

Portfolio Review



Kathryn Ruemmler

Danielle Burness, Senior Vice President - Wealth Management, Senior Financial Advisor



February 04, 2019



Account List



As of Close of Business: 02/01/2019

Merrill Lynch					
Account Number/NickName	Account Title	Credit Type	Account Registration	Market Value(\$)	% of Total
XXX-XX739 "KATHY SMA MUNI"		Cash	CMA	636,322	14.41
	Service Type: Managed Strategy				
	Investment Manager/Model: EATON V TABS MUNILAD 1-8 AA- M		Manager Style: Laddered Muni		
XXX-XX433 "Investment CMA"		Cash	CMA Pledged	2,686,382	60.86
	Service Type: Personalized - Client Disc				
XXX-XX435 "IRA"		Cash	IRRA	864,101	19.57
	Service Type: Personalized - Client Disc				
XXX-XX436 "CMA Checking"		Cash	CMA	227,591	5.16
Total				4,414,396	100

Credit and Loans

Account Number	Account Title	Balance As Of	Credit Type	Account Registration	Ownership	Outstanding Balance(\$)
XXX-XX437 "LMA"			Cash	LMA	SINGLE	802,395.42
Total						802,395.42

Unless otherwise indicated, assets and investment accounts included in this Report are held at Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S"), Member SIPC.

Bank deposits are held at the Bank of America, N.A. and affiliated banks or other depository institutions and are covered by FDIC insurance up to applicable limits. Bank deposits are not protected by SIPC.

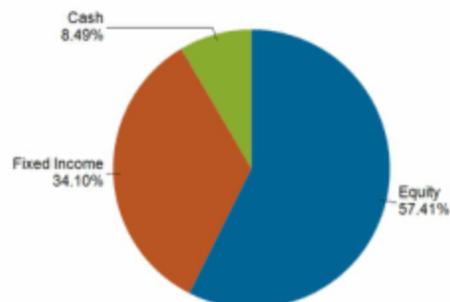
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All reports other than the Balances report contain brokerage information only.

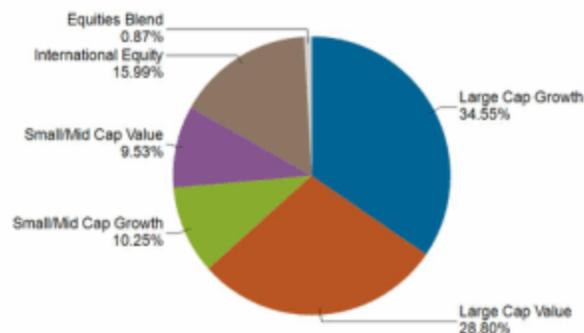
Asset Allocation Overview

As of Close of Business: 02/01/2019

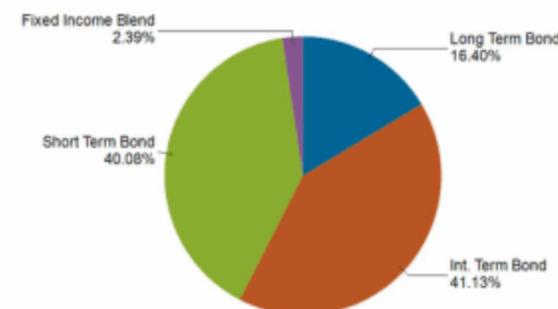
Asset Allocation



Equity Size and Style



Fixed Income



Asset Class	Market Value(\$)	% of Total	Size & Style	Market Value(\$)	% of Total	Maturity	Market Value(\$)	% of Total
Equity	2,536,489	57.41	Large Cap Growth	876,463	34.55	Long Term Bond	247,087	16.40
Fixed Income	1,506,697	34.10	Large Cap Value	730,530	28.80	Int. Term Bond	619,741	41.13
Cash	375,088	8.49	Small/Mid Cap Growth	260,058	10.25	Short Term Bond	603,868	40.08
Subtotal	4,418,274	100.00	Small/Mid Cap Value	241,836	9.53	Fixed Income Blend	36,000	2.39
Managed Assets Short Allocations	(9,660)		International Equity	405,467	15.99	Total	1,506,697	100.00
Other	5,782		Equities Blend	22,134	0.87			
Total	4,414,396		Total	2,536,489	100.00			

Account Summary

Account	Account Type/Manager	Market Value(\$)	% of Total
XXX-XX433 "Investment CMA"	CMA Pledged	2,686,382	60.86
XXX-XX435 "IRA"	IRRA	864,101	19.57
XXX-XX739 "KATHY SMA MUNI"	EATON V TABS MUNILAD 1-8 AA- M	636,322	14.41
XXX-XX436 "CMA Checking"	CMA	227,591	5.16
Total		4,414,396	100.00

Top Holdings (Based on Market Value)

Security Description	Quantity	Price(\$)	Market Value(\$)	% of Total
ISHARES S&P 500 GROWTH	3,837	161.79	620,788	14.06
VANGUARD VALUE ETF	4,785	105.03	502,569	11.38
MFS INTERNATIONAL VALUE FUND CL I	8,643	41.54	359,037	8.13
LORD ABBETT FLOATING RATE FUND CL F	38,704	8.82	341,367	7.73
ML BANK DEPOSIT PROGRAM	311,749	1.00	311,749	7.06
ISHARES S&P 500 VALUE	2,489	109.95	273,666	6.20
BLACKROCK STRATEGIC MUNI OPPORTUNITIES FUND INSTL	18,629	11.39	212,188	4.81
DREYFUS/STANDISH GLOBAL FIXED INCOME FD CL I	9,534	20.72	197,555	4.48
MFS VALUE FD CL I	3,993	38.42	153,425	3.48
ISHARES S&P SMALLCAP 600 GROWTH	718	175.54	126,038	2.86
Total			3,098,381	70.19

Accounts included in this report: Please refer to the Account List for accounts included in this report.

Report created February 4, 2019 for Kathryn Ruemmler

Time Weighted Rate of Return by Period: Yearly

Performance period: 03/06/2008 to 01/31/2019

Period	Opening Balance(\$)	Contributions/ (Withdrawals)(\$)	Interest/ Dividends(\$)	Appreciation/ (Depreciation)(\$)	Closing Balance(\$)	ROR Period(%)	ROR Cum(%)
2019	4,185,282	28,147	908	193,043	4,407,380	4.61	45.80
2018	4,762,288	(372,110)	113,949	(318,845)	4,185,282	(4.39)	39.37
2017	3,331,142	1,031,515	88,700	310,931	4,762,288	10.45	45.77
2016	2,464,321	738,915	62,875	65,030	3,331,142	4.59	31.98
2015	2,668,696	(189,878)	73,666	(88,163)	2,464,321	(0.74)	26.18
2014	997,712	1,589,426	73,010	8,548	2,668,696	6.27	27.12
2013	888,515	(2,774)	39,390	72,581	997,712	12.46	19.61
2012	851,819	(60,740)	28,172	69,265	888,515	11.54	6.36
2011	872,953	281	13,874	(35,289)	851,819	(2.46)	(4.64)
2010	790,261	10,920	8,143	63,629	872,953	8.94	(2.23)
2009	236,650	457,080	15,094	81,438	790,261	14.49	(10.25)
2008	0	298,416	14,964	(76,730)	236,650	(21.62)	(21.62)
Total	0	3,529,198	532,745	345,437	4,407,380		45.80

Note that various factors, including unpriced securities, and certain adjustments, holdings or activity may cause report results to differ from actual performance. Report results may also differ from results reported by other Merrill Lynch services. Past performance does not guarantee future results.

Relative Performance - Equity: Yearly

Performance period: 05/01/2008 to 01/31/2019

Period	Actual ROR(%)		Russell 1000 Value TR(%)		Russell 1000 Growth TR(%)		Russell 2000 Value TR(%)		Russell 2000 Growth TR(%)		MSCI EAFE TR Net(%)		MSCI Emerging Markets TR Net(%)	
	Year	Cum	Year	Cum	Year	Cum	Year	Cum	Year	Cum	Year	Cum	Year	Cum
2019	7.64	115.61	7.78	105.15	8.99	194.41	10.94	119.91	11.55	165.90	6.57	15.94	8.77	14.09
US Equity	8.12	134.41												
International Equity	5.45	37.39												
2018	(5.82)	100.31	(8.27)	90.34	(1.51)	170.13	(12.86)	98.23	(9.31)	138.37	(13.79)	8.79	(14.58)	4.89
US Equity	(4.94)	116.80												
International Equity	(9.38)	30.29												
2017	20.69	112.68	13.66	107.49	30.21	174.28	7.84	127.49	22.17	162.84	25.03	26.19	37.28	22.79
US Equity	19.42	128.08												
International Equity	25.47	43.78												
2016	10.36	76.22	17.34	82.55	7.08	110.64	31.74	110.96	11.32	115.15	1.00	0.93	11.19	(10.56)
US Equity	11.88	91.00												
International Equity	4.60	14.59												
2015	0.24	59.68	(3.83)	55.57	5.67	96.72	(7.47)	60.13	(1.38)	93.27	(0.81)	(0.07)	(14.92)	(19.55)
US Equity	0.34	70.72												
International Equity	0.45	9.56												
2014	9.15	59.29	13.45	61.76	13.05	86.17	4.22	73.05	5.60	95.98	(4.90)	0.75	(2.19)	(5.45)
US Equity	10.51	70.14												
International Equity	2.04	9.06												
2013	27.15	45.94	32.53	42.58	33.48	64.68	34.52	66.05	43.30	85.58	22.78	5.94	(2.60)	(3.34)
US Equity	29.80	53.96												
International Equity	12.13	6.88												
2012	17.20	14.78	17.51	7.59	15.26	23.37	18.05	23.44	14.59	29.50	17.32	(13.71)	18.22	(0.75)
US Equity	17.21	18.62												
International Equity	17.92	(4.69)												
2011	(7.68)	(2.07)	0.39	(8.44)	2.64	7.04	(5.50)	4.56	(2.91)	13.02	(12.14)	(26.45)	(18.42)	(16.05)
US Equity	(6.22)	1.20												
International Equity	(13.62)	(19.17)												
2010	12.70	6.08	15.51	(8.80)	16.71	4.28	24.50	10.65	29.09	16.40	7.75	(16.29)	18.88	2.91
US Equity	13.73	7.92												
International Equity	8.51	(6.43)												
2009	26.69	(5.87)	19.69	(21.04)	37.21	(10.65)	20.58	(11.13)	34.47	(9.83)	31.78	(22.31)	78.51	(13.43)
US Equity	26.14	(5.11)												
International Equity	40.18	(13.77)												
2008	(25.70)	(25.70)	(34.03)	(34.03)	(34.88)	(34.88)	(26.29)	(26.29)	(32.94)	(32.94)	(41.04)	(41.04)	(51.50)	(51.50)
US Equity	(24.78)	(24.78)												
International Equity	(38.48)	(38.48)												

With respect to performance shown, various factors, including unpriced securities, and certain adjustments, holdings or activity may cause report results to differ from actual performance. Report results may also differ from results reported by other Merrill Lynch services. Past performance does not guarantee future results.

