

**UNITED STATES HOUSE OF REPRESENTATIVES  
CALENDAR YEAR 2008 FINANCIAL DISCLOSURE STATEMENT**

Form A  
For use by Members, officers, and employees

**HAND DELIVERED**

Name: Deborah L. Halvorson

Daytime Telephone: 202-225-3630

MAY 14 PM 3:30

U.S. HOUSE OF REPRESENTATIVES

HR

Filer Status	<input checked="" type="checkbox"/> Member of the U.S. House of Representatives	State: <u>IL</u>	District: <u>11</u>	<input type="checkbox"/> Officer or Employee	Employing Office:
Report Type	<input checked="" type="checkbox"/> Annual (May 15)	<input type="checkbox"/> Amendment	<input type="checkbox"/> Termination	Termination Date:	

**A \$200 penalty shall be assessed against anyone who files more than 30 days late.**

**PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS**

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of \$200 or more from any source in the reporting period? If yes, complete and attach Schedule I.	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than \$335 and not otherwise exempt)? If yes, complete and attach Schedule VI.	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? If yes, complete and attach Schedule II.	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than \$335 from one source)? If yes, complete and attach Schedule VII.	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
III. Did you, your spouse, or a dependent child receive "unearned" income of more than \$200 in the reporting period or hold any reportable asset worth more than \$1,000 at the end of the period? If yes, complete and attach Schedule III.	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? If yes, complete and attach Schedule VIII.	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
IV. Did you, your spouse, or a dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding \$1,000 during the reporting period? If yes, complete and attach Schedule IV.	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	IX. Did you have any reportable agreement or arrangement with an outside entity? If yes, complete and attach Schedule IX.	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
V. Did you, your spouse, or a dependent child have any reportable liability (more than \$10,000) during the reporting period? If yes, complete and attach Schedule V.	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	<b>Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.</b>		

**EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS**

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption? Do not answer "yes" unless you have first consulted with the Committee on Standards of Official Conduct.	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>









**SCHEDULE VIII—POSITIONS**

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any non profit organization, any labor organization, or any educational or other institution other than the United States.

**Exclude:** Positions listed on Schedule I; positions held in any religious, social, fraternal, or political entities (such as political parties and campaign organizations); and positions solely of an honorary nature.

Position	Name of Organization
Pd Member	Posie Foundation - Kankakee Community Foundation (uncompensated). have now resigned + serve just as honorary

**SCHEDULE IX—AGREEMENTS**

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement
1996-2008	State of IL	Pension while in State Senate

# Morgan Stanley

Your Financial Advisor:  
 CANALINI/SHEERAN  
 MORGAN STANLEY  
 15321 S. 94TH AVENUE SUITE 100  
 ORLAND PARK, IL 60462  
 (708) 226-7206

JIM BUSH C/O AMERICAN EAGLE STEEL  
 317 E 11TH STREET  
 CHICAGO HTS, IL 60411-2852

IRA Standard/Rollover  
 Dated 01/17/86  
 Household Anniv. Date:  
 11/05/2002  
 Access Your Account at:  
 www.morganstanley.com/online

RETIREMENT ACCOUNT  
 FOR MONTH ENDING DECEMBER 31, 2008

*Debbie Halvorson*  
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## Asset Summary

Value	% of Assets
Bank Deposits* and MMF	23.4%
Stocks	45.8
Municipal Bonds	0.0
Corporate Fixed Income	0.0
Government Securities	0.0
Mutual Funds	23.8
Unit Investment Trusts	7.0
Certificates of Deposit	0.0
Annuitiies/Insurance	0.0
Other	0.00
Asset Value	\$36,716.61
Cash	25.34
Total Asset Value	\$36,739.95

## Income Summary

This Month	Year-To-Date
Bank Deposits* and MMF	\$0.61
Stocks	72.34
Municipal Bonds	0.00
Corporate Fixed Income	0.00
Government Securities	0.00
Mutual Funds	0.00
Unit Investment Trusts	5.79
Certificates of Deposit	0.00
Other	0.00
Total Income	\$78.74

## Activity Summary

Total Asset Value - November 30 2008  
 Bank Deposits\*/Cash/Money Market Funds Activity for December  
 Closing Balance 11/30 \$4,659.77

\$35,779.45

Credits To Your Account  
 Dividends and Interest 78.74  
 Deposits 0.00  
 Sales Proceeds/Redemptions 3,911.46  
 Other Credits 936.48  
 Total Credits 4,926.68

Debits To Your Account  
 Withdrawals 0.00  
 Funds to Purchase Securities -941.40  
 Other Debits 0.00  
 Total Debits -941.40

Closing Balance 12/31 5,645.05

Net Change Bank Deposits\*/Cash/Money Market Funds Activity 3,985.28

Changes in Asset Value for December 931,118.68

Value of Priced Assets 11/30 941.40  
 Securities Bought 0.00  
 Securities Received -3,911.46  
 Securities Sold/Redeemed 0.00  
 Securities Delivered 0.00  
 Transactions at Fund Company -53.72  
 Change in Value of Priced Assets 26,094.90

Net Change in Asset Value -3,023.78

Total Asset Value as of December 31, 2008 \$36,739.95

\*Eligible for FDIC insurance; FDIC rules apply. Not SIPC insured.

Investments and services are offered through Morgan Stanley & Co. Incorporated, member SIPC.



# Morgan Stanley

JIM BUSH C/O AMERICAN EAGLE STEEL  
317 E 11TH STREET

RETIREMENT ACCOUNT  
FOR MONTH ENDING DECEMBER 31, 2008

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## ASSET DETAILS

### Cash/Money Market Funds/Bank Deposits

	Amount	Pct of Assets	Est Yrly Income	APY	7-Day Current Yield
CASH	25.34	---	---	---	---
BANK DEPOSITS #					0.10%
MORGAN STANLEY BANK	8,621.71	23.4%	9	---	---
<b>Total Bank Deposits</b>	<b>8,621.71</b>	<b>23.4%</b>	<b>9</b>	<b>---</b>	<b>---</b>

### Total Cash/Money Market Funds/Bank Deposits

Net Change Since Last Statement: \$3,485.28

# Bank deposits are at Morgan Stanley Bank and Morgan Stanley Trust bank (Members FDIC), affiliates of Morgan Stanley & Co. Incorporated. Bank deposits are eligible for FDIC insurance up to applicable limits. Not SIPC insured.

