

ROTH Individual Retirement Account Statement

IRA FBO ANDREW YASSO
PERSHING LLC AS CUSTODIAN
ROTH ACCOUNT
2580 CHANTEMAR STREET
LAS VEGAS NV 89135-2007

December 1, 2018 - December 31, 2018
Account Number: AJ2-025367

Your Investment Professional:
GARY RICHARD GILGEN
(800) 315-9123

Portfolio at a Glance

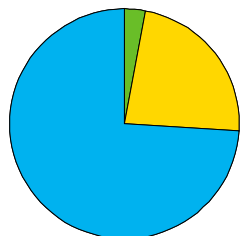
	This Period
BEGINNING ACCOUNT VALUE	\$28,176.70
Dividends, Interest and Other Income	131.14
Net Change in Portfolio¹	-1,853.63
ENDING ACCOUNT VALUE	\$26,454.21
Estimated Annual Income	\$688.21

¹ Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.

The Bank Deposits in your account are FDIC insured bank deposits.

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

Asset Summary



Percent	Asset Type	Last Period	This Period
3%	Cash, Money Funds, and Bank Deposits	2,228.56	712.64
23%	Mutual Funds	6,129.65	6,116.56
74%	Exchange-Traded Products	19,818.49	19,625.01
100%	Account Total (Pie Chart)	\$28,176.70	\$26,454.21

Please review your allocation periodically with your Investment Professional.

Client Service Information

Your Investment Professional: 25E

GARY RICHARD GILGEN
312 EAST STREET
ROCHESTER MI 48307-2013

Contact Information

Telephone Number: (800) 315-9123
Fax Number: (800) 315-9123

Your Account Information

RETIREMENT INFORMATION

Year-End Fair Market Value (12/31/2018): \$26,454.21.

Date of Birth: 03/30/1988

The year-end fair market value is furnished to the Internal Revenue Service for Individual Retirement Accounts. Your fair market value may change based on transaction or asset valuation adjustments made after 12/31/2018. Please verify your information and notify your Investment Professional if there are any changes.

TAX LOT DEFAULT DISPOSITION METHOD

Default Method for Mutual Funds:

Average Cost (Using First In First Out)

Default Method for Stocks in a Dividend Reinvestment Plan:

First In First Out

Default Method for all Other Securities:

First In First Out

BOND AMORTIZATION ELECTIONS

Amortize premium on taxable bonds based on Constant Yield Method: Yes

Accrual market discount method for all other bond types:

Constant Yield Method

Include market discount in income annually:

No

ELECTRONIC DELIVERY

You are currently enrolled to receive the following account communications via electronic delivery:

Statements and Reports

Prospectus*

Trade Confirmations

Proxy/Shareholder Communications*

Tax Documents

Notifications

Please log in to your account to make any changes to your electronic delivery preferences.

E-mail notifications are delivered to the following e-mail address(es):

a#####@gmail.com

*a#####@gmail.com is on file for these documents

The above e-mail address is partially masked for your security.

Please log into your account to review the full e-mail address.

Activity Summary *(All amounts shown are in base currency)*

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
Securities						
Securities Bought	0.00	-12,228.70	-12,228.70	0.00	-122,966.47	-122,966.47
Securities Sold	10,581.64	0.00	10,581.64	122,396.03	0.00	122,396.03
Total Securities	\$10,581.64	-\$12,228.70	-\$1,647.06	\$122,396.03	-\$122,966.47	-\$570.44
Dividends and Interest	\$125.85	\$0.00	\$125.85	\$468.27	\$0.00	\$468.27
Distributions	\$5.29	\$0.00	\$5.29	\$5.29	\$0.00	\$5.29
Fees	\$0.00	\$0.00	\$0.00	\$0.00	-\$380.90	-\$380.90
FDIC Insured Bank Deposits	\$2,432.99	-\$917.07	\$1,515.92	\$3,853.44	-\$3,395.94	\$457.50

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Activity Summary *(continued)*

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
Totals	\$13,145.77	-\$13,145.77	\$0.00	\$126,723.03	-\$126,743.31	-\$20.28

