UNITED STATES HOUSE OF REPRESENTATIVES
CALENDAR YEAR 2011 FINANCIAL DISCLOSURE STATEMENT

Form A
For use by Members, officers, and employees

HAND DELIVERED

LEGISLATIVE RESOURCE CENTER
2012 MAY 18 PM 2:19
(Office Use Only)

Name: Robert L. Turner **Daytime Telephone:** 202-225-6616

Filer Status	[X] Member of the U.S. House of Representatives — State: NY District: 9	[ ] Officer or Employee — Employing Office:	***A $200 penalty shall be assessed against anyone who files more than 30 days late.***
Report Type	[X] Annual (May 15, 2012)	[ ] Amendment	[ ] Termination — Termination Date:

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 [X]	No [ ]	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $350 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [X]
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 [ ]	No [X]	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $350 from one source)? **If yes, complete and attach Schedule VII.**	Yes [ ]	No [X]
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 [X]	No [ ]	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 [ ]	No [X]
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 [X]	No [ ]	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [X]	No [ ]
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 [X]	No [ ]	**Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.**		

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

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Ethics 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 [ ]	No [X]
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 Ethics.	Yes [ ]	No [X]

SCHEDULE I — EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000. See examples below.
Exclude: Military pay (such as National Guard or Reserve pay), federal retirement programs, and benefits received under the Social Security Act.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$6,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	St. Vincents Services Inc	Spouse Salary	N/A
	Gannett	Pension	$6,621

For payments to charity in lieu of honoraria, use Schedule II.

SCHEDULE III—ASSETS AND "UNEARNED" INCOME

Name Robert L. Turner

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting period, and (b) any other reportable asset or sources of income which generated more than $200 in "unearned" income during the year.

Provide complete names of stocks and mutual funds (do not use ticker symbols.)

For **all IRAs** and other retirement plans (such as 401(k) plans) that are self-directed (*i.e.,* plans in which you have the power, *even if not exercised,* to select the specific investments), provide the value for each asset held in the account that exceeds the reporting thresholds. For retirement accounts which are not self-directed, provide only the name of the institution holding the account and its value at the end of the reporting period.

For rental or other real property held for investment, provide a complete address.

For an ownership interest in a privately-held business that is not publicly traded, state the name of the business, the nature of its activities, and its geographic location in Block A.

Exclude: Your personal residence, including second homes and vacation homes (*unless* there was rental income during the reporting period); any deposits totaling $5,000 or less in a personal checking or saving accounts; and any financial interest in, or income derived from, a federal retirement program, including the Thrift Savings Plan.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC), or is jointly held with your spouse (JT), in the optional column on the far left.

For a detailed discussion of Schedule III requirements, please refer to the instruction booklet.

BLOCK B — Value of Asset

Indicate value of asset at close of reporting year. If you use a valuation method other than fair market value, please specify the method used.

If an asset was sold during the reporting year and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

Check all columns that apply. For retirement accounts that do not allow you to choose specific investments *or* that generate tax-deferred income (such as 401(k) plans or IRAs), you may check the "Tax-Deferred" column. **Dividends, interest, and capital gains, even if reinvested, must be disclosed as income.** Check "None" if the asset generated no income during the reporting period.

BLOCK D — Amount of Income

For assets for which you checked "Tax-Deferred" in Block C, you may check the "None" column. For all other assets, indicate the category of income by checking the appropriate box below. **Dividends, interest, and capital gains, even if reinvested, must be disclosed as income.** Check "None" if no income was earned or generated.

BLOCK E — Transaction

Indicate if the asset had purchases (P), sales (S), or exchanges (E) exceeding $1,000 in reporting year.

If only a portion of an asset is sold, please indicate as follows: (S) (partial) See below for example.

SP, DC, JT	Asset and/or Income Source	A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	NONE	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED/BLIND TRUST	TAX-DEFERRED	Other Type of Income (Specify: e.g., Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
Examples: SP	Mega Corp. Stock					X									X			X							X								S (partial)
Examples:	Simon & Schuster		Indefinite																		Royalties									X			
Examples:	1st Bank of Paducah, KY Accounts						X									X										X							
JT	HSBC Checking			X													X						X										
JT	HSBC Savings			X													X						X										

For additional assets and unearned income, use next page.

SCHEDULE III—ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name Robert L. Turner

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset												BLOCK C Type of Income								BLOCK D Amount of Income											BLOCK E Transaction
		A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	NONE	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED/BLIND TRUST	TAX-DEFERRED	Other Type of Income (Specify: e.g., Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
	Windsor Hospitality, LLC Own 32% of above business that operates a hotel near Sea World in Orlando, FL. Valuation based on Capital Account as of 12/31/11 per K-1						X							X		X					Partnership Income	X											

This page may be copied if more space is required.

SCHEDULE III—ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name Robert L. Turner

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset												BLOCK C Type of Income								BLOCK D Amount of Income											BLOCK E Transaction
		A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	NONE	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED/BLIND TRUST	TAX-DEFERRED	Other Type of Income (Specify: e.g., Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
JT	Wells Fargo Advisor, LLC per copy of Statement dated 12/31/11 attached as Exhibit #1							X							X		X											X					

This page may be copied if more space is required.

SCHEDULE III—ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name Robert L. Turner

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset												BLOCK C Type of Income								BLOCK D Amount of Income											BLOCK E Transaction
		A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	NONE	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED/BLIND TRUST	TAX-DEFERRED	Other Type of Income (Specify: e.g., Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
JT	Credit Suisse securities per copy of Statement dated 12/31/11 attached as Exhibit #2 and Exhibit #7									X					X		X												X				
JT	Fairpoint Communications	X												X								X											Asset disposed of 11/22/11
JT	Intel	X																X									X						S
JT	National Semiconductor	X																X									X						S
JT	Time Warner	X																X								X							S
JT	USTARCOM INC	X																				X											S
JT	National Semiconductor (shares exchange for cash in merger)	X																X										X					E

This page may be copied if more space is required.

SCHEDULE III—ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name Robert L. Turner

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset												BLOCK C Type of Income								BLOCK D Amount of Income											BLOCK E Transaction
		A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	NONE	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED/BLIND TRUST	TAX-DEFERRED	Other Type of Income (Specify: e.g., Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
SP	Credit Suisse Securities per copy of statement dated 12/31/11 as Exhibit #3								X						X		X												X				

This page may be copied if more space is required.

SCHEDULE III—ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name Robert L. Turner

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset												BLOCK C Type of Income								BLOCK D Amount of Income											BLOCK E Transaction
		A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	NONE	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED/BLIND TRUST	TAX-DEFERRED	Other Type of Income (Specify: e.g., Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
JT	Merrill Lynch per copy of statement dated 12/30/11 attached as Exhibit #4 and Exhibit #8									X					X		X	X											X				

This page may be copied if more space is required.

SCHEDULE III—ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name Robert L. Turner

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset												BLOCK C Type of Income								BLOCK D Amount of Income											BLOCK E Transaction
		A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	NONE	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED/BLIND TRUST	TAX-DEFERRED	Other Type of Income (Specify: e.g., Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
	Merrill Lynch per copy of statement dated 12/30/11 attached as Exhibit #5 and Exhibit #8								X						X		X	X										X					

This page may be copied if more space is required.

SCHEDULE III—ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name Robert L. Turner

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset												BLOCK C Type of Income								BLOCK D Amount of Income											BLOCK E Transaction
		A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	NONE	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED/BLIND TRUST	TAX-DEFERRED	Other Type of Income (Specify: e.g., Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
	Merrill Lynch per copy of Statement dated 12/30/11 attached as Exhibit #6 and Exhibit #8								X												IRRA							X					
	Global Star	X												X								X											Asset abandoned on 10/21/11

This page may be copied if more space is required.

Name Robert L. Turner

SCHEDULE IV— TRANSACTIONS

Report any purchase, sale, or exchange transactions by you, your spouse, or dependent child during the reporting period of any security or real property held for investment that exceeded $1,000. Include transactions that resulted in a capital loss. Provide a brief description of any exchange transaction. Exclude transactions between you, your spouse or dependent children, or the purchase or sale of your personal residence, unless it generates rental income. **If only a portion of an asset is sold, please so indicate (*i.e.*, "partial sale").** See example below.

Capital Gains — if a sales transaction resulted in a capital gain in excess of $200, check the "capital gains" box and disclose this income on Schedule III.

SP, DC, JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Check Box if Capital Gain Exceeded $200	Date (MO/DAY/YR) or Quarterly, Monthly, or Bi-weekly, if applicable	Amount of Transaction: A $1,001-$15,000	B $15,001-$50,000	C $50,001-$100,000	D $100,001-$250,000	E $250,001-$500,000	F $500,001-$1,000,000	G $1,000,001-$5,000,000	H $5,000,001-$25,000,000	I $25,000,001-$50,000,000	J Over $50,000,000
SP	*Example:* Mega Corporation Common Stock (partial sale)		X			10-12-11		X								
JT	Fairpoint Communications	Disposed of asset #D				11/22/11	N/A									
JT	National Semiconductor	Shares exchanged for cash (merger) X				9/27/11		X								
	Global Star	Asset Abandoned zero value				10/31/11	N/A									
JT	General Electric		X			1/18/11	X									
JT	Intel Corp		X			1/18/11		X								
JT	Qualcomm Inc.		X			1/18/11		X								
JT	Time Warner Inc		X			1/18/11		X								
JT	UTSTARCOM INC		X			1/18/11	X									
JT	Qualcomm Inc.		X			7/15/11			X							
JT	National Semiconductor		X			1/18/11	X									

This page may be copied if more space is required.

SCHEDULE V— LIABILITIES

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year. **Exclude:** Any mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances; liabilities of a business in which you own an interest (unless you are personally liable); and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** (i.e., credit cards) only if the balance at the close of the preceding calendar year exceeded $10,000. **NOTE:** Pending legislation may require Members to report mortgages on personal residences.

SP, DC, JT	Creditor	Date Liability Incurred Mo/Year	Type of Liability	Amount of Liability									
				A $10,001-$15,000	B $15,001-$50,000	C $50,001-$100,000	D $100,001-$250,000	E $250,001-$500,000	F $500,001-$1,000,000	G $1,000,001-$5,000,000	H $5,000,001-$25,000,000	I $25,000,001-$50,000,000	J Over $50,000,000
	Example: First Bank of Wilmington, DE	May 1998	Mortgage on 123 Main St., Dover, DE				X						
	Merrill Lynch	Since Purchase in 2005	Mortgage on residence in Windham, NY				X						

SCHEDULE VI— GIFTS

Report the source, a brief description, and the value of all gifts totalling more than $350 received by you, your spouse, or a dependent child from any source during the year.

Exclude: Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of $140 or less need not be added towards the $350 disclosure threshold.

Note: The gift rule (House Rule 25, clause 5) prohibits acceptance of gifts except as specifically provided in the rule.

Source	Description	Value
Example: Mr. Joseph H. Smith, Anytown, Anystate	Silver Platter (determination on personal friendship received from Committee on Ethics)	$375
N/A		

Use additional sheets if more space is required.

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 nonprofit 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
N/A	

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
January 1996	Self	Garrett Pension - continued participation in pension plan

Use additional sheets if more space is required.

Exhibit #1

ADVISORS

SNAPSHOT
Current period ending December 31, 2011

ACCOUNT NAME: ROBERT L TURNER &
MARGARET L TURNER JT TEN

ACCOUNT NUMBER: [redacted]

Your Financial Advisor:
CARL A PALMINTERI
Phone: 831-625-6890 / 800-245-2630

26135 CARMEL RANCHO BLVD
STE 200
CARMEL CA 93923

022950 03 3DG 114 ***AUTO**3-DIGIT 116
ROBERT L TURNER &
MARGARET L TURNER JT TEN
175 OCEAN AVE
BREEZY POINT NY 11697-1728

If you have more than one account with us, why not link them and receive summary information for your entire household? Contact Your Financial Advisor for more details.

Message from Wells Fargo Advisors

HOW COULD ECONOMIC AND MARKET CHALLENGES AFFECT YOUR PORTFOLIO IN 2012? IF YOU'RE LOOKING FOR THE ANSWER TO THIS AND OTHER IMPORTANT QUESTIONS, VISIT WELLSFARGOADVISORS.COM/OUTLOOK TO VIEW OUR ON-DEMAND PRESENTATION AND ORDER OUR SPECIAL REPORT.

Command Asset Program News

TO CHECK YOUR ACCOUNT INFORMATION, CALL THE "CUSTOMER SERVICE" NUMBER ON YOUR STATEMENT AND USE YOUR 10-DIGIT COMMAND ACCOUNT NUMBER.

General instructions and disclosures

About this statement

Clearing services

First Clearing, LLC ("FCC"), an indirect wholly owned subsidiary of Wells Fargo & Company, is a clearing broker-dealer registered with the Securities and Exchange Commission ("SEC") and is a member of the New York Stock Exchange ("NYSE"), the Financial Industry Regulatory Authority ("FINRA") and all principal U.S. exchanges. FCC carries your account(s) and acts as your custodian for funds and securities deposited with us directly by you, through our affiliated broker-dealer, Wells Fargo Advisors, LLC ("Wells Fargo Advisors") or as a result of transactions we process for your account. Twice a year, FCC publishes on its web site **www.firstclearingllc.com** a statement of the firm's financial condition. Alternatively, a printed statement is available to you upon request. Unless and until we receive written notice from you to the contrary, FCC may, without inquiry or investigation, accept from Wells Fargo Advisors (i) orders for the purchase or sale of securities for your account on margin or otherwise, and (ii) any other instructions concerning your account.

Trade date statement

All activity and positions on this statement are shown as of the date a trade is entered on the brokerage trading system (i.e., the trade date). Proceeds from the sale of securities and costs for the purchase of securities are not transacted through your account until the actual settlement date of the trade, which may be up to three business days after the trade date (or longer for certain securities with an extended settlement date).

Pricing of securities

Securities prices reflected on your statement may vary from actual liquidation value. Prices shown are provided by outside quotation services which we believe to be reliable but due to the nature of market data the accuracy of such prices cannot be guaranteed, or in the absence of such pricing, are estimated by Wells Fargo Advisors using available information and its judgment. Such estimates may not reflect actual trades and do not reflect a commitment by the firm to buy or sell at those prices. Securities listed on a national exchange such as the NYSE or Nasdaq Stock Market are priced as of the close of the statement period. Unlisted shares may be valued at the current best published "bid-price", and, if none exists, the last reported transaction if occurring within the last 45 days. Prices of securities not actively traded may not be available and are indicated by "N/A." Corporate and municipal bonds and other fixed income securities are priced by a computerized pricing service or, for less actively traded issues, by utilizing a yield-based matrix system to arrive at an estimated market value. Listed options are priced based on the closing "bid-ask" prices and the last reported trade. Mutual fund shares are priced at net asset value. Shares of direct participation program ("DPP") and real estate investment trust ("REIT") securities that are not listed on a national exchange are generally illiquid. Because no formal trading market may exist for these investments, their values are estimated. Unless otherwise indicated, the values shown for DPP and REIT securities have been provided by the management of each program and represent that management's estimate of the investor's interest in the net assets of the program. See statement sections for additional pricing information. Prices for hedge funds and certain managed futures funds are provided on a month delay basis. Other managed futures funds may be priced more frequently. Long-term certificates of deposit (maturity beyond one year from date of issue) are priced using a market value pricing model. Generally, the sale or redemption price of your securities may be higher or lower than the prices shown on your statement. For an actual quote, contact the individual servicing your account.

