

For Your Information

On June 5, 2014, the European Central Bank (the "ECB") introduced "negative interest rates". This negative interest rate applied to all deposits held at the ECB and other credit institutions.

Effective February 1, 2015, the negative interest expense on any euro deposits will be charged to your account. The initial interest charge will be -.20% (20 basis points), and will reflect on your account statement as "Free Credit Balance Interest Charge". The interest will be reported on your Forms 1099 and/or 1042-S for tax year 2015. These rates are subject to change in response to market changes, and we may, in the future and based on our normal interest rate setting arrangements, begin to charge negative interest rates on additional foreign currency balances.

FDIC Insured Bank Deposits

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Insured Bank Deposits				
INSURED DEPOSITS PROGRAM				
Account Number: N4G026161 Activity Ending: 12/31/14				
11/29/14	Opening Balance		233,025.17	233,025.17
12/15/14	Deposit	INTEREST CREDITED APY 0.03%	5.55	233,030.72
12/16/14		Deutsche Bank Trst Co A/O 12/16 \$233030.72		233,030.72
12/31/14	Closing Balance			233,030.72
Total FDIC Insured Bank Deposits				233,030.72

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.

Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
Interest Income				
FDIC Insured Bank Deposits	5.55	0.00	41.12	0.00
Total Dividends, Interest, Income and Expenses	\$5.55	\$0.00	\$41.12	\$0.00

Portfolio Holdings

Description	Quantity	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield
Cash, Money Funds, and Bank Deposits 100.00% of Portfolio						
FDIC Insured Bank Deposits						
INSURED DEPOSITS PROGRAM	233,030.720	233,025.17	233,030.72	3.26	41.12	N/A
Total FDIC Insured Bank Deposits		\$233,025.17	\$233,030.72	\$3.26	\$41.12	

Page 2 of 9

B010062BCSF30023

DBAB-ROLL

Account Number: N4G-026161
SOUTHERN FINANCIAL LLC

Go paperless
ASK ABOUT E-DELIVERY



Rated Excellent
Every Year Since 2007
DALBAR RATED COMMUNICATIONS
EXCELLENCE

Directing Strategic Planning LLC, a wholly owned subsidiary
of The Bank of New York Mellon Corporation (BNY Mellon)
Planning LLC, member FINRA, NYSE, SIPC

CONFIDENTIAL - PURSUANT TO FED. R. CRIM. P. 6(e)
CONFIDENTIAL

DB-SDNY-0050917
SDNY_GM_00197101
EFTA01361692