Transactions by Type of Activity

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
Securities Bought and Sold								
12/13/18	12/11/18	SOLD PKW	INVESCO EXCHANGE- TRADED FD TR BUYBACK ACHIEVERS ETF 1544552606949-13033 AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	-93.000	55.3548		5,147.93	USD
12/13/18	12/11/18	PURCHASED HDV	ISHARES TR CORE HIGH DIVID ETF 1544552607026-13315 AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	26.000	90.1027		-2,342.67	USD
12/13/18	12/11/18	PURCHASED USMV	ISHARES TR MSCI USA MINIMUM VOLATILITY ETF 1544552606988-13180 AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	36.000	55.3628		-1,993.06	USD
12/20/18	12/18/18	PURCHASED IVV	ISHARES TR CORE S&P 500 ETF 1545154355650-6118 AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	21.000	257.6918		-5,411.53	USD
12/20/18	12/18/18	SOLD SPYV	SPDR PORTFOLIO S&P 500 VALUE ETF 1545159336083-29206 AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	-196.000	27.7234		5,433.71	USD
12/26/18	12/21/18	PURCHASED IVV	ISHARES TR CORE S&P 500 ETF 1545422334643-54265 AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	10.000	243.2991		-2,432.99	USD
12/26/18		REINVEST CASH INCOME NTBIX	NAVIGATOR TACTICAL FIXED INCOME FUND CLASS I 614.8090 SHRS SHRS PURCH. AT \$9.88000 RD 12/21 PD 12/24/18	0.361			-3.57	USD
12/26/18		REINVEST CASH INCOME NTBIX	NAVIGATOR TACTICAL FIXED INCOME FUND CLASS I 614.8090 SHRS SHRS PURCH. AT \$9.88000 RD 12/21 PD 12/24/18	4.368			-43.16	USD
12/26/18		REINVEST CASH INCOME NTBIX	NAVIGATOR TACTICAL FIXED INCOME FUND CLASS I 614.8090 SHRS SHRS PURCH. AT \$9.88000 RD 12/21 PD 12/24/18	0.174			-1.72	USD
Total Securities Bought and Sold - U.S. DOLLARS						0.00	-1,647.06	

Transactions by Type of Activity *(continued)*

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
Dividends and Interest								
12/14/18		FDIC INSURED BANK DEPOSITS INTEREST RECEIVED PER458186	INSURED DEPOSIT INTEREST CREDITED				0.48	USD
12/21/18		CASH DIVIDEND RECEIVED HDV	65 SHRS ISHARES TR CORE HIGH DIVID ETF RD 12/18 PD 12/21/18				46.07	USD
12/21/18		CASH DIVIDEND RECEIVED USMV	121 SHRS ISHARES TR MSCI USA MINIMUM VOLATILITY ETF RD 12/18 PD 12/21/18				36.14	USD
12/26/18		CASH DIVIDEND RECEIVED NTBIX	NAVIGATOR TACTICAL FIXED INCOME FUND CLASS I 614.8090 SHRS RD 12/21 PD 12/24/18				43.16	USD
Total Dividends and Interest - U.S. DOLLARS						0.00	125.85	
Distributions								
12/26/18		LONG TERM CAPITAL GAIN DISTRIBUTION NTBIX	NAVIGATOR TACTICAL FIXED INCOME FUND CLASS I 614.8090 SHRS RD 12/21 PD 12/24/18				3.57	USD
12/26/18		SHORT TERM CAPITAL GAIN DISTRIBUTION NTBIX	NAVIGATOR TACTICAL FIXED INCOME FUND CLASS I 614.8090 SHRS RD 12/21 PD 12/24/18				1.72	USD
Total Distributions - U.S. DOLLARS						0.00	5.29	
FDIC Insured Bank Deposits								
12/14/18		FDIC INSURED BANK DEPOSITS INTEREST REINVESTED PER458186	INSURED DEPOSIT INTEREST REINVESTED				-0.48	USD
12/14/18		FDIC INSURED BANK DEPOSIT USD999997	INSURED DEPOSIT PROGRAM				-812.20	USD
12/21/18		FDIC INSURED BANK DEPOSIT USD999997	INSURED DEPOSIT PROGRAM				-22.18	USD
12/24/18		FDIC INSURED BANK DEPOSIT USD999997	INSURED DEPOSIT PROGRAM				-82.21	USD
12/26/18		FDIC INSURED BANK WITHDRAWAL USD999997	INSURED DEPOSIT PROGRAM				2,432.99	USD
Total FDIC Insured Bank Deposits - U.S. DOLLARS						0.00	1,515.92	
Total Value of Transactions						0.00	0.00	USD

The price and quantity displayed may have been rounded.