Estimated annual income/yield

Estimated Annual Income (EAI), when available, reflects the estimated amount you would earn on a security if your current position and its related income remained constant for a year. Estimated Annual Yield (EAY), when available, reflects the current estimated annual income divided by the current value of the security as of the statement closing date. EAI and EAY are estimates and the actual income and yield might be lower or higher than the estimated amounts. EAY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate. The information used to derive these estimates is obtained from various outside vendors; FCC and our Firm are not responsible for incorrect or missing estimated annual income and yields. Past performance is not a guarantee of future results.

Income summary

The Income summary displays all income as recorded in the tax system as of period end date. The totals in the Cash flow snapshot may not match the totals in the Income snapshot due to reclassifications or other corrections made in the tax system. Remember, you may have certain products that are not included in these figures and whose income is only available on the tax forms sent to you at year-end. Reclassifications and other tax reporting requirements may alter these numbers both during and after year end. You should rely only on tax reporting documents. Contact your tax advisor if you have any questions about the tax consequences of your brokerage activity.

About your rights and responsibilities

Questions and complaints about Your Account

This account statement contains important information about your brokerage account, including recent transactions. All account statements sent to you shall be deemed complete and accurate if not objected to in writing within ten days of receipt. We encourage you to review the details in this statement. If you do not understand any of the information in your statement or if you believe there are any inaccuracies or discrepancies in your statement, you should promptly report them to both FCC and to the manager of the Wells Fargo Advisors office listed on the front of your statement. To further protect your rights, including any rights under the Securities Investor Protection Act, any verbal communications with either your Wells Fargo Advisors office or with FCC should be re-confirmed in writing. Inquiries or complaints about your account statement, including the positions and balances in your account, may be directed to **Wells Fargo Advisors Client Services at (866) 887-2402 or First Clearing Client Services at ATTN: H0006-09P, 1 N. Jefferson Ave, St. Louis, MO 63103, (800) 727-0304.**

Public Disclosure: You may reach FINRA by calling the FINRA Regulation Public Disclosure Program Hotline at (800) 289-9999 or by visiting FINRA Regulation online at www.finra.org. An investor brochure that includes information describing FINRA BrokerCheck is available from FINRA upon request. A brochure describing the FINRA Pricing of Securities Regulation Public Disclosure Program is also available from the FINRA upon request.

SIPC Protection

Securities and cash in client accounts have two sources of protection. Wells Fargo Advisors is a member of the Securities Investor Protection Corporation ("SIPC"). SIPC protects the clients of its member firms against the loss of their securities in the event of the member's insolvency and liquidation. Each client is insured up to a maximum of $500,000 (including $250,000 for claims for cash). For more information on SIPC coverage, please see the explanatory brochure at www.sipc.org or contact SIPC at (202) 371-8300. In addition, Wells Fargo Advisors maintains a program of excess protection. This additional insurance coverage is provided through London Underwriters (led by Lloyd's of London Syndicate) ("Lloyd's"). For clients who have received the full SIPC payout limit, Wells Fargo Advisors' policy with Lloyd's provides additional coverage above the SIPC limits for any missing securities and cash in client brokerage accounts up to a firm aggregate limit of $1 billion (including up to $1.9 million for cash per client). SIPC and the additional protection do not insure the quality of investments or protect against losses from fluctuating market value.

Investor education

Wells Fargo Advisors publishes on its web site www.wellsfargoadvisors.com information on topics of interest to investors as well as market commentary and economic analysis. Wells Fargo Advisors has also developed numerous investor education guides to provide you with important information regarding the products and services we offer. These guides may be found under the "Investor Education" tab.

Free credit balances

Free credit balances are not segregated and may be used by FCC in the operation of its business in accordance with 17CFR Section 240.15c3 -2 & -3 under the Securities and Exchange Act of 1934. You have the right to receive from us in the course of normal business operations, subject to any open commitments in any of your accounts, any free credit balances to which you are entitled.

Investment objectives/Risk tolerances

Please inform us promptly of any material change that might affect your investment objectives, risk tolerances or financial situation, or if you wish to impose or change any reasonable restrictions on the management of your account. A copy of the Investment Advisory Services Disclosure document is available without charge upon request. Please contact the individual denoted on the front of your statement to update your information and to receive a copy of this document.

Tax reporting

We are required by federal law to report annually to you and to the Internal Revenue Service ("IRS") on Form(s) 1099 interest income, dividend payments and sales proceeds including cost basis information for applicable transactions credited to your account.

[redacted]

ADVISORS

SNAPSHOT [redacted]

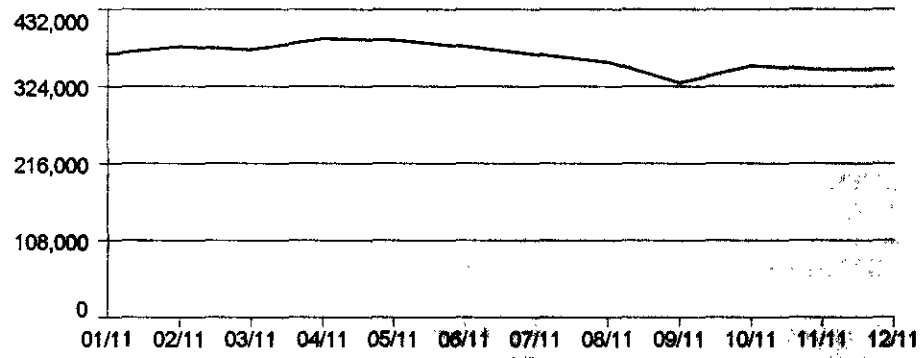
ROBERT L TURNER &
MARGARET L TURNER JT TEN

DECEMBER 1 - DECEMBER 31, 2011
ACCOUNT NUMBER: [redacted]

Progress summary

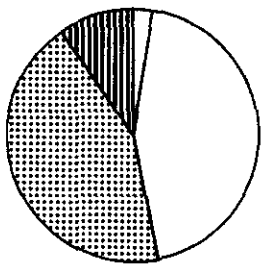
	THIS PERIOD	THIS YEAR
Opening value	**$347,172.94**	**$364,492.60**
Cash deposited	0.00	0.00
Securities deposited	0.00	0.00
Cash withdrawn	0.00	-8,315.81
Securities withdrawn	0.00	0.00
Income earned	3,327.24	16,843.77
Change in value	-2,370.77	-24,891.15
Closing value	**$348,129.41**	**$348,129.41**

Value over time



Portfolio summary

CURRENT



	ASSET TYPE	PREVIOUS VALUE ON NOV 30	%	CURRENT VALUE ON DEC 31	%	ESTIMATED ANN. INCOME
ASSETS	Cash and sweep balances	7,447.25	2.15	8,642.83	2.50	0
	Stocks, options & ETFs	154,008.00	44.36	153,466.00	44.32	4,386
	Fixed income securities	0.00	0.00	0.00	0.00	0
	Mutual funds	150,232.64	43.27	150,638.08	43.51	12,290
	Unit investment trusts	35,485.05	10.22	33,488.34	9.67	781
	Asset value	**$347,172.94**	**100%**	**$346,235.25**	**100%**	**$17,387**
	Margin balance	0.00		1,894.16		
	Net asset value	**$347,172.94**		**$348,129.41**		

[redacted]

SNAPSHOT

[redacted]

ROBERT L TURNER &
MARGARET L TURNER JT TEN

DECEMBER 1 - DECEMBER 31, 2011
ACCOUNT NUMBER: [redacted]

Cash flow summary

	THIS PERIOD	THIS YEAR
Opening value of cash and sweep balances	**$7,447.25**	
Income and distributions	3,327.24	16,843.77
Securities sold and redeemed	0.00	28,324.72
Net additions to cash	**$3,327.24**	**$45,168.49**
Withdrawals by check	0.00	-7,554.73
Securities purchased	-237.50	-31,611.60
Other subtractions	0.00	-761.08
Net subtractions from cash	**-$237.50**	**-$39,927.41**
Closing value of cash and sweep balances	**$10,536.99**	

Income summary

		THIS PERIOD	THIS YEAR
TAXABLE	Money market/sweep funds	0.07	1.09
	Ordinary dividends and ST capital gains	2,402.45	10,922.91
	Qualified dividends	771.00	3,761.00
	Total taxable income	**$3,173.52**	**$14,685.00**
TAX-EXEMPT	Dividends	153.72	1,708.77
	Total federally tax-exempt income	**$153.72**	**$1,708.77**
	Total income	**$3,327.24**	**$16,393.77**

Gain/loss summary

	UNREALIZED	THIS PERIOD REALIZED	THIS YEAR REALIZED
Short term (S)	-5,658.48	0.00	2.30
Long term (L)	10,281.02	0.00	96.97
Total	**$4,622.54**	**$0.00**	**$99.27**

[redacted]

SNAPSHOT

ROBERT L TURNER &
MARGARET L TURNER JT TEN

DECEMBER 1 - DECEMBER 31, 2011
ACCOUNT NUMBER: [redacted]

Your Financial Advisor

CARL A PALMINTERI
Phone: 831-625-6890 / 800-245-2630

26135 CARMEL RANCHO BLVD
STE 200
CARMEL CA 93923

Client service information

Banking inquiries:	800-266-6263	(800) COMMAND
En espanol:	800-326-8977	
Website:	www.wellsfargoadvisors.com	

Account profile

Full account name:	ROBERT L TURNER & MARGARET L TURNER JT TEN
Account type:	Command Asset Program Premier
Brokerage account number:	[redacted]
Command account number:	
Tax status:	Taxable
Investment objective/Risk tolerance:	MODERATE GROWTH
Cost Basis Election:	First in, First out
Sweep option:	BANK DEPOSIT SWEEP
Your managed program:	CUSTOMCHOICE

Available funds

Cash	344.30
Money market and sweep funds	8,298.53
Available for loan	202,238.00
Your total available funds	**$210,880.83**

For your consideration

Go paperless. Accessing all of your account documents online is easy and costs nothing. To participate, go to wellsfargoadvisors.com and click on the Access Online "Client Login" link in the upper right hand corner of the homepage. If you already have a User ID and Password, please log in and click on the "Delivery Preferences" link found under the Accounts & Services tab to turn off paper delivery of your account documents. If you do not have a User ID and Password, please click on the "Sign up online" link on the right side of the Access Online login page or call 877-879-2495 for assistance.

Document delivery status

	Paper	Electronic
Statements:	X	
Trade confirmations:		X
Tax documents:	X	
Shareholder communications:		X

[redacted]

ROBERT L TURNER &
MARGARET L TURNER JT TEN

DECEMBER 1 - DECEMBER 31, 2011
ACCOUNT NUMBER: [redacted]

Additional information

	THIS PERIOD	THIS YEAR
Gross proceeds	0.00	28,324.72

Portfolio detail

Cash and Sweep Balances

Bank Deposit Sweep - Consists of monies held at Wells Fargo Bank, N.A. and (if amounts exceed $250,000) at one or more other Wells Fargo affiliated banks. These assets are not covered by SIPC, but are instead eligible for FDIC insurance of up to $250,000 per depositor, per institution, in accordance with FDIC rules. For additional information on the Bank Deposit Sweep for your account, please contact Your Financial Advisor.

DESCRIPTION	% OF ACCOUNT	ANNUAL PERCENTAGE YIELD EARNED*	CURRENT MARKET VALUE	ESTIMATED ANNUAL INCOME
Cash	0.10	0.00	344.30	0.00
BANK DEPOSIT SWEEP Interest Period 12/01/11 - 12/31/11	2.4[redacted]	0.01	8,298.53	0.82
Total Cash and Sweep Balances	**2.50**		**$8,642.83**	**$0.82**
Margin balance	0.00	0.00	1,894.16	0.00

* APYE measures the total amount of the interest paid on an account based on the interest rate and the frequency of the compounding during the interest period. The annual percentage yield earned is expressed as an annualized rate, based on a 365 day year.

Stocks, options & ETFs

Stocks and ETFs

DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED ANNUAL INCOME	ESTIMATED ANNUAL YIELD (%)
AT & T INC T - HELD IN MARGIN									
Acquired 10/27/89 L nc		35.85332	22.55	808.74		1,084.20	275.46		
Acquired 05/04/93 L nc		181.60486	24.69	4,484.57		5,491.73	1,007.16		
Acquired 06/13/05 L nc		164.45762	24.44	4,151.44		4,973.20	821.76		
Acquired 06/13/05 L nc		7.08420	24.46	196.96		214.23	17.27		
Acquired 02/14/06 L nc		111	28.07	3,200.77		3,356.64	155.8[redacted]		
Total	**4.37**	**500**		**$12,842.48**	**30.2400**	**$15,120.00**	**$2,277.52**	**$880.00**	**5.82**

ADVISORS

ROBERT L TURNER &
MARGARET L TURNER JT TEN

DECEMBER 1 - DECEMBER 31, 2011
ACCOUNT NUMBER: [redacted]

Stocks, options & ETFs

Stocks and ETFs continued

DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED ANNUAL INCOME	ESTIMATED ANNUAL YIELD (%)
CORNING INC GLW - HELD IN MARGIN									
Acquired 06/01/09 L nc		1,300	15.42	20,233.85		16,874.00	-3,359.85		
Acquired 06/01/09 L nc		700	15.43	10,902.25		9,086.00	-1,816.25		
Total	**7.50**	**2,000**		**$31,136.10**	**12.9800**	**$25,960.00**	**-$5,176.10**	**$600.00**	**2.31**
DEVON ENERGY CORP DVN - HELD IN MARGIN									
Acquired 06/01/09 L nc	5.37	300	66.00	19,981.56	62.0000	18,600.00	-1,381.56	204.00	1.09
ISHARES S&P GLOBAL ENERGY SECTOR INDEX FUND IXC - HELD IN MARGIN									
Acquired 06/01/09 L nc		200	33.97	6,865.67		7,638.00	772.33		
Acquired 06/01/09 L nc		100	33.96	3,429.49		3,819.00	389.51		
Total	**3.31**	**300**		**$10,295.16**	**38.1900**	**$11,457.00**	**$1,161.84**	**$263.70**	**2.30**
JOHNSON & JOHNSON JNJ - HELD IN MARGIN									
Acquired 05/23/97 L nc	18.94	1,000	30.00	30,357.67	65.5800	65,580.00	35,222.33	2,280.00	3.47
POWERSHARES QQQ TR ET SERIES 1 QQQ - HELD IN MARGIN									
Acquired 06/01/09 L nc	4.84	300	36.27	10,988.10	55.8300	16,749.00	5,760.90	138.90	0.82
Total Stocks and ETFs	**44.32**			**$115,601.07**		**$153,466.00**	**$37,864.93**	**$4,366.60**	**2.85**
Total Stocks, options & ETFs	**44.32**			**$115,601.07**		**$153,466.00**	**$37,864.93**	**$4,366.60**	**2.85**

nc Cost information for this tax lot is not covered by IRS reporting requirements. Unless indicated, cost for all other lots will be reported to the IRS.

[redacted]

ROBERT L TURNER &
MARGARET L TURNER JT TEN

DECEMBER 1 - DECEMBER 31, 2011
ACCOUNT NUMBER: [redacted]

Mutual Funds

Mutual fund shares are priced at net asset value. Estimated Annual Income and Yield refer to Dividends and Interest Income only, and typically do not reflect Total return.
If a portion of your fund position was converted, the 'Client Investment' value may include reinvestments from previously held positions.

