

Recipient's Name and Address:



JOHN Q. PUBLIC
1234 TOWNLINE STREET
APT. #1234
SOMEWHERE, MA 00000-0000

Your Financial Advisor Is:

ROBERT 'CONTACT' ADVISOR
1234 STREET
BOX 1234
SOMEWHERE, MA 00000-0000
IP: 123



ACCOUNT HOLDER INFORMATION:

ACCOUNT NUMBER: 123-456789

General Information

Making sense of your finances just got simpler—thanks to this consolidated tax and year-end summary.

The following sources of must-have, year-end information are now at your fingertips:

- Tax Summary (IRS Form 1099)—containing a detailed summary of your reportable and other nonreportable brokerage account transactions to assist with tax preparation
- Asset Management Account Activity—listing checking, debit card, and electronic transactions posted to your asset management account (excluding Silver accounts)
- Cost Basis Service—featuring a schedule of realized gains and losses for your investments

There are significant changes to this Tax and Year-End Statement due to new cost basis reporting requirements. The 1099-B form and Schedule of Realized Gains and Losses sections of the statement have been redesigned for 2011 and both sections contain new information. Please see the instructions that follow each section for important details about these changes. For more information, please see the 2011 Tax Guide at mytaxhandbook.com.

We hope you will find the information provided by these powerful tools helpful while preparing for the current tax-filing season.

Customer Service Information

Contact Information

Telephone Number: (999) 999-9999

Fax Number: (999) 999-9999

E-Mail Address: name@yourwebsite.com

Customer Service Information

Service Hours: Monday – Friday 8:00 a.m. – 5:00 p.m. (ET)

Saturday 12:00 p.m. – 4:00 p.m. (ET)

Customer Service Telephone Number: (999) 999-9999

Web Site: www.yourwebsite.com

To report a lost or stolen Debit Card or check call (999) 999-9999,
24 hours a day, 7 days a week.

All amounts and transactions displayed in this sample tax and year-end statement are only samples and do not represent actual transactions. Accordingly, no guidance should be inferred as to any specific transaction from the samples in this sample tax and year-end statement.

Account Number: 123-456789

Recipient's Identification
Number: 999-99-9999

2011 TAX AND YEAR-END STATEMENT

Recipient's Name and Address:



JOHN Q. PUBLIC
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APT. #1234
SOMEWHERE, MA 00000-0000

Your Financial Advisor Is:

ROBERT 'CONTACT' ADVISOR
1234 STREET
BOX 1234
SOMEWHERE, MA 00000-0000
IP: 123

PAYOR INFORMATION:

PERSHING LLC
**Federal Identification
Number: 12-3456789**

NOTICE: This tax statement is incomplete as it relates to your CDO, CMO, REMIC or FASIT. You should not file your tax return until you receive a revised statement from us with the applicable information. (See the message at the end of this statement).

Summary of Gross Proceeds and Regulated Future Contracts

	<u>Amount</u>
Gross Proceeds (Less Commissions and Fees)	21,800.00 *
Cost or Other Basis (For Covered Securities Transactions)	5,800.00 *
Federal Income Tax Withheld – Gross Proceeds	6,104.00*
Wash Sale Loss Disallowed (For Covered Securities Transactions)	200.00 *
* Details are reported to the IRS. Refer to the 1099-B section for the details that are reported.	
Regulated Futures Contracts:	
Profit or (Loss) Realized in 2011	841.43
Unrealized Profit or (Loss) on Open Contracts – 12/31/2010	141.12
Unrealized Profit or (Loss) on Open Contracts – 12/31/2011	1,557.00
Aggregate Profit or (Loss)	2,257.13
Federal Income Tax Withheld – Reg. Futures Contracts	0.00

2011 1099-DIV Dividends and Distributions OMB No. 1545-0110

<u>Box</u>	<u>Amount</u>
1a Total Ordinary Dividends	1,155.52
1b Qualified Dividends	812.00
2a Total Capital Gain Distributions	625.00
2b Unrecaptured Section 1250 Gain	175.00
2c Section 1202 Gain	350.00
2d Collectibles (28%) Gain	0.00
3 Nondividend Distributions	116.00
4 Federal Income Tax Withheld	402.14
5 Investment Expenses	0.00
6 Foreign Tax Paid	34.35
7 Foreign Country or U.S. Possession	n/a
8 Cash Liquidation Distributions	1,094.00
9 NonCash Liquidation Distributions	0.00

2011 1099-INT Interest Income OMB No. 1545-0112

<u>Box</u>	<u>Amount</u>
1 Interest Income	4,715.01
2 Early Withdrawal Penalty	0.00
3 Interest on U.S. Savings Bonds & Treasury Obligations	7,642.44
4 Federal Income Tax Withheld	0.00
5 Investment Expenses	0.00
6 Foreign Tax Paid	0.00
7 Foreign Country or U.S. Possession	n/a
8 Tax-Exempt Interest	1,475.00
9 Specified Private Activity Bond Interest	595.00
10 Tax-Exempt Bond CUSIP No.	Various

Summary of Original Issue Discount

	<u>Amount</u>
Original Issue Discount (Non-U.S. Treasury Obligations)	531.61
Other Periodic Interest	800.00
Federal Income Tax Withheld	0.00
Original Issue Discount on U.S. Treasury Obligations	0.00
Investment Expenses	0.00

There are significant changes to this Tax Statement due to new cost basis reporting requirements. Please visit www.mytaxhandbook.com for more information.

This is important tax information and is being furnished to the Internal Revenue Service (IRS). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.

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Number: 999-99-9999**2011 TAX AND
YEAR-END STATEMENT****Form 1099-MISC****2011 Miscellaneous Income****(OMB No. 1545-0115)**

<i>Box</i>		<i>Amount</i>
1	Rents.....	0.00
2	Royalties.....	0.00
3	Other Income.....	0.00
4	Federal Income Tax Withheld	0.00
8	Substitute Payments in Lieu of Dividends or Interest	50.00

This is important tax information and is being furnished to the Internal Revenue Service (IRS). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.

Summary Of Transactions We Do Not Report To The IRS (See enclosure for additional information)

	<i>Amount</i>
Schedule of Realized Gains and Losses	
Total Short-Term Noncovered - Cost or Other Basis.....	3,300.00
Total Long-Term Noncovered - Cost or Other Basis.....	2,400.00
Total Noncovered Cost or Other Basis.....	5,700.00
Total Short-Term Covered - Realized Gain or Loss.....	2,400.00
Total Short-Term Noncovered - Realized Gain or Loss.....	2,700.00
Total Long-Term Noncovered - Realized Gain or Loss	5,400.00
Total Realized Gain or Loss.....	10,500.00
Municipal Original Issue Discount	
Original Issue Discount - Subject to Alternative Minimum Tax.....	13.75
Original Issue Discount - Not Subject to Alternative Minimum Tax	240.48
Total Municipal Original Issue Discount.....	3,379.23
Non-Reportable Distributions	
Partnership Cash Distributions.....	420.00
Investment Expenses, Advisory Fees and Shortfalls	100.00
Return of Principal Distributions	300.00
Total Non-Reportable Distributions.....	820.00

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YEAR-END STATEMENT****Summary Of Transactions We Do Not Report To The IRS (continued)**

	<i>Amount</i>
Accrued Interest Purchased	
U.S. Corporation.....	728.33
U.S. Government.....	1,041.70
U.S. Government Agencies.....	60.00
Foreign Source	250.00
Tax-Exempt.....	256.67
Tax-Exempt – Specified Private Activity.....	170.00
Total Accrued Interest Purchased	2,506.70
Margin Interest Expense Charged to Your Account	662.50
Electronic Deposits Summary	
Total Electronic Deposits.....	2,699.25
Other Deposits Summary	
Total Other Deposits.....	54,997.66
Checking Activity Summary	
Total Checking Activity.....	(3,299.69)
Debit Card Activity Summary	
Total Debit Card Activity.....	(9,162.98)
Electronic Withdrawals Summary	
Total Electronic Withdrawals	(4,898.25)
Other Withdrawals Summary	
Total Other Withdrawals	(28,750.00)

Margin Interest Expense Charged to Your Account. If margin interest expense was charged to your account during 2011, it is summarized and reported in this section of your Tax Information Statement. Margin interest expense, if characterized as a deductible investment interest expense and if paid during 2011, should be reported on IRS Form 1040, Schedule A, line 14. This amount may be subject to the limitations imposed on deducting investment interest expense. See IRS Form 4952 (Investment Interest Expense Deduction) for additional information.

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Number: 999-99-9999**2011 TAX AND
YEAR-END STATEMENT****2011 Form 1099-B PROCEEDS FROM BROKER AND BARTER EXCHANGE TRANSACTIONS OMB No. 1545-0715**

(For individuals, report details on Form 8949 and Form 1040, Schedule D, Line 1, 2, 8 or 9.)

This is important tax information and is being furnished to the Internal Revenue Service (IRS). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.

<i>Date of Sale or Exchange (Box 1a)</i>	<i>Date of Acquisition (Box 1b)</i>	<i>Covered or Noncovered (Box 6)</i>	<i>Disposition Transaction</i>	<i>Quantity</i>	<i>Gross Proceeds – Less Commissions and Fees (Box 2)</i>	<i>Cost or Other Basis (Box 3)</i>	<i>Federal Income Tax Withheld (Box 4)</i>	<i>Wash Sale Loss Disallowed (Box 5)</i>	<i>Type of Gain or Loss (Box 8)</i>	<i>Loss Not Allowed (Box 15)</i>
Short-Term Transactions for Which Basis Was Reported to the IRS; Report on Form 8949, Part I, with Box A checked.										
Description (Box 9): ABC Company		CUSIP: 123456ABC								
3/15/2011	Various	Covered	Sale	200	2,000.00	2,200.00	560.00	200.00	Short-Term	
12/15/2011	1/15/2011	Covered	Sale	100	2,000.00	1,000.00	560.00		Short-Term	
Description (Box 9): DEF Company		CUSIP: 234567DEF								
4/15/2011	Various	Covered	Sale	400.248	4,000.00	2,600.00	1,120.00		Short-Term	
Total Short-Term Covered					8,000.00	5,800.00	2,240.00	200.00		
Transactions for Which Basis Was Not Reported to the IRS; Report on Form 8949 with Box B checked, in either Part I or Part II as appropriate.										
Description (Box 9): ABC Company		CUSIP: 123456ABC								
2/15/2011		Noncovered	Sale	200	1,800.00		504.00			
3/15/2011		Noncovered	Sale	400	4,000.00		1,120.00			
Description (Box 9): DEF Company		CUSIP: 234567DEF								
4/15/2011		Noncovered	Sale	800.496	8,000.00		2,240.00			
Total Noncovered					13,800.00		3,864.00			
Total					21,800.00	5,800.00	6,104.00	200.00		

New for 2011 – Cost Basis Reporting

On January 1, 2011, the new cost basis reporting requirements mandated by Congress, the Department of Treasury and the Internal Revenue Service (IRS) took effect. The new tax rules require brokers to report cost basis information when covered securities in your taxable account are sold, exchanged or transferred. The new reporting requirements make a distinction between covered and noncovered shares in a taxable account. As a result, you will notice changes to your tax information statement.