Stocks	Current Price	Value	Pct of Assets	Est Yrly Income	Dividend Yield	Symbol	Additional Information
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### Common Stocks

11,300	CONK AMER INDS CORP NEW	4.02	113.00	0.5%	0.00%	CHOU	
200	ONS DREMAN VALUE INC EDGE FUND	4.02	804.00	2.2%	17.91%	DHG	Next Dividend Payable 01/09
1,257	FORD MOTOR CO NEW	2.29	2,878.53	7.8%	0.00%	F	
310	GENERAL MOTORS CORP	3.20	992.00	2.7%	0.00%	GM	
200	JETBLUE AIRWAYS CORP	7.10	1,420.00	3.9%	0.00%	JBLU	
1,700	KONAMINAI INC	.06	102.00	0.3%	0.00%	KOM	
162	MOTOROLA INC	4.43	717.66	2.0%	4.51%	MOT	Next Dividend Payable 01/09
250	HS EMERGING MKTS DOMESTIC DEBT	10.49	2,622.50	7.1%	19.05%	EDD	Next Dividend Payable 01/09
5,000	NATIONWIDE SAFE T PROPANE INC	.00	4.00	N/A	0.00%	NSFE	
1,378	STRATUS XM RADIO INC COM	.12	165.36	0.5%	0.00%	SIRI	
100	WILCAN MATERIALS CO	69.58	6,958.00	19.0%	2.81%	VMC	Next Dividend Payable 03/09

Total Stocks

\$16,777.05

45.8%

\$972

5.1%

Net Change Since Last Statement: \$489.77

# Morgan Stanley

JIM BUSH C/O AMERICAN EAGLE STEEL  
317 E 11TH STREET

RETIREMENT ACCOUNT  
FOR MONTH ENDING DECEMBER 31, 2008

Account Number

*Debbie Halvorson*  
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Mutual Funds	Current Price	Value	Pct of Assets	Est Yrly Income	Distribution Rate	Fund Plan Number	Symbol	Dividend/ Cap Gains Option
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### Other Mutual Funds

440.053	IVY ASSET STRATEGY C	17.7300	7,802.14	21.2%	N/A	N/A	MWSCX	ReInv/ReInv
92.469	GAMCO WESTWOOD HIGHLY HIYES C	10.1900	942.26	2.6%	N/A	N/A	MHWCX	ReInv/ReInv

### Total Mutual Funds

Net Change Since Last Statement: \$388.43

Unit Investment Trusts	Current Price	Value	Pct of Assets	Est Yrly Income	Current Yield	Accruing Interest	Par Value	Reinvest Option
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### Equity Trusts

500	UNIT VAN KAMPEN INSIDER BUY STRATEGY 2008-2	5.1469	2,573.95	7.0%	24	.96%	N/A	FULL
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### Total Unit Investment Trusts

Net Change Since Last Statement: \$11.04

Asset Summary	Value	Est Yrly Income
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Total Asset Value: \$36,739.95 \$396

Total Net Change in Priced Assets Since Last Statement: -3,023.78

If you hold Auction Rate Securities, please see the Message Center for important information regarding the pricing of these securities.

Investments and services are offered through Morgan Stanley & Co. Incorporated, member SIPC.



# Morgan Stanley

JIM BUSH C/O AMERICAN EAGLE STEEL  
317 E 11TH STREET

RETIREMENT ACCOUNT  
FOR MONTH ENDING DECEMBER 31, 2008

*Debbie Halvorson* page 10 of 25

Account Number  
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## CREDITS TO YOUR ACCOUNT

### Dividends and Interest

Date	Activity	Description	Amount	Income Category
12-10	Dividend	VULCAN MATERIALS CO	49.00	Stocks
12-25	Dividend	UNIT VK INSIDER BUY 2008-2	5.79	Unit Investment Trusts
12-30	Interest	MORGAN STANLEY BANK (Period 11/27-12/30)	.61	MF and Bank Deposits
12-31	Dividend	DMS DREMAN VALUE INC EDGE FUND	23.84	Stocks
<b>Total Dividends and Interest</b>			<b>79.24</b>	

See Income Summary on page 1 for the month-to-date and year-to-date amounts per income category.

### Sales Proceeds/Redemptions

Trade Date	Settle Date	Activity	Quantity	Description	Price	Amount	Additional Information
12-11	12-11	Sold	3.000	MS DIV FUI FUND	1,503.82	3,911.46	
<b>Total Sales Proceeds/Redemptions</b>						<b>33,911.46</b>	<b>Year-to-Date \$7,361.46</b>

### Other Credits

Date	Activity	Description	Amount	Additional Information
11-26	S/T Capital Gain	GAMCO WESTWOOD MIGHTY MITES C	3.93	
11-26	L/T Capital Gain	GAMCO WESTWOOD MIGHTY MITES C	25.76	
12-11	L/T Capital Gain	IIV ASSET STRATEGY C	241.66	
12-11	S/T Capital Gain	IIV ASSET STRATEGY C	667.13	
<b>Total Other Credits</b>			<b>938.48</b>	<b>Year-to-Date \$938.48</b>
<b>Total Credits To Your Account</b>			<b>84,926.66</b>	<b>Year-to-Date \$9,226.58</b>

# Morgan Stanley

JIM BUSH C/O AMERICAN EAGLE STEEL  
317 E 11TH STREET

RETIREMENT ACCOUNT  
FOR MONTH ENDING DECEMBER 31, 2008

Account Number  
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## DEBITS TO YOUR ACCOUNT

