

Title: If you're going to advocate that John ask Gary a specific question, nothing more needs to be done than to ask Gary to read the three holding options from his own website. Imho, tldr.

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Holding Your Securities Get the Facts

March 4, 2003

As an individual investor, you have up to three choices when it comes to holding your securities:

- **Physical Certificate** — The security is registered in your name on the issuer's books, and you receive an actual, hard copy stock or bond certificate representing your ownership of the security.

- **"Street Name" Registration** — The security is registered in the name of your brokerage firm on the issuer's books, and your brokerage firm holds the security for you in "book-entry" form. "Book-entry" simply means that you do not receive a certificate. Instead, your broker keeps a record in its books that you own that particular security.

- **"Direct" Registration** — The security is registered in your name on the issuer's books, and either the company or its transfer agent holds the security for you in book-entry form. The "Direct Registration System" (also known as "DRS") allows investors to transfer securities held this way. For more information about DRS, please see our [Frequently Asked Questions](#) below.