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Number: 999-99-9999**2011 TAX AND
YEAR-END STATEMENT****What the Cost Basis Changes Mean to You**

The cost basis of covered stock (stock in a corporation acquired and sold or exchanged in a taxable account in 2011) and the proceeds of sale, will be reported on IRS Form 1099-B. This form will also report whether the gain or loss is short term or long term and if any loss is subject to disallowance under the broker wash sale rule. Under the new rules, if you sold shares of stock in 2011 that were acquired before January 1, 2011, they are noncovered securities and their cost basis will not be reported on the 1099-B. It is important to note that, starting for 2011, you must, in general, provide the cost basis for all sold securities on the recently introduced Form 8949 (Sales and Other Dispositions of Capital Assets), as well as on the Schedule D of IRS Form 1040 that is filed for the tax year in which the security sale occurs.

Important Tax Form Changes for Tax Year 2011

IRS Form 1099-B. The IRS added new boxes to the Form 1099-B to report the date of acquisition (box 1b), cost or other basis (box 3), amount of loss disallowed due to a wash sale (box 5), whether the property sold is a covered or noncovered security transaction (box 6), and whether the gain or loss is short term or long term (box 8). The IRS also moved and renumbered other boxes on the form to accommodate cost basis reporting.

IRS Form 8949. The IRS has introduced Form 8949 for tax reporting purposes starting with 2011. You or your tax preparer will be required to record your gain and loss information on one or more 8949 forms based upon the information contained on your Form 1099-B. The Form 8949 and Schedule D have combined instructions. You can find these instructions at irs.gov.

For dispositions of covered securities, long-term and short-term transactions are segregated in your Form 1099-B in a format comparable to the Form 8949. Noncovered securities transactions will also be displayed separately from covered securities transactions and boxes 1b, 3, 5 and 8 will be left blank. The new 1099-B format will simplify your process of recording or transcribing each transaction from the 1099-B to IRS Form 8949.

Below is a list of the three Form 1099-B sections and the corresponding information for Form 8949:

Form 1099-B Section

1. Short-Term Transactions for Which Basis Was Reported to the IRS
2. Long-Term Transactions for Which Basis Was Reported to the IRS
3. Transactions for Which Basis Was Not Reported to the IRS

Corresponding Form 8949 Part and Box

1. Part I Short-Term Capital Gains and Losses—Assets Held One Year or Less and Box (A)
2. Part II Long-Term Capital Gains and Losses—Assets Held More Than One Year and Box (A)
3. Part I or Part II and Box (B) or Box (C)

Below is a list of the boxes for Form 1099-B, which will report information for covered securities transactions and the corresponding columns on Form 8949:

Form 1099-B Box

- Box 9—Description and Quantity
- Box 1a—Date of Sale or Exchange
- Box 1b—Date of Acquisition
- Box 2—Gross Proceeds (Less Commissions and Fees)
- Box 3—Cost or Other Basis
- Box 5—Wash Sale Loss Disallowed

Corresponding Form 8949 Column

- (a) Description of property
- (d) Date sold
- (c) Date acquired
- (e) Sales price
- (f) Cost or other basis
- (g) Adjustments to gain or loss and (b) Code, if any, for column (g)*

* Enter the amount of the nondeductible loss as a positive number in column (g) and enter code W in column (b). Columns (g) and (b) are used for purposes other than wash sales. For more information about these columns, please see pages D-8 to D-10 of the 2011 combined IRS instructions for Schedule D and Form 8949. For more information about *Wash Sales*, see page D-4 of the combined instructions.

Example: As a result of these changes, your security transaction may be divided and reported in more than one section of the 1099-B. For example, you sold 1,000 shares of ABC Corporation in 2011 and you acquired 500 of those shares in 2011 and the other 500 shares in 2010. In this case, the 500 shares acquired in 2011 will be treated as covered and reported in section 1 (Short-Term Transactions for Which Basis Was Reported to the IRS) and the 500 shares acquired in 2010 will be treated as noncovered and reported in section 3 (Transactions for Which Basis Was Not Reported to the IRS).

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Please see the *2011 Tax Guide* at mytaxhandbook.com for more information about cost basis reporting changes and your tax statement. For additional information about basis and its use during your tax preparation, please refer to the following IRS publications: *2011 Instructions for Schedule D (and Form 8949)*, *IRS Pub. 550 (Investment Income and Expenses)* and *IRS Pub. 551 (Basis of Assets)*. You can find these publications at irs.gov.

IRS Form 1099-B—Proceeds from Broker and Barter Exchange Transactions

The amounts in this section of your Tax Information Statement reflect proceeds from securities transactions such as sales, redemptions, tender offers, return of principal distributions, the option premium portion of reverse convertibles and bond maturities.

CUSIP Number. Broker transactions may show the CUSIP (Committee on Uniform Security Identification Procedures) number of the item reported.

Box 1a—Date of Sale or Exchange. Shows the trade date of the sale or exchange. For short sales, the date shown is the date you closed the short sale.

Box 1b—Date of Acquisition. This box represents the date you acquired the security or, for short sales, the date you opened the short sale. For covered securities transactions, the word "Various" will be displayed if the securities sold were acquired on more than one date. For noncovered securities transactions, this field will be blank.

Box 2—Gross Proceeds (Less Commissions and Fees). Gross proceeds from transactions involving stocks, bonds and other debt obligations are reported in Box 2. These amounts do not reflect net profits and are net of transaction costs (for instance, commissions and fees). Report the gross proceeds from each transaction separately on IRS Form 8949 (Sales and Other Dispositions of Capital Assets) and IRS Form 1040, Schedule D (Capital Gains and Losses). This box does not include proceeds from regulated futures contracts.

Box 3—Cost or Other Basis. For sales of covered transactions, this shows the original cost or adjusted cost basis due to a corporate action. For noncovered transactions this field will be blank. The IRS provides a detailed description of cost or other basis reporting in the 2011 Instructions for Form 1099-B which you can find at irs.gov. For additional information about cost basis and its use during your tax preparation, please refer to the following IRS publications: IRS instructions for Schedule D and Form 8949, IRS Pub. 550 (Investment Income and Expenses) and IRS Pub. 551 (Basis of Assets).

Box 4—Federal Income Tax Withheld. Report federal income tax withheld (backup withholding) as a payment on IRS Form 1040 (U.S. Individual Income Tax Return), line 62. Federal income tax withheld is 28% of gross proceeds. See the Additional Information section of these instructions.

Box 5—Wash Sale Loss Disallowed. This loss is being reported as disallowed because the sale of the covered security has been treated as a broker wash sale. This occurs when you re-purchase the identical security, as determined by CUSIP number, in the same brokerage account within the 30-day period preceding or following the date of the original loss. The wash sale loss is reported as a positive amount as required by the IRS.

For additional information about wash sales, please refer to the following: 2011 Instructions for Schedule D (and Form 8949) and IRS Pub. 550 (Investment Income and Expenses).

Box 6—Covered or Noncovered Security. This box indicates if the sale of your security is or is not a covered security under the new IRS cost basis reporting program. For 2011, a covered security is defined as the sale of a stock in a corporation that was acquired in 2011. Cost basis information contained in boxes 1b, 3, 5 and 8 will only be provided for the sale of covered securities.

Box 8—Type of Gain or Loss. For covered securities transactions, this field shows type of gain or loss, short term or long term. For noncovered transactions, this will be blank.

Box 9—Description. Shows a brief description of the item or service for which the proceeds or bartering income are being reported.

Box 15—Loss Not Allowed. If "Y" is displayed, you cannot take a loss on your tax return based on the gross proceeds from a reportable change in control or capital structure reported in box 2. Do not report this loss on Schedule D (Form 1040).

U.S. Treasury Bills. Proceeds from U.S. Treasury bill sales are reported in this section. The discount on Treasury bills maturing during 2011 is reported in the 1099-INT section. Refer to the 1099-INT section of these instructions for additional information.

Accrued Interest Received. Accrued interest received on notes and bonds sold between interest payments is not reported in the 1099-B section. It is reported on a settlement-date basis in the 1099-INT section of your Tax Information Statement.

Short Sales. For 2011, the new cost basis reporting rules require brokers to report short sales in the year you closed the short sale rather than when you opened it. Therefore, to avoid duplicate reporting in 2011, we will only report your short sale if you opened and closed it during 2011. All short sales opened but not closed in 2011 will only be reported in the year that they close. A short sale will be denoted with a symbol "II" in the 1099-B section of your Tax Information Statement. Consult your tax professional or IRS Pub. 550 for information on reporting proceeds from closed short sales on your tax return.

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Trade Date. Transactions are reported on a trade-date basis. Therefore, your Tax Information Statement only includes transactions with a 2011 trade date. The date on the trust sale may be different from the date on your monthly statements for a trust sale because we are reporting the date the trust made the sale.

If you held an interest in a unit investment trust (UIT), mortgage-backed security, royalty trust, HOLDRS trust or commodities trust, we are required to report certain details regarding transactions for these securities on IRS Form 1099-B because these products are considered to be widely held fixed investment trusts (WHFITs). IRS rules governing reporting for WHFITs require us to provide more detailed and comprehensive information than was previously required on 1099 forms, but does not impact the total amount of income or expenses that we report to you. Information reported to you for WHFITs on IRS Form 1099-B is generally reportable to you on IRS Forms 8949 and 1040, Schedule D.

Please note that we are also required to furnish you with an additional tax information statement by March 15, 2012. This information is reported in the Additional Written Statement included in your Tax Information Statement. You need this information to complete your tax return. The Additional Written Statement is provided only to you, and not to the IRS. It has detailed information on income and expenses for WHFITs. Please refer to the Additional Written Statement provided and to the Tax Guide for other important WHFITs information. An explanation of items reflected on your IRS Form 1099-B is provided below.

Trust Sale. A trust sale represents the total amount paid to a selling trust interest holder for the sale of a trust interest and should be reported on Schedule D of your IRS Form 1040. This includes principal payments that completely retire a debt instrument (other than a final scheduled principal payment) and pro rata partial principal prepayments. It does not include pro rata sales by non-mortgage widely held fixed investment trusts (NMWHFITs) to affect redemptions or assets received in any corporate reorganization.