Trade Date	Settle Date	Activity	Quantity	Description	Price	Amount	Additional Information	
11-26	11-26	Bought	2.771	GAHCO WESTWOOD NIGHTY HITES C	9.9900	27.69	REINVESTMENT	
12-11	12-11	Bought	52.837	IVY ASSET STRATEGY C	17.2000	909.79	REINVESTMENT	
12-25	12-25	Bought	1	UNIT VK INSIDER BUY 2008-2	4.9160	4.92	REINVESTMENT MS IS MARKET HAYER	
Total Funds to Purchase Securities							-941.40	Year-To-Date -17,971.42
Total Funds to Purchase Securities							-941.40	Year-To-Date -17,971.42

## ADDITIONAL ACCOUNT INFORMATION

Amount Additional Information

Bank Deposits and MMF	Date	Description	Amount	Additional Information
Closing Balances	11-30	BANK DEPOSITS	4,636.43	
	11-30	TOTAL Closing Balance	4,636.43	

Transactions	Date	Activity	Description	Amount	Additional Information
	12-01	Automatic Deposit	BANK DEPOSIT PROGRAM	23.34	
	12-11	Automatic Deposit	BANK DEPOSIT PROGRAM	49.00	
	12-15	Automatic Deposit	BANK DEPOSIT PROGRAM	3,911.46	
	12-29	Automatic Deposit	BANK DEPOSIT PROGRAM	0.87	
	12-30	Automatic Deposit	BANK DEPOSIT PROGRAM	0.61	

Debbie Halvorson

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# Morgan Stanley

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317 E 11TH STREET

RETIREMENT ACCOUNT *D Halvorson*  
FOR MONTH ENDING DECEMBER 31, 2008

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### Bank Deposits and MMF

Closing Balances	Date	Description	Amount	Additional Information
	12-31	BANK DEPOSITS	8,621.71	
	12-31	TOTAL Closing Balance	8,621.71	

### Retirement Recap

Account Valuation

2008	2007
36,739.95	50,006.92

Account Number

# Morgan Stanley

*This transaction is confirmed in accordance with the explanations and conditions stated on the reverse side.*

Your Account Number: ~~XXXXXXXXXX~~

Cash Account  
IRA Standard/Rollover  
Dated 01/17/86

JIM BUSH C/O AMERICAN EAGLE STEEL  
317 E 11TH STREET  
CHICAGO HTS, IL 60411-2852

Your Financial Advisor  
DENNIS CANALINI SR, CFP  
15321 S. 94TH AVENUE SUITE 100  
ORLAND PARK, IL 60462  
(708) 873-5120

**You Bought**  
Trade Date 10/30/08 for Settlement on 11/04/08

Quantity	100	Price	48.62	Settlement Amount	
<b>Description:</b> VULCAN MATERIALS CO  PREFERENTIAL RATE UNSOLICITED TRADE MORGAN STANLEY ACTED AS AGENT.				Principal \$4,862.00 Commission 141.63 Processing Fee 5.25  Net Amount <u>\$5,008.88</u>	
Investment and services are offered through Morgan Stanley & Co. Incorporated, member SIPC				Security No. 929160109 Symbol VMC	

*D. Shalunov*  
page 13 of 25

# Morgan Stanley

*This transaction is confirmed in accordance with the explanations and conditions stated on the reverse side.*

Your Account Number: ~~XXXXXXXXXX~~

Cash Account  
IRA Standard/Rollover  
Dated 01/17/86

JIM BUSH C/O AMERICAN EAGLE STEEL  
317 E 11TH STREET  
CHICAGO HTS, IL 60411-2852

Your Financial Advisor  
DENNIS CANALINI SR, CFP  
15321 S. 94TH AVENUE SUITE 100  
ORLAND PARK, IL 60462  
(708) 873-5120

**You Bought**  
Trade Date 10/17/08 for Settlement on 10/22/08

Quantity	162	Price	5.82	Settlement Amount	
<b>Description:</b> MOTOROLA INC  UNSOLICITED TRADE THIS TRANSACTION RECEIVED AN AVERAGE PRICE, DETAILS AVAILABLE UPON REQUEST. MORGAN STANLEY ACTED AS AGENT.				Principal \$942.84 Commission 55.00 Processing Fee 5.25 Net Amount <u>\$1,003.09</u>	
<b>Ratings</b>					
Research Source		Rating	Industry View	Volatility	
Morgan Stanley		Equal-weight	In-Line	V	
S&P		3* Hold	-	-	
Independent, third-party research on equity securities of certain companies covered by Morgan Stanley Equity Research is available to U.S. customers of Morgan Stanley at no cost. Customers can access this research by visiting <a href="http://www.morganstanley.com/equityresearch">www.morganstanley.com/equityresearch</a> , by calling 800-624-2063 or by contacting a Morgan Stanley representative to request that a copy of this research be sent to them.					
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Investment and services are offered through Morgan Stanley & Co. Incorporated, member SIPC				Security No. 620076109 Symbol MOT	

AS of 10/22/08 - page 14 of 25

# Morgan Stanley

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Your Account Number: ~~XXXXXXXXXXXX~~

Cash Account  
IRA Standard/Rollover  
Dated 01/17/86

JIM BUSH C/O AMERICAN EAGLE STEEL  
317 E 11TH STREET  
CHICAGO HTS, IL 60411-2852

Your Financial Advisor  
DENNIS CANALINI SR, CFP  
15321 S. 94TH AVENUE SUITE 100  
ORLAND PARK, IL 60462  
(708) 873-5120

**You Bought**  
Trade Date 10/13/08 for Settlement on 10/16/08

Quantity	310	Price	6.19	Settlement Amount	
<b>Description:</b> GENERAL MOTORS CORP  PREFERENTIAL RATE UNSOLICITED TRADE MORGAN STANLEY ACTED AS AGENT.				Principal \$1,918.90 Commission 85.49 Processing Fee 5.25 Net Amount <u>\$2,009.64</u>	
Ratings					
Research Source	Rating	Industry View	Volatility		
Morgan Stanley	Coverage discontinued - 05/13/2008				
S&P	2* Sell				
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Research does not provide individually tailored investment advice. Research reports are prepared without regard to the individual financial circumstances and objectives of persons who receive them. The securities and other financial instruments discussed in any report may not be suitable for or available to all investors. An investor's decision to buy or sell a stock should depend on individual circumstances (such as the investor's investment objectives, financial situation, investment horizon and existing holdings) and other considerations. Morgan Stanley recommends that investors independently evaluate particular investments and strategies, and encourages investors to seek the views of a financial adviser. The appropriateness of a particular investment or strategy will depend on an investor's individual circumstances and objectives as well as market conditions at the time. For additional information, please contact a Morgan Stanley representative.					
Investment and services are offered through Morgan Stanley & Co. Incorporated, member SIPC				Security No. 370442105 Symbol GM	