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Portfolio Holdings

Opening Date	Quantity	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
CASH, MONEY FUNDS, AND BANK DEPOSITS 3.00% of Portfolio									
FDIC Insured Bank Deposits									
INSURED DEPOSIT PROGRAM									
12/01/18	712.640	N/A	12/31/18	2,228.56	712.64	0.45	2.14	N/A	N/A
Total FDIC Insured Bank Deposits				\$2,228.56	\$712.64	\$0.45	\$2.14		
TOTAL CASH, MONEY FUNDS, AND BANK DEPOSITS				\$2,228.56	\$712.64	\$0.45	\$2.14		

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
MUTUAL FUNDS 23.00% of Portfolio								
NAVIGATOR TACTICAL FIXED INCOME FUND CLASS I			Security Identifier: NTBIX CUSIP: 66538B578					
Open End Fund Dividend Option: Reinvest; Capital Gains Option: Reinvest								
Average *	619.712	10.3890	6,438.44	9.8700	6,116.56	-321.88	178.53	2.91%
TOTAL MUTUAL FUNDS			\$6,438.44		\$6,116.56	-\$321.88	\$178.53	

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
EXCHANGE-TRADED PRODUCTS 74.00% of Portfolio								
ISHARES TR CORE S&P 500 ETF			Security Identifier: IVV					
Dividend Option: Cash; Capital Gains Option: Cash			CUSIP: 464287200					
12/18/18 *	21.000	257.6920	5,411.53	251.6100	5,283.81	-127.72	116.58	2.20%
12/21/18 *	10.000	243.2990	2,432.99	251.6100	2,516.10	83.11	55.51	2.20%
Total Noncovered	31.000		7,844.52		7,799.91	-44.61	172.09	
Total	31.000		\$7,844.52		\$7,799.91	-\$44.61	\$172.09	
ISHARES TR CORE HIGH DIVID ETF			Security Identifier: HDV					
Dividend Option: Cash; Capital Gains Option: Cash			CUSIP: 46429B663					
10/09/18 *	39.000	92.0170	3,588.67	84.3800	3,290.82	-297.85	120.70	3.66%
12/11/18 *	26.000	90.1030	2,342.67	84.3800	2,193.88	-148.79	80.47	3.66%
Total Noncovered	65.000		5,931.34		5,484.70	-446.64	201.17	
Total	65.000		\$5,931.34		\$5,484.70	-\$446.64	\$201.17	

Portfolio Holdings *(continued)*

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
EXCHANGE-TRADED PRODUCTS (continued)								
ISHARES TR MSCI USA MINIMUM VOLATILITY ETF			Security Identifier: USMV CUSIP: 46429B697					
Dividend Option: Cash; Capital Gains Option: Cash								
10/16/18 *	85.000	55.5830	4,724.58	52.4000	4,454.00	-270.58	94.33	2.11%
12/11/18 *	36.000	55.3630	1,993.06	52.4000	1,886.40	-106.66	39.95	2.11%
Total Noncovered	121.000		6,717.64		6,340.40	-377.24	134.28	
Total	121.000		\$6,717.64		\$6,340.40	-\$377.24	\$134.28	
TOTAL EXCHANGE-TRADED PRODUCTS			\$20,493.50		\$19,625.01	-\$868.49	\$507.54	
			Cost Basis		Market Value	Unrealized Gain/Loss	Accrued Interest	Estimated Annual Income
TOTAL PORTFOLIO HOLDINGS			\$27,644.58		\$26,454.21	-\$1,190.37	\$0.00	\$688.21

* Noncovered under the cost basis rules as defined below.

Generally, securities acquired before 2011, in retirement accounts or held by Non-U.S. entities are not subject to the cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended by the Emergency Economic Stabilization Act of 2008, and are marked as "noncovered". Securities marked as "covered", were identified as securities potentially subject to the cost basis reporting rules and may be reported to the IRS on form 1099-B for the applicable tax year in which the securities are disposed.

Note: In the event where we cannot easily determine the taxability of an account, we may mark the account as noncovered. However, if the account does not receive a 1099B, the cost basis will not be reported to the IRS.

Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices, unless otherwise noted, have been obtained from independent vendor services, which we believe to be reliable. Market prices do not constitute a bid or an offer, and may differ from the actual sale price. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

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

Estimated Annual Figures

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

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Portfolio Holdings Disclosures *(continued)*

Reinvestment

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

Option Disclosure

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

Foreign Currency Transactions

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

Proxy Vote

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

Schedule of Realized Gains and Losses Year-to-Date

Description	Date Disposed	Date Acquired	Designation	Disposition Method / Transaction	Quantity	Proceeds	Cost Basis	Realized Gain/Loss
Short Term								
INVESCO EXCHANGE- TR	12/11/18	10/30/18	Noncovered*	First In First Out / SELL	39.000	2,158.81	2,220.20	-61.39
BUYBACK ACHIEVERS ETF	12/11/18	11/06/18	Noncovered*	First In First Out / SELL	54.000	2,989.12	3,187.71	-198.59
Security Identifier: 46137V308								
Total					93.000	5,147.93	5,407.91	-259.98

