value minus the amount you invested. It does not include shares that are not reflected on your statement, including shares that have been realized as either a gain or a loss. It also does not include cash dividends that were not reinvested.

Holding	Number of shares	Purchase price Average price per share (\$)	Client investment (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized (tax) gain or loss (\$)	Investment return (\$)	Holding period
BLACK ROCK ENERGY & RES TR									
Symbol: BGR									
Trade date: Aug 22, 11	250,000	26.167	6,541.94	6,541.94	23.550	5,887.50	-654.44		LT
Total reinvested	25,000	24.227		605.68	23.550	588.75	-16.93		
EAI: \$446 Current yield: 6.89%									
Security total	275,000	25.991	6,541.94	7,147.62		6,476.25	-671.37	-65.69	

Mutual funds

Total reinvested is the total of all reinvested dividends. It does not include any cash dividends. It is not a tax lot for the purposes of determining holding periods or cost basis. The shares you receive each time you reinvest dividends become a separate tax lot.

Cost basis is the total purchase cost of the security, including reinvested dividends. The cost basis may need to be adjusted for return of capital payments in order to determine the adjusted cost basis for tax reporting purposes.

Unrealized (tax) gain or loss is the difference between the current value and the cost basis and would generally be your taxable gain or loss if the security was sold on this date. The unrealized (tax) gain or loss may need to be adjusted for return of capital payments in order to determine the realized gain or loss for tax reporting purposes.

Investment return is the current value minus the amount you invested. It does not include shares that are not reflected on your statement, including shares that have been realized as either a gain or a loss. It also does not include cash dividends that were not reinvested.

Holding	Number of shares	Purchase price Average price per share (\$)	Client investment (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized (tax) gain or loss (\$)	Investment return (\$)	Holding period
DWS DREMAN INTERNATIONAL									
VALUE A									
Symbol: DNVAX									
Trade date: Aug 3, 10	1,133,787	8.824	10,005.25	10,005.25	9.120	10,340.14	334.89		LT
Total reinvested	54,517	8.350		455.23	9.120	497.19	41.96		
EAI: \$217 Current yield: 2.00%									
Security total	1,188,304	8.803	10,005.25	10,460.48		10,837.33	376.85	832.08	



Resource Management Account

Account name:
Account number:

HOWARD LAWRENCE BERMAN

Your Financial Advisor:
CAMPBELL/KARMAU
310-772-7000/800-553-9847

Your assets (continued)

Fixed income

Asset backed securities

Prices are obtained from independent quotation bureaus that use computerized valuation formulas to calculate current values. Actual market values may vary and thus gains/losses may not be accurately reflected. The cost basis for asset backed securities has been adjusted automatically for return of principal payments and if issued at a discount, accreted original issue discount (OID).

Holding	Trade date	Total face value at maturity (\$)	Purchase price (\$)	Adjusted cost basis (\$)	Price on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
GNMA PL 256119X								
RATE 09:5000% MATURES 09/15/18								
CURRENT PAR VALUE	28							
ACCURED INTEREST \$0.22								
CUSIP 36219QPC1								
EAI: \$3 Current yield: 9.46%	Aug 31, 02	10,000.000	109,000	30,701	100,444	28.12	-2.58	LT
GNMA PL 323274X								
RATE 07:5000% MATURES 05/15/22								
CURRENT PAR VALUE	145							
ACCURED INTEREST \$0.90								
CUSIP 362248CK3								
EAI: \$11 Current yield: 6.48%	Aug 31, 02	10,000.000	106,000	154,011	115,654	167.69	13.68	LT
Total		\$20,000.000		\$184,71		\$195.81	\$11.10	

Total accrued interest: \$1.12

Total estimated annual income: \$14

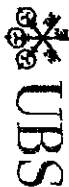
¹ Indicates cost basis information provided by you or another third party. UBS FS has not verified this information and does not guarantee its accuracy.