AS of 10/16/08  
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# Morgan Stanley

*This transaction is confirmed in accordance with the explanations and conditions stated on the reverse side.*

Your Account Number: ~~XXXXXXXXXXXX~~

Cash Account  
IRA Standard/Rollover  
Dated 01/17/86

JIM BUSH C/O AMERICAN EAGLE STEEL  
317 E 11TH STREET  
CHICAGO HTS, IL 60411-2852

Your Financial Advisor  
DENNIS CANALINI SR, CFP  
15321 S. 94TH AVENUE SUITE 100  
ORLAND PARK, IL 60462  
(708) 873-5120

**You Bought**  
Trade Date 10/13/08 for Settlement on 10/16/08

Quantity	757	Price	2.54	Settlement	Amount
<b>Description:</b> FORD MOTOR CO NEW  PREFERENTIAL RATE UNSOLICITED TRADE MORGAN STANLEY ACTED AS AGENT.				Principal	\$1,922.78
				Commission	85.66
				Processing Fee	5.25
				Net Amount	\$2,013.69
<b>Ratings</b>					
Research Source	Rating	Industry View	Volatility		
Morgan Stanley	Coverage discontinued - 05/13/2008				
S&P	3* Hold				
Independent, third-party research on equity securities of certain companies covered by Morgan Stanley Equity Research is available to U.S. customers of Morgan Stanley at no cost. Customers can access this research by visiting <a href="http://www.morganstanley.com/equityresearch">www.morganstanley.com/equityresearch</a> , by calling 800-624-2063 or by contacting a Morgan Stanley representative to request that a copy of this research be sent to them.					
Research does not provide individually tailored investment advice. Research reports are prepared without regard to the individual financial circumstances and objectives of persons who receive them. The securities and other financial instruments discussed in any report may not be suitable for or available to all investors. An investor's decision to buy or sell a stock should depend on individual circumstances (such as the investor's investment objectives, financial situation, investment horizon and existing holdings) and other considerations. Morgan Stanley recommends that investors independently evaluate particular investments and strategies, and encourages investors to seek the views of a financial adviser. The appropriateness of a particular investment or strategy will depend on an investor's individual circumstances and objectives as well as market conditions at the time. For additional information, please contact a Morgan Stanley representative.					
Investment and services are offered through Morgan Stanley & Co. Incorporated, member SIPC				Security No.	345370860
				Symbol	F

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# Morgan Stanley

*This transaction is confirmed in accordance with the explanations and conditions stated on the reverse side.*

Your Account Number: 

Cash Account  
IRA Standard/Rollover  
Dated 01/17/86

JIM BUSH C/O AMERICAN EAGLE STEEL  
317 E 11TH STREET  
CHICAGO HTS, IL 60411-2852

Your Financial Advisor  
DENNIS CANALINI SR, CFP  
15321 S. 94TH AVENUE SUITE 100  
ORLAND PARK, IL 60462  
(708) 873-5120

**Exchange For Cash**  
Trade Date 07/24/08 for Settlement on 07/24/08

Quantity	300	Price	11.50	Settlement Amount	
<b>Description:</b> CNET NETWORKS INC  AMOUNT CREDITED TO YOUR ACCOUNT				Principal	\$3,450.00
				Net Amount	\$3,450.00
Investment and services are offered through Morgan Stanley & Co. Incorporated, member SIPC				Security No.	12613R104

*of settlement page 17 of 25*

# Morgan Stanley

*This transaction is confirmed in accordance with the explanations and conditions stated on the reverse side.*

P.O. Box 340  
New York, NY 10008-0340

Exchange Code: 8  
Execution Code: A  
Your Account Number: ~~020102300~~

Cash Account  
IRA Standard/Rollover  
Dated 01/17/86

JIM BUSH C/O AMERICAN EAGLE STEEL  
317 E 11TH STREET  
CHICAGO HTS, IL 60411-2852

Your Financial Advisor  
DENNIS CANALINI SR, CFP  
15321 S. 94TH AVENUE SUITE 100  
ORLAND PARK, IL 60462  
(708) 873-5120

**You Bought**  
Trade Date 05/21/08 for Settlement on 05/27/08

Quantity	Price	Settlement	Amount
499	10.00		
<b>Description:</b> UNIT VAN KAMPEN INSIDER BUY STRATEGY 2008-2  REINV FULL MS IS MARKET MAKER IN ADDITION TO THE DEALER CONCESSION AND ANY VOLUME-BASED CONCESSION DESCRIBED IN THE APPLICABLE UIT PROSPECTUS, MORGAN STANLEY RECEIVES ADDITIONAL AMOUNTS FROM EACH UIT SPONSOR PAYABLE EITHER AS A FIXED MONTHLY DOLLAR AMOUNT THAT IS NOT BASED ON ACTUAL SALES OR AN AMOUNT BASED ON A PERCENTAGE OF NEW SALES. YOUR FINANCIAL ADVISOR DOES NOT RECEIVE ANY OF THE ADDITIONAL PAYMENTS RECEIVED BY MORGAN STANLEY. FOR MORE INFORMATION ABOUT THESE PAYMENTS, SEE THE UIT BILL OF RIGHTS AT OUR WEBSITE, <a href="http://www.morganstanleyindividual.com/investmentproducts/unittrusts/BillofRights/">http://www.morganstanleyindividual.com/investmentproducts/unittrusts/BillofRights/</a> YOU WILL PAY A DEFERRED SALES CHARGE IN CONNECTION WITH YOUR UNITS. SEE THE PROSPECTUS FOR THE CHARGE AND OTHER FEES. PROSPECTUS		Principal	\$4,990.00
		Processing Fee	5.25
		Net Amount	<u>\$4,995.25</u>
		Security No.	92118K317