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

Description	Date Disposed	Date Acquired	Designation	Disposition Method / Transaction	Quantity	Proceeds	Cost Basis	Realized Gain/Loss
Short Term (continued)								
ISHARES TR CORE S&P	09/05/18	08/07/18	Noncovered*	First In First Out / SELL	21.000	6,114.86	6,044.12	70.74
Security Identifier: 464287200	11/20/18	10/16/18	Noncovered*	First In First Out / SELL	7.000	1,860.90	1,973.13	-112.23
	11/27/18	10/16/18	Noncovered*	First In First Out / SELL	9.000	2,428.66	2,536.88	-108.22
Total					37.000	10,404.42	10,554.13	-149.71
ISHARES TR S&P 500 G	03/27/18	01/31/18	Noncovered*	First In First Out / SELL	16.000	2,479.72	2,624.16	-144.44
Security Identifier: 464287309	04/03/18	01/31/18	Noncovered*	First In First Out / SELL	12.000	1,835.82	1,968.12	-132.30
	04/03/18	02/06/18	Noncovered*	First In First Out / SELL	14.000	2,141.79	2,187.92	-46.13
Total					42.000	6,457.33	6,780.20	-322.87
ISHARES TR RUSSELL 2	07/17/18	05/22/18	Noncovered*	First In First Out / SELL	26.000	3,471.15	3,422.91	48.24
ETF	07/17/18	06/26/18	Noncovered*	First In First Out / SELL	8.000	1,068.05	1,073.71	-5.66
Security Identifier: 464287630	08/07/18	06/26/18	Noncovered*	First In First Out / SELL	22.000	2,957.86	2,952.71	5.15
Total					56.000	7,497.06	7,449.33	47.73
ISHARES TR RUSSELL 2	08/07/18	03/13/18	Noncovered*	First In First Out / SELL	21.000	4,424.97	4,199.27	225.70
ETF	08/07/18	03/27/18	Noncovered*	First In First Out / SELL	2.000	421.43	381.54	39.89
Security Identifier: 464287648	08/21/18	03/27/18	Noncovered*	First In First Out / SELL	11.000	2,355.40	2,098.48	256.92
	08/21/18	04/17/18	Noncovered*	First In First Out / SELL	8.000	1,713.02	1,579.65	133.37
	10/02/18	09/05/18	Noncovered*	First In First Out / SELL	28.000	5,842.88	6,119.63	-276.75
Total					70.000	14,757.70	14,378.57	379.13
ISHARES TR CORE HIGH	11/06/18	10/09/18	Noncovered*	First In First Out / SELL	24.000	2,158.01	2,208.41	-50.40
Security Identifier: 46429B663								
ISHARES TR MSCI USA	10/02/18	08/21/18	Noncovered*	First In First Out / SELL	70.000	3,996.00	3,939.60	56.40
LATILITY ETF	10/09/18	08/21/18	Noncovered*	First In First Out / SELL	64.000	3,632.99	3,601.92	31.07
Security Identifier: 46429B697								
Total					134.000	7,628.99	7,541.52	87.47
ISHARES TR EDGE MSCI	02/06/18	12/12/17	Noncovered*	First In First Out / SELL	42.000	3,471.66	3,492.27	-20.61
TY FACTOR ETF	10/16/18	10/02/18	Noncovered*	First In First Out / SELL	43.000	3,705.08	3,905.64	-200.56
Security Identifier: 46432F339								
Total					85.000	7,176.74	7,397.91	-221.17
ISHARES TR EDGE MSCI	01/31/18	07/11/17	Noncovered*	First In First Out / SELL	6.000	668.18	542.56	125.62
TUM FACTOR ETF	03/13/18	07/11/17	Noncovered*	First In First Out / SELL	20.000	2,242.97	1,808.55	434.42
Security Identifier: 46432F396	04/17/18	07/11/17	Noncovered*	First In First Out / SELL	21.000	2,271.93	1,898.97	372.96
	04/17/18	08/08/17	Noncovered*	First In First Out / SELL	21.000	2,271.93	1,959.09	312.84
	04/17/18	02/06/18	Noncovered*	First In First Out / SELL	18.000	1,947.37	1,923.84	23.53
	06/26/18	05/15/18	Noncovered*	First In First Out / SELL	28.000	3,081.56	3,087.18	-5.62
	06/26/18	05/22/18	Noncovered*	First In First Out / SELL	8.000	880.45	890.89	-10.44
	07/05/18	05/22/18	Noncovered*	First In First Out / SELL	21.000	2,299.08	2,338.58	-39.50
	10/16/18	10/02/18	Noncovered*	First In First Out / SELL	50.000	5,608.72	5,965.56	-356.84