Option Premium. Option premiums for maturities redeemed for cash in 2011 and on reverse convertibles sold in 2011 are reported on IRS Form 1099-B. The interest on reverse convertibles that did not mature in 2011 will be reported on IRS Form 1099-INT. However, the option premium for that payment will be reported in the tax year of the maturity. When stock is purchased based upon the exercise of an option, the option premium reduces the cost of the acquired stock. When stock is sold based upon the assignment of an option, the proceeds of that sale are increased by the option premium and reported on Form 1099-B for covered securities ONLY. For noncovered securities the proceeds amount is reported on Form 1099-B excluding the option premium.

Please consult with your tax professional regarding the proper reporting of items of income and expense for WHFITs and widely held mortgage trusts (WHMTs).

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**2011 TAX AND
YEAR-END STATEMENT**
Schedule of Realized Gains and Losses

(We do not report this information to the IRS; it is used as the basis for reporting on Form 1099-B)

Date of Sale or Exchange	Date of Acquisition	Disposition Transaction	Quantity	Gross Proceeds	Cost or Other Basis	Wash Sale Loss Disallowed	Realized Gain or Loss	Disposition Method
Short-Term Transactions for Which Basis Was Reported to the IRS (Covered)								
Description : ABC Company CUSIP: 123456ABC								
3/15/2011	01/15/2011	Sale	100	1,000.00	1,200.00	(200.00) ³	0.00	FI
	02/15/2011	Sale	100	1,000.00	1,000.00		0.00	FI
			200	2,000.00	2,200.00	(200.00)	0.00	
12/15/2011	04/15/2011	Sale	100	2,000.00	1,000.00		1,000.00	FI
	Wash sale: 59 days added to holding period							
Description: DEF Company CUSIP: 234567DEF								
04/15/2011	01/15/2011	Sale	200.124	2,000.00	1,000.00		1,000.00	FI
	Gift Fair Market Value: 1,400.00							
	02/15/2011	Sale	200.124	2,000.00	1,600.00		400.00	FI
			400.248	4,000.00	2,600.00		1,400.00	
Total Short-Term Covered			8,000.00	5,800.00		(200.00)	2,400.00	
Short-Term Transactions for Which Basis Was Not Reported to the IRS (Noncovered)								
Description : ABC Company CUSIP: 123456ABC								
03/15/2011	11/15/2010	Sale	100	1,000.00	500.00		500.00	FI
	Please Provide	Sale	100	1,000.00	600.00		400.00	FI
			200	2,000.00	1,100.00		900.00	
Description: DEF Company CUSIP: 234567DEF								
04/15/2011	11/15/2010	Sale	200.124	2,000.00	1,000.00		1,000.00	FI
	12/15/2010	Sale	200.124	2,000.00	1,200.00		800.00	
			400.248	4,000.00	2,200.00		1,800.00	
Total Short-Term Noncovered				6,000.00	3,300.00		2,700.00	
Total Short-Term				14,000.00	9,100.00	(200.00)	5,100.00	

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YEAR-END STATEMENT****Schedule of Realized Gains and Losses***(Continued)*

(We do not report this information to the IRS; it is used as the basis for reporting on Form 1099-B)

<i>Date of Sale or Exchange</i>	<i>Date of Acquisition</i>	<i>Disposition Transaction</i>	<i>Quantity</i>	<i>Gross Proceeds</i>	<i>Cost or Other Basis</i>	<i>Wash Sale Loss Disallowed</i>	<i>Realized Gain or Loss</i>	<i>Disposition Method</i>
Long-Term Transactions for Which Basis Was Not Reported to the IRS (Noncovered)								
Description : ABC Company CUSIP: 123456ABC								
02/15/11	09/15/2009	Sale	100	900.00	100.00		800.00	FI
	10/15/2009	Sale	100	900.00	200.00		700.00	FI
			200	1,800.00	300.00		1,500.00	
03/15/2011	11/15/2009	Sale	100	1,000.00	300.00		700.00	FI
	12/15/2009	Sale	100	1,000.00	400.00		600.00	FI
			200	2,000.00	700.00		1,300.00	
Description: DEF Company CUSIP: 234567DEF								
04/15/2011	11/15/2009	Sale	200.124	2,000.00	600.00		1,400.00	FI
	12/15/2009	Sale	200.124	2,000.00	800.00		1,200.00	FI
			400.248	4,000.00	1,400.00		2,600.00	
Total Long-Term Noncovered				7,800.00	2,400.00		5,400.00	
Total Long-Term				7,800.00	2,400.00		5,400.00	
Total Short-Term and Long-Term				21,800.00	11,500.00	(200.00)	10,500.00	

Tax Lot Disposition Methods:

FI = FIRST IN FIRST OUT

SI = VERSUS PURCHASE

Please refer to the Client Service 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 the First In, First Out (FIFO) method. 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 affect the type of gain or loss (short-term or long-term) reported for covered security transactions on the IRS Form 1099-B.

Schedule of Realized Gains and Losses

There are significant changes to this section due to new cost basis reporting requirements. We do not report this information to the IRS. However, it is used as the basis for what is reported on your Form 1099-B.

For **"Covered"** securities transactions, the totals for each sale or exchange will also be displayed in the corresponding section of the 1099-B form of this tax statement. This will include the new cost basis information.

For **"Noncovered"** securities transactions, only the proceeds amounts (and any federal income taxes withheld from the proceeds) will be reported in the "Transactions for Which Basis Was Not Reported" section of the 1099-B form. Noncovered securities transactions are grouped on the 1099-B form regardless of holding period. Thus, this section provides valuable cost basis and holding period information to assist your tax preparation.

Transaction lots will be grouped and sorted by security in the following subsections:

Short-Term Transactions for Which Basis Was Reported to the IRS (Covered)**Short-Term Transactions for Which Basis Was Not Reported to the IRS (Noncovered)**

Recipient's Name and Address:

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Number: 999-99-9999**2011 TAX AND
YEAR-END STATEMENT****Long-Term Transactions for Which Basis Was Reported to the IRS (Covered)****Long-Term Transactions for Which Basis Was Not Reported to the IRS (Noncovered)****Date of Sale or Exchange.** The date of the sale or exchange for the security disposition.**Date of Acquisition.** The date the security was acquired. May display "Multiple" if more than one lot was transferred to this account and subsequently sold or exchanged.**Disposition Transaction.** This column denotes the type of transaction, for example "SELL."**Quantity.** The number of shares included in the sale or exchange are displayed. If fractional shares are in the disposition, those shares will be displayed to three decimal places.**Gross Proceeds.** This column displays the gross proceeds amount (less commissions and fees) for the transaction.**Cost or Other Basis.** This column displays the cost or other basis for a disposition transaction.**Wash Sale Loss Disallowed.** This loss is being displayed as disallowed because the sale of the covered security has been treated as a broker wash sale. This occurs when you re-purchase the identical security, as determined by CUSIP number, in the same brokerage account within the 30-day period preceding or following the date of the original loss. The wash sale loss amount is reported as a negative number as it was reflected on your brokerage statements. The amount is reported as a positive number on the 1099-B form as required by the IRS. The number of days added to a lot holding period as a result of a wash sale will be displayed under the *Date of Acquisition* for the lot.

For additional information about wash sales, please refer to the following: 2011 Instructions for Schedule D (and Form 8949) and IRS Pub. 550 (Investment Income and Expenses).

Realized Gain or Loss. The realized gain or loss for the transaction will be displayed. Note that the IRS does not require the reporting of this information on the 2011 Form 1099-B.**Disposition Method.** The method used to select the lot will be displayed as, for example, FI for the First In, First Out (FIFO) selection method. A key will be provided after the section for the listed disposition methods.**Inherited/Gifted Securities.** The fair market value of securities at the decedent's date of death or the donor's original cost basis and/or the fair market value of the securities at the date of the gift may be displayed.Please see Pershing's 2011 *Tax Guide* available at mytaxhandbook.com for more information.**There may be differences between the Schedule of Realized Gains and Losses and 1099 reporting. Below are some of the reasons for these differences:**

- ♦ **Corporate Actions**—For corporate actions, especially cash and stock mergers, the Schedule of Realized Gains and Losses may report the economic gain or loss resulting from the transaction, including the value of any stock or securities received. Thus, the Schedule of Realized Gains and Losses may report no capital gain, a capital gain equal to the difference between the original cost basis versus the fair market value of the new security, or a capital gain equal to the cash received, depending on the terms of the corporate action. In all events, however, the 1099 will only report the cash portion of the corporate action.
- ♦ **Fixed Income**—Maturities and Redemptions for short-term instruments (maturities of less than one year) are included in the Schedule of Realized Gains and Losses. However, this income is reported to the IRS on Form 1099-INT.
- ♦ **Mortgage-Backed Securities**—Each principal paydown is included in the Schedule of Realized Gains and Losses. However, proceeds are reported to the IRS on Form 1099-B only upon the sale or final redemption of the security.
- ♦ **Options (Assignment)**—For the the Schedule of Realized Gains and Losses, the underlying security proceeds are adjusted by the premium paid or received from the options contract for both covered and noncovered securities. However, when the stock is sold based upon the assignment of an option, the proceeds of that sale are increased by the option premium and reported on Form 1099-B for covered securities ONLY. For noncovered securities the proceeds will be reported on Form 1099-B excluding the option premium.
- ♦ **Options (Closing Contracts)**—The Schedule of Realized Gains and Losses will include options transactions. However, equity options transactions are not reported to the IRS and may not appear on the 1099.
- ♦ **Short Sales**—Short sales are reported on the Schedule of Realized Gains and Losses (and on Form 1099-B) in the year those sales are covered.

Securities acquired before 2011 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. 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 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.

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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 and exchange-traded funds or "ETFs" (that are treated like mutual funds for tax purposes) acquired on or after January 1, 2012
- ◆ Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.

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 with 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 cost basis reporting rules. 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.

³ Realized loss is net of a disallowance due to a wash sale.

Recipient's Name and Address:

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YEAR-END STATEMENT****Form 1099-B****REGULATED FUTURES CONTRACTS****OMB No. 1545-0715**

This is important tax information and is being furnished to the Internal Revenue Service (IRS). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.