Open End Mutual Funds

DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED ANNUAL INCOME	ESTIMATED ANNUAL YIELD (%)
PRUDENTIAL NATIONAL MUNI FUND INC CL Z DNMZX - HELD IN MARGIN									
On Reinvestment									
Acquired 06/24/88 L nc		2,575.09100	13.80	35,544.53		38,497.58	2,953.05		
Reinvestments L nc		374.49300	15.83	5,928.58		5,598.69	-329.89		
Reinvestments S nc		66.60900	14.65	976.02		995.81	19.79		
Total	**13.02**	**3,016.19300**		**$42,449.13**	**14.9500**	**$45,092.08**	**$2,642.95**	**$1,933.37**	**4.29**
	Client Investment (Excluding Reinvestments)					$35,544.53			
	Gain/Loss on Client Investment (Including Reinvestments)					$9,547.55			
Total Open End Mutual Funds	**13.02**			**$42,449.13**		**$45,092.08**	**$2,642.95**	**$1,933.37**	**4.29**

nc Cost information for this tax lot is not covered by IRS reporting requirements. Unless indicated, cost for all other lots will be reported to the IRS.

Closed End Mutual Funds

DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED ANNUAL INCOME	ESTIMATED ANNUAL YIELD (%)
NFJ DIVIDEND INTEREST & PREMIUM STRATEGY FUND NFJ - HELD IN MARGIN									
Acquired 06/14/06 L nc	4.63	1,000	22.30	22,450.00	16.0200	16,020.00	-6,430.00	1,800.00	11.23
NUVEEN MULTI-CURRENCY SHORT-TERM GOV INCOME FD JGT									
Acquired 10/23/08 L nc	3.85	1,100	12.38	13,624.31	12.1100	13,321.00	-303.31	1,377.20	10.33
			13.48	15,037.29			[redacted]		

ADVISORS

ROBERT L TURNER &
MARGARET L TURNER JT TEN

DECEMBER 1 - DECEMBER 31, 2011
ACCOUNT NUMBER: [redacted]

Mutual Funds

Closed End Mutual Funds continued

DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED ANNUAL INCOME	ESTIMATED ANNUAL YIELD (%)
NUVEEN EQUITY PREMIUM AND GROWTH FUND JPG - HELD IN MARGIN									
Acquired 04/16/09 L nc		1,000	9.66	9,662.36		12,070.00	2,407.64		
			10.39	10,540.00					
Acquired 04/16/09 L nc		600	9.65	5,791.44		7,242.00	1,450.56		
			10.38	6,318.00					
Acquired 04/16/09 L nc		400	9.65	3,861.96		4,828.00	966.04		
			10.37	4,213.00					
Total	**6.97**	**2,000**		**$19,315.76**	**12.0700**	**$24,140.00**	**$4,824.24**	**$2,240.00**	**9.28**
				$21,071.00					
	Client Investment (Excluding Reinvestments)					$21,071.00			
	Gain/Loss on Client Investment (Including Reinvestments)					$4,824.24			
NUVEEN MULTI-STRATEGY INCOME AND GROWTH FUND JPC - HELD IN MARGIN									
Acquired 06/09/06 L nc		1,500	12.44	18,664.34		12,015.00	-6,649.34		
			12.43	18,832.50					
Acquired 06/09/06 L nc		500	12.43	6,216.46		4,005.00	-2,211.46		
			12.42	6,272.50					
Acquired 06/14/06 L nc		1,000	12.15	12,157.88		8,010.00	-4,147.88		
			12.17	12,270.00					
Acquired 06/23/06 L nc		1,000	12.24	12,247.88		8,010.00	-4,237.88		
			12.26	12,360.00					
Acquired 08/10/06 L nc		800	13.17	10,541.90		6,408.00	-4,133.90		
			13.10	10,631.58					
Acquired 01/16/07 L nc		550	14.24	7,833.97		4,405.50	-3,428.47		
			14.14	7,895.61					
Acquired 10/17/07 L nc		300	11.86	3,559.84		2,403.00	-1,156.84		
			11.84	3,593.44					
Acquired 10/17/07 L nc		850	11.87	10,095.51		6,808.50	-3,287.01		
			11.84	10,190.79					

[redacted]

ROBERT L TURNER &
MARGARET L TURNER JT TEN

DECEMBER 1 - DECEMBER 31, 2011
ACCOUNT NUMBER: [redacted]

Mutual Funds

Closed End Mutual Funds continued

DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED ANNUAL INCOME	ESTIMATED ANNUAL YIELD (%)
Total	**15.04**	**6,500**		**$81,317.78** **$82,046.42**	**8.0100**	**$52,065.00**	**-$29,252.78**	**$4,940.00**	**9.49**
	Client Investment (Excluding Reinvestments)					$82,046.42			
	Gain/Loss on Client Investment (Including Reinvestments)					-$29,252.78			
Total Closed End Mutual Funds	**30.48**			**$136,707.85** **$140,604.71**		**$105,546.00**	**-$31,161.85**	**$10,357.20**	**9.81**
Total Mutual Funds	**43.51**			**$179,156.98** **$183,053.84**		**$150,638.08**	**-$28,518.90**	**$12,290.57**	**8.16**

nc Cost information for this tax lot is not covered by IRS reporting requirements. Unless indicated, cost for all other lots will be reported to the IRS.

Unit Investment Trusts

Equity Trusts

DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED ANNUAL INCOME	ESTIMATED ANNUAL YIELD (%)
FIRST TRUST INFLATION HEDGE OPPORTY SERIES #3 REIN									
Acquired 02/23/10 L nc		770	9.73	7,492.25		8,439.19	946.94		
Reinvestments L nc		8.38000	10.02	84.00		91.84	7.84		
Reinvestments S nc		15.56500	11.86	184.63		170.60	-14.03		
Total	**2.51**	**793.94500**		**$7,760.88**	**10.9600**	**$8,701.63**	**$940.75**	**$181.81**	**2.09**
FIRST TRUST INFLATION HEDGE OPPTY PORT SERIES 8 REINVEST									
Acquired 04/19/11 S nc		3,036	9.88	30,013.43		24,379.05	-5,634.38		
Reinvestments S nc		50.76400	8.61	437.52		407.66	-29.[redacted]		
Total	**7.16**	**3,086.76400**		**$30,450.95**	**8.0300**	**$24,786.71**	**-$5,664.24**	**$549.44**	**2.22**

ROBERT L TURNER &
MARGARET L TURNER JT TEN

DECEMBER 1 - DECEMBER 31, 2011
ACCOUNT NUMBER: [redacted]

Unit Investment Trusts

Equity Trusts continued

DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED ANNUAL INCOME	ESTIMATED ANNUAL YIELD (%)
Total Equity Trusts	**9.67**			**$38,211.83**		**$33,488.34**	**-$4,723.49**	**$731.25**	**2.18**
Total Unit Investment Trusts	**9.67**			**$38,211.83**		**$33,488.34**	**-$4,723.49**	**$731.25**	**2.18**

nc Cost information for this tax lot is not covered by IRS reporting requirements. Unless indicated, cost for all other lots will be reported to the IRS.

Activity detail

Income and distributions

DATE	ACCOUNT TYPE	TRANSACTION	QUANTITY	DESCRIPTION	PRICE	AMOUNT
12/01	Margin	DIVIDEND		PRUDENTIAL NATIONAL MUNI FUND INC CL Z 113011 3,016.19300 AS OF 11/30/11		153.72
12/13	Margin	DIVIDEND		JOHNSON & JOHNSON 121311 1,000		570.00
12/16	Margin	DIVIDEND		CORNING INC 121611 2,000		160.00
12/27	Cash	DIVIDEND		FIRST TRUST INFLATION HEDGE OPPORTY SERIES #3 REIN 122511 792.35800 AS OF 12/25/11		17.59
12/27	Cash	DIVIDEND		FIRST TRUST INFLATION HEDGE OPPTY PORT SERIES 8 REINVEST 122511 3,078.56900 AS OF 12/25/11		66.19
12/29	Margin	DIVIDEND		ISHARES S&P GLOBAL ENERGY SECTOR INDEX FUND 122911 300	[redacted]	131.21
12/30	Cash	DIVIDEND		NUVEEN MULTI-CURRENCY SHORT-TERM GOV INCOME FD 123011 1,100		344.30

ROBERT L TURNER &
MARGARET L TURNER JT TEN

DECEMBER 1 - DECEMBER 31, 2011
ACCOUNT NUMBER: [redacted]

Activity detail continued

Income and distributions

DATE	ACCOUNT TYPE	TRANSACTION	QUANTITY	DESCRIPTION	PRICE	AMOUNT
12/30	Cash	INTEREST		BANK DEPOSIT SWEEP 123011 8,298		0.07
12/30	Margin	DIVIDEND		DEVON ENERGY CORP 123011 300		51.00
12/30	Margin	DIVIDEND		NUVEEN EQUITY PREMIUM AND GROWTH FUND 123011 2,000		560.00
12/30	Margin	DIVIDEND		NUVEEN MULTI-STRATEGY INCOME AND GROWTH FUND 123011 6,500		1,235.00
12/30	Margin	DIVIDEND		POWERSHARES QQQ TR ETF SERIES 1 123011 300		48.16
				Total Income and distributions:		**$3,327.24**

Securities purchased

DATE	ACCOUNT TYPE	TRANSACTION	QUANTITY	DESCRIPTION	PRICE	AMOUNT
12/01	Margin	REINVEST DIV	10.44300	PRUDENTIAL NATIONAL MUNI FUND INC CL Z	14.7200	-153.72
12/27	Cash	REINVEST DIV	1.58700	FIRST TRUST INFLATION HEDGE OPPORTY SERIES #3 REIN	11.0840	-17.59
12/27	Cash	REINVEST DIV	8.19500	FIRST TRUST INFLATION HEDGE OPPTY PORT SERIES 8 REINVEST	8.0770	-66.19
				Total Securities purchased:		**-$237.50**

Cash sweep activity

Our Cash Sweep program allows you to earn a return on the idle cash balances in your account by automatically investing such balances into one of our cash sweep options. These 'sweep transactions' may represent a net amount for the day and occur on settlement date. The following section displays transfers into and out of your sweep option. Transactions displayed here are Transfer To, Transfer From and Reinvested Dividends and Interest. These transaction amounts are not included in your cash flow summary.

DATE	TRANSACTION	DESCRIPTION	AMOUNT	DATE	TRANSACTION	DESCRIPTION	AMOUNT
12/01		BEGINNING BALANCE	7,447.25	12/30	REINVEST INT	BANK DEPOSIT SWEEP	0.07
12/14	TRANSFER TO	BANK DEPOSIT SWEEP	570.00	12/30	TRANSFER TO	BANK DEPOSIT SWEEP	131.21
12/19	TRANSFER TO	BANK DEPOSIT SWEEP	150.00	12/31		ENDING BALANCE	8,298.53

ADVISORS

ROBERT L TURNER &
MARGARET L TURNER JT TEN

DECEMBER 1 - DECEMBER 31, 2011
ACCOUNT NUMBER: [redacted]

Specific instructions and disclosures

Available funds
"Available for loan" reflects the approximate amount available as of the statement period ending date and should be reduced by any pending checks and Visa charges not yet cleared. This amount is the approximate amount available for withdrawal and loans. A margin loan is a variable rate loan secured by your account.

Margin accounts
Interest charged on debit balances in your margin account appears on this statement. The rate of interest and period covered are indicated. The rate may change from time to time due to interest rate fluctuations or for other reasons. Interest is computed as described in material previously furnished to you. This is a combined statement of your general account and the Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve Board. The permanent record of the separate account, as required by Regulation T, is available for your inspection.

Cost basis - To add or update cost basis information or modify any cost basis reporting options, please contact Your Financial Advisor.
This statement presents estimated unrealized or realized gains or losses for your information only. If acquisition or other information is not available, the gain/loss information may not be displayed and section and summary totals may not reflect your complete portfolio. Cost basis information is not verified by FCC or Wells Fargo Advisors and should not be relied upon for legal or tax purposes. Revisions to this information (due to corporate mergers, tenders and other reorganizations) may be required from time to time.

Cost basis for factored bonds (GNMA, CMO, etc.) will be adjusted for paydown of principal. Systematic investments in mutual funds and reinvested dividends for mutual funds and stocks have been consolidated for each position. Unit cost data for systematic investments and dividend reinvestment securities is provided for informational purposes only and is a non-weighted average.

Your account statement should not be used for tax preparation without assistance from your tax consultant. We do not report capital gains or losses for non-covered securities to the IRS.

Cost basis options
Unless specific tax lots are selected at trade time, sales of tax lots will occur using the cost basis election reflected in the Account profile section.

12.084

CREDIT SUISSE

CREDIT SUISSE SECURITIES (USA) LLC
Eleven Madison Avenue
7th Floor
New York, NY 10010-3629
(800) 847-2518

[redacted]

[redacted]

Brokerage Account Statement

Exhibit #2

* 00002426 XP8321M1 101100

ROBERT TURNER
MARAGRET TURNER JT TEN
175 OCEAN AVENUE
ROCKAWAY PT NY 11697-1728

Account Number: [redacted]
Statement Period: 12/01/2011 - 12/31/2011

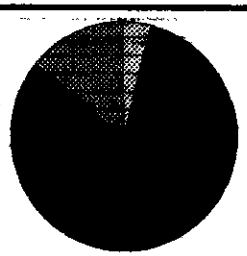
Valuation at a Glance

	This Period	Year-to-Date
Beginning Account Value	**$1,312,266.60**	**$1,425,879.57**
Cash Withdrawals	-6,155.80	-247,678.08
Dividends/Interest	6,351.13	59,642.81
Change in Account Value	39,516.04	114,133.67
Ending Account Value	$1,351,977.97	$1,351,977.97
Estimated Annual Income	**$60,344.50**	
Total Purchasing Power	**$741,041.04**	

Your Relationship Manager:
JACOB SCHORI
(212) 538-1907

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation
Cash, Money Funds, and FDIC Deposits	29,545.17	51,836.69	51,459.98	4%
Equities	1,194,800.81	1,068,572.40	1,104,304.80	82%
Mutual Funds	201,533.59	191,857.51	196,213.19	14%
Account Total (Pie Chart)	**$1,425,879.57**	**$1,312,266.60**	**$1,351,977.97**	**100%**



Asset Allocation percentages are rounded to the nearest whole percentage.

Pie Chart allocation excludes all asset classes which net to a liability.

Summary of Gains and Losses

	Realized		
	This Period	Year-to-Date	Unrealized
Short-Term Gain/Loss	0.00	0.00	-1,025.40
Long-Term Gain/Loss	0.00	148,866.52	512,283.90
Net Gain/Loss	**0.00**	**148,866.52**	**511,258.50**

This summary excludes transactions where cost basis information is not available.

Purchasing Power Summary

Cash and Money Market Funds Available	51,459.98
Borrowing Power	689,581.06
Total Purchasing Power	**$741,041.04**

You may be able to borrow against the value of your brokerage account assets to buy additional securities or for other purposes. For more information, please call your Relationship Manager.

