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

BAINCO International Investors

Rollover Individual Retirement Account Statement

Account Number: [redacted]
Statement Period: 12/01/2016 - 12/31/2016

IRA FBO AVRAM NOAM CHOMSKY
PERSHING LLC AS CUSTODIAN
ROLLOVER ACCOUNT
984 MEMORIAL DR APT 404
CAMBRIDGE MA 02138-5747

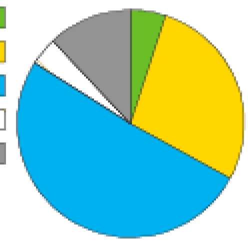
Your Investment Advisor:
BAINCO INTERNATIONAL INV LLC
(617) 536-0333

Portfolio at a Glance

	This Period	Year-to-Date
Beginning Account Value	**$2,723,609.31**	**$3,184,716.50**
Net Cash Deposits and Withdrawals	0.00	-609,179.50
Adjusted Previous Account Value	**2,723,609.31**	**2,575,537.00**
Dividends, Interest and Other Income	11,853.80	75,941.46
Net Other Activity	0.00	-35,632.00
Net Change in Portfolio	16,885.86	136,502.51
Ending Account Value	**$2,752,348.97**	**$2,752,348.97**
Accrued Interest	$6,772.86	
Account Value with Accrued Interest	**$2,759,121.83**	
Estimated Annual Income	$73,021.00	

Asset Summary

	Last Period	This Period	% Allocation
Cash, Money Funds, and Bank Deposits[1]	96,255.19	125,786.43	5%
Fixed Income	773,129.45	770,621.95	28%
Equities	1,436,304.85	1,410,080.35	51%
Mutual Funds	100,418.82	100,230.24	4%
Exchange-Traded Products	317,501.00	345,630.00	12%
Account Total (Pie Chart)	**$2,723,609.31**	**$2,752,348.97**	**100%**



1 **The Bank Deposits in your account are FDIC insured bank deposits.**
FDIC insured bank deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). These bank deposits are covered by the Federal Deposit Insurance Corporation (FDIC), up to allowable limits.

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Additional Information

Description	This Period	Year-to-Date
Securities Bought and Sold	$17,677.44	$318,695.70

Required Minimum Distribution Summary

	Calculated Amount
Prior Year-end Fair Market Value ("FMV"):	$3,184,716.50
Calculation Factor:	12.7
Participant DOB: [redacted] Beneficiary DOB: 00/0000	
Beneficiary Relationship: NON SPOUSE	
Amount Required to be Withdrawn for 2016:	$250,765.07
Amount Withdrawn Year to Date:	$610,000.00
The Remaining Amount You Are Required to Withdraw for 2016:	**$0.00**

Disclaimers and Other Important Information Regarding Your Required Minimum Distribution Summary

You appear to have satisfied your annual required minimum distribution (RMD) from your retirement account. Please verify this calculation with your tax professional, as there may be other information that could impact your required minimum distribution.

According to our records, you are required under federal tax law to take an annual minimum distribution from your retirement account. Required minimum distributions (RMDs) usually begin in the year you reach the age of 70 ½ and is calculated by dividing your year-end fair market value by a factor determined by the Internal Revenue Service (IRS). For the year you turn 70 1/2, the first RMD payment can be delayed until April 1st of the year following the year in which you turn 70 ½. For all subsequent years, including the year in which the first RMD was paid by April 1st, you must take the RMD by December 31st of the year. Please verify this calculation with your tax professional, as there may be other information that could impact your RMD. If you do not take enough to satisfy the requirement, the IRS may impose a 50% excise tax on the shortfall. To start your distributions, contact your Investment Advisor.

For Your Information

Reminder: Please make all checks for deposit into your investment account payable to either "Pershing LLC" or "Pershing LLC fbo (Account Registration)". Be sure to also print your investment account number on the check. Including this information will allow for the timely and accurate deposit of funds to your account. Thank You.

Client Service Information

Your Investment Advisor: RBH	**Contact Information**
BAINCO INTERNATIONAL INV LLC SUITE 440 500 BOYLSTON STREET BOSTON MA 02116	**Telephone Number:** (617) 536-0333

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Your Account Information

Retirement Information

Year-End Fair Market Value (12/31/2016): **$2,752,348.97.**

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 12/31/2016.

Tax Lot Default Disposition Method

Default Method for Mutual Funds: HIGH COST LONG TERM
Default Method for Stocks in a Dividend Reinvestment Plan: HIGH COST LONG TERM
Default Method for all Other Securities: HIGH COST LONG TERM

Bond Amortization Elections:

Amortize premium on taxable bonds based on Constant Yield Method: Yes
Accrual market discount method for all other bond types: Ratable Method
Include market discount in income annually: No

Electronic Delivery

You are currently enrolled to receive the following account communications via electronic delivery:
Trade Confirmations
Notifications
Prospectus*
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):
c######@mit.edu
*c######@mit.edu 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.

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 **5.00% of Portfolio**									
Cash Balance				45,144.02	116.00				
FDIC Insured Bank Deposits									
LIQUID INSURED DEPOSITS									
12/01/16	125,670.430	N/A	12/30/16	51,111.17	125,670.43	0.60	11.45	N/A	N/A
Total FDIC Insured Bank Deposits				**$51,111.17**	**$125,670.43**	**$0.60**	**$11.45**		
Total Cash, Money Funds, and Bank Deposits				**$96,255.19**	**$125,786.43**	**$0.60**	**$11.45**		

Portfolio Holdings *(continued)*

Date Acquired	Quantity	Unit Cost	Adjusted Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Accrued Interest	Estimated Annual Income	Estimated Yield
Fixed Income 28.00% of Portfolio *(In Maturity Date Sequence)*									
Municipal Bonds									
GAINESVILLE FLA UTILS SYS REV SER A 5.020% 10/01/17 B/E DTD 02/13/08 INS ASSURED GUARANTY MUNICIPAL COR 1ST CPN DTE 10/01/08 CPN PMT SEMI ANNUAL ON APR 01 AND OCT 01 ***TAXABLE*** Moody Rating AA2 S & P Rating AA			**Security Identifier: 362848QE6**						
02/21/08 *,3,12	135,000.000	100.1610	135,216.85 Original Cost Basis: $137,255.85	102.7370	138,694.95	3,478.10	1,694.25	6,777.00	4.88%
KANSAS CITY MO SPL OBLIG TAXABLE-IMPT-SER C 3.150% 08/01/18 B/E DTD 10/03/13 1ST CPN DTE 02/01/14 CPN PMT SEMI ANNUAL ON FEB 01 AND AUG 01 Moody Rating A1 S & P Rating AA- ***TAXABLE***			**Security Identifier: 485106JN9**						
09/27/13 *,3,12	100,000.000	100.5750	100,574.56 Original Cost Basis: $101,673.00	102.3690	102,369.00	1,794.44	1,312.50	3,150.00	3.07%
CALIFORNIA ST VAR PURP 6.200% 10/01/19 B/E DTD 10/15/09 1ST CPN DTE 04/01/10 CPN PMT SEMI ANNUAL ON APR 01 AND OCT 01 ***TAXABLE*** Moody Rating AA3 S & P Rating AA-			**Security Identifier: 13063A7G3**						
06/04/12 *,3,12	100,000.000	107.8760	107,876.48 Original Cost Basis: $119,498.00	111.5330	111,533.00	3,656.52	1,550.00	6,200.00	5.55%
OAKLAND CALIF PENSION OBLIG RFDG TAXABLE 3.800% 12/15/21 B/E DTD 07/30/12 1ST CPN DTE 12/15/12 CPN PMT SEMI ANNUAL ON JUN 15 AND DEC 15 Moody Rating A1 S & P Rating A+ ***TAXABLE***			**Security Identifier: 672319CC2**						
09/04/12 *,3,12	100,000.000	99.2140	99,213.87 Original Cost Basis: $98,645.00	102.3430	102,343.00	3,129.13	168.89	3,800.00	3.71%
Total Municipal Bonds	**435,000.000**		**$442,881.76**		**$454,939.95**	**$12,058.19**	**$4,725.64**	**$19,927.00**	

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Rollover Individual Retirement Account Statement

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Portfolio Holdings *(continued)*

Date Acquired	Quantity	Unit Cost	Adjusted Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Accrued Interest	Estimated Annual Income	Estimated Yield
Fixed Income *(continued)*									
Corporate Bonds									
ORACLE CORP NT 5.750% 04/15/18 B/E DTD 04/09/08 1ST CPN DTE 10/15/08 CPN PMT SEMI ANNUAL ON APR 15 AND OCT 15 Moody Rating A1 S & P Rating AA-			**Security Identifier: 68389XAC9**						
06/23/15 *,3,12	100,000.000	105.3550	105,355.15 Original Cost Basis: $111,485.00	105.6460	105,646.00	290.85	1,213.89	5,750.00	5.44%
PEPSICO INC SR NT 5.000% 06/01/18 B/E DTD 05/28/08 1ST CPN DTE 12/01/08 CPN PMT SEMI ANNUAL ON JUN 01 AND DEC 01 Moody Rating A1 S & P Rating A			**Security Identifier: 713448BH0**						
06/02/08 *,3,12	200,000.000	99.7630	199,526.79 Original Cost Basis: $197,300.00	105.0180	210,036.00	10,509.21	833.33	10,000.00	4.76%
Total Corporate Bonds	**300,000.000**		**$304,881.94**		**$315,682.00**	**$10,800.06**	**$2,047.22**	**$15,750.00**	
Total Fixed Income	**735,000.000**		**$747,763.70**		**$770,621.95**	**$22,858.25**	**$6,772.86**	**$35,677.00**	