Reference Indices are included in this report as a general source of information regarding the performance of various types of investments. Allocation models and Indices should not be used to benchmark the performance of a specific account or portfolio. Your Financial Advisor can provide further information regarding the particular allocation models and Indices shown, including how the composition of an index compares to the composition of your account or portfolio.

Relative Performance - Fixed Income: Yearly

Performance period: 05/01/2008 to 01/31/2019

Period	Actual ROR(%)		ICE BofAML Municipal Master(%)		ICE BofAML US Corporate & Government Master(%)		ICE BofAML US Corporate & Government 1-3 Yrs(%)		Lipper Core Bond Fund Index(%)		Lipper Flex Port Fd Index(%)	
	Year	Cum	Year	Cum	Year	Cum	Year	Cum	Year	Cum	Year	Cum
2019	0.95	53.11	0.75	58.70	1.10	47.79	0.38	20.17	1.31	49.95	6.05	68.41
Taxable	1.34	52.71										
Tax Exempt	0.65	8.79										
2018	0.49	51.67	1.04	57.51	(0.32)	46.19	1.63	19.71	(0.45)	48.01	(6.10)	58.81
Taxable	(0.62)	50.69										
Tax Exempt	1.20	8.09										
2017	4.54	50.93	5.42	55.89	4.03	46.66	0.86	17.79	3.95	48.68	15.47	69.12
Taxable	3.84	51.62										
Tax Exempt	5.26	6.82										
2016	2.75	44.37	0.44	47.88	2.92	40.99	1.29	16.79	3.43	43.02	7.16	46.47
Taxable	4.44	46.02										
Tax Exempt	(0.25)	1.48										
2015	2.32	40.51	3.55	47.24	0.30	36.99	0.67	15.30	0.32	38.28	(2.53)	36.68
Taxable	1.46	39.81										
Tax Exempt	3.50	1.73										
2014	3.96	37.32	9.78	42.19	6.48	36.58	0.78	14.54	5.86	37.84	4.31	40.23
Taxable	3.59	37.80										
Tax Exempt	2.39	(1.71)										
2013	(2.16)	32.09	(2.89)	29.52	(2.68)	28.27	0.70	13.65	(1.64)	30.21	15.55	34.43
Taxable	(1.37)	33.02										
Tax Exempt	(5.47)	(4.01)										
2012	9.55	35.01	7.26	33.38	5.09	31.79	1.48	12.86	6.48	32.37	13.34	16.34
Taxable	9.45	34.87										
Tax Exempt	1.55	1.55										
2011	3.16	23.23	11.19	24.36	8.61	25.41	1.56	11.21	7.04	24.31	(1.16)	2.65
Taxable	3.16	23.23										
2010	7.30	19.46	2.25	11.84	6.83	15.46	2.82	9.50	8.16	16.14	12.91	3.85
Taxable	7.30	19.46										
2009	12.67	11.34	14.45	9.38	4.83	8.08	3.84	6.50	12.65	7.38	29.17	(8.03)
Taxable	12.67	11.34										
2008	(1.19)	(1.19)	(4.44)	(4.44)	3.10	3.10	2.57	2.57	(4.68)	(4.68)	(28.80)	(28.80)
Taxable	(1.19)	(1.19)										

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Security Performance - Daily Valuation: Yearly



Performance period: 09/26/2012 to 01/31/2019

Security	Security Description	% of Total	Performance Date Range	2012	2013	2014	2015	2016	2017	2018	2019	Entire Period
Stocks & Related												
FV	FIRST TR DORSEY WRT FOCUS 5 ETF SH	1.27	10/26/2015 to 01/31/2019	--	--	--	2.68	(0.55)	19.97	(8.27)	12.48	26.40
EFA	ISHARES MSCI EAFE	0.87	12/18/2015 to 01/31/2019	--	--	--	1.14	1.37	25.09	(13.81)	6.63	17.89
EEM	ISHARES MSCI EMERGING MKTS	1.15	08/14/2018 to 01/31/2019	--	--	--	--	--	--	(7.10)	10.34	2.51
IVW	ISHARES S&P 500 GROWTH	14.06	07/31/2014 to 01/31/2019	--	--	7.60	5.37	6.82	27.22	(0.19)	7.40	65.16
IVE	ISHARES S&P 500 VALUE	6.20	12/18/2015 to 01/31/2019	--	--	--	1.39	17.31	15.25	(9.19)	8.54	35.12
IJT	ISHARES S&P SMALLCAP 600 GROWTH	2.86	07/05/2013 to 01/31/2019	--	19.47	4.01	2.70	22.07	14.47	(4.39)	9.06	85.92
IJS	ISHARES S&P SMALLCAP 600 VALUE	2.69	08/19/2016 to 01/31/2019	--	--	--	--	13.94	11.35	(12.84)	12.26	24.14
TIP	ISHARES TIPS BOND ETF	0.89	08/14/2018 to 01/31/2019	--	--	--	--	--	--	(1.16)	1.42	0.25
VUG	VANGUARD GROWTH ETF	2.81	08/30/2017 to 01/31/2019	--	--	--	--	--	9.06	(3.30)	9.20	15.16
VTV	VANGUARD VALUE ETF	11.38	08/30/2017 to 01/31/2019	--	--	--	--	--	11.06	(5.44)	6.95	12.32
Mutual Funds												
FDSWX	AIG FOCUSED DIVIDEND STRATEGY FD W	1.11	10/15/2013 to 01/31/2019	--	7.05	8.73	(0.75)	15.63	19.77	(11.10)	7.45	52.82
MAMTX	BLACKROCK STRATEGIC MUNI OPPORTUNITIES FUND INSTL	4.81	01/12/2017 to 01/31/2019	--	--	--	--	--	6.90	1.27	0.35	8.63
DBLTX	DOUBLELINE TOTAL RETURN BOND FUND CL I	1.92	09/26/2012 to 01/31/2019	0.73	0.02	6.73	1.96	1.87	3.79	1.75	0.59	18.66
SDGIX	DREYFUS/STANDISH GLOBAL FIXED INCOME FD CL I	4.48	12/18/2015 to 01/31/2019	--	--	--	(0.11)	2.41	4.35	(0.79)	1.72	7.71
SGIIX	FIRST EAGLE GLOBAL CLASS I	1.09	09/26/2012 to 01/31/2019	2.87	15.79	3.19	(0.66)	10.94	13.78	(8.26)	7.22	51.61
LFRFX	LORD ABBETT FLOATING RATE FUND CL F	7.73	10/15/2013 to 01/31/2019	--	1.43	1.14	0.33	10.02	3.97	(0.14)	1.90	19.79
MFEIX	MFS GROWTH FUND CL I	1.44	09/26/2012 to 01/31/2019	0.51	36.61	8.79	7.37	2.46	30.86	2.59	8.75	139.92
MINIX	MFS INTERNATIONAL VALUE FUND CL I	8.13	08/21/2014 to 01/31/2019	--	--	(2.07)	6.77	4.18	27.15	(9.01)	4.66	31.90
MEIIX	MFS VALUE FD CL I	3.48	08/19/2016 to 01/31/2019	--	--	--	--	3.04	17.76	(9.86)	7.91	18.03
Municipal Bonds - GO Uninsured												
0782756N9	BELLAIRE TEX GO REF BDS 2018 LT NOV18 05.000%FEB15 2023	1.15	10/24/2018 to 01/31/2019	--	--	--	--	--	--	1.39	0.83	2.23
161681SJ1	CHASKA MINN INDPT SCH DIST NO 112 GO A SCH GTD MAY12 05.000%FEB01 2022	0.50	12/06/2018 to 01/31/2019	--	--	--	--	--	--	0.44	0.69	1.13

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Security Performance - Daily Valuation: Yearly

Performance period: 09/26/2012 to 01/31/2019

Security	Security Description	% of Total	Performance Date Range	2012	2013	2014	2015	2016	2017	2018	2019	Entire Period
180848XQ1	CLARK CNTY NEV GO TRANS IMPT BDS LT SER B NOV18 05.000%DEC01 2024	1.20	10/23/2018 to 01/31/2019	--	--	--	--	--	--	2.37	1.25	3.66
208399N35	CONROE TEX CTFS OBLIG SER A NOV18 05.000%MAR01 2026	0.95	10/25/2018 to 01/31/2019	--	--	--	--	--	--	2.82	1.42	4.28
263713E88	DUBLIN OHIO GO VARIOUS PURP BDS LT SER A DEC18 05.000%DEC01 2020	1.21	12/01/2018 to 01/31/2019	--	--	--	--	--	--	0.27	0.36	0.63
34153QLG9	FLORIDA ST BRD ED PUB ED CAP OUTLAY REF BDS LT C DEC17 05.000%JUN01 2025	0.54	12/06/2018 to 01/31/2019	--	--	--	--	--	--	0.72	1.00	1.72
367298YK6	GASTON CNTY NC GO SCH BDS 2018 NOV18 05.000%AUG01 2023	0.52	12/01/2018 to 01/31/2019	--	--	--	--	--	--	1.07	0.89	1.98
489645RW3	KENNETT PA CONS SCH DIST GO BDS LT SER AA SCH GTD NOV18 04.000%FEB15 2021	0.60	10/25/2018 to 01/31/2019	--	--	--	--	--	--	0.78	0.55	1.33
489645RV5	KENNETT PA CONS SCH DIST GO BDS LT SER AA SCH GTD NOV18 04.000%FEB15 2020	0.58	10/25/2018 to 01/31/2019	--	--	--	--	--	--	0.48	0.25	0.73
495033EZ1	KING CNTY WASH SCH DIST NO 401 HIGHLINE SCH GTD NOV18 05.000%DEC01 2026	0.83	10/25/2018 to 01/31/2019	--	--	--	--	--	--	3.25	1.86	5.17
807025CX7	SCHOHARIE CNTY NY BANS 2018 LT NOV18 03.250%NOV07 2019	1.15	10/25/2018 to 01/31/2019	--	--	--	--	--	--	0.38	0.31	0.69
93974CC40	WASHINGTON ST GO REF BDS R SER A NOV11 05.000%JUL01 2019	0.69	11/20/2018 to 01/31/2019	--	--	--	--	--	--	0.32	0.20	0.52
940270DL2	WASHINGTON TWP IND MET SCH DIST UNLTD SCH GTD NOV18 03.000%JUL15 2022	1.18	10/25/2018 to 01/31/2019	--	--	--	--	--	--	1.36	0.76	2.13
Municipal Bonds - Revenue												
34160PDY2	FLORIDA ST DEPT MGMT SVCS CTFS PARTN COPS A DEC18 05.000%NOV01 2024	0.53	12/01/2018 to 01/31/2019	--	--	--	--	--	--	1.24	1.24	2.50
79625GAD5	SAN ANTONIO TEX ELEC & GAS REV REF BDS 2018 NOV18 05.000%FEB01 2021	1.21	10/25/2018 to 01/31/2019	--	--	--	--	--	--	0.72	0.49	1.22
92818ML32	VIRGINIA ST RES AUTH INFRASTRUCTURE REV BDS C NOV18 05.000%NOV01 2025	1.23	10/31/2018 to 01/31/2019	--	--	--	--	--	--	3.25	1.40	4.69
Data Not Available for Select Securities		7.55										