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

Description	Date Disposed	Date Acquired	Designation	Disposition Method / Transaction	Quantity	Proceeds	Cost Basis	Realized Gain/Loss
Short Term (continued)								
Total					193.000	21,272.19	20,415.22	856.97
POWERSHARES EXCHANGE	03/13/18	10/10/17	Noncovered*	First In First Out / SELL	44.000	1,980.59	1,762.77	217.82
TR II S&P 500 HIGH BETA PORT	05/08/18	10/10/17	Noncovered*	First In First Out / SELL	54.000	2,302.61	2,163.40	139.21
Security Identifier: 73937B829	05/08/18	12/12/17	Noncovered*	First In First Out / SELL	44.000	1,876.20	1,853.27	22.93
	05/08/18	04/17/18	Noncovered*	First In First Out / SELL	55.000	2,345.26	2,384.73	-39.47
Total					197.000	8,504.66	8,164.17	340.49
SPDR PORTFOLIO S&P 5	05/22/18	05/08/18	Noncovered*	First In First Out / SELL	91.000	3,183.83	3,117.61	66.22
ETF	08/21/18	05/08/18	Noncovered*	First In First Out / SELL	94.000	3,494.87	3,220.39	274.48
Security Identifier: 78464A409	10/09/18	05/08/18	Noncovered*	First In First Out / SELL	6.000	224.00	205.56	18.44
	10/09/18	07/05/18	Noncovered*	First In First Out / SELL	51.000	1,904.00	1,798.64	105.36
	10/30/18	07/05/18	Noncovered*	First In First Out / SELL	15.000	513.79	529.01	-15.22
	10/30/18	07/17/18	Noncovered*	First In First Out / SELL	49.000	1,678.37	1,799.19	-120.82
	11/06/18	07/17/18	Noncovered*	First In First Out / SELL	74.000	2,619.66	2,717.15	-97.49
	11/06/18	08/07/18	Noncovered*	First In First Out / SELL	47.000	1,663.83	1,747.89	-84.06
Total					427.000	15,282.35	15,135.44	146.91
SPDR PORTFOLIO S&P 5	12/18/18	11/06/18	Noncovered*	First In First Out / SELL	107.000	2,966.36	3,224.54	-258.18
TF	12/18/18	11/27/18	Noncovered*	First In First Out / SELL	89.000	2,467.35	2,634.33	-166.98
Security Identifier: 78464A508								
Total					196.000	5,433.71	5,858.87	-425.16
VANGUARD ADMIRAL FDS	01/31/18	12/05/17	Noncovered*	First In First Out / SELL	29.000	4,032.93	3,858.68	174.25
IDCAP 400 GROWTH INDEX FD ETF	05/15/18	04/03/18	Noncovered*	First In First Out / SELL	23.000	3,163.00	3,071.44	91.56
SHS	05/22/18	04/03/18	Noncovered*	First In First Out / SELL	7.000	974.12	934.78	39.34
Security Identifier: 921932869	05/22/18	04/17/18	Noncovered*	First In First Out / SELL	18.000	2,504.89	2,475.58	29.31
Total					77.000	10,674.94	10,340.48	334.46
Total Short Term						122,396.03	121,632.16	763.87
Total Short and Long Term						122,396.03	121,632.16	763.87

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

* *Noncovered under the cost basis rules as defined below.*

Generally, securities acquired before 2011, in retirement accounts or held by Non-U.S. entities are not subject to the cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended by the Emergency Economic Stabilization Act of 2008, and are marked as "noncovered". Securities marked as "covered", were identified as securities potentially subject to the cost basis reporting rules and may be reported to the IRS on form 1099-B for the applicable tax year in which the securities are disposed.

Note: In the event where we cannot easily determine the taxability of an account, we may mark the account as noncovered. However, if the account does not receive a 1099B, the cost basis will not be reported to the IRS.