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Equities 51.00% of Portfolio								
Common Stocks								
CHUBB LTD COM ISIN#CH0044328745 Dividend Option: Cash				**Security Identifier: CB** CUSIP: H1467J104				
04/02/12 *	100.000	74.4250	7,442.49	132.1200	13,212.00	5,769.51	276.00	2.08%
01/06/16 *	300.000	113.4320	34,029.47	132.1200	39,636.00	5,606.53	828.00	2.08%
Total Noncovered	**400.000**		**41,471.96**		**52,848.00**	**11,376.04**	**1,104.00**	
Total	**400.000**		**$41,471.96**		**$52,848.00**	**$11,376.04**	**$1,104.00**	
AT&T INC COM Dividend Option: Cash				**Security Identifier: T** CUSIP: 00206R102				
01/02/15 *,3	400.000	33.8630	13,545.20	42.5300	17,012.00	3,466.80	784.00	4.60%

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Portfolio Holdings *(continued)*

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Equities *(continued)*								
Common Stocks *(continued)*								
ABBVIE INC COM				**Security Identifier: ABBV**				
Dividend Option: Cash				CUSIP: 00287Y109				
04/23/12 *,3	600.000	31.1120	18,667.06	62.6200	37,572.00	18,904.94	1,536.00	4.08%
11/14/14 *,3	300.000	63.5420	19,062.72	62.6200	18,786.00	-276.72	768.00	4.08%
Total Noncovered	**900.000**		**37,729.78**		**56,358.00**	**18,628.22**	**2,304.00**	
Total	**900.000**		**$37,729.78**		**$56,358.00**	**$18,628.22**	**$2,304.00**	
ALPHABET INC CAP STK CL C				**Security Identifier: GOOG**				
Dividend Option: Cash				CUSIP: 02079K107				
09/14/11 *,3	49.931	262.7310	13,118.54	771.8200	38,538.05	25,419.51		
11/26/12 *,3	25.069	329.7870	8,267.30	771.8200	19,348.45	11,081.15		
Total Noncovered	**75.000**		**21,385.84**		**57,886.50**	**36,500.66**		
Total	**75.000**		**$21,385.84**		**$57,886.50**	**$36,500.66**	**$0.00**	
ALPHABET INC CAP STK CL A				**Security Identifier: GOOGL**				
Dividend Option: Cash				CUSIP: 02079K305				
09/14/11 *,3	25.000	264.2970	6,607.43	792.4500	19,811.25	13,203.82		
AMAZON COM INC				**Security Identifier: AMZN**				
Dividend Option: Cash				CUSIP: 023135106				
04/06/16 *	30.000	594.6700	17,840.09	749.8700	22,496.10	4,656.01		
ANSYS INC COM				**Security Identifier: ANSS**				
Dividend Option: Cash				CUSIP: 03662Q105				
08/18/14 *,3	200.000	80.9000	16,179.93	92.4900	18,498.00	2,318.07		
BB&T CORP COM				**Security Identifier: BBT**				
Dividend Option: Cash				CUSIP: 054937107				
02/02/12 *,3	700.000	28.1140	19,679.45	47.0200	32,914.00	13,234.55	840.00	2.55%
03/14/12 *,3	400.000	30.4770	12,190.96	47.0200	18,808.00	6,617.04	480.00	2.55%
Total Noncovered	**1,100.000**		**31,870.41**		**51,722.00**	**19,851.59**	**1,320.00**	
Total	**1,100.000**		**$31,870.41**		**$51,722.00**	**$19,851.59**	**$1,320.00**	
BANK AMER CORP COM				**Security Identifier: BAC**				
Dividend Option: Cash				CUSIP: 060505104				
03/16/12 *,3	1,100.000	9.6820	10,650.20	22.1000	24,310.00	13,659.80	330.00	1.35%
06/22/12 *,3	400.000	8.0100	3,204.00	22.1000	8,840.00	5,636.00	120.00	1.35%
Total Noncovered	**1,500.000**		**13,854.20**		**33,150.00**	**19,295.80**	**450.00**	
Total	**1,500.000**		**$13,854.20**		**$33,150.00**	**$19,295.80**	**$450.00**	
BERKSHIRE HATHAWAY INC DEL CL B NEW				**Security Identifier: BRK B**				
Dividend Option: Cash				CUSIP: 084670702				
04/14/16 *	100.000	143.7630	14,376.32	162.9800	16,298.00	1,921.68		

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Portfolio Holdings *(continued)*

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Equities *(continued)*								
Common Stocks *(continued)*								
BIOGEN IDEC INC COM			**Security Identifier: BIIB**					
Dividend Option: Cash			CUSIP: 09062X103					
07/02/15 *,3	75.000	404.4050	30,330.41	283.5800	21,268.50	-9,061.91		
BLACKROCK INC COM			**Security Identifier: BLK**					
Dividend Option: Cash			CUSIP: 09247X101					
06/17/10 *,3	50.000	159.0480	7,952.39	380.5400	19,027.00	11,074.61	458.00	2.40%
BRISTOL MYERS SQUIBB CO COM			**Security Identifier: BMY**					
Dividend Option: Cash			CUSIP: 110122108					
10/07/16 *	500.000	55.4700	27,734.85	58.4400	29,220.00	1,485.15	780.00	2.66%
CELGENE CORP			**Security Identifier: CELG**					
Dividend Option: Cash			CUSIP: 151020104					
04/09/12 *,3	300.000	39.7020	11,910.67	115.7500	34,725.00	22,814.33		
CERNER CORP COM			**Security Identifier: CERN**					
Dividend Option: Cash			CUSIP: 156782104					
02/05/14 *,3	500.000	54.2990	27,149.25	47.3700	23,685.00	-3,464.25		
CISCO SYSTEMS INC			**Security Identifier: CSCO**					
Dividend Option: Cash			CUSIP: 17275R102					
09/21/12 *,3	1,200.000	18.9910	22,788.84	30.2200	36,264.00	13,475.16	1,248.00	3.44%
COCA COLA COMPANY			**Security Identifier: KO**					
Dividend Option: Cash			CUSIP: 191216100					
02/15/12 *,3	500.000	34.2980	17,148.75	41.4600	20,730.00	3,581.25	700.00	3.37%
COMCAST CORP CL A			**Security Identifier: CMCSA**					
Dividend Option: Cash			CUSIP: 20030N101					
10/04/13 *,3	300.000	45.7570	13,727.13	69.0500	20,715.00	6,987.87	330.00	1.59%
09/23/16 *	300.000	67.2920	20,187.45	69.0500	20,715.00	527.55	330.00	1.59%
Total Noncovered	**600.000**		**33,914.58**		**41,430.00**	**7,515.42**	**660.00**	
Total	**600.000**		**$33,914.58**		**$41,430.00**	**$7,515.42**	**$660.00**	
DANAHER CORP COM			**Security Identifier: DHR**					
Dividend Option: Cash			CUSIP: 235851102					

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Portfolio Holdings *(continued)*