Client Service Information

Your Relationship Manager: 25V
JACOB SCHORI
PRIVATE BANKING USA
ELEVEN MADISON AVENUE, 7TH FL
NEW YORK NY 10010-3698

Contact Information
Telephone Number: (212) 538-1907

Client Service Information
Service Hours: Monday - Friday 07:00 a.m. - 10:00 p.m. (EST)
Saturday - Sunday 08:00 a.m. - 06:00 p.m. (EST)
Client Service Telephone Number: (866) 355-4746
Web Site: WWW.CREDIT-SUISSE.COM/CLIENTVIEW

Investment Objective: GROWTH
Risk Exposure: NONE SPECIFIED

If you have any questions concerning your investment objective or wish to make a change, please contact your Relationship Manager.

Default Tax Lot Disposition Method for Mutual Funds: FIRST IN FIRST OUT
Default Tax Lot Disposition Method for All Other Securities: FIRST IN FIRST OUT

Portfolio Holdings

Quantity	Opening Date	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and FDIC Deposits 4.00% of Portfolio									
Margin Balance				0.00	2,256.00				
Money Market									
FEDERATED AUTO CASH MGMT TR II									
49,203.980	12/01/11	0000000985	12/30/11	51,836.69	49,203[redacted]	0.00	3.57	0.01%	0.01%
Total Money Market				**$51,836.69**	**$49,203.98**	**$0.00**	**$3.57**		
Total Cash, Money Funds, and FDIC Deposits				**$51,836.69**	**$51,459.98**	**$0.00**	**$3.57**		

Portfolio Holdings *(continued)*

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Equities 82.00% of Portfolio								
Common Stocks								
BP PLC SPONS ADR			*Security Identifier:* BP					
CUSIP: 055622104								
Dividend Option: Cash								
900.00 of these shares are in your margin account								
500.000	10/20/08*	50.2190	25,109.57	42.7400	21,370.00	-3,739.57	840.00	3.93%
400.000	12/08/08*	46.0360	18,414.23	42.7400	17,096.00	-1,318.23	672.00	3.93%
900.000	**Total**		**$43,523.80**		**$38,466.00**	**-$5,057.80**	**$1,512.00**	
BAYTEX ENERGY CORP COM			*Security Identifier:* BTE					
ISIN#CA07317Q1054								
CUSIP: 07317Q105								
Dividend Option: Cash								
3,600.00 of these shares are in your margin account								
100.000	03/04/05*	12.2100	1,221.02	55.8900	5,589.00	4,367.98	261.52	
500.000	11/29/05*	14.7320	7,366.22	55.8900	27,945.00	20,578.78	1,307.59	
1,000.000	11/29/05*	14.8350	14,834.94	55.8900	55,890.00	41,055.06	2,615.18	
2,000.000	06/12/06*	21.5360	43,072.99	55.8900	111,780.00	68,707.01	5,230.37	
3,600.000	**Total**		**$66,495.17**		**$201,204.00**	**$134,708.83**	**$9,414.66**	
BONAVISTA ENERGY CORP COM			*Security Identifier:* BNPUF					
ISIN#CA09784Y1088								
CUSIP: 09784Y108								
Dividend Option: Cash								
3,000.00 of these shares are in your margin account								
800.000	03/04/05*	26.4430	21,154.46	25.7146	20,571.68	-582.78	1,131.63	
700.000	11/29/05*	31.5920	22,114.35	25.7146	18,000.22	-4,114.13	990.18	
1,500.000	06/12/06*	30.9380	46,407.23	25.7146	38,571.90	-7,835.33	2,121.80	
3,000.000	**Total**		**$89,676.04**		**$77,143.80**	**-$12,532.24**	**$4,243.61**	
FRONTIER COMMUNICATIONS CORP			*Security Identifier:* FTR					
COM								
CUSIP: 35906A108								
Dividend Option: Cash								
720.00 of these shares are in your margin account								
479.960	11/10/05*	7.7880	3,738.05	5.1500	2,471.79	-1,266.26	359.97	14.56%

Portfolio Holdings *(continued)*

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Equities *(continued)*								
Common Stocks *(continued)*								
FRONTIER COMMUNICATIONS CORP *(continued)*								
240.040	08/10/06*	8.4860	2,036.86	5.1500	1,236.21	-800.65	180.03	14.56%
720.000	**Total**		**$5,774.91**		**$3,708.00**	**-$2,066.91**	**$540.00**	
GENERAL ELECTRIC CO COM			*Security Identifier:* GE					
CUSIP: 369604103								
Dividend Option: Cash								
2,000.00 of these shares are in your margin account								
950.000	06/13/94*	8.0890	[3]7,685.00	17.9100	17,014.50	9,329.50	646.00	3.79%
250.000	10/20/08*	20.3790	5,094.65	17.9100	4,477.50	-617.15	170.00	3.79%
800.000	12/08/08*	19.0810	15,264.99	17.9100	14,328.00	-936.99	544.00	3.79%
2,000.000	**Total**		**$28,044.64**		**$35,820.00**	**$7,775.36**	**$1,360.00**	
INTEL CORP COM			*Security Identifier:* INTC					
CUSIP: 458140100								
Dividend Option: Cash								
1,500.00 of these shares are in your margin account								
1,500.000	06/21/96*	9.0010	[3]13,501.17	24.2500	36,375.00	22,873.83	1,260.00	3.46%
KINDER MORGAN ENERGY PARTNERS L P UNIT			*Security Identifier:* KMP					
LTD PARTNERSHIP INT								
CUSIP: 494550106								
Dividend Option: Cash								
1,000.00 of these shares are in your margin account								
1,000.000	07/12/07*	56.8080	[3]56,808.25	84.9500	84,950.00	28,141.75	4,640.00	5.46%
KRAFT FOODS INC CL A			*Security Identifier:* KFT					
CUSIP: 50075N104								
Dividend Option: Cash								
800.00 of these shares are in your margin account								
800.000	10/18/10*	32.0850	25,667.73	37.3600	29,888.00	4,220.27	928.00	3.10%
MERCK & CO INC NEW COM			*Security Identifier:* MRK					
CUSIP: 58933Y105								
Dividend Option: Cash								
700.00 of these shares are in your margin account								
700.000	10/18/10*	37.5710	26,299.53	37.7000	26,390.00	90.47	1,176.00	4.45%
PEPCO HLDGS INC COM			*Security Identifier:* POM					
CUSIP: 713291102								
Dividend Option: Cash								
6,000.00 of these shares are in your margin account								
3,000.000	09/16/09*	15.3520	46,056.06	20.3000	60,900.00	14,843.94	3,240.00	5.32%
3,000.000	10/02/09*	14.5860	43,757.54	20.3000	60,900.00	17,142.46	3,240.00	5.32%
6,000.000	**Total**		**$89,813.60**		**$121,800.00**	**$31,986.40**	**$6,480.00**	

Portfolio Holdings *(continued)*

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Equities *(continued)*								
Common Stocks *(continued)*								
QUALCOMM INC			*Security Identifier:* QCOM					
CUSIP: 747525103								
Dividend Option: Cash								
6,000.00 of these shares are in your margin account								
6,000.000	07/10/98*	3.2600	[3]19,561.57	54.7000	328,200.00	308,638.43	5,160.00	1.57%
VERIZON COMMUNICATIONS COM			*Security Identifier:* VZ					
CUSIP: 92343V104								
Dividend Option: Cash								
3,000.00 of these shares are in your margin account								
2,000.000	11/10/05*	28.2780	[3]56,556.59	40.1200	80,240.00	23,683.41	4,000.00	4.98%
1,000.000	08/10/06*	30.8100	[3]30,809.91	40.1200	40,120.00	9,310.09	2,000.00	4.98%
3,000.000	**Total**		**$87,366.50**		**$120,360.00**	**$32,993.50**	**$6,000.00**	
Total Common Stocks			**$552,532.91**		**$1,104,304.80**	**$551,771.89**	**$42,714.27**	
Total Equities			**$552,532.91**		**$1,104,304.80**	**$551,771.89**	**$42,714.27**	

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds **14.00% of Portfolio**								
Mutual Funds								
ALPINE DYNAMIC DIVIDEND FUND			*Security Identifier:* ADVDX					
CUSIP: 020875209								
Open End Fund								
Dividend Option: Reinvest; Capital Gains Option: Reinvest								
10,197.876	12/02/09*	5.1800	52,830.00	3.6100	36,814.34	-16,015.66	5,501.75	14.94%
3,582.785	Reinvestments to Date*	4.4940	16,100.02	3.6100	12,933.85	-3,166.17	1,932.91	14.94%
13,780.661	**Total**		**$68,930.02**		**$49,748.19**	**-$19,181.83**	**$7,434.66**	

Portfolio Holdings *(continued)*

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds *(continued)*								
Mutual Funds *(continued)*								
APOLLO INVT CORP COM			*Security Identifier:* AINV					
CUSIP: 03761U106								
Closed End Fund								
Dividend Option: Cash; Capital Gains Option: Cash								
1,000.00 of these shares are in your margin account								
1,000.000	07/12/07*	22.8220	[3]22,821.50	6.4400	6,440.00	-16,381.50	1,120.00	17.39%
BLACKROCK NEW YORK MUN INCOME TR II COM			*Security Identifier:* BFY					
CUSIP: 09249R102								
Closed End Fund								
Dividend Option: Cash; Capital Gains Option: Cash								
6,000.00 of these shares are in your margin account								
6,000.000	05/16/07*	15.6480	[3]93,885.19	15.7450	94,470.00	584.81	6,012.00	6.36%
KAYNE ANDERSON MLP INVT CO COM			*Security Identifier:* KYN					
CUSIP: 486606106								
Closed End Fund								
Dividend Option: Cash; Capital Gains Option: Cash								
1,500.00 of these shares are in your margin account								
1,500.000	05/24/07*	34.0600	[3]51,089.87	30.3700	45,555.00	-5,534.87	3,060.00	6.71%
Total Mutual Funds			**$236,726.58**		**$196,213.19**	**-$40,513.39**	**$17,626.66**	
Total Mutual Funds			**$236,726.58**		**$196,213.19**	**-$40,513.39**	**$17,626.66**	

	Cost Basis	Market Value	Unrealized Gain/Loss	Accrued Interest	Estimated Annual Income
Total Portfolio Holdings	**$840,719.47**	**$1,351,977.97**	**$511,258.50**	**$0.00**	**$60,344.50**

* Uncovered under the cost basis rules as defined below.

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 " uncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

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

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
- Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.

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

Disclosures and Other Information

Portfolio Holdings *(continued)*

Pricing - This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from quotation services, which we believe to be reliable; however, we cannot guarantee their accuracy. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

The Estimated Price as of Date only appears when the price date does not equal the statement date and the price indicated is estimated since it is not reflective of a last trade price on a recognized exchange.

Reinvestment - The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your Statement may have been reinvested. You will not receive confirmation of these reinvestments. However, information pertaining to these transactions which would otherwise appear on confirmations, including the time of execution and the name of the person from whom your security was purchased, will be furnished to you upon written request to your introducing firm. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow, the source and nature of which payment will be furnished to you upon written request to your introducing firm.

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

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

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

Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
Dividend Income				
Equities	5,348.70	1,002.00	49,047.24	6,012.00
Money Market	0.43	0.00	3.57	0.00

Income and Expense Summary *(continued)*

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
Expenses				
Withholding Taxes	-155.80	0.00	-1,972.49	0.00
Total Dividends, Interest, Income and Expenses	**$5,193.33**	**$1,002.00**	**$47,078.32**	**$6,012.00**
Distributions				
Alternative Investments	0.00	0.00	0.00	4,580.00
Total Distributions	**$0.00**	**$0.00**	**$0.00**	**$4,580.00**

Cash Not Yet Received

Security	Record Date	Payable Date	Quantity Held	Rate	Amount of Payment	Dividend Option
Dividends						
APOLLO INVT CORP COM	12/15/11	01/04/12	1,000.000	0.280000	280.00	Cash
GENERAL ELECTRIC CO COM	12/27/11	01/25/12	2,000.000	0.170000	340.00	Cash
MERCK & CO INC NEW COM	12/15/11	01/09/12	700.000	0.420000	294.00	Cash
Total Cash Not Yet Received					**$914.00**	

The above information has been obtained from sources we believe to be reliable. All items are subject to receipt. We make no representation as to accuracy or completeness. Cash Not Yet Received is not reflected as an asset in your account until it is actually received.

Schedule of Realized Gains and Losses Year-to-Date

Disposition Date	Acquisition Date	Disposition Transaction	Description	Security Identifier	Quantity	Cost Basis	Proceeds	Realized Gain/Loss/ Disallowance
Long Term								
01/18/11	10/16/95*	SELL FI	AOL INC COM	AOL	45.000	932.76	999.72	66.96
01/18/11	06/13/94*	SELL FI	GENERAL ELECTRIC CO COM	GE	800.000	6,471.58	14,726.15	8,254.57
01/18/11	06/21/96*	SELL FI	INTEL CORP COM	INTC	1,000.000	9,000.78	20,748.37	11,747.59
01/18/11	03/09/99*	SELL FI	NATIONAL SEMICONDUCTOR C/A	637640103	1,000.000	5,658.14	14,446.82	8,788.68
01/18/11	07/10/98*	SELL FI	QUALCOMM INC	QCOM	500.000	1,630.13	26,123.56	24,493.43
01/18/11	10/16/95*	SELL FI	TIME WARNER INC NEW COM NEW	TWX	500.000	13,418.86	16,297.77	2,878.91
01/18/11	12/12/05*	SELL FI	UTSTARCOM INC COM C/A EFF 06/24/11 1	918076100	2,000.000	17,100.60	4,465.06	-12,635.54
07/15/11	07/10/98*	SELL FI	QUALCOMM INC	QCOM	1,500.000	4,890.39	81,582.77	76,692.38
09/27/11	03/09/99*	ZMEC SL	NATIONAL SEMICONDUCTOR C/A	637640103	1,500.000	8,487.20	37,500.00	29,012.80

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

Disposition Date	Acquisition Date	Disposition Transaction	Description	Security Identifier	Quantity	Cost Basis	Proceeds	Realized Gain/Loss/ Disallowance
Long Term *(continued)*								
11/22/11	11/10/05*	DWSG FI	FAIRPOINT COMMUNICATIONS INC	305560104	38.000	280.47	0.00	-280.47
11/22/11	08/10/06*	DWSG FI	FAIRPOINT COMMUNICATIONS INC	305560104	18.000	152.79	0.00	-152.79
Total Long Term						**$68,023.70**	**$216,890.22**	**$148,866.52**
Total Short Term and Long Term						**$68,023.70**	**$216,890.22**	**$148,866.52**

* Uncovered under the cost basis rules as defined below.

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 " uncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

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

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
- 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 uncovered securities. Adjustments to cost basis may have been made for prior income received and subsequently reclassified by the issuer as a return of capital. In addition, corporate action events may require adjustments to your original cost basis. Return of capital information and cost basis information, as it relates to corporate actions, has been obtained from sources we believe to be reliable.

Adjustments to cost basis can be made after year-end, in particular, for return of capital adjustments, but may also include adjustments for corporate action events. Therefore there may be differences in cost basis reflected on your monthly client brokerage statement at year end versus any subsequent reports, including your 1099-B or online displays you may have available to you.

When you report your cost basis on your tax return, it should be verified using all of your own records. In particular, there may be other adjustments which you need to make, but are not required to be made by Pershing as it relates to H.R. 1424. You should consult with your tax advisor in order to properly report your gain or loss for tax purposes. Pershing shall not be responsible for and makes no representations or warranties with respect to the accuracy of any information that you report to the IRS or other taxing authorities, and, accordingly, disclaims any and all liability that may arise with respect to your use and reliance on the information provided herein for such reporting.