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

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

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

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

Income and Expense Summary

	Current Period Tax Deferred	Year-to-Date Tax Deferred
Dividend Income		
Other Dividends	125.37	466.13
Interest Income		
FDIC Insured Bank Deposits	0.48	2.14
Total Dividends, Interest, Income and Expenses	\$125.85	\$468.27
Distributions		
Long - Term Capital Gain Distributions	3.57	3.57
Short - Term Capital Gain Distributions	1.72	1.72
Total Distributions	\$5.29	\$5.29

December 1, 2018 - December 31, 2018
 IRA FBO ANDREW YASSO

FDIC Insured Bank Deposits

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Insured Bank Deposits				
INSURED DEPOSIT PROGRAM				
Activity Ending: 12/31/18				
12/01/18	Opening Balance		2,228.56	2,228.56
12/14/18	Deposit	DEPOSIT	812.20	3,040.76
12/14/18	Deposit	INTEREST CREDITED	0.48	3,041.24
		Wells Fargo Bank NA		
		a/o 12/15 \$3,041.24		
		YIELD 0.33%		
12/21/18	Deposit	DEPOSIT	22.18	3,063.42
12/24/18	Deposit	DEPOSIT	82.21	3,145.63
12/26/18	Withdrawal	WITHDRAWAL	-2,432.99	712.64
12/31/18	Closing Balance			\$712.64
Total FDIC Insured Bank Deposits				\$712.64

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

Messages

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Shares of a money market mutual fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money market mutual fund's prospectus or the bank deposit product's disclosure document or contact your advisor for additional information. Pursuant to SEC Rule 10b-10(b)(1) confirmations are not sent for purchases into money market mutual funds processed on the sweep platform.

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

Contact Your Advisor

If there have been any changes in your financial situation or investment objectives or if you wish to impose any reasonable restrictions on the management of your account or reasonably modify any existing restrictions, please contact your Advisor as identified on the first page of this statement.

Now, you can access your statements at raafequipt.com

Important Information and Disclosures

The Role of Pershing

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

Important Arbitration Disclosures

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

Important Arbitration Agreement

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

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

TERMS AND CONDITIONS

TRANSACTIONS

- ALL ORDERS AND TRANSACTIONS SHALL BE SOLELY FOR YOUR ACCOUNT AND RISK SHALL BE SUBJECT TO THE CONSTITUTION, RULES, REGULATIONS, CUSTOMS, USAGES, RULINGS AND INTERPRETATIONS OF THE EXCHANGE OR MARKET AND THE CLEARING FACILITY, IF ANY, WHERE THE TRANSACTIONS ARE EXECUTED AND/OR SETTLED, OR IF APPLICABLE, OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY AND TO ALL APPLICABLE LAWS AND REGULATIONS.
- TITLE TO SECURITIES SOLD TO YOU, WHERE PERSHING HAS ACTED AS PRINCIPAL, SHALL REMAIN WITH PERSHING UNTIL THE ENTIRE PURCHASE PRICE IS RECEIVED OR UNTIL THE SETTLEMENT DATE, WHICHEVER IS LATER.
- YOU MAY HAVE RECEIVED CONFIRMATIONS FOR TRANSACTIONS WHICH DO NOT APPEAR ON YOUR STATEMENT. IF SO, THE TRANSACTIONS WILL APPEAR ON YOUR NEXT PERIODIC STATEMENT. SUCH TRANSACTIONS MUST BE CONSIDERED BY YOU WHEN COMPUTING THE VALUE OF YOUR ACCOUNT. THIS IS ESPECIALLY TRUE IF YOU HAVE WRITTEN OPTIONS WHICH HAVE BEEN EXERCISED.

FREE CREDIT BALANCES: ANY FREE CREDIT BALANCE CARRIED FOR YOUR ACCOUNT REPRESENTS FUNDS PAYABLE UPON DEMAND WHICH, ALTHOUGH PROPERLY ACCOUNTED FOR ON PERSHING'S BOOKS OF RECORD, ARE NOT SEGREGATED AND MAY BE USED IN THE CONDUCT OF ITS BUSINESS.

DEBIT BALANCES: INTEREST CHARGED ON DEBIT BALANCES IN YOUR ACCOUNT APPEARS ON THE STATEMENT. THE RATE OF INTEREST AND PERIOD COVERED ARE INDICATED. THE RATE MAY CHANGE FROM TIME TO TIME DUE TO FLUCTUATIONS IN MONEY RATES OR OTHER REASONS. INTEREST IS COMPUTED AS DESCRIBED IN MATERIAL PREVIOUSLY FURNISHED TO YOU. PLEASE CONTACT YOUR FINANCIAL INSTITUTION IF YOU DESIRE ADDITIONAL COPIES.