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Equities *(continued)*								
Common Stocks *(continued)*								
DANAHER CORP COM *(continued)*								
10/22/13 *,3	100.000	55.1000	5,509.97	77.8400	7,784.00	2,274.03	50.00	0.64%
DISNEY WALT CO DISNEY COM				**Security Identifier: DIS**				
Dividend Option: Cash				CUSIP: 254687106				
02/09/12 *,3	400.000	41.5030	16,601.16	104.2200	41,688.00	25,086.84	624.00	1.49%
EOG RES INC COM				**Security Identifier: EOG**				
Dividend Option: Cash				CUSIP: 26875P101				
05/04/12 *,3	200.000	52.5990	10,519.78	101.1000	20,220.00	9,700.22	134.00	0.66%
EXXON MOBIL CORP COM				**Security Identifier: XOM**				
Dividend Option: Cash				CUSIP: 30231G102				
05/04/12 *,3	500.000	84.7460	42,372.95	90.2600	45,130.00	2,757.05	1,500.00	3.32%
FACEBOOK INC CL A				**Security Identifier: FB**				
Dividend Option: Cash				CUSIP: 30303M102				
11/27/12 *,3	400.000	26.0950	10,437.80	115.0500	46,020.00	35,582.20		
06/26/14 *,3	300.000	67.2870	20,186.10	115.0500	34,515.00	14,328.90		
Total Noncovered	**700.000**		**30,623.90**		**80,535.00**	**49,911.10**		
Total	**700.000**		**$30,623.90**		**$80,535.00**	**$49,911.10**	**$0.00**	
FLEETCOR TECHNOLOGIES INC COM				**Security Identifier: FLT**				
Dividend Option: Cash				CUSIP: 339041105				
12/15/10 *,3	200.000	26.7510	5,350.10	141.5200	28,304.00	22,953.90		
FORTIVE CORP COM				**Security Identifier: FTV**				
Dividend Option: Cash				CUSIP: 34959J108				
10/22/13 *	50.000	34.2860	1,714.28	53.6300	2,681.50	967.22	14.00	0.52%
GENERAL ELECTRIC CO COM				**Security Identifier: GE**				
Dividend Option: Cash				CUSIP: 369604103				
01/23/13 *,3	1,700.000	21.9700	37,349.00	31.6000	53,720.00	16,371.00	1,632.00	3.03%
HOME DEPOT INC COM				**Security Identifier: HD**				
Dividend Option: Cash				CUSIP: 437076102				
09/25/13 *,3	400.000	75.7600	30,303.84	134.0800	53,632.00	23,328.16	1,104.00	2.05%
HONEYWELL INTL INC COM				**Security Identifier: HON**				
Dividend Option: Cash				CUSIP: 438516106				
04/09/09 *,3	300.000	30.6210	9,186.22	115.8500	34,755.00	25,568.78	798.00	2.29%
JOHNSON & JOHNSON COM				**Security Identifier: JNJ**				
Dividend Option: Cash				CUSIP: 478160104				
01/26/12 *,3	200.000	65.7920	13,158.36	115.2100	23,042.00	9,883.64	640.00	2.77%

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Portfolio Holdings *(continued)*

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Equities *(continued)*								
Common Stocks *(continued)*								
KRAFT HEINZ CO COM STK				Security Identifier: KHC				
Dividend Option: Cash				CUSIP: 500754106				
05/18/12 *,3	400.000	40.6130	16,245.15	87.3200	34,928.00	18,682.85	960.00	2.74%
07/23/15 *,3	300.000	77.0780	23,123.53	87.3200	26,196.00	3,072.47	720.00	2.74%
Total Noncovered	**700.000**		**39,368.68**		**61,124.00**	**21,755.32**	**1,680.00**	
Total	**700.000**		**$39,368.68**		**$61,124.00**	**$21,755.32**	**$1,680.00**	
MARSH & MCLENNAN COS INC COM				Security Identifier: MMC				
Dividend Option: Cash				CUSIP: 571748102				
02/12/13 *,3	800.000	36.0660	28,853.04	67.5900	54,072.00	25,218.96	1,088.00	2.01%
MERCK & CO INC NEW COM				Security Identifier: MRK				
Dividend Option: Cash				CUSIP: 58933Y105				
04/04/13 *,3	600.000	45.3300	27,197.94	58.8700	35,322.00	8,124.06	1,128.00	3.19%
09/23/13 *,3	400.000	47.9850	19,193.84	58.8700	23,548.00	4,354.16	752.00	3.19%
Total Noncovered	**1,000.000**		**46,391.78**		**58,870.00**	**12,478.22**	**1,880.00**	
Total	**1,000.000**		**$46,391.78**		**$58,870.00**	**$12,478.22**	**$1,880.00**	
NEXTERA ENERGY INC COM				Security Identifier: NEE				
Dividend Option: Cash				CUSIP: 65339F101				
02/12/16 *	400.000	111.5200	44,608.19	119.4600	47,784.00	3,175.81	1,392.00	2.91%
PROCTER & GAMBLE CO COM				Security Identifier: PG				
Dividend Option: Cash				CUSIP: 742718109				
09/18/09 *,3	350.000	57.4860	20,119.96	84.0800	29,428.00	9,308.04	937.30	3.18%
SCHLUMBERGER LTD COM ISIN#AN8068571086				Security Identifier: SLB				
Dividend Option: Cash				CUSIP: 806857108				
03/11/13 *,3	250.000	77.6890	19,422.17	83.9500	20,987.50	1,565.33	500.00	2.38%
TJX COS INC NEW COM				Security Identifier: TJX				
Dividend Option: Cash				CUSIP: 872540109				
09/18/12 *,3	500.000	45.7860	22,892.75	75.1300	37,565.00	14,672.25	520.00	1.38%

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Portfolio Holdings *(continued)*

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Equities *(continued)*								
Common Stocks *(continued)*								
US BANCORP DEL COM				**Security Identifier: USB**				
Dividend Option: Cash				CUSIP: 902973304				
01/31/12 *,3	1,000.000	28.3290	28,329.00	51.3700	51,370.00	23,041.00	1,120.00	2.18%
05/23/13 *,3	200.000	35.3170	7,063.46	51.3700	10,274.00	3,210.54	224.00	2.18%
Total Noncovered	**1,200.000**		**35,392.46**		**61,644.00**	**26,251.54**	**1,344.00**	
Total	**1,200.000**		**$35,392.46**		**$61,644.00**	**$26,251.54**	**$1,344.00**	
UNITED PARCEL SVC INC CL B				**Security Identifier: UPS**				
Dividend Option: Cash				CUSIP: 911312106				
01/26/12 *,3	200.000	75.8920	15,178.46	114.6400	22,928.00	7,749.54	624.00	2.72%
VERIZON COMMUNICATIONS INC				**Security Identifier: VZ**				
COM				CUSIP: 92343V104				
Dividend Option: Cash								
04/11/14 *,3	700.000	47.3410	33,138.98	53.3800	37,366.00	4,227.02	1,617.00	4.32%
VISA INC COM CL A				**Security Identifier: V**				
Dividend Option: Cash				CUSIP: 92826C839				
07/08/09 *,3	200.000	14.7220	2,944.44	78.0200	15,604.00	12,659.56	132.00	0.84%
Total Common Stocks			**$904,791.37**		**$1,411,293.35**	**$506,501.98**	**$28,018.30**	
Options								
CALL 100 TJX COS INC NEW COM				**Option Identifier: 99QAE6TJ0**				
EXP 01-20-17@75.000 OPTION ROOT= TJX				Underlying Security Identifier: TJX				
				Underlying Security Price: $75.13				
10/24/16 *	-4.000	2.2850	-913.81	1.4500	-580.00	333.81		
CALL 100 SPDR GOLD TR GOLD SHS				**Option Identifier: 99QAFKFFW**				
EXP 01-20-17@120.000 OPTION ROOT= GLD				Underlying Security Identifier: GLD				
				Underlying Security Price: $109.61				
10/06/16 *	-1.000	3.5500	-354.95	0.0700	-7.00	347.95		
CALL 100 COMCAST CORP CL A				**Option Identifier: 99QAFUHC5**				
EXP 01-20-17@67.500 OPTION ROOT= CMCSA				Underlying Security Identifier: CMCSA				
				Underlying Security Price: $69.05				
09/23/16 *	-2.000	2.4260	-485.25	2.4100	-482.00	3.25		
09/23/16 *	-1.000	2.4260	-242.61	2.4100	-241.00	1.61		
Total Noncovered	**-3.000**		**-727.86**		**-723.00**	**4.86**		
Total	**-3.000**		**-$727.86**		**-$723.00**	**$4.86**	**$0.00**	
CALL 100 SPDR GOLD TR GOLD SHS				**Option Identifier: 99QAIDKN3**				
EXP 03-17-17@121.000 OPTION ROOT= GLD				Underlying Security Identifier: GLD				
				Underlying Security Price: $109.61				
11/08/16 *	-2.000	5.0290	-1,005.71	0.4400	-88.00	917.71		

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Portfolio Holdings *(continued)*

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Equities *(continued)*								
Options *(continued)*								
PUT 100 SPDR S&P 500 ETF TR TR UNIT EXP 03-17-17@204.000 OPTION ROOT= SPY			**Option Identifier: 99QAIN0MJ** Underlying Security Identifier: SPY Underlying Security Price: $223.53					
12/15/16 *	9.000	1.6270	1,464.13	1.6100	1,449.00	-15.13		
CALL 100 FACEBOOK INC CL A EXP 03-17-17@120.000 OPTION ROOT= FB			**Option Identifier: 99QAI9P2C** Underlying Security Identifier: FB Underlying Security Price: $115.05					
12/21/16 *	-3.000	5.5860	-1,675.84	3.8500	-1,155.00	520.84		
CALL 100 ANSYS INC COM EXP 04-21-17@95.000 OPTION ROOT= ANSS			**Option Identifier: 99QAJGF2Y** Underlying Security Identifier: ANSS Underlying Security Price: $92.49					
12/21/16 *	-1.000	4.0800	-407.95	3.0000	-300.00	107.95		
CALL 100 DISNEY WALT CO DISNEY COM EXP 04-21-17@105.000 OPTION ROOT= DIS			**Option Identifier: 99QAJGYV8** Underlying Security Identifier: DIS Underlying Security Price: $104.22					
12/21/16 *	-2.000	4.5690	-913.89	3.9500	-790.00	123.89		
CALL 100 CHUBB LTD COM ISIN#CH0044328745 EXP 05-19-17@135.000 OPTION ROOT= CB			**Option Identifier: 99QAJMYQT** Underlying Security Identifier: CB Underlying Security Price: $132.12					
12/21/16 *	-2.000	4.2400	-847.90	3.6000	-720.00	127.90		
CALL 100 HOME DEPOT INC COM EXP 05-19-17@140.000 OPTION ROOT= HD			**Option Identifier: 99QAJNMWL** Underlying Security Identifier: HD Underlying Security Price: $134.08					
12/21/16 *	-3.000	5.0520	-1,515.67	3.9000	-1,170.00	345.67		
PUT 100 SPDR S&P 500 ETF TR TR UNIT EXP 06-16-17@205.000 OPTION ROOT= SPY			**Option Identifier: 99QAGQ58Q** Underlying Security Identifier: SPY Underlying Security Price: $223.53					
12/16/16 *	9.000	4.0410	3,636.75	4.3900	3,951.00	314.25		