PROFIT OR (LOSS) REALIZED IN 2011

<i>Description</i>	<i>Expiration Date/ Strike Price</i>	<i>Closing Trade/Process Date</i>	<i>Number of Contracts</i>	<i>Buy/ Sell/ Expire</i>	<i>Opening Contract Amount</i>	<i>Closing Contract Amount</i>	<i>Realized Profit/(Loss) (Box 10)</i>	<i>Federal Income Tax Withheld (Box 4)</i>
PUT 100 S & P	EXP 09-20-11 @ 975	03/15/2011	10	Sell	1,921.380	2,342.76	421.38	0.00
500 INDEX		07/10/2011	5	Sell	845.70	1,265.75	420.05	0.00
CUSIP: 12483B9IO								
TOTAL							841.43	0.00

UNREALIZED PROFIT OR (LOSS) ON OPEN CONTRACTS – 12/31/2010

<i>Description</i>	<i>Expiration Date/ Strike Price</i>	<i>Opening Trade Date</i>	<i>Number of Contracts</i>	<i>Long/ Short</i>	<i>Opening Contract Amount</i>	<i>Market Value 12/31/11</i>	<i>Unrealized Profit/(Loss) (Box 11)</i>	
PUT 100 S & P	EXP 03-19-11 @ 430	12/31/2010	10	Long	1,921.38	2,062.50	141.12	
100 INDEX								
CUSIP: 7837909TF								
TOTAL							141.12	

UNREALIZED PROFIT OR (LOSS) ON OPEN CONTRACTS – 12/31/2011

<i>Description</i>	<i>Expiration Date/ Strike Price</i>	<i>Opening Trade Date</i>	<i>Number of Contracts</i>	<i>Long/ Short</i>	<i>Opening Contract Amount</i>	<i>Market Value 12/31/10</i>	<i>Unrealized Profit/(Loss) (Box 12)</i>	<i>Federal Income Tax Withheld (Box 4)</i>
PUT 100 S & P	EXP 01-21-11 @ 415	12/11/2010	10	Short	3,557.00	2,000.00	1,557.00	0.00
100 INDEX								
CUSIP: 7837909TC								
TOTAL							1,557.00	0.00

Aggregate Profit or (Loss) – Form 1099-B; Box 13 (Individuals report on Form 6781, line 1, column b)**2,257.31****Total Federal Income Tax Withheld on Regulated Futures Contracts****0.00****IRS Form 1099-B—Regulated Futures Contracts**

You are required to report aggregate profit or loss from regulated futures contracts on your tax return. We report the aggregate profit or loss for 2011 in this section of your Tax Information Statement. We also report the realized profit or loss for 2011 and the unrealized profit or loss at December 31, 2010, and December 31, 2011, as follows:

Box 10—Profit or (loss) realized in 2011. This box shows the profit or (loss) realized on regulated futures or foreign currency contracts closed during 2011.

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YEAR-END STATEMENT****Box 11—Unrealized profit or (loss) on open contracts—12/31/2010.** This box shows the year-end adjustment to the profit or (loss) shown in Box 10 due to open contracts on December 31, 2010.**Box 12—Unrealized profit or (loss) on open contracts—12/31/2011.** This box shows the unrealized profit or (loss) on open contracts held in your account on December 31, 2011. These contracts are considered sold as of that date. The information in this box will become an adjustment reported in Box 11 in 2012.**Box 13—Aggregate profit or (loss).** Boxes 10, 11 and 12 are used to figure the aggregate profit or (loss) on regulated futures or foreign currency contracts for the year. Include this amount on your 2011 IRS Form 6781, line 1. Box 13 equals Box 10, plus Box 12, less Box 11.**INTEREST INCOME (Details of Form 1099-INT)**

<i>Description</i>	<i>CUSIP/ Security Type</i>	<i>Date Paid</i>	<i>Interest Income (Box 1)</i>	<i>Interest on U.S. Savings Bonds and Treasury Obligations (Box 3)</i>	<i>Federal Income Tax Withheld (Box 4)</i>	<i>Investment Expenses (Box 5)</i>	<i>Foreign Tax Paid (Box 6)</i>
ABC INC SUB DEV CONV 6.750% 07/18/07 B/E	115885AGO U.S. Corp.	12/15/2011	312.50				
ABC INC SUB DEB CONV 5.000% 11/01/10 REG	151303AC8 Foreign	08/30/2011	200.00				
ABC SUB NT 8.500% 02/01/18 REG	173034DK2 U.S. Corp.	03/15/2011	633.75				
FEDL ABC NATL MTG ASSN DEB 8.875% 07/10/08 REG DTD 07/10/92	31358DAV6 Govt Agency	01/10/2011 06/30/2011	1,109.38 1,109.38 2,218.76				
U S ABC TREAS BD 8.250% 05/15/09 B/E	912810BU1 U.S. Govt	05/15/2011 08/29/2011		1,258.05 519.99 * 1,778.04			
U S ABC TREAS BILL 0.000% 03/08/07 B/E PURCHASE PRICE: 245,582.50 Quantity: 250,000	912795PZ8 U.S. Govt	03/08/2011		4,417.50			
U S ABC TREAS BILL 0.000% 06/16/07 B/E IRS Publication 1212 rate per \$1000: 48.23 Quantity: 30,000	912795QD6 U.S. Govt	06/16/2011		1,446.90			
FEDERAL ABC HOME LN BKS CONS BD 0.000% 10/21/07 B/E PURCHASE PRICE: 14,125.00 Quantity: 15,000	3133MOQP9 Govt Agency	07/21/2011	875.00				

*Represents Accrued Interest Sold

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Number: 999-99-9999**2011 TAX AND
YEAR-END STATEMENT****INTEREST INCOME (Details of Form 1099-INT)***(Continued)*

<i>Description</i>	<i>CUSIP/ Security Type</i>	<i>Date Paid</i>	<i>Interest Income (Box 1)</i>	<i>Interest on U.S. Savings Bonds and Treasury Obligations (Box 3)</i>	<i>Federal Income Tax Withheld (Box 4)</i>	<i>Investment Expenses (Box 5)</i>	<i>Foreign Tax Paid (Box 6)</i>
ABC MOTOR CREDIT CORP DISCOUNT COMMERCIAL PAPER 0.00% 02/03/09 B/E PURCHASE PRICE: 9,785.00 Quantity: 10,000	34539UP30 U.S. Corp.	02/03/2011	125.00				
Interest on Your Credit Balance			350.00				
Interest Income – U.S. Corporations and on Your Credit Balance			1,421.25				
Interest Income – Foreign Corporations			200.00				
Interest Income – U.S. Government Agencies			3,093.76				
TOTAL			4,715.01	7,642.44			

* Represents Accrued Interest Sold

IRS Form 1099-INT—Interest Income

The amounts in this section of your Tax Information Statement reflect interest paid to you during 2011.

Box 1—Interest Income. Interest earned from U.S. corporations, U.S. government agencies, foreign sources and credit interest is included in Box 1. Report total interest income not included in Box 3 or Box 8 on IRS Form 1040, Schedule B (Interest and Ordinary Dividends), line 1.**Box 3—Interest on U.S. Savings Bonds and Treasury Obligations.** U.S. government interest income is exempt from state and local income taxes and is reported in Box 3. This income is not included in Box 1. Report total interest income on U.S. savings bonds and Treasury obligations on IRS Form 1040, Schedule B, line 1.**Box 4—Federal Income Tax Withheld.** Report federal income tax withheld (backup withholding) as a payment on IRS Form 1040, line 62. Federal income tax withheld is 28% of interest. See the Additional Information section of these instructions.**Box 5—Investment Expenses.** The amount reported in this box represents your share of investment expenses of a single-class real estate mortgage investment conduit (REMIC). Your share of a UIT's and WHFIT's expenses is also reported in Box 5. You may deduct these expenses, subject to the 2% limit, on the "Other Expenses" line on IRS Form 1040, Schedule A, Itemized Deductions, line 23. These expenses are included in Box 1.**Box 6—Foreign Tax Paid.** This box shows foreign tax paid. You may be able to claim this tax as a deduction or a credit on your IRS Form 1040. See the Additional Information section of these instructions.**Box 8—Tax-Exempt Interest.** This box shows tax-exempt interest, including exempt-interest dividends from a mutual fund or other regulated investment company. Report this amount on line 8b of IRS Form 1040 or Form 1040A.**Box 9—Specified Private Activity Bond Interest.** This box shows tax-exempt interest, subject to the alternative minimum tax. This amount is included in Box 8. See the instructions for IRS Form 6251.**Box 10 – Tax-exempt bond CUSIP.** This box reports the CUSIP number(s), of any tax-exempt bond(s) for which tax-exempt interest is reported in Box 8.**U.S. Treasury Bills.** The discount on U.S. Treasury bills maturing during 2011 is included in the Interest column on U.S. Savings Bonds and Treasury Obligations, Box 3. Adjustments may be required if you did not purchase the Treasury bills through our firm. If your Tax Information Statement denotes IRS Publication 1212, we used that source to compute estimated Treasury bill interest because the original purchase price of your Treasury bill was not in our files. You may have to adjust your estimated Treasury bill interest to the actual amount. To adjust the discount reported on your Tax Information Statement, first compute the actual discount earned by subtracting the original cost from the maturity value. Then, compare the actual discount to the amount on your Tax Information Statement and report the difference as an adjustment on IRS Form 1040, Schedule B (Interest and Ordinary Dividends), line 1.

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Accrued Interest Received or Sold. Accrued interest received on notes or bonds sold between interest payment dates is included in the 1099-INT section of your Tax Information Statement. This amount is reported on a settlement-date basis and is denoted with a symbol (#) on your Tax Information Statement.

Accrued Interest Purchased. Accrued interest purchased on notes or bonds bought between interest payment dates is not included in the 1099-INT section of your Tax Information Statement. Refer to the Securities Purchased section of these instructions for additional information.

Unit Investment Trusts (UITs). Interest income earned by certain UITs is also reported in the 1099-INT section. If your UIT is organized as a grantor trust and earned interest income, your share of the UIT's interest income is reported in this section.

Excess Interest on Contingent Payments. If the actual income paid on a contingent debt payment is greater than the income projected by the issuer, the excess portion of the income is reported on Form 1099-INT.

Special Message for Owners of Mutual Funds, Unit Investment Trusts (UITs), Widely Held Fixed Investment Trusts (WHFITs), Widely Held Mortgage Trusts (WHMTs) and Real Estate Investment Trusts (REITs). If you held one or more of these investments, we may send you a revised Tax Information Statement if we did not receive reallocation information by February 4, 2012. Some issuers may not make their final distribution information available until after January. When we have not received the distribution information from the issuer, we have denoted the income with a symbol (**) on your Tax Information Statement. Income and interest declared on these investments in October, November or December of 2011 is considered received on December 31, 2011, even if the income or interest was not actually paid until January (in the case of regulated investment companies (RICs [or mutual funds] and REITs) or February (in the case of WHFITs and WHMTs) of 2012. Accordingly, these amounts are reported on your 2011 IRS Form 1099. UIT revisions will be mailed by March 15, 2012. Supplemental information regarding the percentages of tax-exempt income on municipal bond funds by state and the percentage of government agency, direct federal and foreign source income for funds will be available by March 1, 2012, at mytaxhandbook.com.