*Handwritten:* At Shoreview page 18 of 25

CODES, ABBREVIATIONS AND EXPLANATIONS		CONDITIONS
<p><b>EXCHANGE WHERE EXECUTED</b></p> <p>1 New York Stock Exchange                  2 Pacific Stock Exchange                  3 Philadelphia Stock Exchange                  4 Chicago Stock Exchange                  5 American Stock Exchange                  6 Other Markets                  7 Over the Counter                  8 Morgan Stanley as principal which may result in a profit to Morgan Stanley.</p> <p><b>COMBINED EXCHANGE AND EXECUTION CODES FOR OPTIONS ONLY:</b>  <b>ALL TRADES DONE AS AGENT UNLESS OTHERWISE INDICATED</b></p> <p>17 International Securities Exchange                  27, 2Z Pacific Stock Exchange                  37, 3Z Philadelphia Stock Exchange                  46, 4Y NASDAQ Stock Exchange                  47, 4Z Chicago Board Options Exchange                  57, 5Z American Stock Exchange                  67, 6Z Boston Stock Exchange                  7W, 7Y, 7Z Exercise and Assignment</p> <p><b>EXECUTION CODE</b></p> <p>1, 2, 3, 4, 5, 9, F, L, P, T, V OR W: As agent we have bought or sold for your account                  6: As agent for another we have sold to you or bought from you                  7, C, B, G, N, OR S: As principal we sold to you or bought from you for our own account                  8 OR U: Prospectus/Official Statement                  A, B, C, X, Y, OR Z: Primary and Secondary Unit Trust or listed and OTC when issued Securities                  K: Precious Metals                  M, R: Mutual Funds</p> <p><b>OTHER ABBREVIATIONS</b></p> <p>ELTR Estimated Long Term Return                  CR Current Return                  PV Par Value</p> <p><b>FINAL PROSPECTUS/OFFERING DOCUMENTATION AVAILABLE</b>                  Indicates that these securities are being sold (i) pursuant to an SEC registration statement or where a prospectus is otherwise required or (ii) in the case of certain exempted securities, either where offering documentation is required or there is an agreement to deliver offering documentation. For assistance obtaining a copy of the final prospectus/offering documentation relating to these securities, you may contact us at 800-584-6837.</p>		<p>IT IS AGREED THAT</p> <p>All transactions are subject to the rules, regulations, requirements and customs of the exchange or market (and its clearing agency, if any) where executed, the regulations of the Federal Reserve Board and the Securities and Exchange Commission.</p> <p>Payment for securities purchased must be received by us no later than the Settlement Date indicated on the reverse side hereof. Payments not received by Settlement Date may be subject to late payment fees.</p> <p>Securities held in margin accounts or purchased but not yet paid for in cash accounts may be hypothecated by Morgan Stanley under circumstances which will permit the commingling thereof with securities of other clients.</p> <p>Securities sold "long" must be on deposit in your account or delivered to us by Settlement Date.</p> <p>Morgan Stanley will furnish, upon written request, the date and time when the transaction took place, the name of the other party to the transaction and the source and amount of any other remuneration received or to be received by us in connection with the transaction.</p> <p>Morgan Stanley accepts benefits that constitute payment for order flow. Details regarding these benefits will be furnished upon written request.</p> <p>When Morgan Stanley is acting as principal in a reported security, the price shown is the reported trade price made in accordance with the last sale reporting requirements.</p> <p>Debt securities may be redeemed in whole or in part before maturity, and such a redemption could affect any yield represented in this trade confirmation. Additional information is available upon request.</p> <p>Credit rating(s), if any, contained on this trade confirmation were provided by an unaffiliated third party. In some instances, the credit rating shown is based on the issuer's credit ranking and not the credit rating of the specific security purchased or sold. For an explanation of credit ratings for bonds, please see <a href="http://www.morganstanleyindividual.com/markets/bondcenter/school/credit/default.asp">http://www.morganstanleyindividual.com/markets/bondcenter/school/credit/default.asp</a>, or request a copy from your Financial Advisor.</p> <p>Insurance trades are subject to carrier underwriting approval.</p> <p>Any inquiries regarding this transaction should be made by using the telephone number provided on the reverse side.</p> <p>This transaction is conclusive and binding if not objected to in writing within five days of receiving this trade confirmation.</p> <p>All Good Till Cancelled (GTC) orders will expire 90 calendar days from the day they reach the market place. Until expiration, all open orders are considered good until cancelled by you or executed by us. When entering a substitute order or changing an existing order, the responsibility for canceling the original order rests upon the customer. Therefore, if a customer fails to cancel an existing order, transactions resulting from the execution of both the original and new order(s) will be entered in the customer's account.</p> <p>This agreement shall inure to the benefit of any successor or assignee of Morgan Stanley &amp; Co. Incorporated.</p> <p><b>Morgan Stanley</b></p>
<p><b>CHARGES AND FEES</b></p> <p><b>CHARGE</b> Represents the markup/down from the wholesaler's or dealer's price.  <b>TRANS FEE</b> Represents a pass through of exchange floor, brokerage and clearing expenses incurred by Morgan Stanley for this transaction.  <b>FSCF</b> Represents a pass through of Foreign Securities clearance fees incurred by Morgan Stanley for this transaction.  <b>SUPPLEMENTAL TRANSACTION FEE</b> Represents fee to offset additional expenses associated with processing certain transactions.  <b>PROCESSING FEE</b> Represents processing charges for certain executed orders.  <b>CDSC</b> Represents Contingent Deferred Sales Charge.  <b>DSC</b> Represents Deferred Sales Charge.  <b>ER FEE</b> Represents Early Redemption Fee.  <b>MF TRANS FEE</b> Represents Mutual Fund Transaction Fee, if applicable, as charged by Morgan Stanley.</p>		
<p><b>BACKUP WITHHOLDING</b></p> <p>Under Federal Income Tax Law, the customer is required to provide Morgan Stanley with a certification of the customer's Social Security or Taxpayer Identification Number. In the absence of such certification, Morgan Stanley is required to withhold taxes from the proceeds of sales at the current withholding rate.</p>		
<p><b>GROSS PROCEEDS</b></p> <p>If the transaction being confirmed is a sale or a redemption, this information will be furnished to the Internal Revenue Service.</p>		

Morgan Stanley  
 [Signature]

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# Morgan Stanley

## RESEARCH RATINGS DEFINITIONS

### Morgan Stanley Stock Ratings

**Overweight (O):** The stock's total return is expected to exceed the average total return of the analyst's industry (or industry team's) coverage universe, on a risk-adjusted basis, over the next 12-18 months.