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Security Performance - Daily Valuation: Yearly



Performance period: 09/26/2012 to 01/31/2019

% of Total is as of 02/01/2019. All numeric values in this report are percentage based.

This report is designed to assist you in the evaluation of certain securities in your portfolio. Please contact your Financial Advisor if you have any questions regarding the information contained in this report.

This report contains useful information about the securities in your portfolio and certain market indexes. Underlying performance data used in generating this report has been obtained from internal BOA/Merrill Lynch systems. Some securities in your portfolio may not be included in this report due to lack of data availability. The return information for the securities and market indexes reflect time weighted rates of return. The returns shown are based on original purchase date and price for the latest contiguously held period of the security displayed, when available.

The aggregated performance of the individual securities shown in this report may not reflect the total performance that may be shown elsewhere in this report for the total portfolio due to certain account activity which is not considered in generating this report. Past performance does not guarantee future results. This report does not reflect the impact of advisory fees that may apply to the account in which the securities are held. If these advisory fees were deducted the performance shown would be lower.

Underlying prices used in generating this report have been obtained from the settled closing price recorded at Merrill Lynch.

Please note that when this report provides performance comparisons to a market index, the market index performance does not reflect transaction costs or the deduction of fees. It is not possible to invest directly in an index. An investment in the securities comprising an index would require that an investor incur transaction costs and/or fees, with a consequent reduction in returns. Allocation models and indexes shown should not be used to benchmark the performance of a specific security. Your Financial Advisor can provide further information regarding the particular allocation models and indexes shown, including how the composition of an index compares to the individual investments and/or composition of your account or portfolio.

The information herein shall not constitute an offer, or an invitation to make an offer to buy or sell any mutual fund shown.

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Report created February 4, 2019
for Kathryn Ruemmler

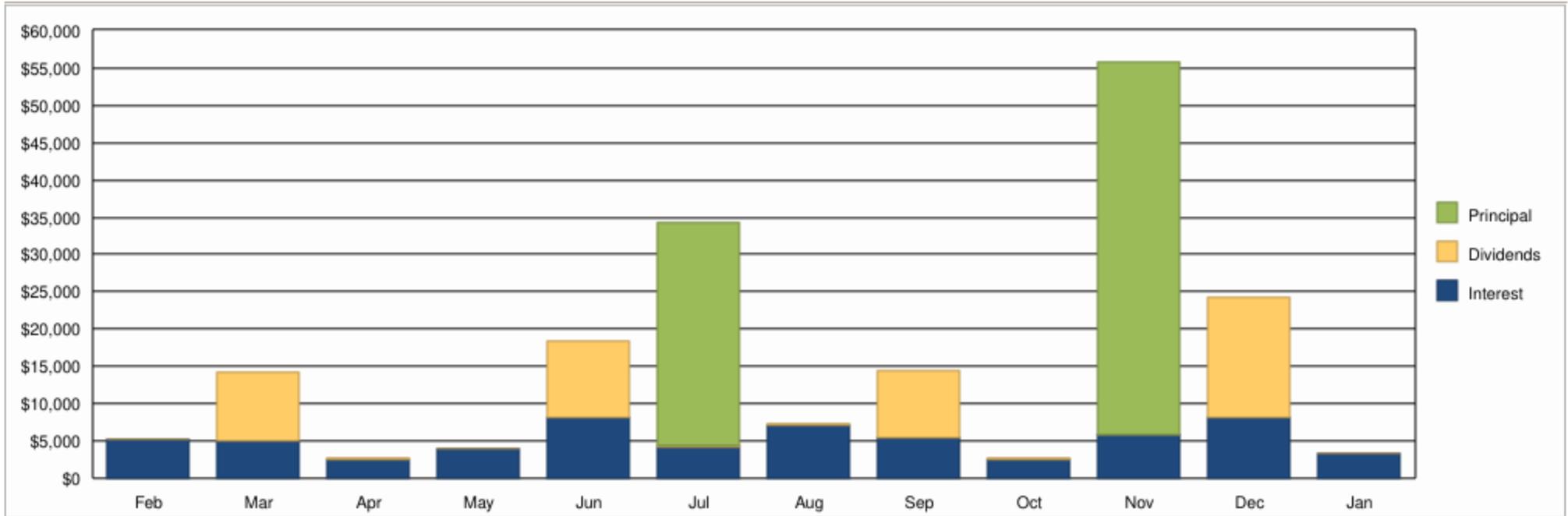
For Informational Purposes Only - Account Statement is Official Record of Holdings, Balances and Security Values

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EFTA00810622

Estimated Income Summary

As of Close of Business: 02/01/2019



Month	Interest(\$)		Dividend(\$)		Principal(\$)	Total(\$)
	Tax-Exempt	Taxable	Tax-Exempt	Taxable		
February 2019	3,247	1,994	0	87	0	5,328
March 2019	1,065	3,948	0	9,113	0	14,127
April 2019	550	1,994	0	87	0	2,631
May 2019	1,977	1,994	0	87	0	4,058
June 2019	4,171	3,948	0	10,242	0	18,362
July 2019	2,279	1,994	0	87	30,000	34,362
August 2019	5,136	1,994	0	87	0	7,217
September 2019	1,425	3,948	0	9,113	0	14,487
October 2019	550	1,994	0	87	0	2,631
November 2019	3,800	1,994	0	87	50,000	55,881
December 2019	4,175	3,948	0	16,227	0	24,350
January 2020	1,300	1,994	0	87	0	3,381
Total Income	29,675	31,745	0	45,393	80,000	186,813

Report includes the estimated monthly income from fixed income, equities and mutual funds. For fixed income, estimates are based on the security's coupon. For equities and mutual funds, estimates are based on recent dividend payments, which may change in the future.

Unrealized Gain/(Loss) by Account/Product

As of Close of Business: 02/01/2019

XXX-XX739 "KATHY SMA MUNI"

Cash Balance (Settled and Unsettled)

1,029

Money Accounts

Security Description	Quantity	Unit Cost(\$)	Price(\$)	Cost Basis(\$)	Market Value(\$)	Unrealized Gain/(Loss)(\$)	G/(L)(%)
990286916 ML BANK DEPOSIT PROGRAM	14,055	--	1.00	--	14,055	--	--
Total Money Accounts					14,055	--	--

Municipal Bonds - GO Uninsured

Security Description	Rating	Quantity	Unit Cost(\$)	Price(\$)	Cost Basis(\$)	Accrued Interest(\$)	Market Value(\$)	Unrealized Gain/(Loss)(\$)	G/(L)(%)
0782756N9 BELLAIRE TEX GO REF BDS 2018 LT NOV18 05.000%FEB15 2023	AAA	45,000	110.026	112.09	49,512	437	50,440	928	1.88
161681SJ1 CHASKA MINN INDPT SCH DIST NO 112 GO A SCH GTD MAY12 05.000%FEB01 2022	N/A	20,000	108.658	109.58	21,732	--	21,915	184	0.84
180848XQ1 CLARK CNTY NEV GO TRANS IMPT BDS LT SER B NOV18 05.000%DEC01 2024	AA+	45,000	113.372	116.95	51,018	444	52,626	1,609	3.15
208399N35 CONROE TEX CTFS OBLIG SER A NOV18 05.000%MAR01 2026	AA+	35,000	114.524	118.60	40,083	369	41,511	1,428	3.56
263713E88 DUBLIN OHIO GO VARIOUS PURP BDS LT SER A DEC18 05.000%DEC01 2020	AAA	50,000	105.316	105.82	52,658	299	52,910	252	0.48
34153QLG9 FLORIDA ST BRD ED PUB ED CAP OUTLAY REF BDS LT C DEC17 05.000%JUN01 2025	AAA	20,000	116.402	118.38	23,280	167	23,677	396	1.70
367298YK6 GASTON CNTY NC GO SCH BDS 2018 NOV18 05.000%AUG01 2023	AA	20,000	111.474	113.79	22,295	211	22,757	462	2.07
489645RW3 KENNETT PA CONS SCH DIST GO BDS LT SER AA SCH GTD NOV18 04.000%FEB15 2021	AA	25,000	103.546	104.48	25,886	172	26,121	234	0.90

Accounts included in this report: Please refer to the Account List for accounts included in this report.