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

Tax Lot Disposition Methods:

FI = First In First Out

SL = 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 First In, First Out (FIFO). Your account's selected tax lot method will be used to determine the cost basis for calculating gain and/or loss, unless another method was selected at the time of the security disposal, and this may be reported on the IRS Form 1099-B.

Activity Summary (All amounts shown are in base currency: USD)

Credits	This Period
Asset Management	
Asset Management Checks	0.00
Total Asset Management	**$0.00**
Securities	
Securities Sold	0.00
Total Securities	**$0.00**
Additional Transactions	
Dividends and Interest	6,351.13
Taxes Withheld	0.00
Total Additional Transactions	**$6,351.13**
Total Credits	**$6,351.13**

Debits	This Period
Asset Management	
Asset Management Checks	-6,000.00
Total Asset Management	**-$6,000.00**
Securities	
Securities Bought	-572.04
Total Securities	**-$572.04**
Additional Transactions	
Dividends and Interest	0.00
Taxes Withheld	-155.80
Total Additional Transactions	**-$155.80**
Total Debits	**-$6,727.84**

Transactions by Type of Activity

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
Asset Management Checks							
12/20/11	ASSET MANAGEMENT CHECK USD999997	CHECK NUMBER - 0101				-6,000.00	USD
Total Asset Management Checks					**$0.00**	**-$6,000.00**	
Securities Bought and Sold							
12/01/11	REINVEST CASH INCOME ADVDX	ALPINE DYNAMIC DIVIDEND FUND 13619.9760 SHRS SHRS PURCH. AT $3.56000 RD 11/28 PD 11/29/11	160.685			-572.04	USD
Total Securities Bought and Sold					**$0.00**	**-$572.04**	
Dividends and Interest							
12/01/11	CASH DIVIDEND RECEIVED ADVDX	ALPINE DYNAMIC DIVIDEND FUND 13619.9760 SHRS RD 11/28 PD 11/29/11				572.04	USD
12/01/11	NON-TAXABLE DISTRIBUTION RECEIVED BFY	6000 SHRS BLACKROCK NEW YORK MUN INCOME TR II COM RD 11/15 PD 12/01/11				501.00	USD

Transactions by Type of Activity *(continued)*

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
Dividends and Interest *(continued)*							
12/01/11	CASH DIVIDEND RECEIVED INTC	1500 SHRS INTEL CORP COM RD 11/07 PD 12/01/11				315.00	USD
12/16/11	FOREIGN SECURITY DIVIDEND RECEIVED BTE	3600 SHRS BAYTEX ENERGY CORP COM ISIN#CA07317Q1054 RD 11/30 PD 12/15/11				692.44	USD
12/16/11	FOREIGN SECURITY DIVIDEND RECEIVED BNPUF	3000 SHRS BONAVISTA ENERGY CORP COM ISIN#CA09784Y1088 RD 11/30 PD 12/15/11				346.22	USD
12/19/11	FOREIGN SECURITY DIVIDEND RECEIVED BP	BP PLC SPONS ADR RD 11/04 PD 12/19/11 DIV @ .42	-900.000			378.00	USD
12/21/11	CASH DIVIDEND RECEIVED [redacted]	6000 SHRS QUALCOMM INC RD 11/23 PD 12/21/11				1,290.00	USD
12/30/11	MONEY MARKET FUND INCOME RECEIVED 052992500	FEDERATED AUTO CASH				0.43	USD
12/30/11	NON-TAXABLE DISTRIBUTION RECEIVED BFY	6000 SHRS BLACKROCK NEW YORK MUN INCOME TR II COM RD 12/15 PD 12/30/11				501.00	USD
12/30/11	CASH DIVIDEND RECEIVED FTR	720 SHRS FRONTIER COMMUNICATIONS CORP COM RD 12/09 PD 12/30/11				135.00	USD
12/30/11	CASH DIVIDEND RECEIVED POM	6000 SHRS PEPCO HLDGS INC COM RD 12/12 PD 12/30/11				1,620.00	USD
Total Dividends and Interest					**$0.00**	**$6,351.13**	

Transactions by Type of Activity *(continued)*

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
Taxes Withheld							
12/16/11	FOREIGN TAX WITHHELD AT THE SOURCE BTE	3600 SHRS BAYTEX ENERGY CORP COM ISIN#CA07317Q1054 RD 11/30 PD 12/15/11				-103.87	USD
12/16/11	FOREIGN TAX WITHHELD AT THE SOURCE BNPUF	3000 SHRS BONAVISTA ENERGY CORP COM ISIN#CA09784Y1088 RD 11/30 PD 12/15/11				-51.93	USD
Total Taxes Withheld					**$0.00**	**-$155.80**	
Total Value of all Transactions					**$0.00**	**-$376.71**	

The price and quantity displayed may have been rounded.

Money Market Fund Detail

Date	Activity Type	Description	Amount	Balance
Sweep Money Market Fund				
FEDERATED AUTO CASH MGMT TR II				
Account Number: [redacted] Current Yield: 0.01% Activity Ending: 12/30/11				
12/01/11	Opening Balance		51,836.69	51,836.69
12/02/11	Deposit	MONEY FUND PURCHASE	816.00	52,652.69
12/19/11	Deposit	MONEY FUND PURCHASE	882.86	53,535.55
12/20/11	Withdrawal	MONEY FUND REDEMPTION	-5,622.00	47,913.55
12/22/11	Deposit	MONEY FUND PURCHASE	1,290.00	49,203.55
12/30/11	Deposit	INCOME REINVEST	0.43	49,203.98
12/30/11	**Closing Balance**			**$49,203.98**
Total All Money Market Funds				**$49,203.98**

Messages

Please note the following information for Pershing's 2011 mailing of Internal Revenue Service (IRS) Forms 1099 (B, DIV, INT, OID and MISC).Your Form 1099(s) will be mailed by February 15, 2012, as a result of recent legislative changes. Pershing will not be producing tax information statements by January 31, 2012.

As you were previously advised, changes and enhancements to your cash management services associated with your Credit Suisse Securities (USA) LLC (CSSU) account occurred automatically on November [19], 2011. As of that date, a new cash management service for your CSSU account was introduced, PNC Bank became your bank sponsor, and the new Agreement provided to you replaced your previous Agreement. If you have not done so already, you should thoroughly review your new Agreement Relating to the Cash Management Services Available for Your CSSU account and fee schedule. You should have received your new debit cards and checks (if applicable). You should begin using the new debit cards and checks immediately and shred your old card and checks. You must update any automated debits or credits and bill payment instructions you previously set up with your account.
PLEASE TAKE NOTE: Any checks, authorized debits or direct deposits from your old account that are presented after February 29, 2012, will be automatically returned unpaid. If you haven't received the new debit cards and checks, please contact your Credit Suisse Relationship Manager immediately.

Securities and Exchange Commission Rule 17a-3 requires CSSU to provide your account information to you for verification purposes (1) within 30 days of new account opening, (2) whenever there is a change to your investment objective and (3) once every 36 months thereafter. Your account information will be provided in a section of your brokerage statement titled "Customer Account Information." If any of the information is either missing or incorrect, you must indicate such corrections on the statement and return the statement to CSSU or send a letter requesting such corrections to CSSU.

Messages *(continued)*

A $35 Custodial Fee will be charged to Credit Suisse Securities (USA) LLC accounts that have been inactive for the year January 1, 2011 to December 31, 2011. The fee will be charged in March 2012. An account will be considered inactive if it has not effected a security transaction in the calendar year and has 1) one or more security position(s) 2) margin and or credit interest of less than $100 per year or 3) the average monthly balances in money market funds are less than $10,000. If an account does one securities trade, regardless of how much commission was generated they will be considered exempt. This excludes all dividend reinvestment trades, but includes Systematic Reinvestment System (SRS) trades, mutual fund exchanges and principal trades. All of these trades must have settled in 2011. This notice is not an offer or solicitation to buy or sell any security and you should only engage in securities transactions that are suitable and appropriate for you in light of your particular financial situation, and consistent with your investment strategy. This fee will not be charged with respect to Retirement Accounts for which Pershing LLC acts as custodian, Cash on Delivery (COD) accounts, precious metals accounts, ProCash Plus ™ accounts and fixed income book-entry "only" positions.

Important Arbitration Agreement and Important Arbitration Disclosures

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (i) the class certification is denied; (ii) the class is decertified; or (iii) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330.

[redacted]

TERMS AND CONDITIONS

GENERAL INFORMATION

1. ANY FREE CREDIT BALANCE CARRIED FOR YOUR ACCOUNT REPRESENTS FUNDS PAYABLE UPON DEMAND WHICH, ALTHOUGH PROPERLY ACCOUNTED FOR ON PERSHING'S BOOKS OF RECORD, ARE NOT SEGREGATED AND MAY BE USED IN THE CONDUCT OF ITS BUSINESS.

2. ALL ORDERS AND TRANSACTIONS SHALL BE SOLELY FOR YOUR ACCOUNT AND RISK SHALL BE SUBJECT TO THE CONSTITUTION, RULES, REGULATIONS, CUSTOMS, USAGES, RULINGS AND INTERPRETATIONS OF THE EXCHANGE OR MARKET AND THE CLEARING FACILITY, IF ANY, WHERE THE TRANSACTIONS ARE EXECUTED AND/OR SETTLED, OR IF APPLICABLE, OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY AND TO ALL APPLICABLE LAWS AND REGULATIONS.

3. WHENEVER YOU ARE INDEBTED TO PERSHING LLC ("PERSHING") FOR ANY AMOUNT, ALL *SECURITIES HELD BY IT FOR YOU IN ANY ACCOUNT IN WHICH YOU HAVE ANY INTEREST SHALL* SECURE ALL YOUR LIABILITIES TO PERSHING, AND PERSHING MAY IN ITS DISCRETION AT ANY TIME, WITHOUT TENDER, DEMAND OR NOTICE TO YOU, CLOSE OR REDUCE ANY OR ALL OF YOUR ACCOUNTS BY PUBLIC OR PRIVATE SALE OR PURCHASE OR BOTH OF ALL OR ANY SECURITIES CARRIED IN SUCH ACCOUNTS; ANY BALANCE REMAINING DUE PERSHING TO BE PROMPTLY PAID BY YOU.

4. WHENEVER YOU ARE INDEBTED TO PERSHING FOR ANY AMOUNT, ALL SECURITIES CARRIED FOR YOUR ACCOUNT ARE OR MAY BE, WITHOUT FURTHER NOTICE TO YOU, LOANED OR PLEDGED BY PERSHING, EITHER SEPARATELY OR UNDER CIRCUMSTANCES WHICH WILL PERMIT THE COMMINGLING THEREOF, WITH OTHER SECURITIES FOR ANY AMOUNT LESS THAN, EQUAL TO OR GREATER THAN YOUR LIABILITIES TO PERSHING, BUT NOT UNDER CIRCUMSTANCES FOR AN AMOUNT PROHIBITED BY LAW.

5. TITLE TO SECURITIES SOLD TO YOU, WHERE PERSHING HAS ACTED AS PRINCIPAL, SHALL REMAIN WITH PERSHING UNTIL THE ENTIRE PURCHASE PRICE IS RECEIVED OR UNTIL THE SETTLEMENT DATE, WHICHEVER IS LATER.

6. YOU MAY HAVE RECEIVED CONFIRMATIONS FOR TRANSACTIONS WHICH DO NOT APPEAR ON YOUR STATEMENT. IF SO, THE TRANSACTIONS WILL APPEAR ON YOUR NEXT PERIODIC STATEMENT. SUCH TRANSACTIONS MUST BE CONSIDERED BY YOU WHEN COMPUTING THE VALUE OF YOUR ACCOUNT. THIS IS ESPECIALLY TRUE IF YOU HAVE WRITTEN OPTIONS WHICH HAVE BEEN EXERCISED.

7. IF YOU MAINTAIN A MARGIN ACCOUNT, THIS IS A COMBINED STATEMENT OF YOUR GENERAL ACCOUNT AND A SPECIAL MEMORANDUM ACCOUNT MAINTAINED FOR YOU UNDER REGULATION T OF THE BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM. THE PERMANENT RECORD OF THE SEPARATE ACCOUNT AS REQUIRED BY REGULATION T IS AVAILABLE FOR YOUR INSPECTION UPON REQUEST.

8. INTEREST CHARGED ON DEBIT BALANCES IN YOUR ACCOUNT APPEARS ON THE STATEMENT. THE RATE OF INTEREST AND PERIOD COVERED ARE INDICATED. THE RATE MAY CHANGE FROM TIME TO TIME DUE TO FLUCTUATIONS IN MONEY RATES OR OTHER REASONS. INTEREST IS COMPUTED AS DESCRIBED IN MATERIAL PREVIOUSLY FURNISHED TO YOU. PLEASE CONTACT YOUR FINANCIAL INSTITUTION IF YOU DESIRE ADDITIONAL COPIES.

9. DIVIDENDS, INTEREST AND OTHER DISTRIBUTIONS SHOWN ON THIS STATEMENT WERE CLASSIFIED AS TAXABLE OR NONTAXABLE BASED ON CERTAIN INFORMATION KNOWN AS OF THE DISTRIBUTION DATE. THIS CLASSIFICATION IS SUBJECT TO CHANGE AND IS SOLELY INTENDED FOR USE AS GENERAL INFORMATION. AFTER YEAR END, PERSHING IS REQUIRED TO PROVIDE TAX INFORMATION TO THE INTERNAL REVENUE SERVICE AND OTHER GOVERNMENTAL AUTHORITIES. AT THAT TIME PERSHING WILL PROVIDE THAT INFORMATION ON THE ANNUAL TAX INFORMATION STATEMENT TO YOU; USE THAT STATEMENT TO PREPARE YOUR TAX FILINGS. THE TAX STATEMENT ALSO INCLUDES OTHER USEFUL INFORMATION TO ASSIST IN ACCUMULATING THE DATA TO PREPARE YOUR TAX RETURNS.

10. PERSHING DOES NOT PROVIDE TAX, INVESTMENT OR LEGAL ADVISORY SERVICES AND NO ONE ASSOCIATED WITH PERSHING IS AUTHORIZED TO RENDER SUCH ADVICE. DO NOT RELY UPON ANY SUCH ADVICE, IF GIVEN. INVESTORS ARE ENCOURAGED TO CONSULT THEIR TAX ADVISORS TO DETERMINE THE APPROPRIATE TAX TREATMENT OF THEIR BUSINESS.

11. PERSHING MAY TRADE FOR ITS OWN ACCOUNT AS A MARKET MAKER, SPECIALIST, ODD LOT DEALER, BLOCK POSITIONER, ARBITRAGEUR OR INVESTOR. CONSEQUENTLY, AT THE TIME OF ANY TRANSACTION YOU MAY MAKE, PERSHING MAY HAVE A POSITION IN SUCH SECURITIES, WHICH POSITION MAY BE PARTIALLY OR COMPLETELY HEDGED.

12. IF AVERAGE PRICE TRANSACTION IS INDICATED ON THE FRONT OF THIS STATEMENT YOUR FINANCIAL INSTITUTION OR PERSHING MAY HAVE ACTED AS PRINCIPAL, AGENT OR BOTH. DETAILS AVAILABLE UPON REQUEST.

13. A FINANCIAL STATEMENT OF PERSHING IS AVAILABLE FOR YOUR PERSONAL INSPECTION AT PERSHING'S OFFICES. A COPY OF IT WILL BE MAILED UPON YOUR WRITTEN REQUEST OR YOU CAN VIEW IT ONLINE AT PERSHING.COM.