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Portfolio Holdings *(continued)*

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Equities *(continued)*								
Options *(continued)*								
CALL 100 HONEYWELL INTL INC COM			**Option Identifier: 99QAJREZR**					
EXP 06-16-17@120.000 OPTION ROOT= HON			Underlying Security Identifier: HON					
			Underlying Security Price: $115.85					
12/21/16 *	-3.000	4.2960	-1,288.85	3.6000	-1,080.00	208.85		
Total Options			**-$4,551.55**		**-$1,213.00**	**$3,338.55**	**$0.00**	
Total Equities			**$900,239.82**		**$1,410,080.35**	**$509,840.53**	**$28,018.30**	

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds 4.00% of Portfolio								
VANGUARD SHORT-TERM INVESTMENT GRADE			**Security Identifier: VFSTX**					
FUND INVESTOR SHARES			CUSIP: 922031406					
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Cash								
06/24/15 *,3	9,428.997	10.6610	100,522.15	10.6300	100,230.24	-291.91	1,974.04	1.96%
Total Mutual Funds			**$100,522.15**		**$100,230.24**	**-$291.91**	**$1,974.04**	

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Exchange-Traded Products 12.00% of Portfolio								
ISHARES TR MSCI INDIA ETF			**Security Identifier: INDA**					
Dividend Option: Cash; Capital Gains Option: Cash			CUSIP: 46429B598					
09/13/16 *	800.000	29.2500	23,400.32	26.8100	21,448.00	-1,952.32	193.97	0.90%
SPDR GOLD TR GOLD SHS			**Security Identifier: GLD**					
Dividend Option: Cash; Capital Gains Option: Cash			CUSIP: 78463V107					
07/15/16 *	100.000	126.5420	12,654.22	109.6100	10,961.00	-1,693.22		
11/08/16 *	300.000	121.8990	36,569.78	109.6100	32,883.00	-3,686.78		
Total Noncovered	**400.000**		**49,224.00**		**43,844.00**	**-5,380.00**		
Total	**400.000**		**$49,224.00**		**$43,844.00**	**-$5,380.00**	**$0.00**	
SELECT SECTOR SPDR TR MATLS			**Security Identifier: XLB**					
Dividend Option: Cash; Capital Gains Option: Cash			CUSIP: 81369Y100					
09/13/12 *,3	700.000	37.9560	26,568.99	49.7000	34,790.00	8,221.01	678.28	1.94%
SELECT SECTOR SPDR TR FINANCIAL			**Security Identifier: XLF**					
Dividend Option: Cash; Capital Gains Option: Cash			CUSIP: 81369Y605					
10/11/16 *	3,000.000	19.5330	58,600.35	23.2500	69,750.00	11,149.65	1,395.67	2.00%
SELECT SECTOR SPDR TR INDL			**Security Identifier: XLI**					
Dividend Option: Cash; Capital Gains Option: Cash			CUSIP: 81369Y704					

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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)*								
SELECT SECTOR SPDR TR INDL *(continued)*								
12/07/16 *	400.000	63.4020	25,360.70	62.2200	24,888.00	-472.70	514.29	2.06%
VANGUARD FTSE DEVELOPED MARKETS			**Security Identifier: VEA**					
ETF			CUSIP: 921943858					
Dividend Option: Cash; Capital Gains Option: Cash								
11/25/13 *,3	1,200.000	41.0120	49,214.28	36.5400	43,848.00	-5,366.28	1,336.80	3.04%
05/20/15 *,3	400.000	42.3180	16,927.20	36.5400	14,616.00	-2,311.20	445.60	3.04%
11/03/16 *	1,200.000	36.1230	43,348.10	36.5400	43,848.00	499.90	1,336.80	3.04%
Total Noncovered	**2,800.000**		**109,489.58**		**102,312.00**	**-7,177.58**	**3,119.20**	
Total	**2,800.000**		**$109,489.58**		**$102,312.00**	**-$7,177.58**	**$3,119.20**	
VANGUARD INTL EQUITY INDEX FD INC FTSE			**Security Identifier: VEU**					
ALL WORLD EX US INDEX FD ETFS SHS			CUSIP: 922042775					
Dividend Option: Cash; Capital Gains Option: Cash								
11/21/08 *,3	1,100.000	27.2310	29,954.10	44.1800	48,598.00	18,643.90	1,438.80	2.96%
Total Exchange-Traded Products			**$322,598.04**		**$345,630.00**	**$23,031.96**	**$7,340.21**	

	Cost Basis	Market Value	Unrealized Gain/Loss	Accrued Interest	Estimated Annual Income
Total Portfolio Holdings	**$2,196,910.14**	**$2,752,348.97**	**$555,438.83**	**$6,772.86**	**$73,021.00**

* Noncovered under the cost basis rules as defined below.

Securities acquired before 2011 or in retirement accounts are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L.110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as non-retirement, US taxpayers securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:
- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
- Options and any Debt Instruments that provide a simple fixed payment schedule for which a yield to maturity can be easily determined acquired on or after January 1, 2014.

Cost Basis on fixed income securities may be adjusted for amortization, accretion, original issue discount adjustments, or principal paydowns. The calculation is based upon the taxpayer election, type of fixed

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Portfolio Holdings *(continued)*

income security, and certain attributes, obtained from sources believed to be reliable. In the event, one or more of these attributes is changed, there may be a temporary incorrect adjusted cost basis reflected until the cost basis system is amended to reflect this change. These calculations will not be performed under certain circumstances, including those involving foreign bonds, bonds sold short or bonds issued with less than one year to maturity. This information is meant as a general guide and you should consult your tax advisor in the preparation of your tax returns.

3 The cost basis of this security has been provided to us by you or your introducing firm and Pershing makes no representation as to the accuracy of this information.

12 Pershing has received updated cost basis information, therefore cost basis provided on previous client brokerage statements may differ from the new cost basis reported in this section.

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/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

Reinvestment

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

Option Disclosure

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

Foreign Currency Transactions

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

Proxy Vote

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

Ratings

This statement may contain credit rating information obtained from Standard & Poor's. Reproducing and distributing any information received from Standard & Poor's is not permitted without prior written authorization from Standard & Poor's. Standard & Poor's does not guarantee the accuracy, completeness, timeliness or availability of any information. Standard & Poor's is not responsible for any errors or omissions, regardless of the cause, or for the results of using such content. Standard & Poor's makes no express or implied warranties including warranties of merchantability or fitness for a particular purpose. Standard & Poor's shall not be legally responsible for any fees, costs, expenses or losses in connection with the use of their content. Credit ratings are opinions and not statements of facts; are not recommendations to purchase, hold or sell securities; and do not address suitability for investment purpose. Credit ratings should not be relied upon as investment advice.

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Member FINRA, SIPC

BAINCO International Investors

Rollover Individual Retirement Account Statement

Statement Period: 12/01/2016 - 12/31/2016

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	-30,951.74	-30,951.74	0.00	-515,178.50	-515,178.50
Securities Sold	48,629.18	0.00	48,629.18	833,874.20	0.00	833,874.20
Total Securities	**$48,629.18**	**-$30,951.74**	**$17,677.44**	**$833,874.20**	**-$515,178.50**	**$318,695.70**
Dividends and Interest	**$11,753.85**	**$0.00**	**$11,753.85**	**$75,841.51**	**$0.00**	**$75,841.51**
Distributions	**$99.95**	**$0.00**	**$99.95**	**$99.95**	**$0.00**	**$99.95**
Fees	**$0.00**	**$0.00**	**$0.00**	**$488.00**	**-$36,120.00**	**-$35,632.00**
Cash						
Withdrawals	0.00	0.00	0.00	0.00	-831,000.00	-831,000.00
Deposits	0.00	0.00	0.00	221,820.50	0.00	221,820.50
Total Cash	**$0.00**	**$0.00**	**$0.00**	**$221,820.50**	**-$831,000.00**	**-$609,179.50**
FDIC Insured Bank Deposits	**$29,887.08**	**-$104,446.34**	**-$74,559.26**	**$775,012.00**	**-$556,201.08**	**$218,810.92**
Totals	**$90,370.06**	**-$135,398.08**	**-$45,028.02**	**$1,907,136.16**	**-$1,938,499.58**	**-$31,363.42**