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Unrealized Gain/(Loss) by Account/Product

As of Close of Business: 02/01/2019

Municipal Bonds - GO Uninsured

Security Description	Rating	Quantity	Unit Cost(\$)	Price(\$)	Cost Basis(\$)	Accrued Interest(\$)	Market Value(\$)	Unrealized Gain/(Loss)(\$)	G/(L)(%)
489645RV5 KENNETT PA CONS SCH DIST GO BDS LT SER AA SCH GTD NOV18 04.000%FEB15 2020	AA	25,000	101.939	102.33	25,485	172	25,583	99	0.39
495033EZ1 KING CNTY WASH SCH DIST NO 401 HIGHLINE SCH GTD NOV18 05.000%DEC01 2026	AA+	30,000	115.756	121.06	34,727	296	36,317	1,590	4.58
807025CX7 SCHOHARIE CNTY NY BANS 2018 LT NOV18 03.250%NOV07 2019	SP1+	50,000	101.225	101.15	50,613	379	50,577	(36)	(0.07)
93974CC40 WASHINGTON ST GO REF BDS R SER A NOV11 05.000%JUL01 2019	AA+	30,000	101.269	101.38	30,381	125	30,415	34	0.11
940270DL2 WASHINGTON TWP IND MET SCH DIST UNLTD SCH GTD NOV18 03.000%JUL15 2022	AA+	50,000	102.142	103.72	51,071	296	51,859	788	1.54
Total Municipal Bonds - GO Uninsured						3,367	486,709	7,969	1.66

Municipal Bonds - Revenue

Security Description	Rating	Quantity	Unit Cost(\$)	Price(\$)	Cost Basis(\$)	Accrued Interest(\$)	Market Value(\$)	Unrealized Gain/(Loss)(\$)	G/(L)(%)
34160PDY2 FLORIDA ST DEPT MGMT SVCS CTFS PARTN COPS A DEC18 05.000%NOV01 2024	AA+	20,000	113.022	116.60	22,604	133	23,320	715	3.16
79625GAD5 SAN ANTONIO TEX ELEC & GAS REV REF BDS 2018 NOV18 05.000%FEB01 2021	AA	50,000	105.565	106.45	52,783	--	53,224	441	0.84
92818ML32 VIRGINIA ST RES AUTH INFRASTRUCTURE REV BDS C NOV18 05.000%NOV01 2025	AAA	45,000	115.436	120.01	51,946	481	54,004	2,058	3.96
Total Municipal Bonds - Revenue						615	130,547	3,214	2.52
Total XXX-XX739						3,982	632,340	11,183	
Total Value (includes Accrued Interest)							636,322		

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Unrealized Gain/(Loss) by Account/Product

As of Close of Business: 02/01/2019

	Accrued Interest(\$)	Market Value(\$)	Unrealized Gain/(Loss)(\$)
Short Term Gain			11,218
Short Term Loss			(36)
Total Short Term Gain/(Loss)			11,183
Long Term Gain			0
Long Term Loss			0
Total Long Term Gain/(Loss)			0

XXX-XX433 "Investment CMA"

Cash Balance (Settled and Unsettled) 0.97

Money Accounts

Security Description	Quantity	Unit Cost(\$)	Price(\$)	Cost Basis(\$)	Market Value(\$)	Unrealized Gain/(Loss)(\$)	G/(L)(%)
990286916 ML BANK DEPOSIT PROGRAM	70,103	--	1.00	--	70,103	--	--
Total Money Accounts					70,103	--	--

Stocks & Related

Security Description	Rating	Quantity	Unit Cost(\$)	Price(\$)	Cost Basis(\$)	Market Value(\$)	Unrealized Gain/(Loss)(\$)	G/(L)(%)
FV FIRST TR DORSEY WRT FOCUS 5 ETF SH		1,965	22.897	28.63	44,993	56,258	11,265	25.04
EFA ISHARES MSCI EAFE		614	58.565	62.66	35,959	38,473	2,514	6.99
EEM ISHARES MSCI EMERGING MKTS		625	42.640	42.76	26,650	26,725	75	0.28
IJT ISHARES S&P SMALLCAP 600 GROWTH		553	147.934	175.54	81,808	97,074	15,266	18.66
IJS ISHARES S&P SMALLCAP 600 VALUE		654	153.706	148.20	100,523	96,923	(3,601)	(3.58)
IVW ISHARES S&P 500 GROWTH		2,483	110.587	161.79	274,588	401,725	127,137	46.30
IVE ISHARES S&P 500 VALUE		2,489	92.264	109.95	229,644	273,666	44,021	19.17
TIP ISHARES TIPS BOND ETF	N/A	355	111.719	110.68	39,660	39,291	(369)	(0.93)

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Unrealized Gain/(Loss) by Account/Product

As of Close of Business: 02/01/2019

Stocks & Related

Security Description	Rating	Quantity	Unit Cost(\$)	Price(\$)	Cost Basis(\$)	Market Value(\$)	Unrealized Gain/(Loss)(\$)	G/(L)(%)
VUG VANGUARD GROWTH ETF		545	129.800	146.56	70,741	79,875	9,134	12.91
VTV VANGUARD VALUE ETF		3,847	103.567	105.03	398,423	404,050	5,627	1.41
Total Stocks & Related						1,514,060	211,071	16.20

Mutual Funds

Security Description	Rating	Quantity	Unit Cost(\$)	Price(\$)	Cost Basis(\$)	Market Value(\$)	Unrealized Gain/(Loss)(\$)	Total Client Investment(\$)	Cumulative Investment Return(\$)	G/(L)(%)
MAMTX BLACKROCK STRATEGIC MUNI OPPORTUNITIES FUND INSTL		18,629.3510	11.438	11.39	213,074	212,188	(885)	199,993	12,195	6.10
SDGIX DREYFUS/STANDISH GLOBAL FIXED INCOME FD CL I		6,024.4290	21.196	20.72	127,695	124,826	(2,869)	119,978	4,848	4.04
SGIIX FIRST EAGLE GLOBAL CLASS I		420.7500	50.510	54.93	21,252	23,112	1,860	15,131	7,981	52.74
LFRFX LORD ABBETT FLOATING RATE FUND CL F		23,582.0870	9.135	8.82	215,433	207,994	(7,439)	207,323	671	0.32
MFEIX MFS GROWTH FUND CL I		623.0220	55.416	102.21	34,525	63,679	29,154	26,539	37,140	139.95
MINIX MFS INTERNATIONAL VALUE FUND CL I		7,631.0450	37.135	41.54	283,375	316,994	33,618	251,331	65,662	26.13
MEIIX MFS VALUE FD CL I		3,993.3620	36.391	38.42	145,323	153,425	8,102	129,633	23,792	18.35
Total Mutual Funds						1,102,218	61,540	949,928	152,290	16.03

	Accrued Interest(\$)	Market Value(\$)	Unrealized Gain/(Loss)(\$)
Total XXX-XX433	--	2,686,382	272,611
Total Value (includes Accrued Interest)		2,686,382	272,611
Short Term Gain			958
Short Term Loss			(31,461)
Total Short Term Gain/(Loss)			(30,503)
Long Term Gain			307,519
Long Term Loss			(4,405)
Total Long Term Gain/(Loss)			303,115

Accounts included in this report: Please refer to the Account List for accounts included in this report.

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Unrealized Gain/(Loss) by Account/Product

As of Close of Business: 02/01/2019

XXX-XX435 "IRA"

Cash Balance (Settled and Unsettled)

0

Money Accounts

Security Description	Quantity	Unit Cost(\$)	Price(\$)	Cost Basis(\$)	Market Value(\$)	Unrealized Gain/(Loss)(\$)	G/(L)(%)
IIAXX BANK OF AMERICA, NA RASP	20,642.3400	1.000	1.00	20,642	20,642	0	0
Total Money Accounts					20,642	0	0

Stocks & Related

Security Description	Rating	Quantity	Unit Cost(\$)	Price(\$)	Cost Basis(\$)	Market Value(\$)	Unrealized Gain/(Loss)(\$)	G/(L)(%)
EEM ISHARES MSCI EMERGING MKTS		562	42.707	42.76	24,001	24,031	30	0.12
IJT ISHARES S&P SMALLCAP 600 GROWTH		165	104.344	175.54	17,217	28,964	11,747	68.23
IJS ISHARES S&P SMALLCAP 600 VALUE		148	123.742	148.20	18,314	21,934	3,620	19.76
IVW ISHARES S&P 500 GROWTH		1,354	113.762	161.79	154,033	219,064	65,030	42.22
VUG VANGUARD GROWTH ETF		300	129.800	146.56	38,940	43,968	5,028	12.91
VTV VANGUARD VALUE ETF		938	96.970	105.03	90,958	98,518	7,560	8.31
Total Stocks & Related						436,479	93,015	27.08

Mutual Funds

Security Description	Rating	Quantity	Unit Cost(\$)	Price(\$)	Cost Basis(\$)	Market Value(\$)	Unrealized Gain/(Loss)(\$)	Total Client Investment(\$)	Cumulative Investment Return(\$)	G/(L)(%)
FDSWX AIG FOCUSED DIVIDEND STRATEGY FD W		2,934.8440	16.766	16.65	49,206	48,865	(341)	31,494	17,371	55.16
DBLTX DOUBLELINE TOTAL RETURN BOND FUND CL I		8,152.4380	11.316	10.42	92,256	84,948	(7,307)	71,327	13,621	19.10
SDGIX DREYFUS/STANDISH GLOBAL FIXED INCOME FD CL I		3,510.0620	21.660	20.72	76,028	72,728	(3,300)	70,902	1,826	2.58
SGIIX FIRST EAGLE GLOBAL CLASS I		455.5240	50.510	54.93	23,008	25,022	2,014	16,421	8,601	52.38

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Unrealized Gain/(Loss) by Account/Product

As of Close of Business: 02/01/2019

Mutual Funds

Security Description	Rating	Quantity	Unit Cost(\$)	Price(\$)	Cost Basis(\$)	Market Value(\$)	Unrealized Gain/(Loss)(\$)	Total Client Investment(\$)	Cumulative Investment Return(\$)	G/(L)(%)
LFRFX LORD ABBETT FLOATING RATE FUND CL F		15,121.6630	9.346	8.82	141,323	133,373	(7,950)	115,491	17,882	15.48
MINIX MFS INTERNATIONAL VALUE FUND CL I		1,012.1120	37.062	41.54	37,511	42,043	4,532	32,459	9,584	29.53
Total Mutual Funds						406,980	(12,353)	338,094	68,886	20.38

	Accrued Interest(\$)	Market Value(\$)	Unrealized Gain/(Loss)(\$)
Total XXX-XX435	--	864,101	80,662
Total Value (includes Accrued Interest)		864,101	80,662
Short Term Gain			228
Short Term Loss			(1,654)
Total Short Term Gain/(Loss)			(1,426)
Long Term Gain			99,900
Long Term Loss			(17,811)
Total Long Term Gain/(Loss)			82,089

XXX-XX436 "CMA Checking"

Cash Balance (Settled and Unsettled)

0.02

Money Accounts

Security Description	Quantity	Unit Cost(\$)	Price(\$)	Cost Basis(\$)	Market Value(\$)	Unrealized Gain/(Loss)(\$)	G/(L)(%)
990286916 ML BANK DEPOSIT PROGRAM	227,591	--	1.00	--	227,591	--	--
Total Money Accounts					227,591	--	--

	Accrued Interest(\$)	Market Value(\$)	Unrealized Gain/(Loss)(\$)
Total XXX-XX436	--	227,591	--
Total Value (includes Accrued Interest)		227,591	
Short Term Gain			0
Short Term Loss			0
Total Short Term Gain/(Loss)			0
Long Term Gain			0
Long Term Loss			0
Total Long Term Gain/(Loss)			0

Accounts included in this report: Please refer to the Account List for accounts included in this report.