**Equal-weight (E):** The stock's total return is expected to be in line with the average total return of the analyst's industry (or industry team's) coverage universe, on a risk-adjusted basis, over the next 12-18 months.

**Underweight (U):** The stock's total return is expected to be below the average total return of the analyst's industry (or industry team's) coverage universe, on a risk-adjusted basis, over the next 12-18 months.

**More volatile (V):** We estimate that this stock has more than a 25% chance of a price move (up or down) of more than 25% in a month, based on a quantitative assessment of historical data, or in the analyst's view, it is likely to become materially more volatile over the next 1-12 months compared with the past three years. Stocks with less than one year of trading history are automatically rated as more volatile (unless otherwise noted). We note that securities that we do not currently consider "more volatile" can still perform in that manner.

### Morgan Stanley Industry Views

**Attractive (A):** The analyst expects the performance of his or her industry coverage universe over the next 12-18 months to be attractive vs. the relevant broad market benchmark named on the cover of the corresponding report.

**In-Line (I):** The analyst expects the performance of his or her industry coverage universe over the next 12-18 months to be in line with the relevant broad market benchmark named on the cover of the corresponding report.

**Cautious (C):** The analyst views the performance of his or her industry coverage universe over the next 12-18 months with caution vs. the relevant broad market benchmark named on the cover of the corresponding report.

Unless otherwise specified, the time frame for Morgan Stanley price targets is 12 to 18 months.

### S&P

**5\* Strong Buy:** Stock expected to outperform the S&P 500 Index by a wide margin, with shares rising in absolute price over the next 12 months.

**4\* Buy:** Stock expected to outperform the S&P 500 Index, with shares rising in absolute price over the next 12 months.

**3\* Hold:** Stock expected to closely approximate that of the S&P 500 Index, with shares generally rising in price over the next 12 months.

**2\* Sell:** Stock expected to underperform the S&P Index, and share price is not anticipated to show a gain over the next 12 months.

**1\* Strong Sell:** Stock expected to underperform the S&P 500 Index, with shares falling in absolute price over the next 12 months.

"NA" appearing for either Morgan Stanley or an independent third party research provider indicates that the ratings for this company are not available because under Morgan Stanley policy and/or applicable regulations, Morgan Stanley may be precluded from issuing or providing such information with respect to this company at this time, or coverage is otherwise suspended and consequently research reports should not be relied upon for this information.

"NC" appearing on the Morgan Stanley ratings line indicates that Morgan Stanley does not carry an opinion on this security. Morgan Stanley might carry an opinion on a different security on this company. Please contact your Financial Advisor for information.

The securities ratings that appear here have been taken from research reports prepared by Morgan Stanley Equity Research as well as reports prepared by independent third party research providers who were selected by Morgan Stanley's Independent Consultant and are provided for information purposes only. The independent third party research reports were prepared without input from Morgan Stanley. Morgan Stanley does not represent that these reports are accurate or complete. The independent third party research provider whose rating is shown for each security may not be representative of the ratings assigned to that security by other independent third party research providers or by Morgan Stanley. Research reports from such independent third party research providers are generally available on our website, as well as current and historical ratings for the providers. You are encouraged to review this and all other relevant information available regarding your investment. Different providers use different terms and systems to describe the recommendations in their research reports. For example, Morgan Stanley uses a relative rating system including terms such as Overweight, Equal-weight or Underweight (see explanations within definitions section). In addition, Morgan Stanley applies an industry rating system which compares the analyst's view of the industry to the broader market benchmark. A rating system using terms such as buy, hold and sell may not be equivalent to our rating system. Investors should carefully read the explanations of all ratings shown. The ratings assigned to each security and the explanations for the ratings used by the independent third party research providers have been furnished to us by such providers. In addition, since the research report contains more complete information

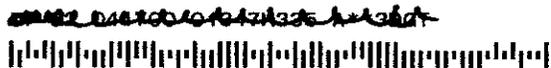
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# Morgan Stanley

concerning the analyst's views, investors should read the entire research report and not infer its contents from the rating alone.

All ratings shown on statements are as of the last business day of the month. All ratings shown on confirms are as of the current business day.

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CB&T CUST SIMPLE IRA  
 JAMES W BUSH  
 565 ABERDEEN DR  
 CRETE IL 60417-1202

Your financial adviser  
 MCCANN/SCHULTZ  
 (708) 361-1229

A. G. EDWARDS, A DIVISION OF  
 WACHOVIA SECURITIES, LLC  
 7420 W COLLEGE DR STE 1  
 PALOS HEIGHTS IL 60463-1374

**Best wishes for the New Year**

This statement shows your complete account activity for 2008, so please keep it for your tax records. Our online Tax Center offers an Interactive Tax Guide and can help you with duplicate tax forms, average cost information, and more. You can also go online to make your IRA contributions. Visit us at [americanfunds.com](http://americanfunds.com).

**Start online recordkeeping today**

Receive your quarterly statements as soon as they're available - and start accumulating an online statement history. By signing up for e-delivery of your quarterly statements, you can start the secure online storage of all year-end information indefinitely. To learn more and sign up, go to [americanfunds.com/paperless](http://americanfunds.com/paperless).