Structured products

There may be little or no secondary market for structured products. Prices are estimated values obtained from third parties or issuers and do not reflect adjustments taken by such third parties or issuers for financial reporting purposes arising from changes in the market value of such transactions. The value at which you

would be able to purchase, sell, enter into, assign or terminate any instrument will be impacted by other factors, such as hedging and transaction costs, credit considerations, bid-ask spreads and market liquidity.

Holding	Trade date	Quantity	Purchase price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
SUN TRUST BANK								
CD GLD								
5/30/2014								
Original cost basis: \$20,000.00	May 26, 09	20,000.000	122.959	24,591.85	141.120	28,224.00	3,632.15	LT



Resource Management Account
December 2012

Account name:
Account number:

HOWARD LAWRENCE BERMAN

Your Financial Advisor:
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Your assets (continued)

Broad commodities

Closed end funds & Exchange traded products

Total reinvested is the total of all reinvested dividends. It does not include any cash dividends. It is not a tax lot for the purposes of determining holding periods or cost basis. The shares you receive each time you reinvest dividends become a separate tax lot.

Cost basis is the total purchase cost of the security, including reinvested dividends. The cost basis may need to be adjusted for return of capital payments in order to determine the adjusted cost basis for tax reporting purposes.

Unrealized (tax) gain or loss is the difference between the current value and the cost basis and would generally be your taxable gain or loss if the security was sold on this date. The unrealized (tax) gain or loss may need to be adjusted for return of capital payments in order to determine the realized gain or loss for tax reporting purposes.

Investment return is the current value minus the amount you invested. It does not include shares that are not reflected on your statement, including shares that have been realized as either a gain or a loss. It also does not include cash dividends that were not reinvested.

Holding	Number of shares	Purchase price Average price per share (\$)	Client investment (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized (tax) gain or loss (\$)	Investment return (\$)	Holding period
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GUGGENHEIM S&P GLOBAL WATER

INDEX ETF

Symbol: CGW

Trade date: Jun 21, 11

EAI: \$226 Current yield: 2.03%

ISHARES SILVER TRUST

Symbol: SLV

Trade date: Mar 18, 10

Total estimated annual income: \$226

Mutual funds

Total reinvested is the total of all reinvested dividends. It does not include any cash dividends. It is not a tax lot for the purposes of determining holding periods or cost basis. The shares you receive each time you reinvest dividends become a separate tax lot.

Cost basis is the total purchase cost of the security, including reinvested dividends. The cost basis may need to be adjusted for return of capital payments in order to determine the adjusted cost basis for tax reporting purposes.

Unrealized (tax) gain or loss is the difference between the current value and the cost basis and would generally be your taxable gain or loss if the security was sold on this date. The unrealized (tax) gain or loss may need to be adjusted for return of capital payments in order to determine the realized gain or loss for tax reporting purposes.

Investment return is the current value minus the amount you invested. It does not include shares that are not reflected on your statement, including shares that have been realized as either a gain or a loss. It also does not include cash dividends that were not reinvested.

Holding	Number of shares	Purchase price Average price per share (\$)	Client investment (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized (tax) gain or loss (\$)	Investment return (\$)	Holding period
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FT-FRANKLIN GOLD & PREC MET A

Symbol: FXRX

Trade date: Dec 29, 05

Trade date: May 30, 06

364,964	27.414	10,005.25	10,005.25	30.710	11,208.04	1,202.79	LT
309,885	32.286	10,005.25	10,005.25	30.710	9,516.57	-488.68	LT

continued next page



Resource Management Account
December 2012

Account name:
Account number:

HOWARD LAWRENCE BERMAN

Your Financial Advisor:
CAMPBELL/KARMAU
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Your assets • Broad commodities • Mutual funds (continued)

Holding	Number of shares	Purchase price/ Average price per share (\$)	Client investment (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized (tax) gain or loss (\$)	Investment return (\$)	Holding period
Total reinvested	368.879	41.826		15,428.87	30.710	11,328.27	-4,100.60		
EAI: \$42 Current yield: 0.13%									
Security total	1,043.728	33.955	20,010.50	35,439.37		32,052.88	-3,386.49	12,042.38	