TAX-EXEMPT INTEREST (Details of Form 1099-INT)

Description	Tax-Exempt Bond CUSIP No. (Box 10)	Date Paid	Tax-Exempt Interest (Box 8)	Specified Private Activity Bond Interest (Box 9)	Federal Income Tax Withheld (Box 4)	Investment Expenses (Box 5)	Foreign Tax Paid (Box 6)
ABC CNTY NY	957367AS4	02/01/2011	297.50	297.50			
INDL DEV AGY ARPT		08/01/2011	297.50	297.50			
FAC REV ABC			595.00	595.00			
ARPT ASSOC-SER A							
DTD 02/01/95 CLB							
ABC WEST CENT	865353AZ9	04/15/2011	440.00				
SCH DIST NY		10/17/2011	440.00				
4.400% 04/15/23 B/E			880.00				
DTD 04/15/05 CLB							
TOTAL			1,475.00	595.00	0.00	0.00	0.00

Box 8—Tax-Exempt Interest. This box shows tax-exempt interest, including exempt-interest dividends from a mutual fund or other regulated investment company. Report this amount on line 8b of IRS Form 1040 or Form 1040A.

Box 9—Specified Private Activity Bond Interest. This box shows tax-exempt interest, subject to the alternative minimum tax. This amount is included in Box 8. See the instructions for IRS Form 6251.

Box 10—Tax-exempt bond CUSIP. This box reports the CUSIP number(s), if any of the tax-exempt bond(s) for which tax-exempt interest is reported in Box 8.

U.S. Treasury Bills. The discount on U.S. Treasury bills maturing during 2010 is included in the column titled Interest on U.S. Savings Bonds and Treasury Obligations, Box 3. Adjustments may be required if you did not purchase the Treasury bills through our firm. If your Tax Information Statement denotes IRS Publication 1212, we used that source to compute estimated Treasury bill interest because the original purchase price of your Treasury bill was not in our files. You may have to adjust your estimated Treasury bill interest to the actual amount. To adjust the discount reported on your Tax Information Statement, first compute the actual discount earned by subtracting the original cost from the maturity value. Then, compare the actual discount to the amount on your Tax Information Statement and report the difference as an adjustment on IRS Form 1040, Schedule B (Interest and Ordinary Dividends), line 1.

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Number: 999-99-9999**2011 TAX AND
YEAR-END STATEMENT****DIVIDENDS AND DISTRIBUTIONS (Details of Form 1099-DIV)**

<i>Description</i>	<i>Date Paid</i>	<i>Total Ordinary Dividends (Box 1a)</i>	<i>Qualified Dividends (Box 1b)</i>	<i>*Total Capital Gain Distributions (Box 2a)</i>	<i>Nondividend Distributions (Box 3)</i>	<i>Federal Income Tax Withheld (Box 4)</i>	<i>Investment Expenses (Box 5)</i>	<i>Foreign Tax Paid (Box 6)</i>
ABC PLC ADRS	07/03/2011	80.00						12.00
ABC CAPITAL FUND	06/17/2011	100.00	60.00		100.00			
ABC NATIONAL LOAN BK HOUSTON TEX	02/17/2011	100.00	100.00			28.00		
ABC COMPANIES INC	04/11/2011	276.00	276.00					
	07/11/2011	276.00	276.00					
		552.00	552.00					
ABC PRICE REIT INC CL B	06/30/2011	100.00	100.00	500.00	16.00			
ABC HLDGS INC	05/06/2011	223.52						22.35
ABC FUND A **	01/11/2011			125.00		35.00		
Dividends – U.S. Corporations		852.00	812.00					
Dividends – Foreign Corporations		303.52	0.00					
TOTAL		1,155.52	812.00	625.00	116.00	63.00	0.00	34.35

* Refer to the Capital Gain Distributions section for details.

** We have not yet received information to properly classify the income paid by this company. If we receive information, we will send you a revised tax information statement. See Tax Guide for details.

IRS Form 1099-DIV—Dividends and Distributions

Dividends and other distributions from corporations, mutual funds, ETFs (treated as mutual funds for tax purposes), UITs and REITs are reported in this section of your Tax Information Statement. Income derived from money market funds will also be reported in this section. You will receive a separate IRS Form 1099-DIV directly from a money market fund if we did not handle the processing of your funds for the entire year.

Box 1a—Total Ordinary Dividends. Ordinary dividends, which include any net short-term capital gains from a mutual fund, are fully taxable. Ordinary dividends paid by corporations, mutual funds and certain UITs are included in this section of your Tax Information Statement. Subtotals for U.S. and foreign source ordinary dividends are included at the end of this section. For mutual funds and UITs, foreign income includes any distribution that is comprised in whole or in part of foreign-sourced ordinary dividends. Report total ordinary dividends on IRS Form 1040, line 9a, or IRS Form 1040A. Also report them on IRS Form 1040, Schedule B (Interest and Ordinary Dividends), line 5, if required. See the instructions for IRS Form 1040, Schedule B (Interest and Ordinary Dividends) to determine if you are required to complete Schedule B to report your dividends.

Box 1b—Qualified Dividends. This shows the portion of the amount in Box 1a that may be eligible for the 15% or 0% capital gains rates. See the Form 1040 or 1040A instructions for how to determine this amount. Report the eligible amount on line 9b, IRS Form 1040. If you have qualified dividends, you must figure your tax by completing the Qualified Dividends and Capital Gains Tax Worksheet in the IRS Form 1040 or 1040A instructions, or the Schedule D Tax Worksheet in the Schedule D instructions, whichever applies.

Note: Some dividends that we report as Qualified Dividends in Box 1b may not be qualified dividends depending on your circumstances. For instance:

- (1) You must hold the stock or mutual fund shares for a minimum number of days or the dividends will not qualify for the reduced rate. Dividends on common stock that you owned for fewer than 61 days in the 121-day period surrounding the ex-dividend date are not qualified dividends. The 121-day period begins 60 days before the ex-dividend date. When counting the number of days you held the stock, include the day you disposed of the stock, but not the day you acquired it. The ex-dividend date is the first date following the declaration of a dividend on which the purchaser of a stock is not entitled to receive the next dividend payment.
- (2) If you are obligated to make payments under a short sale, dividends on the stock you sold short (or substantially similar stock) are not considered qualified dividends.
- (3) Substitute payments are not qualified dividends. Substitute payments are the payments you receive when your stock is on loan over the stock's ex-dividend date. Your shares could be loaned out if you borrow to buy stock on margin. Substitute payments are separately reported to you on IRS Form 1099-MISC.
- (4) If you are in the 10% or 15% federal tax rate bracket, qualified dividends received from 2008 through 2012 will be taxed at 0%, but are still reportable on your IRS Form 1040.

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Foreign Dividends. Foreign dividends are considered qualified dividends when paid by a foreign corporation that is either: (1) incorporated in a U.S. possession; (2) eligible for the benefits of a comprehensive income tax treaty with the U.S. that the Treasury Department has determined is satisfactory for this purpose; or (3) readily tradable on an established securities market in the United States (such as the New York Stock Exchange® or the NASDAQ® stock market). However, dividends paid by passive foreign investment companies are not considered qualified dividends.

Money Market and Bond Funds. Dividends paid on money market and bond funds are nonqualified dividends. As such, these dividends are reported in Box 1a, but not Box 1b, in this section of your Tax Information Statement.

Box 2a—Total Capital Gain Distributions. This shows total capital gain distributions (long term) from a regulated investment company or REIT. Report the amounts shown in Box 2a on Schedule D of IRS Form 1040, line 13. But, if no amount is shown in Boxes 2c and 2d and your only capital gains and losses are capital gain distributions, you may be able to report the amounts shown in Box 2a on line 13 of IRS Form 1040 rather than Schedule D. See IRS Form 1040 instructions.

Box 2b—Unrecaptured Section 1250 Gain. This shows the portion of the amount in Box 2a that is unrecaptured Section 1250 gain from certain depreciable real property. Use this amount when completing the Unrecaptured Section 1250 Gain Worksheet found in the line 19 instructions for Schedule D (IRS Form 1040).

Box 2c—Section 1202 Gain. This shows the portion of the amount in Box 2a that is a Section 1202 gain from certain small business stock that may be subject to a 50% exclusion. See the Schedule D (IRS Form 1040) instructions.

Box 2d—Collectibles (28%) Gain. This shows the 28% rate gain from sales or exchanges of collectibles. If required, use this amount when completing the 28% Rate Gain Worksheet, line 18, in the instructions for Schedule D (IRS Form 1040).

Box 3—Nondividend Distributions. This shows the part of the distribution that is nontaxable because it is a return of your cost (or other basis). You must reduce your cost (or other basis) by this amount for figuring gain or loss when you sell your investment. But if you have recovered all your cost (or other basis), report future nontaxable distributions as capital gains, even though this form shows them as nontaxable. See *IRS Publication 550, Investment Income and Expenses*.

Box 4—Federal Income Tax Withheld. Report federal income tax withheld (backup withholding) as a payment on IRS Form 1040 (U.S. Individual Income Tax Return), line 62. Federal income tax withheld is 28% of dividends. See the Additional Information section of these instructions.

Box 5—Investment Expenses. Your share of a UIT's and WHFIT's expenses is reported in Box 5. You may deduct these expenses, subject to the 2% limit, on the "Other Expenses" line of IRS Form 1040, Schedule A, line 23. These expenses are included in Box 1a.

Box 6—Foreign Tax Paid. This shows the foreign tax you may be able to claim as a deduction or a credit on IRS Form 1040. See the IRS Form 1040 instructions and the Foreign Tax Paid section of these instructions.

Boxes 8 and 9—Cash and Noncash Liquidation Distributions. This shows cash and noncash liquidation distributions. Generally, liquidation distributions are treated as amounts received from the sale or exchange of a capital asset and should be reported on IRS Form 1040, Schedule D.