MARGIN INFORMATION: IF YOU MAINTAIN A MARGIN ACCOUNT, THIS IS A COMBINED STATEMENT OF YOUR GENERAL ACCOUNT AND A SPECIAL MEMORANDUM ACCOUNT MAINTAINED FOR YOU UNDER REGULATION T OF THE BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM. THE PERMANENT RECORD OF THE SEPARATE ACCOUNT AS REQUIRED BY REGULATION T IS AVAILABLE FOR YOUR INSPECTION UPON REQUEST.

TAX INFORMATION

- AFTER YEAR END, PERSHING IS REQUIRED TO PROVIDE TAX INFORMATION TO THE INTERNAL REVENUE SERVICE AND OTHER GOVERNMENTAL AUTHORITIES. AT THAT TIME PERSHING WILL PROVIDE THAT INFORMATION ON THE ANNUAL TAX INFORMATION STATEMENT TO YOU; USE THAT STATEMENT TO PREPARE YOUR TAX FILINGS. THE TAX STATEMENT ALSO INCLUDES OTHER USEFUL INFORMATION TO ASSIST IN ACCUMULATING THE DATA TO PREPARE YOUR TAX RETURNS.
- DIVIDENDS, INTEREST AND OTHER DISTRIBUTIONS SHOWN ON THIS STATEMENT WERE CLASSIFIED AS TAXABLE OR NONTAXABLE BASED ON CERTAIN INFORMATION KNOWN AS OF THE DISTRIBUTION DATE. THIS CLASSIFICATION IS SUBJECT TO CHANGE AND IS SOLELY INTENDED FOR USE AS GENERAL INFORMATION.
- PERSHING DOES NOT PROVIDE TAX, INVESTMENT OR LEGAL ADVISORY SERVICES AND NO ONE ASSOCIATED WITH PERSHING IS AUTHORIZED TO RENDER SUCH ADVICE. DO NOT RELY UPON ANY SUCH ADVICE, IF GIVEN. INVESTORS ARE ENCOURAGED TO CONSULT THEIR TAX ADVISORS TO DETERMINE THE APPROPRIATE TAX TREATMENT OF THEIR BUSINESS.

GENERAL INFORMATION

- WHENEVER YOU ARE INDEBTED TO PERSHING LLC ("PERSHING") FOR ANY AMOUNT, ALL SECURITIES HELD BY IT FOR YOU IN ANY ACCOUNT IN WHICH YOU HAVE ANY INTEREST SHALL SECURE ALL YOUR LIABILITIES TO PERSHING, AND PERSHING MAY IN ITS DISCRETION AT ANY TIME, WITHOUT TENDER, DEMAND OR NOTICE TO YOU, CLOSE OR REDUCE ANY OR ALL OF YOUR ACCOUNTS BY PUBLIC OR PRIVATE SALE OR PURCHASE OR BOTH OF ALL OR ANY SECURITIES CARRIED IN SUCH ACCOUNTS; ANY BALANCE REMAINING DUE PERSHING TO BE PROMPTLY PAID BY YOU.
- WHENEVER YOU ARE INDEBTED TO PERSHING FOR ANY AMOUNT, ALL SECURITIES CARRIED FOR YOUR ACCOUNT ARE OR MAY BE, WITHOUT FURTHER NOTICE TO YOU, LOANED OR PLEDGED BY PERSHING, EITHER SEPARATELY OR UNDER CIRCUMSTANCES WHICH WILL PERMIT THE COMMINGLING THEREOF, WITH OTHER SECURITIES FOR ANY AMOUNT LESS THAN, EQUAL TO OR GREATER THAN YOUR LIABILITIES TO PERSHING, BUT NOT UNDER CIRCUMSTANCES FOR AN AMOUNT PROHIBITED BY LAW.
- PERSHING MAY TRADE FOR ITS OWN ACCOUNT AS A MARKET MAKER, SPECIALIST, ODD LOT DEALER, BLOCK POSITIONER, ARBITRAGEUR OR INVESTOR. CONSEQUENTLY, AT THE TIME OF ANY TRANSACTION YOU MAY MAKE, PERSHING MAY HAVE A POSITION IN SUCH SECURITIES, WHICH POSITION MAY BE PARTIALLY OR COMPLETELY HEDGED.
- IF AVERAGE PRICE TRANSACTION IS INDICATED ON THE FRONT OF THIS STATEMENT YOUR FINANCIAL INSTITUTION OR PERSHING MAY HAVE ACTED AS PRINCIPAL, AGENT OR BOTH. DETAILS AVAILABLE UPON REQUEST.
- A FINANCIAL STATEMENT OF PERSHING IS AVAILABLE FOR YOUR PERSONAL INSPECTION AT PERSHING'S OFFICES. A COPY OF IT WILL BE MAILED UPON YOUR WRITTEN REQUEST OR YOU CAN VIEW IT ONLINE AT WWW.PERSHING.COM.
- FOR BUSINESS CONTINUITY AND ADDITIONAL DISCLOSURES: WWW.PERSHING.COM/DISCLOSURES
- THIS STATEMENT SHOULD BE RETAINED FOR YOUR RECORDS.