Transactions by Type of Activity

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
Securities Bought and Sold								
12/02/16	11/29/16	SOLD UNH	UNITEDHEALTH GROUP INC COM ACCT OPT ASSIGNED	-300.000	140.0000		41,979.08	USD
12/12/16	12/07/16	PURCHASED XLI	SELECT SECTOR SPDR TR INDL BKCM A PERSHING AFFILIATE MAKES A MKT IN THIS SECURITY & ACTED AS PRINCIPAL ENTERED ON 12/07/201 AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	400.000	63.3680		-25,360.70	USD
12/16/16	12/15/16	PURCHASED 99QAIN0MJ	PUT 100 SPDR S&P 500 ETF TR TR UNIT EXP 03-17-17@204.000 OPTION ROOT= SPY OPENING TRANSACTION ALLOCATED ORDER ENTERED ON 12/15/201 EXCHANGE LISTED	9.000	1.6063		-1,464.13	USD

Transactions by Type of Activity *(continued)*

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
Securities Bought and Sold *(continued)*								
12/16/16	12/15/16	PURCHASED 99QAIP1HH	CALL 100 FACEBOOK INC CL A EXP 12-16-16@120.000 OPTION ROOT= FB CLOSING TRANSACTION UNSOLICITED ORDER EXCHANGE LISTED OPTION	4.000	1.2000		-490.16	USD
12/19/16	12/16/16	PURCHASED 99QAGQ58Q	PUT 100 SPDR S&P 500 ETF TR TR UNIT EXP 06-16-17@205.000 OPTION ROOT= SPY OPENING TRANSACTION ALLOCATED ORDER ENTERED ON 12/16/201 EXCHANGE LISTED	9.000	4.0204		-3,636.75	USD
12/19/16		YOUR OPTION EXPIRED 99QADWX5R	PUT 100 SPDR S&P 500 ETF TR TR UNIT EXP 12-16-16@195.000 OPTION ROOT= SPY SPY CLOSING TRANSACTION	-9.000			0.00	USD
12/19/16		YOUR OPTION EXPIRED 99QAIOJTB	PUT 100 SPDR S&P 500 ETF TR TR UNIT EXP 12-16-16@204.000 OPTION ROOT= SPY SPY CLOSING TRANSACTION	-10.000			0.00	USD
12/19/16		YOUR OPTION EXPIRED 99QAIQUIL	CALL 100 NEXTERA ENERGY INC COM EXP 12-16-16@125.000 OPTION ROOT= NEE NEE CLOSING TRANSACTION	2.000			0.00	USD
12/19/16		YOUR OPTION EXPIRED 99QAIRQZA	CALL 100 VISA INC COM CL A EXP 12-16-16@82.500 OPTION ROOT= V V CLOSING TRANSACTION	2.000			0.00	USD
12/22/16	12/21/16	SOLD 99QAI9P2C	CALL 100 FACEBOOK INC CL A EXP 03-17-17@120.000 OPTION ROOT= FB OPENING TRANSACTION ALLOCATED ORDER ENTERED ON 12/21/201 EXCHANGE LISTED	-3.000	5.6200		1,675.84	USD
12/22/16	12/21/16	SOLD 99QAJGF2Y	CALL 100 ANSYS INC COM EXP 04-21-17@95.000 OPTION ROOT= ANSS OPENING TRANSACTION ALLOCATED ORDER ENTERED ON 12/21/201 EXCHANGE LISTED	-1.000	4.1800		407.95	USD
12/22/16	12/21/16	SOLD 99QAJGYV8	CALL 100 DISNEY WALT CO DISNEY COM EXP 04-21-17@105.000 OPTION ROOT= DIS OPENING TRANSACTION ALLOCATED ORDER ENTERED ON 12/21/201 EXCHANGE LISTED	-2.000	4.6200		913.89	USD
12/22/16	12/21/16	SOLD 99QAJMYQT	CALL 100 CHUBB LTD EXP 05-19-17 @135 OPENING TRANSACTION ALLOCATED ORDER ENTERED ON 12/21/201 EXCHANGE LISTED OPTION YOUR BROKER	-2.000	4.2900		847.90	USD

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BAINCO International Investors

Rollover Individual Retirement Account Statement

Statement Period: 12/01/2016 - 12/31/2016

Transactions by Type of Activity *(continued)*

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
Securities Bought and Sold *(continued)*								
12/22/16	12/21/16	SOLD 99QAJNMWL	CALL 100 HOME DEPOT INC COM EXP 05-19-17@140.000 OPTION ROOT= HD OPENING TRANSACTION ENTERED ON 12/21/201 EXCHANGE LISTED OPTION	-3.000	5.0860		1,515.67	USD
12/22/16	12/21/16	SOLD 99QAJREZR	CALL 100 HONEYWELL INTL INC EXP 06-16-17@120.000 OPTION ROOT ID= HON OPENING TRANSACTION ALLOCATED ORDER ENTERED ON 12/21/201 EXCHANGE LISTED	-3.000	4.3300		1,288.85	USD
Total Securities Bought and Sold						**$0.00**	**$17,677.44**	**USD**
Dividends and Interest								
12/01/16		CASH DIVIDEND RECEIVED BBT	1100 SHRS BB&T CORP COM RD 11/10 PD 12/01/16				330.00	USD
12/01/16		BOND INTEREST RECEIVED 713448BH0	200000 PEPSICO INC SR NT 5.000% 06/01/18 B/E DTD 05/28/08 RD 11/30 PD 12/01/16				5,000.00	USD
12/01/16		CASH DIVIDEND RECEIVED TJX	500 SHRS TJX COS INC NEW COM RD 11/10 PD 12/01/16				130.00	USD
12/01/16		CASH DIVIDEND RECEIVED VFSTX	VANGUARD SHORT-TERM INVESTMENT GRADE FUND INVESTOR SHARES FOR ACCRUAL PERIOD ENDING 11/30/16				156.99	USD
12/06/16		CASH DIVIDEND RECEIVED JNJ	200 SHRS JOHNSON & JOHNSON COM RD 11/22 PD 12/06/16				160.00	USD
12/06/16		CASH DIVIDEND RECEIVED V	200 SHRS VISA INC COM CL A RD 11/18 PD 12/06/16				33.00	USD
12/09/16		CASH DIVIDEND RECEIVED XOM	500 SHRS EXXON MOBIL CORP COM RD 11/10 PD 12/09/16				375.00	USD
12/09/16		CASH DIVIDEND RECEIVED HON	300 SHRS HONEYWELL INTL INC COM RD 11/18 PD 12/09/16				199.50	USD
12/15/16		CASH DIVIDEND RECEIVED KO	500 SHRS COCA COLA COMPANY RD 12/01 PD 12/15/16				175.00	USD
12/15/16		CASH DIVIDEND RECEIVED HD	400 SHRS HOME DEPOT INC COM RD 12/01 PD 12/15/16				276.00	USD

Transactions by Type of Activity *(continued)*

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
Dividends and Interest *(continued)*								
12/15/16		CASH DIVIDEND RECEIVED NEE	400 SHRS NEXTERA ENERGY INC COM RD 11/25 PD 12/15/16				348.00	USD
12/15/16		BOND INTEREST RECEIVED 672319CC2	100000 OAKLAND CALIF PENSION OBLIG RFDG TAXABLE 3.800% 12/15/21 B/E DTD 07/30/12 RD 12/01 PD 12/15/16 *** TAXABLE ***				1,900.00	USD
12/16/16		CASH DIVIDEND RECEIVED KHC	700 SHRS KRAFT HEINZ CO COM STK RD 12/02 PD 12/16/16				420.00	USD
12/16/16		FDIC INSURED BANK DEPOSITS INTEREST RECEIVED 761991108	LIQUID INS DEPOSITS INTEREST CREDITED				0.72	USD
12/23/16		CASH DIVIDEND RECEIVED BLK	50 SHRS BLACKROCK INC COM RD 12/12 PD 12/23/16				114.50	USD
12/27/16		CASH DIVIDEND RECEIVED XLB	700 SHRS SELECT SECTOR SPDR TR MATLS RD 12/20 PD 12/27/16				233.87	USD
12/27/16		CASH DIVIDEND RECEIVED XLF	3000 SHRS SELECT SECTOR SPDR TR FINANCIAL RD 12/20 PD 12/27/16				320.24	USD
12/27/16		CASH DIVIDEND RECEIVED XLI	400 SHRS SELECT SECTOR SPDR TR INDL RD 12/20 PD 12/27/16				153.69	USD
12/27/16		CASH DIVIDEND RECEIVED VEU	1100 SHRS VANGUARD INTL EQUITY INDEX FD INC FTSE ALL WORLD EX US INDEX FD ETFS SHS RD 12/22 PD 12/27/16				412.50	USD
12/28/16		CASH DIVIDEND RECEIVED INDA	800 SHRS ISHARES TR MSCI INDIA ETF RD 12/23 PD 12/28/16				58.84	USD
12/29/16		CASH DIVIDEND RECEIVED VEA	2800 SHRS VANGUARD FTSE DEVELOPED MARKETS ETF RD 12/27 PD 12/29/16				840.00	USD
12/30/16		CASH DIVIDEND RECEIVED BAC	1500 SHRS BANK AMER CORP COM RD 12/02 PD 12/30/16				112.50	USD
12/30/16		CASH DIVIDEND RECEIVED FTV	50 SHRS FORTIVE CORP COM RD 11/25 PD 12/30/16				3.50	USD
Total Dividends and Interest						**$0.00**	**$11,753.85**	**USD**
Distributions								
12/27/16		SHORT TERM CAPITAL GAIN DISTRIBUTION VFSTX	VANGUARD SHORT-TERM INVESTMENT GRADE FUND INVESTOR SHARES FOR ACCRUAL PERIOD ENDING 12/23/16				99.95	USD
Total Distributions						**$0.00**	**$99.95**	**USD**