Special Message for Owners of Mutual Funds, Unit Investment Trusts (UITs), Widely Held Fixed Investment Trusts (WHFITs), Widely Held Mortgage Trusts (WHMTs) and Real Estate Investment Trusts (REITs). If you held one or more of these investments, we may send you a revised Tax Information Statement if we did not receive reallocation information by February 4, 2012. Some issuers may not make their final distribution information available until after January. When we have not received the distribution information from the issuer, we have denoted the income with a symbol (**) on your Tax Information Statement. Income and interest declared on these investments in October, November or December of 2011 is considered received on December 31, 2011, even if the income or interest was not actually paid until January (in the case of regulated investment companies (RICs), (or mutual funds) and (REITs) or February (in the case of WHFITs and WHMTs) of 2012. Accordingly, these amounts are reported on your 2011 IRS Form 1099. UIT revisions will be mailed by March 15, 2012. Supplemental information regarding the percentages of tax-exempt income on municipal bond funds by state and the percentage of government agency, direct federal and foreign source income for funds will be available by March 1, 2012, at mytaxhandbook.com.

Recipient's Name and Address:

JOHN Q. PUBLIC

Account Number: 123-456789Recipient's Identification
Number: 999-99-9999**2011 TAX AND
YEAR-END STATEMENT****CAPITAL GAIN DISTRIBUTIONS**

(For individuals, report Total Capital Gain Distributions on Form 1040, Schedule D, Line 13, column (h). To report Qualified 5-Year Gain, Unrecaptured Section 1250 Gain, and Section 1202 Gain, see instructions to Form 1040, Schedule D.)

<i>Description</i>	<i>Date Paid</i>	<i>Total Capital Gain Distributions (Box 2a)</i>	<i>Unrecaptured Section 1250 Gain (Box 2b)</i>	<i>Section 1202 Gain (Box 2c)</i>	<i>Collectibles (28%) Gain (Box 2d)</i>	<i>Long-Term Capital Gain Distributions</i>
ABC REIT INC CL B	06/30/2011	500.00	175.00	225.00	0.00	100.00
ABC FUND A	01/11/2011	125.00	0.00	125.00	0.00	0.00
TOTAL		625.00	175.00	350.00	0.00	100.00

Box 2a—Total Capital Gain Distributions. This shows total capital gain distributions (long-term) from a regulated investment company or REIT. Report the amounts shown in Box 2a on Schedule D of IRS Form 1040, line 13. But, if no amount is shown in Boxes 2c and 2d and your only capital gains and losses are capital gain distributions, you may be able to report the amounts shown in Box 2a on line 13 of IRS Form 1040 rather than Schedule D. See IRS Form 1040 instructions.

Box 2b—Unrecaptured Section 1250 Gain. This shows the portion of the amount in Box 2a that is unrecaptured Section 1250 gain from certain depreciable real property. Use this amount when completing the Unrecaptured Section 1250 Gain Worksheet found in the line 19 instructions for Schedule D (IRS Form 1040).

Box 2c—Section 1202 Gain. This shows the portion of the amount in Box 2a that is a Section 1202 gain from certain small business stock that may be subject to a 50% exclusion. See the Schedule D (IRS Form 1040) instructions.

Box 2d—Collectibles (28%) Gain. This shows the 28% rate gain from sales or exchanges of collectibles. If required, use this amount when completing the 28% Rate Gain Worksheet, line 18, in the instructions for Schedule D (IRS Form 1040).

LIQUIDATION DISTRIBUTIONS (Details of Form 1099-DIV)

<i>Description</i>	<i>Date Paid</i>	<i>Cash Liquidation Distributions (Box 8)</i>	<i>Noncash Liquidation Distributions (Fair Market Value) (Box 9)</i>	<i>Federal Income Tax Withheld</i>
ABC NATIONAL LOAN BK HOUSTON TEX	02/17/2011	1,094.00		339.14
TOTAL		1,094.00	0.00	339.14

Boxes 8 and 9—Cash and Noncash Liquidation Distributions. This shows cash and noncash liquidation distributions. Generally, liquidation distributions are treated as amounts received from the sale or exchange of a capital asset and should be reported on IRS Form 1040, Schedule D.

Total Federal Income Tax Withheld on Dividends and Distributions:**402.14
(Box 4)**

Recipient's Name and Address:

JOHN Q. PUBLIC

Account Number: 123-456789

Recipient's Identification
Number: 999-99-9999

**2011 TAX AND
YEAR-END STATEMENT**
2011 Form 1099-OID

(For individuals, report details on Form 1040; Schedule B; Line 1.)

ORIGINAL ISSUE DISCOUNT
OMB No. 1545-0117

This is important tax information and is being furnished to the Internal Revenue Service (IRS). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.

Description	Lot No.	Lot Quantity	Accrual Begin/ Entry Date	Days Held	Daily OID Rate Per \$1,000	Original Issue Discount (Box 1)	Other Periodic Interest (Box 2)	Federal Income Tax Withheld (Box 4)	OID on U.S. Treasury Obligations (Box 6)	Investment Expenses (Box 7)
ABC GTD REMIC PASS THRU CTF REMIC TR 1991-108 CL-108-K 9.000% 02/25/20 B/E CUSIP: 31358FAN9			For a Detailed Breakdown See the Additional Written Statement		20.30	750.00				
ABC INC	1	10,000	01/01/2011	135	.0385675	52.45				
SR SUB RESET NT			05/15/2011	123	.0382465	47.04				
14.000% 05/20/06 REG			09/15/2011	107	.0380655	40.73				
DTD 03/01/89				365		140.22 *				
CUSIP: 577913AD8			01/04/2011			50.00				
ABC CERTIFICATES ACCRUAL	1	12,000	01/01/2011	45	.1277990	69.01				
TREAS SECS SER-Z			02/15/2011	79	.1333658	126.43				
INT PRIN PMT ON 12%				124		195.44 *				
2003 TREAS BD	2	12,000	01/01/2011	45	.0999655	69.01				
0.000% 05/15/08			02/15/2011	85	.1040695	106.15				
CUSIP: 156883BK5				130		160.13 *				
Security Total - Amount Reportable to the IRS						355.57				
ABC CERTIFICATES ACCRUAL	1	6,000	01/01/2011	137	.1132877	15.52 *				
TREAS SECS SER-J										
INT PMT ON 875%										
2012 TREAS BD										
0.000% 05/15/10										
CUSIP: 156884XE3										
TOTAL						531.61	800.00	.00	.00	.00

*This may not be the correct figure to report on your income tax return. See instructions for details.

Recipient's Name and Address:

JOHN Q. PUBLIC

Account Number: 123-456789Recipient's Identification
Number: 999-99-9999**2011 TAX AND
YEAR-END STATEMENT****IRS Form 1099-OID—Original Issue Discount**

The amounts in this section of your Tax Information Statement reflect the original issue discount (OID) reported to the IRS. OID is the difference between the stated redemption price at maturity and the issue price of a debt instrument. A debt instrument, such as a bond or note, generally has OID when the instrument is issued for a price less than its stated redemption price at maturity. OID is a form of interest. If you own a debt obligation that was issued with an OID, you may be required to include a portion of the OID in your gross income each year that you hold the obligation, even if you did not receive any cash payments.

Box 1—Original Issue Discount. Amounts in this box reflect the OID on each obligation for the part of the year during which it was owned. Report the total for each security separately on IRS Form 1040, Schedule B, line 1. OID on U.S. Treasury obligations is not included in this box.

Box 2—Other Periodic Interest. If you held a bond that was issued with an OID component and it also made cash interest payments, then we report the cash payments to you in Box 2, Other Periodic Interest, of the Form 1099-OID section of your Tax Information Statement. Also, when a real estate mortgage investment conduit (REMIC) is issued with OID, we report the accrued interest earned on the REMIC as other periodic interest. Report the total for each security separately on IRS Form 1040, Schedule B, line 1.

Box 4—Federal Income Tax Withheld. Report federal income tax withheld (backup withholding) as a payment on IRS Form 1040, line 62. See the Additional Information section of these instructions.

Box 6—OID on U.S. Treasury Obligations. Amounts in this box reflect the OID on each U.S. Treasury obligation for the part of the year during which it was owned. Report the total for each U.S. Treasury obligation separately on IRS Form 1040, Schedule B, line 1. This OID is exempt from state and local income taxes, and is not included in Box 1.

Box 7—Investment Expenses. This represents your share of investment expenses of a single-class REMIC, WHFIT or UIT. If you file IRS Form 1040, you may deduct these expenses, subject to the 2% limit, on IRS Form 1040, Schedule A, line 23. This amount is included in Box 1, Box 2 or both.

Income Reported Individually. We report OID income individually for each OID obligation. You should report each amount separately to enable the IRS to match the income to your return.

OID Adjustments. You may have to figure the correct amount of OID to report on your tax return, depending on the type of debt instrument, the issue or acquisition date and other factors (for example, if you paid acquisition premium, or the obligation is a stripped bond or coupon). We report OID based on rates found in IRS Publication 1212 (Guide to Original Issue Discount [OID] Instruments), or from an independent third party. We indicate whether we used third-party rates by placing an asterisk (*) beside the amount of the OID. See IRS Publication 1212 for information on how to calculate and report your OID adjustment.

Stripped U.S. Government Debt Obligations. If you held a stripped U.S. government debt obligation (STRIP) during 2011 and purchased it through our firm after 1990, we calculated the actual OID. In most cases, no adjustment to the amount on the Tax Information Statement should be required.

2011 MISCELLANEOUS INCOME (Details of Form 1099-MISC)

<i>Description</i>	<i>Date Paid</i>	<i>Rents (Box 1)</i>	<i>Royalties (Box 2)</i>	<i>Other Income (Box 3)</i>	<i>Substitute Payments in Lieu of Dividends or Interest (Box 8)</i>	<i>Federal Income Tax Withheld (Box 4)</i>
ABC COMPANIES INC	04/11/2011				25.00	
ABC INC	03/15/2011				25.00	
TOTAL		0.00	0.00	0.00	50.00	0.00

IRS Form 1099-MISC—Miscellaneous Income

Box 1—Rents. This shows income from real estate or royalty trusts. Report this amount on IRS Form 1040, Schedule E.

Box 2—Royalties. This shows income earned from royalty trusts. Report this amount on IRS Form 1040, Schedule E. For royalties on timber, coal and iron ore, see IRS Publication 544, Sales and Other Dispositions of Assets.

Box 3—Other Income. This shows other income. Report this as "Other Income" on your tax return.

Box 8—Substitute Payments in Lieu of Dividends or Interest. This shows substitute payments in lieu of dividends or tax-exempt interest credited to your account. These amounts were paid due to a loan of your securities for use in a short sale. Report this income as "Other Income" on your tax return.

Please refer to the Supplemental Information for Royalty Trusts and HOLDERS Trusts provided in this Tax Information Statement or in a subsequent revised statement.