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Unrealized Gain/(Loss) by Account/Product

As of Close of Business: 02/01/2019

	Market Value(\$)	Unrealized Gain/(Loss)(\$)
Total Holdings	4,409,384	364,456
Total Cash Balance (Settled and Unsettled)	1,030	
Total Accruals	3,982	
Total Portfolio Value	4,414,396	364,456
Short Term Gain		12,404
Short Term Loss		(33,151)
Total Short Term Gain/(Loss)		(20,747)
Long Term Gain		407,419
Long Term Loss		(22,216)
Total Long Term Gain/(Loss)		385,203

Information will not appear if a cost basis is not known, a security price is not currently available, or the Gain/(Loss) calculations are not appropriate for the type of holding.

Money accounts are not adjusted for pending trades.

The G/L% is provided to help you monitor the performance of your specific holdings; because the figure is effected by your particular holding period and transaction history, it should not be used to compare mutual fund performance. Please refer to the fund's Profile for standardized performance information on each mutual fund in your account. Past performance is no guarantee of future returns.

The cost basis for Municipal Bonds that are pending settlement includes accrued interest.

Accrued Interest is not included in the unrealized gain/loss calculations. Therefore, the market value does not include accrued interest.

Tax Summary Overview

As of Close of Business: 02/01/2019

Account	Interest and Dividends (\$) thru Jan 2019				Long Term Capital Gain Distributions ²	YTD Realized Gain/(Loss)(\$)			Unrealized Gain/(Loss)(\$)				
	Tax-Exempt Interest	Taxable Interest	Tax-Exempt Dividends	Taxable Dividends ¹		Short Term	Long Term	Total	Short Term Gain	Short Term (Loss)	Long Term Gain	Long Term (Loss)	Total
Taxable													
XXX-XX739* "KATHY SMA MUNI"	750	6	0	0	0	0	0	0	11,218	(36)	0	0	11,183
XXX-XX433* "Investment CMA"	0	41	0	(18)	0	0	0	0	958	(31,461)	307,519	(4,405)	272,611
XXX-XX436* "CMA Checking"	0	118	0	0	0	0	0	0	0	0	0	0	0
Subtotal	750	165	0	(18)	0	0	0	0	12,176	(31,497)	307,519	(4,405)	283,794
Tax Deferred													
XXX-XX435 "IRA"	11	0	0	0	N/A	0	0	0	228	(1,654)	99,900	(17,811)	80,662
Subtotal	11	0	0	0	N/A	0	0	0	228	(1,654)	99,900	(17,811)	80,662
Total	761	165	0	(18)	0	0	0	0	12,404	(33,151)	407,419	(22,216)	364,456

* The Unrealized Gain/(Loss) totals for this account may not include certain securities held in the account, such as corporate action items or other securities that have insufficient cost data available to accurately calculate the unrealized gain/loss figures on the transactions.

¹ Dividends may include long term capital gain distributions.

² Long Term Capital Gain Distributions are through prior month end and are a subset of Total Taxable Dividends.

The "Interest and Dividend" values reflect the previous month-end statement totals of interest and dividend income. The interest total may include reportable interest, tax-exempt interest, and bank deposit interest. The dividend total may include reportable dividends, money fund dividends, tax-exempt fund dividends and non reportable dividend income.

The report is for informational purposes only and we suggest that you review this information with your tax advisor. Please refer to your account statement for the official record of income payments credited to your account.

The Realized Gain/(Loss) totals for this account do not include sales transactions where cost information is unavailable or data is insufficient to accurately calculate the realized gain/loss figures.

The Realized and Unrealized Gain/(Loss) totals reflected in the Tax Overview are for informational purposes only, and we suggest that you review this information with your tax advisor. Please note that pending sale transactions (trades that have not settled) are not reflected in the Realized or Unrealized Gain/(Loss) sections of the Tax Summary Overview.

Any information presented about tax considerations affecting your financial transactions or arrangements is not intended as tax advice and cannot be relied upon for the purpose of avoiding any tax penalties. Neither Merrill Lynch nor its Financial Advisors provide tax, accounting or legal advice. You should review any planned financial transactions or arrangement that may have tax, accounting or legal implications with your personal professional advisors.

Realized Gain/(Loss) by Account/Security

As of Close of Business: 02/01/2019

There is no tax lot data for the account(s) selected.

Asset-class winners and losers

No asset class always outperforms. Asset allocation helps manage risk and can increase a portfolio's performance potential.

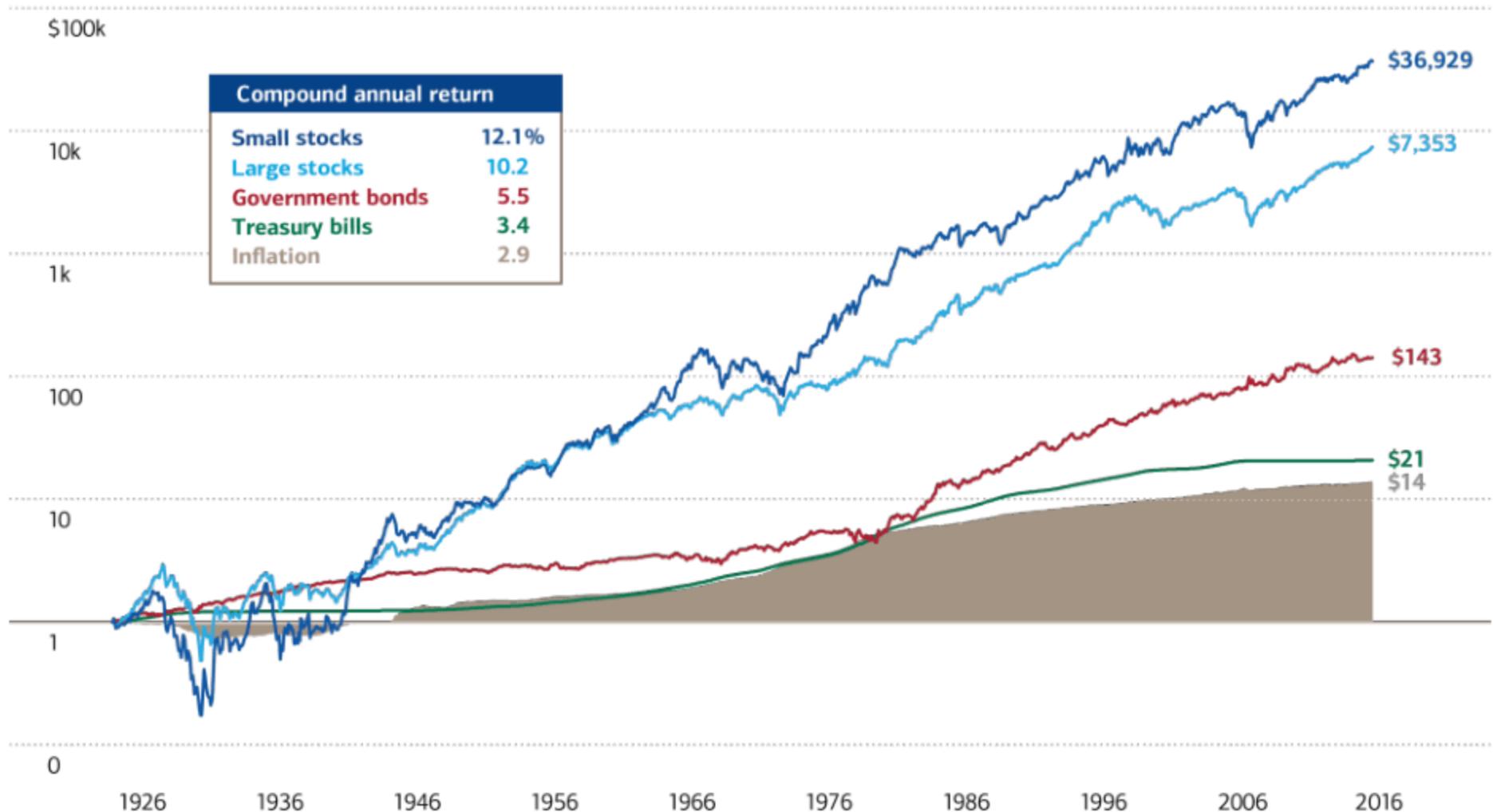
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Highest return	Large stock 28.6%	Small stock 29.8%	LT gov't 21.5%	Small stock 22.8%	LT gov't 17.8%	Small stock 60.7%	Int'l. Stock 20.7%	Int'l. Stock 14.0%	Int'l. Stock 26.9%	Int'l. Stock 11.6%	LT gov't 25.9%	Int'l. Stock 32.5%	Small stock 31.3%	LT gov't 27.1%	Small stock 18.2%	Small stock 45.1%	LT gov't 24.7%	Large stock 1.4%	Small stock 25.6%	Int'l. Stock 25.6%
	Int'l. Stock 20.3%	Int'l. Stock 27.3%	Treas. Bills 5.9%	Treas. Bills 3.8%	Treas. Bills 1.6%	Int'l. stock 39.2%	Small stock 18.4%	LT gov't 7.8%	Small stock 16.2%	LT gov't 9.9%	Treas. Bills 1.6%	Small stock 28.1%	Large stock 15.1%	Div. Port. 2.9%	Int'l. Stock 17.9%	Large stock 32.4%	Large stock 13.7%	Treas. Bills 0.0%	Large stock 12.0%	Large stock 21.8%
	LT gov't 13.1%	Large stock 21.0%	Div. Port. 0.1%	LT gov't 3.7%	Div. Port. -6.3%	Large stock 28.7%	Div. Port. 11.9%	Div. Port. 7.1%	Large stock 15.8%	Large stock 5.5%	Div. Port. -17.9%	Large stock 26.5%	Div. Port. 13.0%	Large stock 2.1%	Large stock 16.0%	Int'l. Stock 23.3%	Div. Port. 7.4%	Int'l. Stock -0.4%	Div. Port. 8.2%	Div. Port. 13.1%
	Div. Port. 11.9%	Div. Port. 14.8%	Small Stock -3.6%	Div. Port. -0.6%	Small stock -13.3%	Div. Port. 26.2%	Large stock 10.9%	Small stock 5.7%	Div. Port. 13.0%	Div. Port. 5.3%	Small stock -36.7%	Div. Port. 14.4%	LT gov't 10.1%	Treas. Bills 0.0%	Div. Port. 11.1%	Div. Port. 17.6%	Small stock 2.9%	Div. Port. -0.6%	LT gov't 1.8%	Small stock 11.2%
	Treas. Bills 4.9%	Treas. Bills 4.7%	Large stock -9.1%	Large stock -11.9%	Int'l. Stock -15.7%	LT gov't 1.4%	LT gov't 8.5%	Large stock 4.9%	Treas. Bills 4.8%	Treas. Bills 4.7%	Large stock -37.0%	Treas. Bills 0.1%	Int'l. Stock 8.2%	Small stock -3.3%	LT gov't 3.4%	Treas. Bills 0.0%	Treas. Bills 0.0%	LT gov't -0.7%	Int'l. Stock 1.5%	LT gov't 6.2%
Lowest return	Small stock -7.3%	LT gov't -9.0%	Int'l. Stock -14.0%	Int'l. Stock -21.2%	Large stock -22.1%	Treas. Bills 1.0%	Treas. Bills 1.2%	Treas. Bills 3.0%	LT gov't 1.2%	Small stock -5.2%	Int'l. Stock -43.1%	LT gov't -14.9%	Treas. Bills 0.1%	Int'l. Stock -11.7%	Treas. Bills 0.1%	LT gov't -12.8%	Int'l. Stock -4.5%	Small stock -3.6%	Treas. Bills 0.2%	Treas. Bills 0.8%