Statement Period: 12/01/2016 - 12/31/2016

Transactions by Type of Activity *(continued)*

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
FDIC Insured Bank Deposits								
12/01/16		FDIC INSURED BANK DEPOSIT USD999997	LIQUID INS DEPOSITS				-45,144.02	USD
12/02/16		FDIC INSURED BANK DEPOSIT USD999997	LIQUID INS DEPOSITS				-5,616.99	USD
12/05/16		FDIC INSURED BANK DEPOSIT USD999997	LIQUID INS DEPOSITS				-41,979.08	USD
12/07/16		FDIC INSURED BANK DEPOSIT USD999997	LIQUID INS DEPOSITS				-193.00	USD
12/12/16		FDIC INSURED BANK WITHDRAWAL USD999997	LIQUID INS DEPOSITS				24,786.20	USD
12/16/16		FDIC INSURED BANK DEPOSIT USD999997	LIQUID INS DEPOSITS				-2,628.84	USD
12/16/16		FDIC INSURED BANK DEPOSITS INTEREST REINVESTED 761991108	LIQUID INS DEPOSITS INTEREST REINVESTED				-0.72	USD
12/19/16		FDIC INSURED BANK WITHDRAWAL USD999997	LIQUID INS DEPOSITS				5,100.88	USD
12/23/16		FDIC INSURED BANK DEPOSIT USD999997	LIQUID INS DEPOSITS				-6,650.10	USD
12/27/16		FDIC INSURED BANK DEPOSIT USD999997	LIQUID INS DEPOSITS				-114.50	USD
12/28/16		FDIC INSURED BANK DEPOSIT USD999997	LIQUID INS DEPOSITS				-1,220.25	USD
12/29/16		FDIC INSURED BANK DEPOSIT USD999997	LIQUID INS DEPOSITS				-58.84	USD
12/30/16		FDIC INSURED BANK DEPOSIT USD999997	LIQUID INS DEPOSITS				-840.00	USD
Total FDIC Insured Bank Deposits						**$0.00**	**-$74,559.26**	**USD**
Total Value of Transactions						**$0.00**	**-$45,028.02**	**USD**

The price and quantity displayed may have been rounded.

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Trades Not Settled

Settlement Date	Trade Date	Activity Type	Description	Quantity	Price	Accrued Interest	Settlement Amount
01/03/17	12/28/16	Sell	CERNER CORP COM AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	-500.000	43.6721	0.00	21,822.10
Total Amount of Trades Not Settled							**$21,822.10**

Cash Not Yet Received

Security	Record Date	Payable Date	Quantity Held	Rate	Dividend Option	Amount of Payment
Dividends						
DISNEY WALT CO DISNEY COM	12/12/16	01/11/17	400.000	0.780000	Cash	312.00
GENERAL ELECTRIC CO COM	12/27/16	01/25/17	1,700.000	0.240000	Cash	408.00
MERCK & CO INC NEW COM	12/15/16	01/09/17	1,000.000	0.470000	Cash	470.00
Total Cash Not Yet Received						**$1,190.00**

Assets shown here are not reflected in your account. This information has been received from sources we believe to be reliable. Pershing does not guarantee the accuracy of the information.

Retirement Account Transactions

	Tax Year – 2016		Tax Year – 2015	
	This Period	Year-to-Date	This Period	Year-to-Date
Distributions				
Normal	0.00	-610,000.00	0.00	0.00
Total Distributions	**$0.00**	**-$610,000.00**	**$0.00**	**$0.00**

NOTE: The amounts shown in the Year-to-Date columns are aggregate amounts of all transactions conducted for a particular transaction type.

Income and Expense Summary

	Current Period Tax Deferred	Year-to-Date Tax Deferred
Dividend Income		
Equities	2,677.00	30,715.11
Other Dividends	2,176.13	9,437.95
Interest Income		
Bond Interest	6,900.00	35,677.00
FDIC Insured Bank Deposits	0.72	11.45
Total Dividends, Interest, Income and Expenses	**$11,753.85**	**$75,841.51**
Distributions		
Short - Term Capital Gain Distributions	99.95	99.95
Total Distributions	**$99.95**	**$99.95**

EFTA00791778

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One Pershing Plaza, Jersey City, NJ 07399
(877) 870-7230
Member FINRA, SIPC

BAINCO International Investors

Rollover Individual Retirement Account Statement

Statement Period: 12/01/2016 - 12/31/2016

FDIC Insured Bank Deposits

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Insured Bank Deposits				
LIQUID INSURED DEPOSITS				
Activity Ending: 12/30/16				
12/01/16	Opening Balance		51,111.17	51,111.17
12/01/16	Deposit	DEPOSIT	45,144.02	96,255.19
12/02/16	Deposit	DEPOSIT	5,616.99	101,872.18
12/05/16	Deposit	DEPOSIT	41,979.08	143,851.26
12/07/16	Deposit	DEPOSIT	193.00	144,044.26
12/12/16	Withdrawal	WITHDRAWAL	-24,786.20	119,258.06
12/15/16	Deposit	INTEREST CREDITED	0.72	119,258.78
12/16/16	Deposit	DEPOSIT YIELD .01% FIRST TENNESEE BANK, A/O 12/16 $121887.62	2,628.84	121,887.62
12/19/16	Withdrawal	WITHDRAWAL	-5,100.88	116,786.74
12/23/16	Deposit	DEPOSIT	6,650.10	123,436.84
12/27/16	Deposit	DEPOSIT	114.50	123,551.34
12/28/16	Deposit	DEPOSIT	1,220.25	124,771.59
12/29/16	Deposit	DEPOSIT	58.84	124,830.43
12/30/16	Deposit	DEPOSIT	840.00	125,670.43
12/30/16	**Closing Balance**			**$125,670.43**
Total FDIC Insured Bank Deposits				**$125,670.43**

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.

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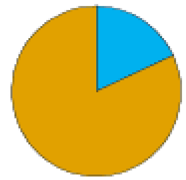
Bond Maturity Schedule

Bond Maturity	Market Value	% of Bond Market Value
7 to 12 months	138,694.95	18%
1 to 5 years	631,927.00	82%
Total	**770,621.95**	**100%**

Bonds that are in default are not included.

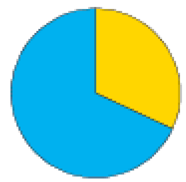


Percentages of bond market values are rounded to the nearest whole percentage.

Bond Quality

Bond Quality	Market Value	% of Bond Market Value
AA	250,227.95	32%
A	520,394.00	68%
Total	**770,621.95**	**100%**

Bond quality ratings reflect Moody's or Standard and Poor's ratings. Bonds may be rated by other services. Bonds that are in default are not included. Please refer to your Portfolio Holdings section.



Percentages of bond market values are rounded to the nearest whole percentage.

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								
ISHARES INC EDGE MSC VOLATILITY EMERGING MARKETS ET F Security Identifier: 464286533	09/12/16	07/19/16	Noncovered*	High Cost Long Term / SELL	200.000	10,526.27	10,563.50	-37.23
ISHARES TR MSCI EAFE Security Identifier: 464288877	11/03/16	05/27/16	Noncovered*	High Cost Long Term / SELL	400.000	18,298.36	18,433.26	-134.90
SPDR GOLD TR GOLD SH Security Identifier: 78463V107	11/25/16	08/26/16	Noncovered*	High Cost Long Term / SELL	300.000	33,741.02	38,311.77	-4,570.75
	11/25/16	06/27/16	Noncovered*	High Cost Long Term / SELL	100.000	11,247.00	12,680.47	-1,433.47
Total					400.000	44,988.02	50,992.24	-6,004.22
UNITEDHEALTH GROUP I Security Identifier: 91324P102	11/29/16	06/22/16	Noncovered*	High Cost Long Term / SELL	300.000	43,453.92	41,401.98	2,051.94