Recipient's Name and Address:

JOHN Q. PUBLIC

Account Number: 123-456789

Recipient's Identification
Number: 999-99-9999

**2011 TAX AND
YEAR-END STATEMENT**
TRANSACTIONS WE DO NOT REPORT TO THE IRS
MUNICIPAL ORIGINAL ISSUE DISCOUNT

<i>Description</i>	<i>CUSIP</i>	<i>Lot No.</i>	<i>Rate Source</i>	<i>Lot Quantity</i>	<i>Accrual Period Begins</i>	<i>Days Held</i>	<i>Daily OID Rate per \$1,000</i>	<i>Original Issue Discount Subject to Alternative Minimum Tax</i>	<i>Original Issue Discount Not Subject to Alternative Minimum Tax</i>
ANYWHERE CNTY PA ARPT REV GTR PITTS INTL ARPT SER D SUBJ TO AMT TO YLD 8.3% 7.750% 01/01/20 REG DTD 07/01/89 CLB	123456AB7	1	Calc.	20,000	01-02 07-02	181 184 365	.0018441 .0019206	6.68 7.07 13.75	
ANYWHERE BRDG & TUNL AUTH N.Y. REVS CONVENTION CTR PROJ SER D O.I.D. 7.000% 01/01/13 REG DTD 06/15/86 PRF	123456AB7	1	Calc.	75,000	01-02 07-02	181 184 365	.0085961 .0089700		116.69 123.79 240.48
TOTAL								13.75	240.48

Municipal Original Issue Discount. If your municipal bonds were issued with OID, we report the portion of the OID that was amortized in 2011 in this section of your Tax Information Statement. The OID reported on your statement is estimated based on the bond's original issue price. You may have to calculate adjustments based on your actual purchase price and date. Report municipal OID (after adjustments) on IRS Form 1040, line 8b (Tax-Exempt Interest). If the municipal OID is from specified, private activity bonds, it should be reported on IRS Form 6251 (Alternative Minimum Tax—Individuals).

NON-REPORTABLE DISTRIBUTIONS

<i>Description</i>	<i>CUSIP</i>	<i>Date Paid</i>	<i>Partnership Cash Distributions</i>	<i>Investment Expenses, Advisory Fees and Shortfalls</i>	<i>Return of Principal Non Qualified Stated Interest</i>
ANYWHERE CALIFORNIA MUNICIPAL VALUE FD INC COM	123456789	07/01/2011 10/01/2011			200.00 100.00 300.00
ABC FAMILY RESTAURANT LP EQUITY PARTN SECS	123456789	02/15/2011	210.00 210.00 420.00		
XYZ ENERGY RTY TR UNIT BEN INT	123456789	03/11/2011		100.00	
TOTAL			420.00	100.00	300.00

Recipient's Name and Address:

JOHN Q. PUBLIC

Account Number: 123-456789Recipient's Identification
Number: 999-99-9999**2011 TAX AND
YEAR-END STATEMENT**

Partnership Cash Distributions and Trust Distributions. We report cash distributions from partnerships and certain trusts in these sections of your Tax Information Statement. Accounts that held partnership and certain trust interests will receive their tax information directly from the partnership or trust on IRS Schedule K-1. Contact the partnership or trust directly if you do not receive this form.

Return of Principal Distributions and Non-Qualified Stated Interest. Generally, a return of principal distribution on a bond is not reportable as taxable income, but it reduces the tax basis of your bond. Non-qualified stated interest reflects periodic payments on contingent debt securities. If the non-qualified interest paid was greater than the amount projected by the issuer, the excess will be reported on Form 1099-INT. Consult with your tax professional for more detailed information.

Investment Expenses, Advisory Fees and Shortfalls. Certain investment expenses and advisory fees charged to your account will be summarized in the "Transactions Pershing Does Not Report to The IRS" section of the Tax Information Statement. This amount represents the total amount for certain expenses and fees charged in 2011. Certain shortfalls will be reflected in this section. If the projected payment announced by the issuer of a contingent debt security is less than the amount projected by the issuer, the difference is reflected as a shortfall.

TRANSACTIONS WE DO NOT REPORT TO THE IRS**ELECTRONIC DEPOSITS**

<i>Process/ Settlement Date</i>	<i>Activity Type</i>	<i>Description</i>	<i>Amount</i>
01/31/2011	ELECTRONIC TRANSACTION	DIRECT DEPOSIT 1231231234 THE BOARD OF PEN	1,890.34
05/31/2011	ELECTRONIC TRANSACTION	DIRECT DEPOSIT 9999995559 TCHRS R ET SYS	808.91
Total Electronic Deposits			2,699.25

OTHER DEPOSITS

<i>Process/ Settlement Date</i>	<i>Activity Type</i>	<i>Description</i>	<i>Quantity</i>	<i>Price</i>	<i>Amount</i>
02/01/2011	CHECK RECEIVED	CHECK RECEIVED 4335			18,551.35
02/25/2011	CHECK RECEIVED	CHECK RECEIVED 9538			16,446.31
09/09/2011	FEDERAL FUNDS RECEIVED	XYZ BANK NA NYBD CIT 14458			20,000.00
Total Other Deposits					54,997.66

Recipient's Name and Address:

JOHN Q. PUBLIC

Account Number: 123-456789

Recipient's Identification
Number: 999-99-9999

**2011 TAX AND
YEAR-END STATEMENT**
TRANSACTIONS WE DO NOT REPORT TO THE IRS
(continued)
CHECKING ACTIVITY

<i>Process Date</i>	<i>Date Written</i>	<i>Check Number</i>	<i>Payee</i>	<i>Check Category</i>	<i>Amount</i>
Code 0					
11/26/2011	11/26/2011	0651	POSTY CARDS	CODE 0	(69.69)
11/26/2011	10/26/2011	0652	DR. GREENE	CODE 0	(340.00)
12/30/2011	11/30/2011	0666	SILVER CREEK FARMS	CODE 0	(390.00)
Code 0 Total					(799.69)
Charitable Contributions					
01/07/2011	12/15/2011	0642	ANYWHERE UNIV	CHARITABLE CONTRIBUTIONS	(1,000.00)
01/03/2011	12/15/2011	0654	ST JOSEPHS PREP	CHARITABLE CONTRIBUTIONS	(500.00)
03/09/2011	02/28/2011	0661	XYZ FOOD BANK	CHARITABLE CONTRIBUTIONS	(1,000.00)
Charitable Contributions Total					(2,500.00)
Total Checking Activity					(3,299.69)

DEBIT CARD ACTIVITY

<i>Process Date</i>	<i>Transaction Date</i>	<i>Vendor</i>	<i>Location</i>	<i>Reference Number</i>	<i>Amount</i>
Cash Disbursements					
10/25/2011	10/25/2011	ATM WITHDRAWAL	HOLLYWOOD	11111111111111111111111111111111	(2,000.00)
11/22/2011	11/22/2011	ATM WITHDRAWAL	MAIN & VINE STS	22222222222222222222222222222222	(2,000.00)
12/25/2011	12/24/2011	ATM WITHDRAWAL	CHRISTMAS CITY	12251225122512251225122512	(5,000.00)
Total Cash Disbursements					(9,000.00)
Retail Stores					
06/23/2011	06/22/2011	MARKS & SPENCER	SPRINGFIELD VA	35425155174000056422368	(208.25)
06/24/2011	06/23/2011	MARKS & SPENCER	SPRINGFIELD VA	35425155174000056422137	45.27
Retail Stores Total					(162.98)
Total Debit Card Activity					(9,162.98)

Recipient's Name and Address:

JOHN Q. PUBLIC

Account Number: 123-456789Recipient's Identification
Number: 999-99-9999**2011 TAX AND
YEAR-END STATEMENT****TRANSACTIONS WE DO NOT REPORT TO THE IRS****(continued)**

ELECTRONIC WITHDRAWALS

<i>Process Settlement Date</i>	<i>Activity Type</i>	<i>Description</i>	<i>Amount</i>
01/07/2011	ELECTRONIC TRANSACTION	AUTHORIZED DEBIT 4747474WFHM MORTGAGE	(2,425.30)
12/14/2011	ELECTRONIC TRANSACTION	AUTHORIZED DEBIT ABC EXPRESS	(2,472.95)
Total Electronic Withdrawals			(4,898.25)

OTHER WITHDRAWALS

<i>Process Settlement Date</i>	<i>Activity Type</i>	<i>Description</i>	<i>Quantity</i>	<i>Price</i>	<i>Amount</i>
05/02/2011	FEDERAL FUNDS SENT	ABC NATIONAL			(23,750.00)
08/10/2011	FEDERAL FUNDS SENT	ABC SAFE DEPOSIT			(5,000.00)
Total Other Withdrawals					(28,750.00)

Recipient's Name and Address:

JOHN Q. PUBLIC

Account Number: 123-456789Recipient's Identification
Number: 999-99-9999**2011 TAX AND
YEAR-END STATEMENT**

Revised Statement as of 03/12/2011

ADDITIONAL WRITTEN STATEMENT – COLLATERALIZED DEBT OBLIGATIONS (Including REMICs)

					<i>Per \$1,000 of Original Principal</i>			<i>Aggregate Amount of</i>			
<i>CUSIP</i>	<i>Lot No.</i>	<i>Quantity</i>	<i>Accrual Period Begins</i>	<i>Days Held</i>	<i>Beginning Adjusted Issue Price</i>	<i>Daily Original Issue Discount</i>	<i>Daily Accrued Interest Income</i>	<i>Original Issue Discount</i>	<i>Accrued Interest Income</i>	<i>Actual Interest Paid (Cash)</i>	<i>Ending Market Discount Fraction</i>
ABC GTD REMIC PASS THRU CTF REMIC											
31358FAN9	1	50,000	08/26/2011	30	990.0156	.0056711	.2500000	8.51	375.00	375.00	.0168721
		50,000	09/26/2011	30	990.1857	.0078586	.2500000	11.79	375.00	375.00	.0237814
Lot Total:				60				20.30	750.00	750.00	
Security Total:								20.30	750.00	750.00	
ABC CMO TR TR 89 CMO SER 11 CL 11-D											
69290JBC5	1	30,000	01/25/2011	30	998.4197		.2500000		225.00	225.00	.0226692
		30,000	02/25/2011	30	998.4621		.2500000		225.00	225.00	.0233715
		30,000	03/25/2011	30	998.4883				225.00	225.00	.0237944
Lot Total:				90					675.00	675.00	
Security Total:									675.00	675.00	

Collateralized Debt Obligations (CDOs), Collateralized Mortgage Obligations (CMOs), Real Estate Mortgage Investment Conduits (REMICs) and Widely Held Mortgage Trusts (WHMTs)

If you owned a CDO, CMO, REMIC or WHMT in your brokerage account in 2011, we are required to report additional information to you by March 15, 2012. This information is reported on the Additional Written Statement included in your Tax Information Statement. You need this additional information to complete your tax return. The Additional Written Statement is provided only to you, not to the Internal Revenue Service (IRS).