About the data

Past performance is no guarantee of future results. This is for illustrative purposes only and not indicative of any investment. An investment cannot be made directly in an index. The diversified portfolio is equally weighted between small stocks, large stocks, long-term government bonds, Treasury bills, and international stocks (20% each). Small stocks are represented by the Ibbotson® Small Company Stock Index. Large stocks are represented by the Ibbotson® Large Company Stock Index, government bonds by the 20-year U.S. government bond, Treasury bills by the 30-day U.S. Treasury bill, and international stocks by the Morgan Stanley Capital International Europe, Australasia, and Far East (EAFE®) Index. An investment cannot be made directly in an index. The data assumes reinvestment of all income and does not account for taxes or transaction costs. The diversified portfolio is equally weighted between small stocks, large stocks, long-term government bonds, Treasury bills, and international stocks (20% each). © 2018 Morningstar. All Rights Reserved.

Ibbotson® SBBI®: Stocks, bonds, bills, and inflation 1926 – 2017

Equities have the potential to increase wealth more than other asset classes.



About the data

Past performance is no guarantee of future results. Hypothetical value of \$1 invested at the beginning of 1926. Assumes reinvestment of income and no transaction costs or taxes. This is for illustrative purposes only and not indicative of any investment. An investment cannot be made directly in an index. Small stocks in this example are represented by the Ibbotson® Small Company Stock Index. Large stocks are represented by the Ibbotson® Large Company Stock Index. Government bonds are represented by the 20-year U.S. government bond, Treasury bills by the 30-day U.S. Treasury bill, and inflation by the Consumer Price Index. Underlying data is from the *Stocks, Bonds, Bills, and Inflation® (SBBI®) Yearbook*, by Roger G. Ibbotson and Rex Sinquefeld, updated annually. An investment cannot be made directly in an index. © 2018 Morningstar. All Rights Reserved.

Important Information About Reference Indices

Market indices are included in this report to provide a reference point when reviewing the performance of your account(s). Indices provide a general source of information on how various market segments and types of investments have performed in the past. The index illustrated may be a single index, a combination of indices, or may include the performance of a Merrill Lynch allocation model. The characteristics of the indices provided may differ from your actual account(s). You should discuss with your Financial Advisor the reference indices selected and how they compare with your account(s).

XXX-XX435: Account Performance Range: 03/06/2008 - CURRENT

Advisor Defined Style Index

Asset Allocation Blend Index:

Equity: S&P 500 TR
Fixed Income: ICE BofAML US Broad Market Bond
Cash: ICE BofAML 3-Month US Treasury Bill
AI: AI Comp (Sep 2017-Curr) / HFRIFOFO (Prior Sep 2017) *

XXX-XX433: Account Performance Range: 05/07/2008 - CURRENT

Advisor Defined Style Index

Asset Allocation Blend Index:

Equity: S&P 500 TR
Fixed Income: ICE BofAML US Broad Market Bond
Cash: ICE BofAML 3-Month US Treasury Bill
AI: AI Comp (Sep 2017-Curr) / HFRIFOFO (Prior Sep 2017) *

XXX-XX739: Account Performance Range: 10/12/2018 - CURRENT

Style Index:

10/15/2018 - CURRENT (100.00% ICE BofAML Municipals 1-10 Yrs)

Additional Comparatives: The following indices are further reference points to various broad market indices. Based on the exhibits selected, these indices may or may not be included in this report.

MSCI Emerging Markets TR Net

ICE BofAML Municipals 1-10 Yrs

Russell 1000 Value TR

*Lipper Flex Port Fd Index **

*Lipper Core Bond Fund Index **

Russell 1000 Growth TR

Russell 2000 Value TR

ICE BofAML US Corporate & Government Master

ICE BofAML US Corporate & Government 1-3 Yrs

MSCI EAFE TR Net

Russell 2000 Growth TR

ICE BofAML Municipal Master

Blended Indices: The following blended indices are referenced in exhibits as comparatives or included in a style index or advisor defined style index of an account / CAG.

AI Comp (Sep 2017-Curr) / HFRIFOFO (Prior Sep 2017):

SINCE INCEPTION - 08/31/2017 (100.00% HFRI Fund of Funds Composite)

09/01/2017 - 12/31/2018 (25.00% S&P GSCI TR, 25.00% FTSE NAREIT Composite TR, 25.00% Russell Microcap TR, 25.00% HFRI Fund Weighted Composite)

A **Style Index** is designed to provide a relevant market comparison to the performance of an account and where applicable, an investment manager or Financial Advisor's investment strategy. It can either be a single index benchmark or a combination of indexes. A Style Index is determined by Merrill Lynch based on several factors such as the Manager's investment philosophy and style if applicable, the asset mix over time, the range and average market capitalization of stock holdings over time, and maturities and duration of fixed income holdings.

An **Advisor Defined Style Index** is the reference index selected by your Advisor as the primary comparative index for your account(s). If risk statistics such as alpha or the information ratio have been included in the analysis, this index will be used in calculating those statistics. The following are type(s) of index blends your Financial Advisor selected:

Accounts included in this report: Please refer to the Account List for accounts included in this report.

Report created February 4, 2019
for **Kathryn Ruemmler**

Important Information About Reference Indices

Asset Allocation Blend Index - weighs the performance of the indices selected for each asset class according to the historical asset allocation of the portfolio. If daily performance is available for each component index leveraged in the monthly calculation, your Asset Allocation Blend is calculated based on the actual performance start date. If performance data is not available daily for one or more component indices, your Asset Allocation Blend will leverage full month performance returns for those indices and months.

A **Custom Index** when presented, is calculated using the same market indices included in the Style Index, but leverages the actual asset allocation of your account(s). The difference between the Style and Custom Indices provides an indication of positive/negative asset allocation impact. Please note, the Custom Index can leverage indices not included in your Style Index and, therefore, may not have the same data availability.

Allocation Score: This score is designed as a measure of the incremental rate of return added by the investment manager's asset allocation decisions. Mathematically, it is derived by subtracting the Style Index Return from the Custom Index Return, thus "isolating" out the effect of the manager's active asset allocation decisions in the Custom Index, as compared with the static or passive allocation guidelines in the Style Index.

Selection Score: This is designed as a measure of the value added by the investment manager or Financial Advisor's active security selection. Mathematically, it is derived by subtracting the Custom Index return from the actual portfolio's return, thus "isolating" out the effect of the manager or Financial Advisor's active security selection decisions versus the passive alternative of the market indices used in the Custom Index.

Active Management Score: This score indicates the incremental rate of return added by the investment manager or Financial Advisor through security selection and asset allocation. The score is derived by comparing the actual, actively managed portfolio's returns to those of a "passive" portfolio, the Style Index. Mathematically, the Active Management Score is computed as the difference between the actual portfolio return and the Style Index return. It is also equal to the sum of the Selection and the Allocation Scores, since it "cumulates" the manager's or the Financial Advisor's contribution in both areas.

Reference Indices may be included as a general source of information regarding the performance of certain types of investments (e.g., US equities, international equities, fixed income, cash, etc.). Direct investment into an index cannot be made. Additional information regarding the indices shown is available from your Financial Advisor.

The Russell Indexes are marks of Frank Russell Company.

Performance data for indices is generally available on a "Close of Business" or monthly basis for the performance date range.

* The noted indices do not have performance information available as of "Close of Business" or for partial month portfolio returns. In these cases, the indices reflect full month performance returns. It is important to understand this if you are using any indices for performance comparisons relative to your account(s) and the overall market.

Important Information About Research Ratings

BofA Merrill Lynch Research (BofAML Research) is equity research produced by Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S) and/or one or more of its non-U.S. affiliates. MLPF&S is a wholly owned subsidiary of Bank of America Corporation.

Fundamental Equity Opinion Key: Opinions include a Volatility Risk Rating, an Investment Rating and an Income Rating.

BofAML Research VOLATILITY RISK RATINGS, indicators of potential price fluctuation, are:

- A - Low,
- B - Medium, and
- C - High.