14. THIS STATEMENT SHOULD BE RETAINED FOR YOUR RECORDS.

THE ROLE OF PERSHING

PERSHING CARRIES YOUR ACCOUNT AS CLEARING BROKER PURSUANT TO A CLEARING AGREEMENT WITH YOUR FINANCIAL INSTITUTION. PERSHING MAY ACCEPT FROM YOUR FINANCIAL INSTITUTION WITHOUT INQUIRY OR INVESTIGATION (I) ORDERS FOR THE PURCHASE AND SALE OF SECURITIES AND OTHER PROPERTY AND (II) ANY OTHER INSTRUCTIONS CONCERNING YOUR ACCOUNT. *PERSHING IS NOT RESPONSIBLE OR LIABLE FOR ANY ACTS OR* OMISSIONS OF YOUR FINANCIAL INSTITUTION OR ITS EMPLOYEES AND IT DOES NOT SUPERVISE THEM. PERSHING PROVIDES NO INVESTMENT ADVICE NOR DOES IT ASSESS THE SUITABILITY OF ANY TRANSACTION OR ORDER. PERSHING ACTS AS THE AGENT OF YOUR FINANCIAL INSTITUTION AND YOU AGREE THAT YOU WILL NOT HOLD PERSHING OR ANY PERSON CONTROLLING OR UNDER COMMON CONTROL WITH IT LIABLE FOR ANY INVESTMENT LOSSES INCURRED BY YOU.

PERSHING PERFORMS SEVERAL KEY FUNCTIONS AT THE DIRECTION OF YOUR FINANCIAL INSTITUTION. IT ACTS AS CUSTODIAN FOR FUNDS AND SECURITIES YOU MAY DEPOSIT WITH IT DIRECTLY OR THROUGH YOUR FINANCIAL INSTITUTION OR THAT IT RECEIVES AS THE RESULT OF SECURITIES TRANSACTIONS IT PROCESSES.

INQUIRIES CONCERNING THE POSITIONS AND BALANCES IN YOUR ACCOUNT MAY ONLY BE DIRECTED TO THE PERSHING CUSTOMER SERVICE DEPARTMENT AT (201) 413-3333. ALL OTHER *INQUIRIES REGARDING YOUR ACCOUNT OR ACTIVITY SHOULD BE DIRECTED TO YOUR FINANCIAL* INSTITUTION.

FOR A DESCRIPTION OF OTHER FUNCTIONS PERFORMED BY PERSHING PLEASE CONSULT THE DISCLOSURE STATEMENT PROVIDED TO YOU UPON THE OPENING OF YOUR ACCOUNT.

YOUR FINANCIAL INSTITUTION IS RESPONSIBLE FOR ADHERENCE TO THE SECURITIES LAWS, REGULATIONS AND RULES WHICH APPLY TO IT REGARDING ITS OWN OPERATIONS AND THE SUPERVISION OF YOUR ACCOUNT, ITS SALES REPRESENTATIVES AND OTHER PERSONNEL. YOUR FINANCIAL INSTITUTION IS ALSO RESPONSIBLE FOR APPROVING THE OPENING OF ACCOUNTS AND OBTAINING ACCOUNT DOCUMENTS; THE ACCEPTANCE AND, IN CERTAIN INSTANCES, EXECUTION OF SECURITIES ORDERS; THE ASSESSMENT OF THE SUITABILITY OF THOSE TRANSACTIONS, WHERE APPLICABLE; THE RENDERING OF INVESTMENT ADVICE, IF ANY, TO YOU AND IN GENERAL, FOR THE ONGOING RELATIONSHIP THAT IT HAS WITH YOU.

PERSHING MAY CAPTURE AND STORE DATA ABOUT YOU SUCH AS YOUR FINANCIAL INFORMATION AND INVESTMENT OBJECTIVES. HOWEVER, PERSHING IS NOT REVIEWING THIS INFORMATION AND EVALUATING WHETHER YOUR INVESTMENTS COMPORT WITH YOUR FINANCIAL STATUS AND OBJECTIVES AND YOU HEREBY RELEASE PERSHING FROM ANY LIABILITY TO DO SO. SIMILARLY, PERSHING MAY CAPTURE AND STORE INFORMATION ABOUT WHETHER A BROKER OR AN INTRODUCING FIRM IS REGISTERED IN A GIVEN STATE. YOU HEREBY RELEASE PERSHING FROM ANY LIABILITY TO REVIEW THIS DATA OR TO EVALUATE WHETHER A PARTICULAR SECURITY IS REGISTERED OR EXEMPT FROM REGISTRATION IN YOUR STATE.

THIS NOTICE IS NOT MEANT AS A DEFINITIVE ENUMERATION OF EVERY POSSIBLE CIRCUMSTANCE, BUT AS A GENERAL DISCLOSURE. IF YOU HAVE ANY QUESTIONS REGARDING THIS NOTICE OR IF YOU WOULD LIKE ADDITIONAL COPIES OF THE DISCLOSURE STATEMENT, PLEASE CONTACT YOUR FINANCIAL INSTITUTION.

THIS STATEMENT WILL BE DEEMED CONCLUSIVE AND AN ACCOUNT STATED UNLESS YOU ADVISE PERSHING IN WRITING OF ANY OBJECTION TO IT WITHIN TEN DAYS AFTER RECEIPT. A YOU ARE ADVISED TO REPORT PROMPTLY ANY INACCURACY OR DISCREPANCY IN YOUR ACCOUNT (INCLUDING UNAUTHORIZED TRADING) TO YOUR FINANCIAL ORGANIZATION AND PERSHING, THE CUSTODIAN OF YOUR ACCOUNT. PLEASE BE ADVISED THAT ANY ORAL COMMUNICATION SHOULD BE RE-CONFIRMED IN WRITING TO FURTHER PROTECT YOUR RIGHTS, INCLUDING YOUR RIGHTS UNDER THE SECURITIES INVESTOR PROTECTION ACT.

YOUR FINANCIAL ORGANIZATION'S CONTACT INFORMATION CAN BE FOUND ON THE FIRST PAGE OF THIS STATEMENT, PERSHING'S CONTACT INFORMATION IS AS FOLLOWS: PERSHING LLC; LEGAL DEPARTMENT; ONE PERSHING PLAZA; JERSEY CITY, NEW JERSEY 07399; (201) 413-3330. ERRORS AND OMISSIONS EXCEPTED.

PAYMENT AND ORDER FLOW PRACTICES

THE FOLLOWING STATEMENT IS PROVIDED TO YOU AS REQUIRED BY RULE 11AC1-3 OF THE SECURITIES EXCHANGE ACT OF 1934. PERSHING SENDS CERTAIN EQUITY ORDERS TO EXCHANGES, ELECTRONIC COMMUNICATION NETWORKS, OR BROKER-DEALERS DURING NORMAL BUSINESS HOURS AND DURING EXTENDED TRADING SESSIONS. CERTAIN OF THESE VENUES PROVIDE PAYMENTS TO PERSHING OR CHARGE ACCESS FEES TO PERSHING DEPENDING UPON THE CHARACTERISTICS OF THE ORDER AND ANY SUBSEQUENT EXECUTION. IN ADDITION, PERSHING MAY EXECUTE CERTAIN EQUITY ORDERS AS PRINCIPAL. THE DETAILS OF THESE PAYMENTS AND FEES ARE AVAILABLE UPON WRITTEN REQUEST. PERSHING RECEIVES PAYMENTS FOR DIRECTING LISTED OPTIONS ORDER FLOW TO CERTAIN OPTION EXCHANGES. COMPENSATION IS GENERALLY IN THE FORM OF A PER OPTION CONTRACT CASH PAYMENT. FOR *A LISTING OF ORGANIZATIONS THAT PAY PERSHING FOR ORDER FLOW, PLEASE REFER TO* WWW.ORDERROUTINGDISCLOSURE.COM.

BEST EXECUTION: NOTWITHSTANDING THE PREVIOUS PARAGRAPH REGARDING PAYMENT FOR ORDER FLOW, PERSHING SELECTS CERTAIN MARKET CENTERS TO PROVIDE EXECUTION OF OVER-THE-COUNTER AND EXCHANGE-LISTED SECURITIES TRANSACTIONS WHICH AGREE TO ACCEPT ORDERS, TRANSMITTED ELECTRONICALLY UP TO A SPECIFIED SIZE, AND TO EXECUTE THEM AT OR BETTER THAN THE NATIONAL BEST BID OR OFFER (NBBO). ON CERTAIN LARGER ORDERS, OR IF THE DESIGNATED MARKET CENTERS DO NOT MAKE A MARKET IN THE SUBJECT SECURITY, PERSHING DIRECTLY CONTACTS MARKET CENTERS TO OBTAIN AN EXECUTION. THE DESIGNATED MARKET CENTERS TO WHICH ORDERS ARE AUTOMATICALLY ROUTED ARE SELECTED BASED ON THE CONSISTENT HIGH QUALITY OF THEIR EXECUTIONS IN ONE OR MORE MARKET SEGMENTS AND THEIR ABILITY TO PROVIDE OPPORTUNITIES FOR EXECUTIONS AT PRICES SUPERIOR TO THE NBBO.

IF AN ORDER FOR AN EXCHANGE-LISTED SECURITY IS NOT IMMEDIATELY EXECUTABLE ON THE EXCHANGE TO WHICH IT IS ROUTED, SUCH ORDER MAY BE REPRESENTED IN THE NATIONAL MARKETPLACE USING THE VARIOUS MEANS AVAILABLE FOR PRICE DISCOVERY. PERSHING ALSO REGULARLY REVIEWS REPORTS FOR QUALITY OF EXECUTION PURPOSES.

WRAP ACCOUNT CUSTOMERS WHO ELECTED NOT TO RECEIVE IMMEDIATE CONFIRMATION OF TRANSACTIONS

THE FOLLOWING TERMS AND CONDITIONS ARE APPLICABLE ONLY IF YOUR ACCOUNT IS AN INVESTMENT ADVISORY ACCOUNT AND THE TRANSACTION CONFIRMATIONS ARE NOT SENT TO YOU (SENT ONLY TO YOUR FIDUCIARY) PURSUANT TO YOUR INSTRUCTION:

1. THE FOLLOWING INFORMATION WILL BE FURNISHED TO YOU UPON REQUEST TO YOUR FINANCIAL INSTITUTION ("INTRODUCING FIRM") WITH RESPECT TO ANY TRANSACTION FOR WHICH A CONFIRMATION WAS NOT SENT TO YOU: ☐ THE MARKET UPON WHICH ANY TRANSACTION WAS EXECUTED; ☐ THE TIME OF DAY THAT ANY TRANSACTION WAS EXECUTED; ☐ THE NAME OF THE PERSON FROM WHOM ANY SECURITY WAS PURCHASED OR TO WHOM SUCH SECURITY WAS SOLD; ☐ THE SOURCE AND AMOUNT OF OTHER COMMISSIONS RECEIVED IN CONNECTION WITH ANY TRANSACTION; AND ☐ A COPY OF THE TRANSACTION CONFIRMATION.

2. YOUR INTRODUCING FIRM EFFECTED EACH TRANSACTION FOR WHICH A CONFIRMATION WAS NOT SENT TO YOU AS YOUR AGENT.

3. YOUR INTRODUCING FIRM DOES NOT RECEIVE ANY PAYMENT FOR ORDER FLOW FOR ANY TRANSACTION FOR WHICH A CONFIRMATION WAS NOT SENT TO YOU.

4. CALL FEATURES MAY EXIST FOR SECURITIES. CALL FEATURES FOR FIXED INCOME SECURITIES MAY AFFECT YIELD. COMPLETE INFORMATION WILL BE PROVIDED UPON REQUEST.

5. *IF ANY TRANSACTION INVOLVES AN ASSET-BACKED SECURITY, INCLUDING A MUNICIPAL* COLLATERALIZED MORTGAGE OBLIGATION, WHICH REPRESENTS AN INTEREST IN OR IS SECURED BY A POOL OF RECEIVABLES OR OTHER FINANCIAL ASSETS THAT ARE SUBJECT CONTINUOUSLY TO PREPAYMENT, THEN THE ACTUAL YIELD OF SUCH SECURITY MAY VARY ACCORDING TO THE RATE AT WHICH THE UNDERLYING RECEIVABLES OR OTHER FINANCIAL ASSETS ARE PREPAID. I NFORMATION CONCERNING THE FACTORS THAT AFFECT YIELD (INCLUDING AT A MINIMUM ESTIMATED YIELD, WEIGHTED AVERAGE LIFE, AND THE PREPAYMENT ASSUMPTIONS OF UNDERLYING YIELD) WILL BE FURNISHED TO YOU UPON REQUEST TO YOUR INTRODUCING FIRM.

6. THE RATINGS THAT APPEAR IN THE DESCRIPTION OF SOME FIXED INCOME SECURITIES HAVE BEEN OBTAINED FROM RATINGS SERVICES WHICH PERSHING BELIEVES TO BE RELIABLE; HOWEVER, PERSHING CANNOT GUARANTEE THEIR ACCURACY. SECURITIES FOR WHICH A RATING IS NOT AVAILABLE ARE MARKED "UNRATED."

IF ANY OF THE ABOVE TERMS AND CONDITIONS ARE UNACCEPTABLE TO YOU, PLEASE NOTIFY PERSHING IMMEDIATELY IN WRITING BY CERTIFIED MAIL TO ONE PERSHING PLAZA, JERSEY CITY, NJ 07399, ATTN: LEGAL DEPT

CREDIT SUISSE

CREDIT SUISSE SECURITIES (USA) LLC
Eleven Madison Avenue
7th Floor
New York, NY 10010-3629
(800) 847-2516

[redacted]

[redacted]

Brokerage Account Statement

Exhibit #3

* 00057201 03 MB 0.640 03 TR 00400 X220GD05 101100

MARGARET TURNER
175 OCEAN AVENUE
ROCKAWAY PT NY 11697-1728

Account Number: [redacted]
Statement Period: 12/01/2011 - 12/31/2011

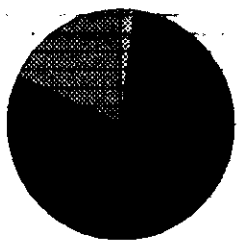
Valuation at a Glance

	This Period	Year-to-Date
Beginning Account Value	**$960,614.21**	**$1,097,975.48**
Cash Withdrawals	-3,000.00	-111,000.00
Dividends/Interest	11,381.51	53,032.39
Change in Account Value	-2,034.43	-73,046.58
Ending Account Value	$966,961.29	$966,961.29
Estimated Annual Income	**$49,147.08**	
Total Purchasing Power	**$184,798.65**	

Your Relationship Manager:
JACOB SCHORI
(212) 538-1907

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation
Cash, Money Funds, and FDIC Deposits	20,903.41	15,119.88	19,319.05	2%
Mutual Funds	872,796.07	767,088.33	777,977.24	80%
Exchange-Traded Products	204,276.00	178,406.00	169,665.00	18%
Account Total (Pie Chart)	**$1,097,975.48**	**$960,614.21**	**$966,961.29**	**100%**



Asset Allocation percentages are rounded to the nearest whole percentage.

Pie Chart allocation excludes all asset classes which net to a liability.