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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)*								
VANGUARD SHORT-TERM GRADE FUND INVESTOR SHARES Security Identifier: 922031406	04/19/16	06/24/15	Noncovered*,1	High Cost Long Term / SELL	4,672.897	49,975.00	49,817.57	157.43
	06/23/16	06/24/15	Noncovered*,1	High Cost Long Term / SELL	4,659.832	49,970.00	49,678.28	291.72
Total					9,332.729	99,945.00	99,495.85	449.15
CALL CELGENE CORP 01 0.00 Security Identifier: 99QADGRFL	01/19/16	10/20/15	Noncovered*	High Cost Long Term / EXPIRE OPT SHT	-2.000	1,164.89	0.00	1,164.89
CALL COMCAST CORP CL 60.00 Security Identifier: 99QADGRNP	01/19/16	09/30/15	Noncovered*	High Cost Long Term / EXPIRE OPT SHT	-3.000	475.86	0.00	475.86
CALL JOHNSON & JOHNS 97.50 Security Identifier: 99QADGUG0	01/19/16	09/30/15	Noncovered*	High Cost Long Term / EXPIRE OPT SHT	-3.000	638.86	0.00	638.86
CALL UNITED PARCEL S 100.00 Security Identifier: 99QADGW62	01/19/16	09/30/15	Noncovered*	High Cost Long Term / EXPIRE OPT SHT	-3.000	1,102.84	0.00	1,102.84

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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)*								
CALL TJX COMPANIES I 72.50 Security Identifier: 99QADR7H4	01/19/16	09/30/15	Noncovered*	High Cost Long Term / EXPIRE OPT SHT	-4.000	1,185.80	0.00	1,185.80
PUT SPDR [redacted] 500 ET 195.00 Security Identifier: 99QADWX5R	12/19/16	07/14/16	Noncovered*	High Cost Long Term / EXPIRE OPTION	9.000	0.00	2,882.54	-2,882.54
CALL FACEBOOK INC CL 95.00 Security Identifier: 99QADX5FR	01/15/16	09/30/15	Noncovered*	High Cost Long Term / BUY	-4.000	1,725.79	458.17	1,267.62
CALL UNITED HEALTH G 120.00 Security Identifier: 99QAEBG3P	01/19/16	09/30/15	Noncovered*	High Cost Long Term / EXPIRE OPT SHT	-3.000	1,528.84	0.00	1,528.84
PUT SPDR S&P 500 ET 190.00 Security Identifier: 99QAER2YU	06/20/16	10/12/15	Noncovered*,1	High Cost Long Term / EXPIRE OPTION	11.000	0.00	9,673.63	-9,673.63
PUT SPDR S&P 500 ET 195.00 Security Identifier: 99QAFUCO5	02/11/16	11/04/15	Noncovered*	High Cost Long Term / SELL	11.000	14,846.65	4,479.21	10,367.44
CALL DANAHER CORP CO 87.50 Security Identifier: 99QAGZPOB	03/17/16	09/30/15	Noncovered*	High Cost Long Term / BUY	-2.000	763.90	870.08	-106.18
CALL VISA INC COM CL 70.00 Security Identifier: 99QAG1QQS	03/17/16	09/30/15	Noncovered*	High Cost Long Term / BUY	-2.000	863.90	502.08	361.82

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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)*								
CALL ABBVIE INC COM 62.50 Security Identifier: 99QAHDPTN	05/23/16	11/23/15	Noncovered*,1	High Cost Long Term / EXPIRE OPT SHT	-4.000	1,537.80	0.00	1,537.80
CALL FLEETCOR TECHNO 155.00 Security Identifier: 99QAHEOQZ	05/23/16	11/23/15	Noncovered*,1	High Cost Long Term / EXPIRE OPT SHT	-1.000	1,036.94	0.00	1,036.94
PUT SPDR S&P 500 ET 195.00 Security Identifier: 99QAHIK3A	09/13/16	06/06/16	Noncovered*	High Cost Long Term / SELL	10.000	287.32	3,276.70	-2,989.38
CALL FACEBOOK INC CL 110.00 Security Identifier: 99QAHLJ6U	06/17/16	02/22/16	Noncovered*	High Cost Long Term / BUY	-4.000	2,601.78	1,290.16	1,311.62
CALL NEXTERA ENERGY 120.00 Security Identifier: 99QAHMEBS	06/17/16	02/23/16	Noncovered*	High Cost Long Term / BUY	-2.000	497.90	1,070.08	-572.18
CALL CELGENE CORP 07 0.00 Security Identifier: 99QAHSKLF	07/14/16	02/22/16	Noncovered*	High Cost Long Term / BUY	-2.000	1,235.89	36.08	1,199.81

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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)*								
CALL TJX COS INC NEW 75.00 Security Identifier: 99QAHT9YK	07/14/16	02/22/16	Noncovered*	High Cost Long Term / BUY	-3.000	1,117.35	967.62	149.73
	07/14/16	02/22/16	Noncovered*	High Cost Long Term / BUY	-1.000	372.45	322.54	49.91
Total					-4.000	1,489.80	1,290.16	199.64
CALL UNITED HEALTH G 140.00 Security Identifier: 99QAH65X0	09/19/16	06/22/16	Noncovered*	High Cost Long Term / EXPIRE OPT SHT	-3.000	1,271.84	0.00	1,271.84
CALL VISA INC COM CL 75.00 Security Identifier: 99QAH67ZU	09/16/16	03/17/16	Noncovered*	High Cost Long Term / BUY	-2.000	689.90	1,358.08	-668.18
PUT SPDR S&P 500 ET 190.00 Security Identifier: 99QAIA7J9	07/18/16	03/11/16	Noncovered*	High Cost Long Term / EXPIRE OPTION	10.000	0.00	4,930.94	-4,930.94
CALL TJX COS INC NEW 80.00 Security Identifier: 99QAIEV68	10/24/16	07/14/16	Noncovered*	High Cost Long Term / EXPIRE OPT SHT	-4.000	833.82	0.00	833.82
CALL ABBVIE INC COM 62.50 Security Identifier: 99QAII1LE	11/21/16	05/23/16	Noncovered*	High Cost Long Term / EXPIRE OPT SHT	-4.000	1,045.81	0.00	1,045.81
CALL FLEETCOR TECHNO 150.00 Security Identifier: 99QAIJX15	11/18/16	05/23/16	Noncovered*	High Cost Long Term / BUY	-1.000	974.43	390.04	584.39

EFTA00791784

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Member FINRA, SIPC

BAINCO International Investors

Rollover Individual Retirement Account Statement

Statement Period: 12/01/2016 - 12/31/2016

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)*								
PUT SPDR S&P 500 ET 204.00 Security Identifier: 99QAIOJTB	12/19/16	08/22/16	Noncovered*	High Cost Long Term / EXPIRE OPTION	10.000	0.00	3,428.33	-3,428.33
CALL FACEBOOK INC CL 120.00 Security Identifier: 99QAIP1HH	12/15/16	06/22/16	Noncovered*	High Cost Long Term / BUY	-4.000	2,549.78	490.16	2,059.62
CALL SPDR GOLD TR GO 127.00 Security Identifier: 99QAIP6VJ	11/21/16	08/26/16	Noncovered*	High Cost Long Term / BUY	-3.000	1,504.84	28.12	1,476.72
CALL NEXTERA ENERGY 125.00 Security Identifier: 99QAIQUIL	12/19/16	06/22/16	Noncovered*	High Cost Long Term / EXPIRE OPT SHT	-2.000	941.89	0.00	941.89
CALL VISA INC COM CL 82.50 Security Identifier: 99QAIRQZA	12/19/16	09/23/16	Noncovered*	High Cost Long Term / EXPIRE OPT SHT	-2.000	585.90	0.00	585.90
CALL SPDR GOLD TR GO 126.00 Security Identifier: 99QAI3E8O	10/06/16	06/27/16	Noncovered*	High Cost Long Term / BUY	-1.000	567.76	20.04	547.72
Total Short Term						**261,162.30**	**257,361.43**	**3,800.87**

EFTA00791785

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
Long Term								
ADVANSIX INC COM Security Identifier: 00773T101	11/23/16	04/09/09	Noncovered[*]	High Cost Long Term / SELL	12.000	220.73	48.89	171.84
ALPHABET INC CAP STK Security Identifier: 02079K305	04/19/16	11/26/12	Noncovered[*,1]	High Cost Long Term / SELL	25.000	19,512.82	8,293.80	11,219.02
	04/19/16	09/14/11	Noncovered[*,1]	High Cost Long Term / SELL	25.000	19,512.81	6,607.43	12,905.38
Total					50.000	39,025.63	14,901.23	24,124.40
BLACKROCK INC COM Security Identifier: 09247X101	04/19/16	06/17/10	Noncovered[*,1]	High Cost Long Term / SELL	50.000	18,195.39	7,952.39	10,243.00
CERNER CORP COM Security Identifier: 156782104	12/28/16[u]	02/05/14	Noncovered[*,1]	High Cost Long Term / SELL	500.000	21,822.10	27,149.25	-5,327.15
COMCAST CORP CL A Security Identifier: 20030N101	06/30/16	10/04/13	Noncovered[*,1]	High Cost Long Term / SELL	300.000	18,689.46	13,727.13	4,962.33
DANAHER CORP COM Security Identifier: 235851102	09/16/16	10/22/13	Noncovered[*,1]	Versus Purchase / SELL	200.000	14,684.59	11,019.95	3,664.64
DUKE ENERGY CORP NEW Security Identifier: 26441C204	02/01/16	01/14/13	Noncovered[*]	High Cost Long Term / SELL	300.000	23,024.02	19,694.11	3,329.91
FORTIVE CORP COM Security Identifier: 34959J108	09/16/16	10/22/13	Noncovered[*]	High Cost Long Term / SELL	100.000	4,604.89	3,428.55	1,176.34
ISHARES TR MSCI EAFE F Security Identifier: 464288885	11/03/16	10/18/10	Noncovered[*,1]	High Cost Long Term / SELL	125.000	8,104.63	7,427.50	677.13
	11/03/16	11/01/11	Noncovered[*,1]	High Cost Long Term / SELL	500.000	32,418.50	26,987.90	5,430.60
Total					625.000	40,523.13	34,415.40	6,107.73
JOHNSON & JOHNSON CO Security Identifier: 478160104	05/19/16	01/26/12	Noncovered[*,1]	High Cost Long Term / SELL	300.000	32,657.16	19,737.54	12,919.62