BofAML Research INVESTMENT RATINGS, reflect the analyst's assessment of a stock's: (i) absolute total return potential and (ii) attractiveness for investment relative to other stocks within its coverage cluster (defined below).

There are three investment ratings:

- 1 - Buy (stocks are expected to have a total return of at least 10% and are the most attractive stocks in the coverage cluster),
- 2 - Neutral (stocks are expected to remain flat or increase in value and are less attractive than Buy rated stocks),
- 3 - Underperform (stocks are the least attractive stocks in a coverage cluster), and

Analysts assign investment ratings considering, among other things, the 0-12 month total return expectation for a stock and the firm's guidelines for ratings dispersions (shown in the table below). The current price objective for a stock should be referenced to better understand the total return expectation at any given time. The price objective reflects the analyst's view of the potential price appreciation (depreciation).

BofAML Research Investment rating	Total return expectation (within 12-month period of date of initial rating)	Ratings dispersion guidelines for coverage cluster*
Buy	greater than or equal to 10%	less than or equal to 70%
Neutral	greater than or equal to 0%	less than or equal to 30%
Underperform	N/A	greater than or equal to 20%

*Ratings dispersions may vary from time to time where BofAML Research believes it better reflects the investment prospects of stocks in a Coverage Cluster.

Coverage Cluster is comprised of stocks covered by a single analyst or two or more analysts sharing a common industry, sector, region or other classification(s). A stock's coverage cluster is included in the most recent Merrill Lynch Comment referencing the stock.

BofAML Research INCOME RATINGS, indicators of potential cash dividends, are:

- 7 - same/higher (dividend considered to be secure),
- 8 - same/lower (dividend not considered to be secure), and
- 9 - pays no cash dividend.

Closed-end Fund Investment Opinion Key: Opinions include an identifier and an investment rating. The identifier, "F," denotes a closed-end fund and the number is a fund's investment rating, which is based on our 12 month expectation of stability of the Fund's distributions (including net investment income, short and long term capital gains and return of capital) and stock price from the date of the initial rating.

BofAML Research INVESTMENT RATINGS

- 1 - Buy (indicating that distributions are expected to be the same or increase and that the stock price is expected to be stable or increase),
- 2 - Neutral (indicating that distributions are expected to remain the same or decrease and that the stock price is expected to be stable), and
- 3 - Underperform (indicating that distributions are expected to decrease and that the stock price is expected to decline)

Important Information: Independent, third-party research on certain companies covered by the firm's research is available to clients at no cost. Clients can access this research at www.mlol.ml.com or can call 1-800-MERRILL to request that a copy of this research be sent to them. For explanation of independent, third-party research ratings key, ask a Financial Advisor at (888) ML-INVEST (654-6837) or go to www.ml.com/independentresearch. Please note that the independent, third-party research rating shown above is not necessarily equivalent to, or derived using the same methodology as, BofAML Research ratings or the ratings of other independent, third-party research providers.

Important Information About This Report

Banking, Credit and Loan information is listed on the Balances and Account List reports and is for information purposes only. All other reports reflect brokerage assets; banking, credit and loan assets are not included in any other reports.

The Loan Management Account® (LMA® account) is a demand line of credit provided by Bank of America, N.A., Member FDIC. Equal Opportunity Lender. The LMA account requires a brokerage account at Merrill Lynch, Pierce, Fenner & Smith Incorporated and sufficient eligible collateral to support the loan. All securities are subject to credit approval. Securities-based financing involves special risks and is not for everyone. When considering a securities-based loan, consideration should be given to individual requirements, portfolio composition and risk tolerance, as well as capital gains, portfolio performance expectations and investment time horizon. A complete description of the loan terms can be found within the LMA agreement. For detailed information, please refer to your loan account statements. Loan Management Account and LMA are registered trademarks of Bank of America Corporation.

This analysis is a brokerage report that provides you with a detailed review of your investment strategy, including current financial positions, asset allocation and investment performance. In conjunction with a Financial Advisor's assistance, this report can help you make informed investment decisions in order to support your financial objectives. Merrill Lynch offers brokerage, investment advisory and other services. For more information about any of these services and their differences, including the type of advice and assistance offered, see your Financial Advisor. Please note that security classifications and definitions of objectives described below can be changed from time to time at the discretion of Merrill Lynch.

This Report provides important information about your account(s), market indices, goals and risk level. The return information for the account(s), market indices and return comparison charts reflect time-weighted rates of return unless the returns are labeled "money weighted rates of return". Time-weighted rates of return should be used to judge the performance of the selected investment manager(s) and the money weighted rate of return should be used to assess overall growth and accumulation of wealth. Both return calculations reflect transaction costs, market appreciation or depreciation and the reinvestment of capital gains, dividends, interest and other income. The treatment of fees is discussed below.

For accounts enrolled in managed account programs such as the Investment Advisory Program (utilizing Managed or Custom Managed strategies), Consults, BlackRock Private Investors ("BR PI"), Mutual Fund Advisor ("MFA"), client agreements, disclosure statements, and profiles (if applicable) can provide additional information about these programs, including applicable fees, restrictions and other terms.

Merrill Lynch is both a broker-dealer and an investment adviser, and it offers both brokerage and investment advisory services. There are important differences between these services, including the type of advice and assistance provided, the fees charged, and the rights and obligations of the parties. Brokerage services are also regulated under different laws and rules than advisory services. It is important for you to understand these differences, particularly when determining which service or investments you might select.

Pricing of Securities

Pricing of securities is provided for your information. Your Account Statement is your official record of holdings, balances, and security values for your accounts at Merrill Lynch and sold to you by your Advisor. Unless you or a third party have provided the values for any External Assets, values reflect information as of the "Close of Business" date reflected at the top of each exhibit. Values for External Assets (if you have chosen to include them) will reflect information as of the "Close of Business" date indicated, provided pricing information for the particular security is available to Merrill Lynch. Otherwise, pricing information for External Assets are based on values you or a third party have provided to Merrill Lynch. Please contact your Advisor if you have questions relating to pricing information. Please see the "External Assets" section at the end of this Report for important information relating to External Assets generally, including reviewing the External Assets with your Advisor on a regular basis.

Annuities and life insurance products are not held in your account. Their values are listed in the report for your convenience. Life Insurance Cash Values and Annuity Contract Values are used to calculate Total Portfolio Value. These values are as of "close of one business" day prior to the "as of" date shown. Cash values may not reflect immediately available funds due to loan balances and/or policy

changes. Annuity Contract Values may not reflect immediately available funds due to contract changes. All market values include accrued interest, unless otherwise indicated.

Performance

Account values, cash flows and returns may differ from other sources due to differing methods of pricing, accounting or calculation. This Report is prepared on a trade date basis using accrued income when sufficient data is available and thus will differ from a report prepared on a settlement date basis (e.g., your Merrill Lynch account statement). From time to time, asset valuation or transaction data may be adjusted, which in turn may impact the portfolio performance calculations and other information shown in the report. In addition, if your account(s) holds "when issued securities," which are not valued by Merrill Lynch until the settlement date, your asset allocation may not be accurately reflected.

Rate of returns presented "Net of Fees" reflect the deduction of the Investment Advisory program fee, where applicable. The deduction of the Investment Advisory fee, where applicable, is also reflected in the Appreciate/Depreciation section. Other than the applicable program fee, net returns do not reflect the deduction of fees that may be charged directly to an underlying account, including, but not limited to brokerage-related commissions, transfer taxes, margin interest, certain redemption fees, exchange or similar fees (such as American Depositary Receipts) charged by third parties, including issuers, electronic fund, wire or other account transfer fees, annual investor fees and repurchase fees relating to exchange-traded notes and other charges imposed by law. Rate of returns presented "Gross of Fees" are shown before the deduction of advisory fees where applicable in order to make them comparable to the returns of the market indices. Rate of returns are presented "Net of Fees" unless noted as "Gross of Fees." Please refer to the applicable ADV Brochure and Client Agreement for a full description of investment advisory fees for accounts enrolled in an investment advisory program. Market indices or other benchmark returns are shown for comparison purposes only, and there is no assurance or guarantee that such performance will be achieved. Market indices are unmanaged. It is not possible to invest in an index. Depending on how account fees are paid (see below), the account returns may be shown after the deduction of fees for certain periods. When the fee is deducted directly from this account(s), information will be shown both before and after the deduction of fees. When the fee is deducted directly from another account(s), information will be shown before the deduction of fees.

- For periods prior to September 1998, information will be shown before the deduction of fees.
- For periods after September 1998, information will be shown both before and after the deduction of fees.

It is very important that you provide Merrill Lynch with current information regarding the management of your account(s). We encourage you to 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(s) or reasonably modify existing restrictions. If you are enrolled in a dual-contract investment advisory program where you separately contract with a third-party investment manager, it is also important to notify your investment manager with respect to any changes in your financial situation, investment objectives and/or restrictions. If you would like to receive a free copy of the current Form ADV Brochure(s) for the investment advisory program(s) in which your account(s) is enrolled, please send a written request with your account number(s) to: Managed Accounts Processing and Services, 4800 Deer Lake Drive West, Building 1, 3rd Fl., Jacksonville, FL 32246. You may also obtain a copy of the various Merrill Lynch advisory program brochures by accessing the Securities and Exchange Commission ("SEC") website at www.adviserinfo.sec.gov.

The valuation of hedge funds is prepared based upon information from third party sources. The information has not been verified and cannot be guaranteed. This data may include estimates and is subject to revision.

If an account has been managed by more than one manager, the manager name in the Report reflects the current manager. However, return and standard deviation information may be calculated using the entire history of each account. This Report may also include information for account(s) that are not managed by an investment manager (i.e., where you make the investment decisions).

Classification of Securities

For Asset Class, Sector or Size and Style Analysis reports, securities are generally classified by asset class, sector, size and style and, for Fixed Income, maturity.

Accounts included in this report: Please refer to the Account List for accounts included in this report.

Report created February 4, 2019
for Kathryn Ruemmler

Important Information About This Report

- For Size and Style, security classification is as follows: a capitalization breakpoint of \$18.90 billion defines the size Large Cap, \$18.90 billion to \$6.20 billion for Mid Cap, and less than \$6.20 billion for Small Cap for domestic equity securities. Small/Mid Cap (SMID) is defined as less than \$18.90 billion. The style (Growth, Core or Value) for these securities is defined by a proprietary procedure which utilizes a series of quantitative and qualitative metrics (e.g., expected earnings growth, analyst coverage, etc.).