Summary of Gains and Losses

	Realized		
	This Period	Year-to-Date	Unrealized
Short-Term Gain/Loss	0.00	0.00	34.85
Long-Term Gain/Loss	0.00	-55,269.12	-137,531.27
Net Gain/Loss	**0.00**	**-55,269.12**	**-137,496.42**

This summary excludes transactions where cost basis information is not available.

Purchasing Power Summary

Cash and Money Market Funds Available	19,319.05
Borrowing Power	165,479.60
Total Purchasing Power	**$184,798.65**

You may be able to borrow against the value of your brokerage account assets to buy additional securities or for other purposes. For more information, please call your Relationship Manager.

Client Service Information

Your Relationship Manager: 25V
JACOB SCHORI
PRIVATE BANKING USA
ELEVEN MADISON AVENUE, 7TH FL
NEW YORK NY 10010-3698

Contact Information
Telephone Number: (212) 538-1907

Client Service Information
Service Hours: Monday - Friday 07:00 a.m. - 10:00 p.m. (EST)
Saturday - Sunday 08:00 a.m. - 06:00 p.m. (EST)
Client Service Telephone Number: (866) 355-4746
Web Site: WWW.CREDIT-SUISSE.COM/CLIENTVIEW

Investment Objective: GROWTH
Risk Exposure: NONE SPECIFIED

If you have any questions concerning your investment objective or wish to make a change, please contact your Relationship Manager.

Default Tax Lot Disposition Method for Mutual Funds: FIRST IN FIRST OUT
Default Tax Lot Disposition Method for All Other Securities: FIRST IN FIRST OUT

Portfolio Holdings

Quantity	Opening Date	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and FDIC Deposits 2.00% of Portfolio									
Margin Balance				0.00	1,622.60				
Money Market									
FEDERATED US TREASURY INSTL SH									
17,696.450	12/01/11	0000004779	12/30/11	15,119.88	17,696.45	0.00	0.54	0.00%	0.00%
Total Money Market				**$15,119.88**	**$17,696.45**	**$0.00**	**$0.54**		
Total Cash, Money Funds, and FDIC Deposits				**$15,119.88**	**$19,319.05**	**$0.00**	**$0.54**		

Portfolio Holdings *(continued)*

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds 80.00% of Portfolio								
Mutual Funds								
AMERICAN HIGH INCOME TRUST CLASS A			*Security Identifier:* AHITX					
CUSIP: 026547109								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Cash								
15,504.000	02/17/04*	12.9000	$200,006.60	10.6600	165,272.64	-34,733.96	12,695.52	7.68%
COLUMBIA MULTI- ADVISOR INTL EQUITY			*Security Identifier:* NIIAX					
FUND CLASS A								
CUSIP: 19765H719								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Cash								
662.033	03/09/99*	8.8540	5,861.87	10.4100	6,891.76	1,029.89		
297.244	12/14/01*	10.7820	3,205.01	10.4100	3,094.31	-110.70		
178.934	12/11/02*	9.6280	1,722.81	10.4100	1,862.70	139.89		
189.688	12/08/03*	12.5720	2,384.71	10.4100	1,974.65	-410.06		
79.200	12/06/04*	14.8390	1,175.28	10.4100	824.47	-350.81		
77.245	10/07/05*	16.6130	1,283.30	10.4100	804.12	-479.18		
89.760	12/27/05*	17.2020	1,544.08	10.4100	934.40	-609.68		
126.259	12/27/05*	17.2020	2,171.95	10.4100	1,314.36	-857.59		
210.551	12/26/06*	18.8490	3,968.64	10.4100	2,191.84	-1,776.80		
457.254	12/26/06*	18.8490	8,618.74	10.4100	4,760.01	-3,858.73		
310.012	12/24/07*	17.2230	5,339.26	10.4100	3,227.22	-2,112.04		
486.185	12/24/07*	17.2230	8,373.43	10.4100	5,061.19	-3,312.24		
1,348.328	12/24/07*	17.2230	23,221.83	10.4100	14,036.10	-9,185.73		
4,512.693	**Total**		**$68,870.91**		**$46,977.13**	**-$21,893.78**	**$0.00**	
COLUMBIA SELIGMAN COMMUNICATIONS AND			*Security Identifier:* SLMCX					
INFORMATION FUND CLASS A								
CUSIP: 19766H429								
Open End Fund								
Dividend Option: Reinvest; Capital Gains Option: Reinvest								
107.240	11/24/97*	24.4100	2,617.73	40.8000	4,375.39	1,757.66		
120.890	11/25/98*	26.0200	3,145.51	40.8000	4,932.31	1,786.80		
169.780	11/24/99*	41.1300	6,983.05	40.8000	6,927.02	-56.03		
907.677	11/24/00*	29.0600	26,377.08	40.8000	37,033.22	10,656.14		

Portfolio Holdings *(continued)*

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds *(continued)*								
Mutual Funds *(continued)*								
COLUMBIA SELIGMAN COMMUNICATIONS AND *(continued)*								
248.800	10/22/01*	21.9900	5,471.15	40.8000	10,151.04	4,679.89		
66.151	Reinvestments to Date*	41.0800	2,717.47	40.8000	2,698.96	-18.51		
1,620.538	**Total**		**$47,311.99**		**$66,117.95**	**$18,805.95**	**$0.00**	
DWS COMMUNICATIONS FUND CLASS A			*Security Identifier:* TISHX					
CUSIP: 23339G108								
Open End Fund								
Dividend Option: Reinvest; Capital Gains Option: Reinvest								
76.940	12/17/97*	18.8780	[3]1,452.51	16.5000	1,269.51	-183.00	43.74	3.44%
58.000	04/06/98*	24.3680	[3]1,413.35	16.5000	957.00	-456.35	32.97	3.44%
38.000	07/07/98*	24.8870	[3]945.72	16.5000	627.00	-318.72	21.60	3.44%
165.000	07/07/98*	24.8370	[3]4,098.11	16.5000	2,722.50	-1,375.61	93.80	3.44%
24.000	10/06/98*	23.2830	[3]558.80	16.5000	396.00	-162.80	13.64	3.44%
116.000	12/10/98*	28.9470	[3]3,357.86	16.5000	1,914.00	-1,443.86	65.95	3.44%
360.000	12/10/98*	28.8700	[3]10,393.36	16.5000	5,940.00	-4,453.36	204.66	3.44%
351.755	04/09/99*	40.1620	[3]14,127.11	16.5000	5,803.96	-8,323.15	199.97	3.44%
44.000	10/06/99*	38.8940	[3]1,711.32	16.5000	726.00	-985.32	25.01	3.44%
7.000	07/07/00*	39.9570	[3]279.70	16.5000	115.50	-164.20	3.98	3.44%
23.000	12/12/00*	30.4180	[3]699.62	16.5000	379.50	-320.12	13.08	3.44%
1,039.000	12/12/00*	29.6280	[3]30,783.32	16.5000	17,143.50	-13,639.82	590.67	3.44%
366.046	Reinvestments to Date*	13.0000	4,758.53	16.5000	6,039.76	1,281.23	208.10	3.44%
2,668.741	**Total**		**$74,579.31**		**$44,034.23**	**-$30,545.08**	**$1,517.17**	
FRANKLIN INCOME FUND CLASS A			*Security Identifier:* FKINX					
CUSIP: 353496300								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Cash								
79,366.000	02/17/04*	2.5200	[3]200,007.32	2.1000	166,668.60	-33,338.72	10,952.50	6.57%
KAYNE ANDERSON MLP INVT CO COM			*Security Identifier:* KYN					
CUSIP: 486606106								
Closed End Fund								
Dividend Option: Cash; Capital Gains Option: Cash								
2,000.00 of these shares are in your margin account								
2,000.000	12/17/07*	28.2490	[3]56,497.24	30.3700	60,740.00	4,242.76	4,080.00	6.71%
MAINSTAY HIGH-YIELD CORPORATE BOND FUND			*Security Identifier:* MHCAX					
CLASS A								
CUSIP: 56062F772								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Cash								
30,212.000	02/17/04*	6.6200	[3]200,008.44	5.8000	175,229.60	-24,778.84	12,725.29	7.26%

Portfolio Holdings *(continued)*

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds *(continued)*								
Mutual Funds *(continued)*								
MAINSTAY HIGH-YIELD CORPORATE BOND FUND *(continued)*								
1,531.394	06/13/05*	6.5330	[3]10,005.00	5.8000	8,882.09	-1,122.91	645.02	7.26%
31,743.394	**Total**		**$210,013.44**		**$184,111.69**	**-$25,901.75**	**$13,370.31**	
NUVEEN MULTI STRATEGY INCOME & GROWTH FD COM SHS BEN INT CUSIP: 67073B106 Closed End Fund Dividend Option: Cash; Capital Gains Option: Cash 5,500.00 of these shares are in your margin account			*Security Identifier:* JPC					
4,700.000	05/01/07*	14.1550	[3]66,530.51	8.0100	37,647.00	-28,883.51	3,572.00	9.48%
800.000	10/12/07*	12.3220	[3]9,857.58	8.0100	6,408.00	-3,449.58	608.00	9.48%
5,500.000	**Total**		**$76,388.09**		**$44,055.00**	**-$32,333.09**	**$4,180.00**	
Total Mutual Funds			**$933,674.90**		**$777,977.24**	**-$155,697.67**	**$46,795.50**	
Total Mutual Funds			**$933,674.90**		**$777,977.24**	**-$155,697.67**	**$46,795.50**	

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Exchange-Traded Products 18.00% of Portfolio								
Exchange-Traded Products								
ISHARES TR S&P GLOBAL MATERIALS INDEX FD CUSIP: 464288695 Dividend Option: Cash; Capital Gains Option: Cash 1,400.00 of these shares are in your margin account			*Security Identifier:* MXI					
1,200.000	08/07/09*	53.9130	64,696.15	57.2000	68,640.00	3,943.85	1,520.09	2.21%
200.000	02/02/10*	59.4630	11,892.62	57.2000	11,440.00	-452.62	253.35	2.21%
1,400.000	**Total**		**$76,588.77**		**$80,080.00**	**$3,491.23**	**$1,773.44**	

Portfolio Holdings *(continued)*

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss		Estimated Annual Income	Estimated Yield
Exchange-Traded Products *(continued)*									
Exchange-Traded Products *(continued)*									
MARKET VECTORS ETF TR AGRIBUSINESS ETF			*Security Identifier:* MOO						
CUSIP: 57060U605									
Dividend Option: Cash; Capital Gains Option: Cash									
1,900.00 of these shares are in your margin account									
1,600.000	08/07/09*	38.7610	62,017.55	47.1500	75,440.00	13,422.45		486.40	0.64%
300.000	02/02/10*	42.8580	12,857.43	47.1500	14,145.00	1,287.57		91.20	0.64%
1,900.000	**Total**		**$74,874.98**		**$89,585.00**	**$14,710.02**		**$577.60**	
Total Exchange-Traded Products			**$151,463.75**		**$169,665.00**	**$18,201.25**		**$2,351.04**	
Total Exchange-Traded Products			**$151,463.75**		**$169,665.00**	**$18,201.25**		**$2,351.04**	

	Cost Basis	Market Value	Unrealized Gain/Loss	Accrued Interest	Estimated Annual Income
Total Portfolio Holdings	**$1,104,457.70**	**$966,961.29**	**-$137,496.42**	**$0.00**	**$49,147.08**

* Uncovered under the cost basis rules as defined below.

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 " uncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

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

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
- Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.

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

Disclosures and Other Information

Pricing - This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from quotation services, which we believe to be reliable; however, we cannot guarantee their accuracy. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

The Estimated Price as of Date only appears when the price date does not equal the statement date and the price indicated is estimated since it is not reflective of a last trade price on a recognized exchange.

Reinvestment - The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your Statement may have been

Portfolio Holdings *(continued)*

reinvested. You will not receive confirmation of these reinvestments. However, information pertaining to these transactions which would otherwise appear on confirmations, including the time of execution and the name of the person from whom your security was purchased, will be furnished to you upon written request to your introducing firm. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow, the source and nature of which payment will be furnished to you upon written request to your introducing firm.

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

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

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

Exchange-Traded Products - Exchange-traded products may include any combination of exchange-traded funds, exchange-traded notes, and other exchange-traded products.

Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
Dividend Income				
Equities	8,664.00	0.00	50,314.38	0.00
Money Market	0.04	0.00	0.54	0.00
Total Dividends, Interest, Income and Expenses	**$8,664.04**	**$0.00**	**$50,314.92**	**$0.00**
Distributions				
Long - Term Capital Gain Distributions	2,717.47	0.00	2,717.47	0.00
Total Distributions	**$2,717.47**	**$0.00**	**$2,717.47**	**$0.00**

[redacted]

Schedule of Realized Gains and Losses Year-to-Date

Disposition Date	Acquisition Date	Disposition Transaction	Description	Security Identifier	Quantity	Cost Basis	Proceeds	Realized Gain/Loss/ Disallowance
Long Term								
01/18/11	09/26/06*	SELL HC	COLUMBIA INTER STOCK FD CL A	19765L777	1,038.422	20,005.00	12,707.74	-7,297.26
01/18/11	12/26/06*	SELL HC	COLUMBIA INTER STOCK FD CL A	19765L777	1,004.062	18,504.86	12,287.26	-6,217.60
01/18/11	12/09/99*	SELL HC	DWS COMMUNICATIONS FUND CLASS A	TISHX	36.000	1,526.54	638.51	-888.03
01/18/11	12/09/99*	SELL HC	DWS COMMUNICATIONS FUND CLASS A	TISHX	1,132.000	47,577.27	20,077.66	-27,499.61
01/18/11	04/06/00*	SELL HC	DWS COMMUNICATIONS FUND CLASS A	TISHX	10.000	416.71	177.36	-239.35
01/18/11	04/06/00*	SELL HC	DWS COMMUNICATIONS FUND CLASS A	TISHX	84.000	3,472.58	1,489.86	-1,982.72
01/18/11	07/07/99*	SELL HC	DWS COMMUNICATIONS FUND CLASS A	TISHX	17.000	696.27	301.52	-394.75
01/18/11	04/09/99*	SELL HC	DWS COMMUNICATIONS FUND CLASS A	TISHX	6.000	243.53	106.42	-137.11
01/18/11	04/09/99*	SELL HC	DWS COMMUNICATIONS FUND CLASS A	TISHX	124.245	4,989.90	2,203.67	-2,786.23
01/18/11	05/01/07*	SELL FI	NUVEEN MULTI STRATEGY INCOME &	JPC	1,300.000	18,402.05	10,575.59	-7,826.46
Total Long Term						**$115,834.71**	**$60,565.59**	**-$55,269.12**
Total Short Term and Long Term						**$115,834.71**	**$60,565.59**	**-$55,269.12**

* Uncovered under the cost basis rules as defined below.

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 " uncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

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

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
- 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 uncovered 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.

Schedule of [redacted] Gains and Losses Year-to-Date *(continued)*

When you report your cost basis on your tax return, it should be verified using all of your own records. In particular, there may be other adjustments which you need to make, but are not required to be made by Pershing as it relates to H.R. 1424. You should consult with your tax advisor in order to properly report your gain or loss for tax purposes. Pershing shall not be responsible for and makes no representations or warranties with respect to the accuracy of any information that you report to the IRS or other taxing authorities, and, accordingly, disclaims any and all liability that may arise with respect to your use and reliance on the information provided herein for such reporting.