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

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

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

WRAP ACCOUNT CUSTOMERS WHO ELECTED NOT TO RECEIVE IMMEDIATE CONFIRMATION OF TRANSACTIONS

THE FOLLOWING TERMS AND CONDITIONS ARE APPLICABLE ONLY IF YOUR ACCOUNT IS AN INVESTMENT ADVISORY ACCOUNT AND THE TRANSACTION CONFIRMATIONS ARE NOT SENT TO YOU (SENT ONLY TO YOUR FIDUCIARY) PURSUANT TO YOUR INSTRUCTION:

WRAP ACCOUNT TRANSACTIONS

- THE FOLLOWING INFORMATION WILL BE FURNISHED TO YOU UPON REQUEST TO YOUR FINANCIAL INSTITUTION ("INTRODUCING FIRM") WITH RESPECT TO ANY TRANSACTION FOR WHICH A CONFIRMATION WAS NOT SENT TO YOU: THE MARKET UPON WHICH ANY TRANSACTION WAS EXECUTED; THE TIME OF DAY THAT ANY TRANSACTION WAS EXECUTED; THE NAME OF THE PERSON FROM WHOM ANY SECURITY WAS PURCHASED OR TO WHOM SUCH SECURITY WAS SOLD; THE SOURCE AND AMOUNT OF OTHER COMMISSIONS RECEIVED IN CONNECTION WITH ANY TRANSACTION; AND A COPY OF THE TRANSACTION CONFIRMATION.
- YOUR INTRODUCING FIRM EFFECTED EACH TRANSACTION FOR WHICH A CONFIRMATION WAS NOT SENT TO YOU AS YOUR AGENT.
- IF ANY TRANSACTION INVOLVES AN ASSET-BACKED SECURITY, INCLUDING A MUNICIPAL COLLATERALIZED MORTGAGE OBLIGATION, WHICH REPRESENTS AN INTEREST IN OR IS SECURED BY A POOL OF RECEIVABLES OR OTHER FINANCIAL ASSETS THAT ARE SUBJECT CONTINUOUSLY TO PREPAYMENT, THEN THE ACTUAL YIELD OF SUCH SECURITY MAY VARY ACCORDING TO THE RATE AT WHICH THE UNDERLYING RECEIVABLES OR OTHER FINANCIAL ASSETS ARE PREPAID. INFORMATION CONCERNING THE FACTORS THAT AFFECT YIELD (INCLUDING AT A MINIMUM ESTIMATED YIELD, WEIGHTED AVERAGE LIFE, AND THE PREPAYMENT ASSUMPTIONS OF UNDERLYING YIELD) WILL BE FURNISHED TO YOU UPON REQUEST TO YOUR INTRODUCING FIRM.

WRAP ACCOUNT ORDER FLOW: YOUR INTRODUCING FIRM DOES NOT RECEIVE ANY PAYMENT FOR ORDER FLOW FOR ANY TRANSACTION FOR WHICH A CONFIRMATION WAS NOT SENT TO YOU.

WRAP ACCOUNT CALL FEATURES: CALL FEATURES MAY EXIST FOR SECURITIES. CALL FEATURES FOR FIXED INCOME SECURITIES MAY AFFECT YIELD. COMPLETE INFORMATION WILL BE PROVIDED UPON REQUEST.

WRAP ACCOUNT RATINGS: THE RATINGS THAT APPEAR IN THE DESCRIPTION OF SOME FIXED INCOME SECURITIES HAVE BEEN OBTAINED FROM RATINGS SERVICES WHICH PERSHING BELIEVES TO BE RELIABLE; HOWEVER, PERSHING CANNOT GUARANTEE THEIR ACCURACY. SECURITIES FOR WHICH A RATING IS NOT AVAILABLE ARE MARKED "UNRATED".

IF ANY OF THE ABOVE TERMS AND CONDITIONS ARE UNACCEPTABLE TO YOU, PLEASE NOTIFY PERSHING IMMEDIATELY IN WRITING BY CERTIFIED MAIL TO ONE PERSHING PLAZA, JERSEY CITY, NJ 07399, ATTN: LEGAL DEPT