- For Equity Sector, security classifications are based on Global Industry Classification Standard ("GICS"). Source: Morgan Stanley Capital International ("MSCI") and Standard & Poor's ("S&P"), a division of the McGraw Hill Companies, Inc.

- For Fixed Income, maturity breakpoints are as follows: Short-Term: 0-5 years, Intermediate-Term: 5-15 years, Long-Term greater than 15 years.

- For Fixed Income, Non-Securitized US Agency, US Government Sponsored Enterprise, and Super National debt are classified as US Government / Quasi Government. All Securitized Agency and Government Sponsored Enterprise debt are classified as Securitized.

- For Fixed Income, bonds are classified as either Investment Grade or High Yield based on the bond's composite rating as determined by a methodology set out in the Composite Rating Explanation, with the exception of bonds pre-refunded or maturity to escrow (including partial redemptions). Bonds pre-refunded or maturity to escrow (including partial redemptions) are classified as investment grade and placed in their respective fixed income sector.

- Equity Region classifications are based on country of domicile and mapped to Merrill Lynch's RIC (Research Investment Committee) global regions.

- Convertible securities and options are classified as Equities. Preferred Stock is classified as Fixed Income. Life Insurance products are classified as Other.

When available, Market-Linked Investments are classified by the nature of the referenced or linked security or market measure associated with that market-linked investment which may be an individual security, index, or other investment such as a mutual fund or exchange traded fund.

For mutual funds, exchange traded funds, closed end funds and the investment options of underlying annuities, the fund may be shown by holdings or, optionally, by profile (fund objective).

When shown by holdings, the fund is classified by the asset class, sector, size and style or maturity breakdown (excluding Fixed Income Sectors where applicable) of those holdings. When shown by profile, the fund is classified by the asset class, sector (excluding Fixed Income Sectors where applicable), size and style or maturity provided by vendors and mapped to Merrill Lynch's Research Investment Committee allocation schema in order to report the industry's or Merrill Lynch's interpretation of the objective of the fund/pooled investment vehicle. Note that the data used for this classification is obtained from a variety of sources and may not be current (see "Data As Of" date shown in the Details Section for the date the portfolio holdings were reported by the fund).

Additionally, Mutual funds, exchange traded funds, closed end funds and the investment options of underlying annuities may change their portfolio holdings on a regular (often daily) basis.

Accordingly, any analysis that includes mutual funds, exchange traded funds, closed end funds, and the investment options of underlying annuities may not accurately reflect the current composition of these funds. The classification of these securities may differ from other sources due to differing methods of classification (e.g. shown and classified by holdings versus by profile). As such, this Report may differ from other reports (e.g., your Merrill Lynch account statement, in which these funds are always shown by profile) depending on whether the funds are shown by holdings or by profile in this Report.

In particular, Non-Traditional Funds (NTFs), mutual funds and exchange traded funds that pursue alternative strategies or provide alternative asset exposure, may be classified as alternative investments when shown by profile, but when shown by holdings, the NTF will be classified by the asset class, sector, size and style or maturity breakdown of its holdings, which may reflect no allocation to alternative investments.

If the holdings or profile data for mutual funds, exchange traded funds, or closed end funds is not available, the fund is classified by its predominant asset class ("Data As Of" date shown as "N/A" in the Details Section).

If the holdings or profile data for the investment options of underlying annuities is not available, fixed annuities and market value adjusted annuities are classified as Fixed Income and variable annuities are

classified as Equities. Note that annuities and life insurance products are not held in your account but are included here for your information.

The Details Section may also provide summary information regarding accounts enrolled in managed account programs such as the Investment Advisory Program (utilizing Managed or Custom Managed strategies), Consults, BlackRock Private Investors ("BR PI"), and MFA, classification detail for the managed account is not based on your actual holdings but on the investment style that has been identified for the specific investment manager/style. Your Financial Advisor can also provide a report based on the account's actual holdings.

When External Assets are included in a Report (as described further in the External Assets section of this Appendix), holdings are generally classified, where available, as indicated above and are based on classification types established by Merrill Lynch. The Merrill Lynch classification types may differ from those used at those institutions where your External Assets are maintained. These differences in classification may cause the External Assets in your External Accounts to be displayed in asset allocations and/or sector information on your Merrill Lynch Reports that differ from how they appear in those other institutions. These differences in classification types do not impact the valuation of the External Assets. Allocations reported when a classification is not available for External Accounts and External Account Proxies are classified as "Other".

Classification details for mutual funds, closed end funds, certain managed accounts, annuities and External Account Proxies are identified in "Details for Managed Assets and Pooled Investments" ("Details Section").

"External Account Proxy" are External Accounts that you have generally identified in the aggregate and not by specific holdings. Be sure to periodically review these accounts with your Financial Advisor and advise if there have been any changes to the holdings in or value of these Accounts.

When External Accounts and External Account Proxies are included in a Report (as described further in the External Assets section of this Report), holdings are generally classified, where available, as indicated above. If a classification is not available, External Accounts and External Account Proxies are classified as "Other".

If "Portfolio Detail" reports are included, the value shown for mutual funds, exchange traded funds, closed end funds and the investment options of underlying variable annuities is the proportionate dollar value of a fund's holdings, as classified by asset class, sector, size and style or maturity, respectively.

Date of Composition Information Obtained for Pooled Investments

If the accounts included in this Report hold mutual funds, closed end funds, annuities, and/or other pooled investments, the holdings reported by the fund or carrier as appropriate, as of the date identified below, are reflected in the Report. Note that mutual funds change their portfolio holdings on a regular (often daily) basis. Accordingly, this Report may not reflect the current composition of the accounts included.

External Assets

The following important information is provided to help you better understand the external assets information that has been provided in this Report, if applicable, and to advise you of action you may need to take by periodically reviewing those assets. If selected for inclusion in this Report, external assets are reflected in the Account List. For purposes of the following information, both External Accounts and External Account Proxies are referred to generally as "External Assets".

External Assets may include holdings, values and other information that have been supplied: (1) by you to your Advisor; (2) by you through My Financial Picture; (or) through My Financial Picture by a third party service which combines your External Assets and provides that information to Merrill Lynch.

External Assets information is not included in every exhibit in this Report. External Assets information is only included in the following exhibits:

- Asset Allocation Overview
- Asset and Account Allocation
- Asset Class Analysis Portfolio Summary and Detail
- Asset Class Analysis Account Summary and Detail
- Sector Analysis Portfolio Summary and Detail
- Size and Style Analysis Portfolio Summary and Detail

Accounts included in this report: Please refer to the Account List for accounts included in this report.

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Important Information About This Report

- Balances
- Holdings by Product and by Account/Product
- Potential Wealth
- Progress to Goals

Please make sure you periodically review your External Assets and if you have provided External Assets-related information to your Advisor for inclusion in this or other reports and analyses, it is important that you provide your Advisor with updated values, as appropriate.

Your Advisor and Merrill Lynch will not update information relating to your External Assets, except for pricing information, if pricing information for the particular security is available to Merrill Lynch. Please refer to "Pricing of Securities" at the end of this Report for additional information.

Your Merrill Lynch Account Statement is your official record of holdings, balances, and security values for your accounts at Merrill Lynch and sold to you by your Advisor. Any investments sold to you by your Merrill Lynch Advisor will be included on your Merrill Lynch Account Statement. Any information contained in this Report does not replace or supersede information on your Merrill Lynch Account Statement or any third party account statement for your External Assets. If there is any inconsistent information reflected for the External Assets information included in this Report, please refer to the statement or report sent to you by the third party and notify the Office Management Team at your Merrill Lynch branch office so that we may update the information.

Merrill Lynch does not independently verify the accuracy of the information supplied, by you or any third party used through My Financial Picture.

Although Merrill Lynch may be providing you with information relating to External Assets, Merrill Lynch does not provide investment advice with respect to External Assets unless otherwise agreed to between you and Merrill Lynch.

Asset Allocation Models

Where an asset allocation model is presented, it may be developed by BofA Merrill Lynch Global Research or the Chief Investment Office (CIO) for use with Merrill Lynch clients. These models represent asset allocation approaches based on a client's profile and investment objectives and are subject to change as market conditions change in the future. In addition, asset allocation models including alternative investments consider liquidity needs as an important factor in the formation of an asset allocation strategy. Liquidity refers to the ability or timeliness with which assets can be converted into cash. Depending on your personal financial needs and objectives, it is important to consider whether you may need to sell investments to raise cash over varying time horizons. If the asset allocation model used in this report includes alternative investments, it is designed for investors with lower liquidity needs, however in some cases, up to 45% of the portfolio may be illiquid for 3-5 years. Alternatively, your Financial Advisor may have customized an asset allocation for your specific situation which may or may not be based on an asset allocation model. You should regularly review your asset allocation with your Financial Advisor and your professional advisors. Asset Allocation does not assure a profit or protect against a loss in declining markets. Asset allocation cannot eliminate the risk of fluctuating prices and uncertain returns.

Merrill Lynch is the marketing name for Merrill Edge®, Merrill Lynch Wealth Management, and the Private Banking and Investment Group, all of which are made available through Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S). Merrill Edge is available through MLPF&S, and consists of the Merrill Edge Advisory Center (investment guidance) and self-directed online investing.

Merrill Lynch makes available products and services offered by MLPF&S and other subsidiaries of Bank of America Corporation ("BofA Corp").

MLPF&S is a registered broker-dealer, registered investment advisor and Member SIPC. Merrill Lynch Life Agency Inc. ("MLLA") is a licensed insurance agency. Both are wholly owned subsidiaries of BofA Corp.

MLPF&S makes available investment products sponsored, managed, distributed or provided by companies that are affiliates of BofA Corp or in which BofA Corp has a substantial economic interest.

Trust and fiduciary services are provided by U.S. Trust, a division of Bank of America, N.A., Member FDIC. Insurance and annuity products are offered through Merrill Lynch Life Agency Inc., a licensed insurance agency.

Accounts included in this report: Please refer to the Account List for accounts included in this report.

Banking products are provided by Bank of America, N.A. and affiliated banks, Members FDIC and wholly owned subsidiaries of Bank of America Corporation ("BofA Corp").

Investment products, insurance and annuity products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
Are Not Deposits	Are Not Insured by Any Federal Government Agency	Are Not a Condition to Any Banking Service or Activity

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