Your total assets

Cash	Value on Dec 31 (\$)	Percentage of your account	Cost basis (\$)	Estimated annual income (\$)	Unrealized gain or loss (\$)
Cash and money balances	18,574.86	5.56%	18,574.86		
Common stock	220,178.41		209,929.86	6,211.00	10,248.55
Closed end funds & Exchange traded products	6,476.25		7,147.62	446.00	-671.37
Mutual funds	10,837.33		10,460.48	217.00	376.85
Total equities	237,491.99	71.05%	227,537.96	6,874.00	9,954.03
Asset backed securities	195.81		184.71	14.00	11.10
Structured products	28,224.00		24,591.85		3,632.15
Total accrued interest	1.12				
Total fixed income	28,420.93	8.50%	24,776.56	14.00	3,643.25
Closed end funds & Exchange traded products	17,726.25		14,729.31	226.00	2,996.94
Mutual funds	32,052.88		35,439.37	42.00	-3,386.49
Total broad commodities	49,779.13	14.89%	50,168.68	268.00	-389.55
Total	\$334,266.91	100.00%	\$321,058.06	\$7,156.00	\$13,207.73

Account activity this month

Date	Activity	Description	Amount (\$)
Dec 3	Dividend	INTEL CORP PAID ON 100 AS OF 12/01/12	22.50
Dec 5	Foreign Dividend	SILVER WHEATON CORP CAD PAID ON 150	10.50
Dec 5	Dividend	FT-FRANKLIN GOLD & PREC MET A	41.65
Dec 5	Lt Cap Gain	FT-FRANKLIN GOLD & PREC MET A LONG TERM CAPITAL GAIN	346.53
Dec 10	Dividend	EXELON CORP PAID ON 200	105.00

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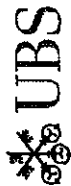
Resource Management Account
December 2012

Account name: HOWARD LAWRENCE BERMAN
Account number: [REDACTED]

Your Financial Advisor:
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Account activity this month (continued)

Date	Activity	Description	Amount (\$)
Dividend and interest income (continued)			
<i>Taxable dividends (continued)</i>			
Dec 10	Dividend	EXXON MOBIL CORP PAID ON 100	57.00
Dec 10	Dividend	EMERSON ELECTRIC CO PAID ON 154	63.14
Dec 11	Dividend	JOHNSON & JOHNSON COM PAID ON 87	53.07
Dec 17	Foreign Dividend	BARRICK GOLD CORP CAD PAID ON 200	40.00
Dec 17	Dividend	INTL PAPER CO PAID ON 250	75.00
Dec 17	Dividend	MCDONALDS CORP PAID ON 93	71.61
Dec 19	Dividend	CISCO SYSTEMS INC PAID ON 67	9.38
Dec 21	Dividend	CENTURYLINK INC PAID ON 400	290.00
Dec 21	Foreign Dividend	GOLDCORP INC NEW CAD PAID ON 300	13.50
Dec 27	Dividend	DWS DREMAN INTERNATIONAL VALUE A	52.85
Dec 28	Dividend	WALT DISNEY CO (HOLDING CO) DISNEY COM PAID ON 150	112.50
Dec 28	Dividend	MEDTRONIC INC PAID ON 74	19.24
Dec 28	Dividend	NEWMONT MINING CORP (HOLDING CO) PAID ON 300	105.00
Dec 28	Dividend	GUGGENHEIM S&P GLOBAL WATER INDEX ETF PAID ON 500	225.50
Dec 31	Dividend	BLACKROCK ENERGY & RESTR	109.76
Dec 31	Foreign Dividend	ENCANA CORP CAD PAID ON 700	140.00
Dec 31	Foreign Dividend	TAUSMAN ENERGY INC CAD PAID ON 600	40.50
Total taxable dividends			\$2,004.23
<i>Taxable interest</i>			
Dec 17	Interest	GNMA PL 256119X 09.5000DUE 09/15/18 FACTOR 0.0028168500000PAID ON 10000 AS OF 12/15/12 CUSIP: 36219QPC1	0.23
Dec 17	Interest	GNMA PL 323274X 07.5000DUE 09/15/22 FACTOR 0.0145294100000PAID ON 10000 AS OF 12/15/12 CUSIP: 36224BCK3	0.92
Total taxable interest			\$1.15
Total dividend and interest income			\$2,005.38
Fees			
Date	Activity	Description	Amount (\$)
Dec 6	Fee Charge	ANNUAL FEE CHARGE	-150.00
Total annual fees			-\$150.00