The Additional Written Statement also provides calculations for the interest income and Original Issue Discount (OID) reported to you and the IRS. Depending on the type of CDO you held in your account, the income is reported in the IRS Form 1099-INT or IRS Form 1099-OID sections of your Tax Information Statement. You should report this information on IRS Form 1040, Schedule B (Interest and Ordinary Dividends), line 1. An explanation of the Additional Written Statement is provided below.

Lot Number. If you purchased the same security on different dates, each purchase creates a separate lot that is identified on the Additional Written Statement. We use the first-in, first-out (FIFO) method to calculate the adjusted issue price and the OID. Information is not reported to the IRS on a separate lot basis. Amounts are reported to the IRS on a CUSIP® (or security) basis. The information is, however, reported to you on a separate lot basis because you may find the separate lot information useful when preparing your tax return.

Accrual Period Begins. The income earned on a CDO is calculated separately for each accrual period (typically accrual periods are approximately one month). We are required to report income to you for each period. Accordingly, the beginning of each accrual period is indicated. Amounts are totaled and reported to the IRS on an annual basis.

Beginning Adjusted Issue Price. The adjusted issue price of a CDO is its initial issue price plus all previously accrued OID. If your CDO was issued without OID, the adjusted issue price column will be blank. If your CDO was issued with OID, you may need this information.

Daily Original Issue Discount. This amount is the daily accrual rate for the OID of your CDO. You may be able to reduce the amount of the OID you report by a portion of your acquisition premium.

Recipient's Name and Address:

JOHN Q. PUBLIC

Account Number: 123-456789Recipient's Identification
Number: 999-99-9999**2011 TAX AND
YEAR-END STATEMENT**

Daily Accrued Interest Income. If your CDO is a REMIC, you are required to report the interest income with respect to the REMIC on an accrual basis, as you earn the income. Income computed on an accrual basis may differ from the cash payments credited to your account. We report the daily portion of accrued interest income per \$1,000 of original principal.

Aggregate Amount of Original Issue Discount. This amount represents the OID that was earned during the period the CDO was held in your account. The calculation assumes that you purchased the CDO at the CDO's adjusted issue price as of the date of the purchase. If your purchase price was greater than the CDO's adjusted issue price, your purchase price includes an acquisition premium. The security total of the aggregate amount of OID is reported to the IRS. This amount can be calculated by multiplying the quantity, number of days held and daily OID, and then dividing the result by 1,000.

Aggregate Amount of Accrued Interest Income. If your CDO is a REMIC, you are required to report interest income on an accrual basis. The security total of the aggregate amount of accrued interest income reflects the interest income you earned and is reported to the IRS. This amount can be calculated by multiplying the quantity, number of days held and daily accrued interest income, and then dividing the result by 1,000.

Actual Interest Paid (Cash). This amount represents the portion of the cash credited to your account that was designated as interest, with respect to your CDO. For certain CDOs, a portion of the cash payment is designated as a return of principal. Cash payments that represent a return of principal are reported in the Form 1099-B section of your Tax Information Statement. If your CDO is a REMIC, the amount in this column is shown merely for informational purposes.

Investment Expenses. This represents your share of investment expenses of a single-class REMIC. If you file IRS Form 1040, you may deduct these expenses, subject to the 2% limit, on IRS Form 1040, Schedule A, line 23.

Ending Market Discount Fraction. This fraction represents the rate at which the market discount accrues. Market discount exists if your purchase price was less than the adjusted issue price of the CDO (if your CDO was issued with an OID) as of the date of the purchase. If the CDO was issued without OID, market discount also exists if the purchase price was less than the redemption value as of the date of the purchase. In either case, it may be necessary for you to keep track of the amount of the market discount that amortizes during the period the CDO was held in your account. It is not required that you recognize the amortization of the market discount currently (unless you have so elected). You, however, may need to know how much market discount amortized during your holding period so that the gain, if any, on the sale or other disposition of your CDO is properly characterized as a capital gain or as ordinary income. This calculation is complex and we recommend that you consult with a tax professional.

Combinable REMICs. If you invested in a combinable REMIC, please note that your tax reporting is based on the underlying class(es) of securities related to the combinable REMIC class. Consequently, the class and CUSIP reflected on your Tax Information Statement and Additional Written Statement may be that of the underlying class of securities, and not that of the combinable REMIC class. Please refer to the Offering Circular for more detailed information.

Trademark(s) belong to their respective owners.

Tax Information Statement Instructions

The tax information statement provides a detailed summary of your brokerage account transactions during 2011. It includes information related to transactions we are required to report to the Internal Revenue Service (IRS), as well as information that we do not report. These instructions will help you prepare your tax returns. **For a more detailed explanation of your Tax Information Statement, please visit mytaxhandbook.com, or call (888) 860-8510 to receive a copy of the 2011 Tax Guide.** If your account was transferred to our firm during 2011, your Tax Information Statement only includes your activity during the time you conducted business with our firm. Your former firm should provide you with IRS Form 1099 reporting prior activity. These instructions have been tailored for use by taxpayers that are U.S. individuals who are "investors" for tax purposes.

Additional Information

Recipient's Identification Number. For your protection, this form shows only the last four digits of your Social Security number (SSN), individual taxpayer identification number (ITIN), or adoption taxpayer identification number (ATIN) if you received a physical copy of this statement in the mail. Per IRS requirements, if you received this statement electronically your entire SSN, ITIN or ATIN is displayed. However, Pershing LLC will report your complete identification number to the IRS and, where applicable, to state and/or local governments.

Electronic Delivery. The IRS allows for the electronic delivery of 1099 forms and Pershing offers electronic delivery of this tax information statement. If you would like to "go paperless," please see mytaxhandbook.com and speak to your investment professional for more information.

Nominee Recipients. If your Social Security Number or Employer Identification Number is shown on your Tax Information Statement, and the statement includes amounts belonging to another person, you are considered a nominee recipient. Generally, you must file IRS Form 1099 for each of the other owners, showing the income allocable to each. File the applicable IRS Form 1099, along with IRS Form 1096 (Annual Summary and Transmittal of U.S. Information Returns), with the IRS Center in your area. List yourself as the "payer" on IRS Form 1099 and as the "filer" on IRS Form 1096. List the other owner(s) as the "recipient(s)" on IRS Form 1099. You must provide a copy of each IRS Form 1099 you file to the other owner(s). Spouses are not required to file a nominee return to show amounts owned by their spouse.

Payer. The "payer" for all transactions on your Tax Information Statement is Pershing LLC (Taxpayer Identification Number 13-2741729). This name and Taxpayer Identification Number should be listed wherever the payer's name is requested on an IRS form with respect to amounts reported on your Tax Information Statement.

Corrections. Please review your Tax Information Statement. If it is incorrect, contact your investment professional or financial organization. If necessary, we will promptly correct the information provided to the IRS and mail a Revised Tax Information Statement to you. After the initial mailing, revised statements will be mailed weekly through the end of March and daily in April.

Recipient's Name and Address:

JOHN Q. PUBLIC

Account Number: 123-456789Recipient's Identification
Number: 999-99-9999**2011 TAX AND
YEAR-END STATEMENT**

Federal Income Tax Withheld. Federal income tax withheld is 28% of interest, dividends and proceeds from broker and barter exchange transactions, and could be reported in any of these sections of your Tax Information Statement. You should combine these amounts and report them on IRS Form 1040, line 62. Backup withholding applies when certain conditions exist. If this Tax Information Statement reflects backup withholding, you may need to provide a new IRS Form W-9 (Request for Taxpayer Identification Number and Certification). See IRS Form W-9 for information on backup withholding and how to furnish your Taxpayer Identification Number.

State and Local Tax Reporting. We are required to provide information to a number of state and local jurisdictions. Also, we are required to report information to California, Connecticut, Minnesota, Montana, New York and Rhode Island concerning municipal bond interest income earned from bonds not issued by these states. We report certain 1099 information directly to California, Kansas, Massachusetts, North Dakota and Oklahoma. For 2011 we withheld, remitted and reported state income tax for California and Maine according to the requirements of those states. We also provide tax information to the Commonwealth of Puerto Rico as required by the taxing authority of Puerto Rico. Check with your tax professional for your specific state and local tax reporting requirements.

Form 2439. If you held shares in a mutual fund or REIT that paid tax on undistributed long-term capital gains, we will issue IRS Form 2439 (Notice to Shareholder of Undistributed Long-Term Capital Gains) to you. This information is provided after the close of the fund's or the REIT's tax year and will be sent to you shortly after the information becomes available.

Foreign Tax Paid. Your Tax Information Statement may include foreign tax paid (withheld) from foreign source dividends and interest credited to your account during 2011. This information allows you to calculate and claim a foreign tax credit or deduction on your tax return, if you are eligible to do so. A foreign tax credit can be claimed either on IRS Form 1116 (Foreign Tax Credit) or, in some circumstances, by reporting it directly on IRS Form 1040, line 47. You can claim a deduction on IRS Form 1040, Schedule A (Itemized Deductions), line 8. See instructions for both IRS Form 1116 and IRS Form 1040 for additional information on foreign tax credits and deductions. Foreign tax paid is reported in the Form 1099-INT and Form 1099-DIV sections of your Tax Information Statement. You should combine these amounts to determine your total foreign tax credit or deduction. A foreign tax credit may be claimed only if the tax was legally owed and not eligible for a refund.

IRS Publications. IRS publications are available through your local IRS office by calling the IRS Forms Distribution Center at (800) TAX-FORM, or visiting the IRS website at irs.gov. For instance, IRS Publication 550 and IRS Publication 1212 provide useful tax information related to reporting securities transactions.

To receive more information regarding your Tax Information Statement, including illustrations on how to report your income, visit mytaxhandbook.com or call (888) 860-8510 for a copy of the 2011 Tax Guide.

Information We Report to the IRS

We report information to the IRS on Forms 1099-B, 1099-INT, 1099-DIV, 1099-MISC and 1099-OID. The enclosed Tax Information Statement is a consolidated report of the information contained on these forms.

The instructions contained in this Tax Information Statement are not intended to provide tax advisory services. We suggest that you consult with your tax professional to discuss the appropriate federal, foreign, state and local tax treatment of your transactions. These instructions, as well as your Tax Information Statement, are solely intended to help you accumulate data to prepare your income tax return and should not be interpreted or relied upon as tax advice.

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