**For more account information**

- Call your financial adviser
- Automated information and services  
 Website - [americanfunds.com](http://americanfunds.com)  
 American FundsLine® - 800/325-3590
- Personal assistance - 8 a.m. to 8 p.m. Eastern time M-F  
 Shareholder Services - 800/421-0180

**Year-end summary**

	Value on 12/31/07	+	Additions	+	Reinvested dividends and capital gains	-	Withdrawals	+/-	Change in account value	=	Value on 12/31/08	Ending share balance
Washington Mutual Investors Fund-A Account # [REDACTED]	\$102,607.05		\$14,690.00		\$4,218.44		-\$10.00		-\$42,915.91		\$78,589.58	3,670.695

**Year-to-date dividends and capital gains**

	Account #	Fund #	Dividends	Short-term capital gains	Long-term capital gains
Washington Mutual Investors Fund-A	[REDACTED]	01	\$2,458.11	\$0.00	\$1,760.33

**Beneficiary information**

	Account #	Primary	Contingent
CB&T CUST SIMPLE IRA JAMES W BUSH	[REDACTED]	BENE INFO ON FILE--SEE ACCOUNT NOTES	Not provided

To update and read important legal information about your beneficiary designations, please go to [americanfunds.com/beneficiary](http://americanfunds.com/beneficiary)



AT 1/1/09

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## To contact American Funds

- **Services and information online and by phone**
  - account balances
  - dividends and capital gains
  - interest, returns and yields
  - purchase, sell and exchange shares
  - transaction history
  - request electronic or duplicate statements
  - reorder checks
  - customize PIN
  - year-end tax information
  - address change (not available on American FundsLine)
- **Website • americanfunds.com**
  - requires PIN and account number
- **American FundsLine • 800/325-3590 • automated phone service**
  - requires PIN and account number
- **Shareholder Services • 800/421-0180 • 8 a.m. to 8 p.m. Eastern time M-F**
  - please have your account and Social Security numbers handy

## Glossary

### Additions

The amount added to your account balance during the statement period, including purchases, exchanges and transfers of shares.

### Capital gain

A payment made to shareholders on a per-share basis of profits realized on the sale of securities within a fund's portfolio. This should not be confused with capital gain realized when you sell or exchange mutual fund shares.

### Change in account value

Includes all share price appreciation or depreciation less any applicable sales charge applied to investments in Class A shares.

### Dividend

A distribution of investment income to shareholders. The amount of a mutual fund dividend is authorized by the fund's board of directors. Dividends are taxable in the year they are paid unless they are held in a tax-deferred account such as an IRA.

## Share classes

- **A and 529-A shares** have an initial sales charge (up to 5.75%) that declines as the amount invested increases, as described in fund prospectuses.
- **B and 529-B shares** do not have an initial sales charge, but expenses are higher than A shares and a contingent deferred sales charge of up to 5% applies to shares sold within six years after purchase. Class B shares convert to A shares after eight years and are available for individual purchases of \$50,000 or less. Shareholders eligible to purchase Class A shares at the \$100,000 sales charge discount may not purchase Class B shares. Certain funds do not offer direct purchase of Class B and 529-B shares, as described in fund prospectuses.
- **C and 529-C shares** do not have an initial sales charge, but expenses are higher than A shares and a 1% contingent deferred sales charge applies to shares sold within one year after purchase. Class C shares convert to F-1 shares after 10 years and are available for individual purchases of \$500,000 or less. Shareholders eligible to purchase Class A shares without a sales charge may not purchase Class C shares. Class 529-C shares do not convert and are available for purchases of \$250,000 or less. Certain funds do not offer direct purchase of Class C and 529-C shares, as described in fund prospectuses.
- **F-1, F-2 and 529-F-1 shares** are available through fee-based programs offered by participating broker-dealer firms. Ask your financial adviser for details.

## Average cost

Average cost information may be used to determine taxable gain or loss when you sell or exchange shares. American Funds provides average cost for most accounts opened after January 1, 1984, other than retirement accounts, 529 accounts and accounts established by a transfer of ownership. If we can't provide average cost because your account was opened prior to 1984 or involves a transfer of ownership, you or your financial adviser may give us your cost basis so we can calculate your average cost going forward.

American Funds uses the Single-Category Average Cost method. However, there are other IRS-approved methods for calculating the cost basis of your shares. Consult your tax adviser and refer to IRS Publication 564, *Mutual Fund Distributions* (available from the IRS at 800/829-3676), to determine which method best suits your needs. American Funds does not report average cost information to the IRS.

Certain transactions (including wash sales and the qualified-five-year-gain election), or incorrect cost basis information supplied by you or your financial adviser, could make the average cost information on this statement inaccurate. Please consult your tax adviser before using average cost information supplied by American Funds.

## Important withholding & diversification information about your retirement account with CB&T

Eligible rollover distributions from plans other than IRAs are subject to mandatory 20% federal income tax withholding. Certain other withdrawals are subject to 10% federal income tax withholding (and, depending on where you live, state tax withholding) unless you choose not to have tax withheld. You may need to pay estimated taxes if you do not have enough tax withheld. Insufficient withholding or underpayment of estimated taxes may result in IRS penalties. For periodic withdrawals, your choice will be in force until you change it. Please complete the appropriate section of the distribution form or call us at 800/421-0180 if you do not want to have tax withheld from withdrawals.

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals. For more information on investing and diversification, go to [www.dol.gov/ebsa/irvesting.html](http://www.dol.gov/ebsa/irvesting.html).

## To make transactions

- **To purchase shares**
  - ask your financial adviser to place an order for you
  - invest electronically using our website or American FundsLine or the attached investment coupon
- **To exchange to another American Fund**
  - ask your financial adviser to process the transaction
  - exchange electronically using our website or American FundsLine
  - call Shareholder Services for personal assistance
  - send us a letter stating your request
- **To sell (redeem) shares**
  - ask your financial adviser to process the transaction
  - sell electronically using our website or American FundsLine
  - call Shareholder Services for personal assistance
  - send us a letter stating your request
  - signature guarantee is required if the redemption is for more than \$75,000, or if the check will go to someone other than the registered owner or to a different address (please refer to your Welcome reference guide or call us at 800/421-0180 for details)
  - retirement, corporate or partnership accounts may need additional documentation to sell shares

### Reinvested dividends and capital gains

The total dollar amount of dividend income and capital gain distributions you have elected to have reinvested into your account. Shares purchased with reinvested dividends and capital gains do not pay a sales charge.