EFTA00791786

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
Long Term *(continued)*								
OCCIDENTAL PETE CORP Security Identifier: 674599105	02/02/16	03/26/10	Noncovered*	High Cost Long Term / SELL	200.000	13,072.56	15,735.00	-2,662.44
	02/02/16	05/21/10	Noncovered*	High Cost Long Term / SELL	200.000	13,072.56	15,252.54	-2,179.98
Total					400.000	26,145.12	30,987.54	-4,842.42
PFIZER INC COM Security Identifier: 717081103	10/07/16	11/03/09	Noncovered*,1	High Cost Long Term / SELL	200.000	6,689.45	3,381.88	3,307.57
	10/07/16	08/17/10	Noncovered*,1	High Cost Long Term / SELL	1,500.000	50,170.85	24,572.25	25,598.60
Total					1,700.000	56,860.30	27,954.13	28,906.17
PROCTER & GAMBLE CO Security Identifier: 742718109	04/19/16	01/22/10	Noncovered*,1	High Cost Long Term / SELL	100.000	8,345.05	6,051.59	2,293.46
	04/19/16	09/18/09	Noncovered*,1	High Cost Long Term / SELL	50.000	4,172.52	2,874.28	1,298.24
Total					150.000	12,517.57	8,925.87	3,591.70
SCHLUMBERGER LTD COM 68571086 Security Identifier: 806857108	04/19/16	03/11/13	Noncovered*,1	High Cost Long Term / SELL	150.000	11,812.59	11,653.31	159.28
SCHWAB STRATEGIC TR Y ETF Security Identifier: 808524805	07/20/16	02/05/15	Noncovered*,1	High Cost Long Term / SELL	1,000.000	27,656.22	29,869.20	-2,212.98
SELECT SECTOR SPDR T Security Identifier: 81369Y886	09/23/16	02/21/12	Noncovered*,1	High Cost Long Term / SELL	600.000	30,475.91	21,038.82	9,437.09
UNION PAC CORP COM Security Identifier: 907818108	02/25/16	03/04/13	Noncovered*	High Cost Long Term / SELL	400.000	31,528.36	27,514.76	4,013.60

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
Long Term *(continued)*								
UNITED PARCEL SVC IN Security Identifier: 911312106	07/07/16	01/26/12	Noncovered*,1	High Cost Long Term / SELL	300.000	30,359.21	22,767.69	7,591.52
UNITEDHEALTH GROUP I Security Identifier: 91324P102	06/14/16	12/24/12	Noncovered*,1	High Cost Long Term / SELL	300.000	38,891.02	16,499.64	22,391.38
V F CORP COM Security Identifier: 918204108	02/01/16	01/20/12	Noncovered*	High Cost Long Term / SELL	300.000	19,023.75	10,012.48	9,011.27
VANGUARD INTL EQUITY INC FTSE ALL WORLD EX US INDEX FD ETFS SHS Security Identifier: 922042775	04/19/16	12/08/09	Noncovered*,1	High Cost Long Term / SELL	100.000	4,507.09	4,399.03	108.06
	04/19/16	11/21/08	Noncovered*,1	High Cost Long Term / SELL	600.000	27,042.56	16,338.60	10,703.96
Total					700.000	31,549.65	20,737.63	10,812.02
WELLS FARGO & CO NEW Security Identifier: 949746101	10/11/16	01/21/14	Noncovered*,1	High Cost Long Term / SELL	200.000	9,074.64	9,319.48	-244.84
	10/11/16	10/11/13	Noncovered*,1	High Cost Long Term / SELL	1,100.000	49,910.51	45,322.64	4,587.87
Total					1,300.000	58,985.15	54,642.12	4,343.03
Total Long Term						**589,251.95**	**434,677.63**	**154,574.32**
Total Short and Long Term						**850,414.25**	**692,039.06**	**158,375.19**

* Noncovered under the cost basis rules as defined below.

Securities acquired before 2011 or in retirement accounts are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L.110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as non-retirement, US taxpayers securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Reporting requirements generally will be phased in over a three-year period, as follows:

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
- Options and any Debt Instruments that provide a simple fixed payment schedule for which a yield to maturity can be easily determined acquired on or after January 1, 2014.

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

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

Adjustments to cost basis can be made after year-end, in particular, for return of capital adjustments, but may also include adjustments for corporate action events. Therefore there may be differences in cost basis reflected on your monthly client brokerage 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.

[1] The cost basis of this security has been provided to us by you or your introducing firm and Pershing makes no representation as to the accuracy of this information.

[u] These shares are unsettled and have been recently disposed. You will also see these shares on the Portfolio Holdings section until this transaction has been settled.

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.

Messages

Federal regulations state an individual retirement account (IRA) owner, with the exception of Roth IRAs, must take his or her required minimum distribution (RMD) for the year in which he or she turns 70½ and each calendar year thereafter.

According to our records, your 2017 RMD amount must be distributed by December 31, 2017. Beginning in January 2017, your 2017 RMD information will be included in your IRA statement. Should you need to have your 2017 RMD amount calculated prior to receiving this information, please contact your advisor or financial organization for assistance with your request. With the exception of inherited IRAs, we will inform the IRS of all IRA participants who are required to take an RMD from their IRA.

It is your obligation to ensure that you withdraw sufficient funds to satisfy your RMD requirement and if you do not take enough to satisfy the requirement, the IRS may impose a 50% excise tax on the shortfall.

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.

FEDERAL AND STATE TAX WITHHOLDING FOR RETIREMENT ACCOUNTS-You may, at any time, designate or change the federal and state income tax withholding election for distributions from your individual retirement account or qualified retirement plan by contacting your advisor or financial organization. Please note that if you do not have enough federal or state income tax withheld, you may be responsible for payment of estimated taxes and penalties that may apply.

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Messages *(continued)*

Electronic delivery of account communications can make managing your financial information easier-and tax documents are no exception. You can have anywhere, anytime access including the ability to download and email tax documents to your accountant. E-delivery is the convenient way to approach tax season! If you're enrolled in e-delivery for account statements, but not tax documents, simply click the "Go Paperless" icon when you log in. Please contact your financial advisor or investment professional for more information.

The U.S. will adopt a shortened settlement timeframe beginning with trade date September 5, 2017, for equities, corporate and municipal bonds, and unit investment trusts. Moving from a T+3 to a T+2 settlement cycle will provide faster access to sale proceeds, but it also means that funds will be due on purchase transactions earlier. This may be a good time to consider e-delivery of your account documents-including trade confirmations, account statements and more. Ask your advisor about how you can set up e-delivery.

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

Important Information and Disclosures *(continued)*

Important Arbitration Agreement *(continued)*

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.
- THE INVESTMENT ADVISOR RETAINED BY YOU, IF ANY, IS RESPONSIBLE FOR DETERMINING THE SUITABILITY OF EACH TRANSACTION IN YOUR ACCOUNT. PERSHING DOES NOT EVALUATE WHETHER YOUR INVESTMENTS COMPORT WITH YOUR FINANCIAL STATUS OR OBJECTIVES. YOU RELEASE PERSHING FROM ANY LIABILITY TO DO SO.
- 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.
- IN CONNECTION WITH EACH EQUITY SECURITY AND CERTAIN OTHER SECURITIES SOLD, YOUR INTRODUCING FIRM CHARGES TO YOU, AND REMITS TO A REGULATORY ORGANIZATION OR NATIONAL SECURITIES EXCHANGE, A "TRANS. FEE." PERSHING CALCULATES THIS FEE BASED ON AMOUNTS PAID BY YOUR INTRODUCING FIRM TO THE APPLICABLE REGULATORY ORGANIZATION OR NATIONAL SECURITIES EXCHANGE. THIS, IN TURN, IS BASED ON THE VALUE OF THE APPLICABLE SECURITIES SOLD. TO DETERMINE THE EXACT AMOUNT OF THIS FEE WITH RESPECT TO ANY TRANSACTION, PLEASE CONTACT YOUR INTRODUCING FIRM.
- 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

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