Resource Management Account
December 2012

Account name:
Account number:

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Account activity this month (continued)

Other funds debited					Amount (\$)
Date	Activity	Description			
Dec 5	Foreign Tax Withheld	SILVER WHEATON CORP CAD			-1.58
Dec 17	Foreign Tax Withheld	BARRICK GOLD CORP CAD			-6.00
Dec 21	Foreign Tax Withheld	GOLDCORP INC NEW CAD			-2.03
Dec 31	Foreign Tax Withheld	ENCANA CORP CAD			-21.00
Dec 31	Foreign Tax Withheld	TAUSMAN ENERGY INC CAD			-6.08
Total other funds debited					-\$36.69

Investment transactions

For more information about the price value shown for restricted securities, see Important information about your statement at the end of this document.

Date	Activity	Description	Quantity	Value (\$)	Price (\$)	Proceeds from investment transactions (\$)	Funds withdrawn for investments bought (\$)	Accrued interest (\$)
Dec 5	Reinvestment	FT-FRANKLIN GOLD & PREC MET A DIVIDEND REINVESTED AT 30.57 NAV ON 12/03/12	1.362				-41.65	
Dec 5	Reinvestment	FT-FRANKLIN GOLD & PREC MET A LT CAP GAINS REINVESTED AT 30.57 NAV ON 12/03/12	11.336				-346.53	
Dec 17	Return Of Principal	GNMA PL 256119X 09 5000 DUE 09/15/18 FACTOR 0.002816850000 PAID ON 10000 AS OF 12/15/12 CUSIP: 36219QPC1				0.32		
Dec 17	Return Of Principal	GNMA PL 323274X 07 5000 DUE 05/15/22 FACTOR 0.014529410000 PAID ON 10000 AS OF 12/15/12 CUSIP: 36224BCK3				1.22		
Dec 27	Reinvestment	DWS DREMAN INTERNATIONAL VALUE A DIVIDEND REINVESTED AT 9.01 NAV ON 12/26/12	5.866				-52.85	
Dec 31	Reinvestment	BLAC KROCK ENERGY & RES TR AT 23.090642 REINVEST PRICE REINVEST DIV ON 12/31/12 EXECUTION CAPACITY: AGENT	4.000				-92.36	
Total							\$1.54	-\$533.39



Resource Management Account
December 2012

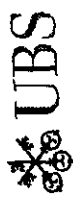
Account name: **HOWARD LAWRENCE BERMAN**
Account number: **[REDACTED]**

Your Financial Advisor:
CAMPBELL/KARMAU
310-772-7000/800-553-9847

Account activity this month (continued)

Date	Activity	Description	Amount (\$)
Nov 30	Balance forward		\$17,288.02
Dec 4	Deposit	UBS BANK USA DEPOSIT ACCOUNT	22.50
Dec 6	Deposit	UBS BANK USA DEPOSIT ACCOUNT	8.92
Dec 7	Withdrawal	UBS BANK USA DEPOSIT ACCOUNT	-150.00
Dec 11	Deposit	UBS BANK USA DEPOSIT ACCOUNT	225.14
Dec 12	Deposit	UBS BANK USA DEPOSIT ACCOUNT	53.07
Dec 18	Deposit	UBS BANK USA DEPOSIT ACCOUNT	183.30
Dec 20	Deposit	UBS BANK USA DEPOSIT ACCOUNT	9.38
Dec 24	Deposit	UBS BANK USA DEPOSIT ACCOUNT	301.47
Dec 31	Deposit	UBS BANK USA DEPOSIT ACCOUNT	462.24
Dec 31	Closing UBS Bank USA Deposit Account		\$18,404.04

The UBS Bank USA Deposit Account is your primary sweep option.



Your notes