### Symbol

Also known as the Ticker Symbol, these five-letter designations identify a mutual fund and its share class and can be used for fund tracking on the Internet or with financial software.

### Withdrawals

The amount taken out of your mutual fund account during the statement period, including redemptions, any contingent deferred sales charges, exchanges and transfers of shares.

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**Year-to-date history**

**Washington Mutual Investors Fund - Class A**

Dividends and capital gains reinvested  
 Per-share average cost: Not available (please see back of statement)

Account # ~~XXXXXXXXXX~~  
 Symbol ~~XXXXXXXXXX~~

Trade date	Description	Dollar amount	Share price	Shares transacted	Share balance
01/01/08	Beginning balance	\$102,607.05	\$33.63		3,051.057
03/20/08	Income Dividend 0.18	\$549.19	\$31.09	17.665	3,068.722
04/10/08	Salary Deferral Purchase	\$1,000.00 †	\$32.64	30.637	3,099.359
04/17/08	Employer Contribution	\$690.00 †	\$32.73	21.082	3,120.441
05/09/08	Salary Deferral Purchase	\$13,000.00 †	\$33.04	393.462	3,513.903
06/20/08	Income Dividend 0.18	\$632.50	\$30.00	21.083	3,534.986
09/19/08	Income Dividend 0.18	\$636.30	\$29.32	21.702	3,556.688
12/12/08	2009 Annual Fee	-\$10.00	\$21.55	-0.464	3,556.224
12/19/08	Capital Gain 0.495	\$1,760.33	\$20.97	83.945	3,640.169
12/19/08	Income Dividend 0.18	\$640.12	\$20.97	30.526	3,670.695
12/31/08	Ending balance	\$78,589.58	\$21.41		3,670.695

† This purchase was made at the \$100,000.00 discount level.

IRS reporting. CB&T is required to provide the value of your IRA(s) to the Internal Revenue Service.



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## To contact American Funds

- **Services and information online and by phone**
  - account balances
  - dividends and capital gains
  - fund prices, returns and yields
  - purchase, sell and exchange shares
  - transaction history
  - request electronic or duplicate statements
  - reorder checks
  - customize PIN
  - year-end tax information
  - address change (not available on American FundsLine<sup>®</sup>)
- **Website • americanfunds.com**
  - requires PIN and account number
- **American FundsLine • 800/325-3590 • automated phone service**
  - requires PIN and account number
- **Shareholder Services • 800/421-0180 • 8 a.m. to 8 p.m. Eastern time M-F**
  - please have your account and Social Security numbers handy

## Glossary

### Additions

The amount added to your account balance during the statement period, including purchases, exchanges and transfers of shares.

### Capital gain

A payment made to shareholders on a per-share basis of profits realized on the sale of securities within a fund's portfolio. This should not be confused with capital gain realized when you sell or exchange mutual fund shares.

### Change in account value

Includes all share price appreciation or depreciation less any applicable sales charge applied to investments in Class A shares.

### Dividend

A distribution of investment income to shareholders. The amount of a mutual fund dividend is authorized by the fund's board of directors. Dividends are taxable in the year they are paid unless they are held in a tax-deferred account such as an IRA.

## Share classes

- **A and 529-A shares** have an initial sales charge (up to 5.75%) that declines as the amount invested increases, as described in fund prospectuses.
- **B and 529-B shares** do not have an initial sales charge, but expenses are higher than A shares and a contingent deferred sales charge of up to 5% applies to shares sold within six years after purchase. Class B shares convert to A shares after eight years and are available for individual purchases of \$50,000 or less. Shareholders eligible to purchase Class A shares at the \$100,000 sales charge discount may not purchase Class B shares. Certain funds do not offer direct purchase of Class B and 529-B shares, as described in fund prospectuses.
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- **F-1, F-2 and 529-F-1 shares** are available through fee-based programs offered by participating broker-dealer firms. Ask your financial adviser for details.

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Eligible rollover distributions from plans other than IRAs are subject to mandatory 20% federal income tax withholding. Certain other withdrawals are subject to 10% federal income tax withholding (and, depending on where you live, state tax withholding) unless you choose not to have tax withheld. You may need to pay estimated taxes if you do not have enough tax withheld. Insufficient withholding or underpayment of estimated taxes may result in IRS penalties. For periodic withdrawals, your choice will be in force until you change it. Please complete the appropriate section of the distribution form or call us at 800/421-0180 if you do not want to have tax withheld from withdrawals.

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your investments among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. It is important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals. For more information on investing and diversification, go to [www.doi.gov/ebsa/investing.html](http://www.doi.gov/ebsa/investing.html).

## To make transactions

- **To purchase shares**
  - ask your financial adviser to place an order for you
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  - use the attached investment coupon
- **To exchange to another American Fund**
  - ask your financial adviser to process the transaction
  - exchange electronically using our website or American FundsLine
  - call Shareholder Services for personal assistance
  - send us a letter stating your request
- **To sell (redeem) shares**
  - ask your financial adviser to process the transaction
  - sell electronically using our website or American FundsLine
  - call Shareholder Services for personal assistance
  - send us a letter stating your request
  - signature guarantee is required if the redemption is for more than \$75,000, or if the check will go to someone other than the registered owner or to a different address (please refer to your Welcome reference guide or call us at 800/421-0180 for details)
  - retirement, corporate or partnership accounts may need additional documentation to sell shares

### Reinvested dividends and capital gains

The total dollar amount of dividend income and capital gain distributions you have opted to have reinvested into your account. Shares purchased with reinvested dividends and capital gains do not pay a sales charge.

### Symbol

Also known as the Ticker Symbol, these five-letter designations identify a mutual fund and its share class and can be used for fund tracking on the Internet or with financial software.

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The amount taken out of your mutual fund account during the statement period, including redemptions, any contingent deferred sales charges, exchanges and transfers of shares.

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25