Tax Lot Disposition Methods:

HC = High Cost

FI = First In First Out

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 First In, First Out (FIFO). Your account's selected tax lot method will be used to determine the cost basis for calculating gain and/or loss, unless another method was selected at the time of the security disposal, and this may be reported on the IRS Form 1099-B.

Activity Summary (All amounts shown are in base currency: USD)

Credits	This Period
Securities	
Securities Sold	0.00
Total Securities	**$0.00**
Cash	
Deposits	0.00
Total Cash	**$0.00**
Additional Transactions	
Distributions	2,717.47
Dividends and Interest	8,664.04
Total Additional Transactions	**$11,381.51**
Total Credits	**$11,381.51**

Debits	This Period
Securities	
Securities Bought	-4,182.34
Total Securities	**-$4,182.34**
Cash	
Withdrawals	-3,000.00
Total Cash	**-$3,000.00**
Additional Transactions	
Distributions	0.00
Dividends and Interest	0.00
Total Additional Transactions	**$0.00**
Total Debits	**-$7,182.34**

[redacted]

Transactions by Type of Activity

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
Securities Bought and Sold							
12/21/11	REINVEST CASH INCOME SLMCX	COLUMBIA SELIGMAN COMMUNICATIONS AND INFORMATION FUND CLASS A 1554.3870 SHRS SHRS PURCH. AT $41.08000 RD 12/19 PD 12/20/11	66.151			-2,717.47	USD
12/21/11	REINVEST CASH INCOME TISHX	DWS COMMUNICATIONS FUND CLASS A 2576.7270 SHRS SHRS PURCH. AT $15.92000 RD 12/16 PD 12/20/11	92.014			-1,464.87	USD
Total Securities Bought and Sold					**$0.00**	**-$4,182.34**	
Cash Withdrawals and Deposits							
12/01/11	ELECTRONIC TRANSACTION USD999997	PRINCIPAL DISTRIBTN ACH 021000089 53713362				-3,000.00	USD
Total Cash Withdrawals and Deposits					**$0.00**	**-$3,000.00**	
Dividends and Interest							
12/02/11	CASH DIVIDEND RECEIVED MHCAX	MAINSTAY HIGH-YIELD CORPORATE BOND FUND CLASS A 31743.3940 SHRS RD 11/29 PD 11/30/11				1,114.19	USD
12/05/11	CASH DIVIDEND RECEIVED FKINX	FRANKLIN INCOME FUND CLASS A 79366 SHRS RD 11/30 PD 12/05/11				1,150.81	USD
12/15/11	CASH DIVIDEND RECEIVED MHCAX	MAINSTAY HIGH-YIELD CORPORATE BOND FUND CLASS A 31743.3940 SHRS RD 12/12 PD 12/13/11				1,114.19	USD
12/21/11	CASH DIVIDEND RECEIVED TISHX	DWS COMMUNICATIONS FUND CLASS A 2576.7270 SHRS RD 12/16 PD 12/20/11				1,464.87	USD
12/29/11	CASH DIVIDEND RECEIVED AHITX	AMERICAN HIGH INCOME TRUST CLASS A 15504 SHRS RD 12/27 PD 12/29/11				310.08	USD
12/29/11	CASH DIVIDEND RECEIVED AHITX	AMERICAN HIGH INCOME TRUST CLASS A FOR ACCRUAL PERIOD ENDING 12/28/11				1,104.46	USD
12/29/11	CASH DIVIDEND RECEIVED MXI	1400 SHRS ISHARES TR S&P GLOBAL MATERIALS INDEX FD RD 12/21 PD 12/29/11				782.80	USD
12/30/11	CASH DIVIDEND RECEIVED MOO	1900 SHRS MARKET VECTORS ETF TR AGRIBUSINESS ETF RD 12/28 PD 12/30/11				577.60	USD
12/30/11	CASH DIVIDEND RECEIVED JPC	5500 SHRS NUVEEN MULTI STRATEGY INCOME & GROWTH FD COM SHS BEN INT RD 12/15 PD 12/30/11				1,045.00	USD
12/30/11	MONEY MARKET FUND INCOME RECEIVED [redacted]	FEDERATED US TREAS				0.04	USD
Total Dividends and Interest					**$0.00**	**$8,664.04**	

Transactions by Type of Activity *(continued)*

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
Distributions							
12/21/11	LONG TERM CAPITAL GAIN DISTRIBUTION SLMCX	COLUMBIA SELIGMAN COMMUNICATIONS AND INFORMATION FUND CLASS A 1554.3870 SHRS RD 12/19 PD 12/20/11				2,717.47	USD
Total Distributions					**$0.00**	**$2,717.47**	
Total Value of all Transactions					**$0.00**	**$4,199.17**	

The price and quantity displayed may have been rounded.

Money Market Fund Detail

Date	Activity Type	Description	Amount	Balance
Sweep Money Market Fund				
FEDERATED US TREASURY INSTL SH				
Account Number: [redacted] Current Yield: 0.00% Activity Ending: 12/30/11				
12/01/11	Opening Balance		15,119.88	15,119.88
12/01/11	Withdrawal	MONEY FUND REDEMPTION	-3,000.00	12,119.88
12/05/11	Deposit	MONEY FUND PURCHASE	1,114.19	13,234.07
12/06/11	Deposit	MONEY FUND PURCHASE	1,150.81	14,384.88
12/16/11	Deposit	MONEY FUND PURCHASE	1,114.19	15,499.07
12/30/11	Deposit	MONEY FUND PURCHASE	2,197.34	17,696.41
12/30/11	Deposit	INCOME REINVEST	0.04	17,696.45
12/30/11	**Closing Balance**			**$17,696.45**
Total All Money Market Funds				**$17,696.45**

Messages

Please note the following information for Pershing's 2011 mailing of Internal Revenue Service (IRS) Forms 1099 (B, DIV, INT, OID and MISC). Your Form 1099(s) will be mailed by February 15, 2012, as a result of recent legislative changes. Pershing will not be producing tax information statements by January 31, 2012.

As you were previously advised, changes and enhancements to your cash management services associated with your Credit Suisse Securities (USA) LLC (CSSU) account occurred automatically on November [19], 2011. As of that date, a new cash management service for your CSSU account was introduced, PNC Bank became your bank sponsor, and the new Agreement provided to you replaced your previous Agreement. If you have not done so already, you should thoroughly review your new Agreement Relating to the Cash Management Services Available for Your CSSU account and fee schedule. You should have received your new debit cards and checks (if applicable). You should begin using the new debit cards and checks immediately and shred your old card and checks. You must update any automated debits or

Messages *(continued)*

credits and bill payment instructions you previously set up with your account.
PLEASE TAKE NOTE: Any checks, authorized debits or direct deposits from your old account that are presented after February 29, 2012, will be automatically returned unpaid. If you haven't received the new debit cards and checks, please contact your Credit Suisse Relationship Manager immediately.

Securities and Exchange Commission Rule 17a-3 requires CSSU to provide your account information to you for verification purposes (1) within 30 days of new account opening, (2) whenever there is a change to your investment objective and (3) once every 36 months thereafter. Your account information will be provided in a section of your brokerage statement titled "Customer Account Information." If any of the information is either missing or incorrect, you must indicate such corrections on the statement and return the statement to CSSU or send a letter requesting such corrections to CSSU.

A $35 Custodial Fee will be charged to Credit Suisse Securities (USA) LLC accounts that have been inactive for the year January 1, 2011 to December 31, 2011. The fee will be charged in March 2012. An account will be considered inactive if it has not effected a security transaction in the calendar year and has 1) one or more security position(s) 2) margin and or credit interest of less than $100 per year or 3) the *average monthly balances in money market funds are less than $10,000.* If an account does one securities trade, regardless of how much commission was generated they will be considered exempt. This excludes all dividend reinvestment trades, but includes Systematic Reinvestment System (SRS) trades, mutual fund exchanges and principal trades. All of these trades must have settled in 2011. This notice is not an offer or solicitation to buy or sell any security and you should only engage in securities transactions that are suitable and appropriate for you in light of your particular financial situation, and consistent with your investment strategy. This fee will not be charged with respect to Retirement Accounts for which Pershing LLC acts as custodian, Cash on Delivery (COD) accounts, precious metals accounts, ProCash Plus ™ accounts and fixed income book-entry "only" positions.

Important Arbitration Agreement and Important Arbitration Disclosures

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330.

[redacted]

GENERAL INFORMATION

1. ANY FREE CREDIT BALANCE CARRIED FOR YOUR ACCOUNT REPRESENTS FUNDS PAYABLE UPON DEMAND WHICH, ALTHOUGH PROPERLY ACCOUNTED FOR ON PERSHING'S BOOKS OF RECORD, ARE NOT SEGREGATED AND MAY BE USED IN THE CONDUCT OF ITS BUSINESS.

2. ALL ORDERS AND TRANSACTIONS SHALL BE SOLELY FOR YOUR ACCOUNT AND RISK SHALL BE SUBJECT TO THE CONSTITUTION, RULES, REGULATIONS, CUSTOMS, USAGES, RULINGS AND INTERPRETATIONS OF THE EXCHANGE OR MARKET AND THE CLEARING FACILITY, IF ANY, WHERE THE TRANSACTIONS ARE EXECUTED AND/OR SETTLED, OR IF APPLICABLE, OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY AND TO ALL APPLICABLE LAWS AND REGULATIONS.

3. WHENEVER YOU ARE INDEBTED TO PERSHING LLC ("PERSHING") FOR ANY AMOUNT, ALL SECURITIES HELD BY IT FOR YOU IN ANY ACCOUNT IN WHICH YOU HAVE ANY INTEREST SHALL SECURE ALL YOUR LIABILITIES TO PERSHING, AND PERSHING MAY IN ITS DISCRETION AT ANY TIME, WITHOUT TENDER, DEMAND OR NOTICE TO YOU, CLOSE OR REDUCE ANY OR ALL OF YOUR ACCOUNTS BY PUBLIC OR PRIVATE SALE OR PURCHASE OR BOTH OF ALL OR ANY SECURITIES CARRIED IN SUCH ACCOUNTS; ANY BALANCE REMAINING DUE PERSHING TO BE PROMPTLY PAID BY YOU.

4. WHENEVER YOU ARE INDEBTED TO PERSHING FOR ANY AMOUNT, ALL SECURITIES CARRIED FOR YOUR ACCOUNT ARE OR MAY BE, WITHOUT FURTHER NOTICE TO YOU, LOANED OR PLEDGED BY PERSHING, EITHER SEPARATELY OR UNDER CIRCUMSTANCES WHICH WILL PERMIT THE COMMINGLING THEREOF, WITH OTHER SECURITIES FOR ANY AMOUNT LESS THAN, EQUAL TO OR GREATER THAN YOUR LIABILITIES TO PERSHING, BUT NOT UNDER CIRCUMSTANCES FOR AN AMOUNT PROHIBITED BY LAW.

5. TITLE TO SECURITIES SOLD TO YOU, WHERE PERSHING HAS ACTED AS PRINCIPAL, SHALL REMAIN WITH PERSHING UNTIL THE ENTIRE PURCHASE PRICE IS RECEIVED OR UNTIL THE SETTLEMENT DATE, WHICHEVER IS LATER.

6. YOU MAY HAVE RECEIVED CONFIRMATIONS FOR TRANSACTIONS WHICH DO NOT APPEAR ON YOUR STATEMENT. IF SO, THE TRANSACTIONS WILL APPEAR ON YOUR NEXT PERIODIC STATEMENT. SUCH TRANSACTIONS MUST BE CONSIDERED BY YOU WHEN COMPUTING THE VALUE OF YOUR ACCOUNT. THIS IS ESPECIALLY TRUE IF YOU HAVE WRITTEN OPTIONS WHICH HAVE BEEN EXERCISED.

7. IF YOU MAINTAIN A MARGIN ACCOUNT, THIS IS A COMBINED STATEMENT OF YOUR GENERAL ACCOUNT AND A SPECIAL MEMORANDUM ACCOUNT MAINTAINED FOR YOU UNDER REGULATION T OF THE BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM. THE PERMANENT RECORD OF THE SEPARATE ACCOUNT AS REQUIRED BY REGULATION T IS AVAILABLE FOR YOUR INSPECTION UPON REQUEST.

8. INTEREST CHARGED ON DEBIT BALANCES IN YOUR ACCOUNT APPEARS ON THE STATEMENT. THE RATE OF INTEREST AND PERIOD COVERED ARE INDICATED. THE RATE MAY CHANGE FROM TIME TO TIME DUE TO FLUCTUATIONS IN MONEY RATES OR OTHER REASONS. INTEREST IS COMPUTED AS DESCRIBED IN MATERIAL PREVIOUSLY FURNISHED TO YOU. PLEASE CONTACT YOUR FINANCIAL INSTITUTION IF YOU DESIRE ADDITIONAL COPIES.

9. DIVIDENDS, INTEREST AND OTHER DISTRIBUTIONS SHOWN ON THIS STATEMENT WERE CLASSIFIED AS TAXABLE OR NONTAXABLE BASED ON CERTAIN INFORMATION KNOWN AS OF THE DISTRIBUTION DATE. THIS CLASSIFICATION IS SUBJECT TO CHANGE AND IS SOLELY INTENDED FOR USE AS GENERAL INFORMATION. AFTER YEAR END, PERSHING IS REQUIRED TO PROVIDE TAX INFORMATION TO THE INTERNAL REVENUE SERVICE AND OTHER GOVERNMENTAL AUTHORITIES. AT THAT TIME PERSHING WILL PROVIDE THAT INFORMATION ON THE ANNUAL TAX INFORMATION STATEMENT TO YOU; USE THAT STATEMENT TO PREPARE YOUR TAX FILINGS. THE TAX STATEMENT ALSO INCLUDES OTHER USEFUL INFORMATION TO ASSIST IN ACCUMULATING THE DATA TO PREPARE YOUR TAX RETURNS.

10. PERSHING DOES NOT PROVIDE TAX, INVESTMENT OR LEGAL ADVISORY SERVICES AND NO ONE ASSOCIATED WITH PERSHING IS AUTHORIZED TO RENDER SUCH ADVICE. DO NOT RELY UPON ANY SUCH ADVICE, IF GIVEN. INVESTORS ARE ENCOURAGED TO CONSULT THEIR TAX ADVISORS TO DETERMINE THE APPROPRIATE TAX TREATMENT OF THEIR BUSINESS.

11. PERSHING MAY TRADE FOR ITS OWN ACCOUNT AS A MARKET MAKER, SPECIALIST, ODD LOT DEALER, BLOCK POSITIONER, ARBITRAGEUR OR INVESTOR. CONSEQUENTLY, AT THE TIME OF ANY TRANSACTION YOU MAY MAKE, PERSHING MAY HAVE A POSITION IN SUCH SECURITIES, WHICH POSITION MAY BE PARTIALLY OR COMPLETELY HEDGED.

12. IF AVERAGE PRICE TRANSACTION IS INDICATED ON THE FRONT OF THIS STATEMENT YOUR FINANCIAL INSTITUTION OR PERSHING MAY HAVE ACTED AS PRINCIPAL, AGENT OR BOTH. DETAILS AVAILABLE UPON REQUEST.

TERMS AND CONDITIONS

13. A FINANCIAL STATEMENT OF PERSHING IS AVAILABLE FOR YOUR PERSONAL INSPECTION AT PERSHING'S OFFICES. A COPY OF IT WILL BE MAILED UPON YOUR WRITTEN REQUEST OR YOU CAN VIEW IT ONLINE AT PERSHING.COM.

14. THIS STATEMENT SHOULD BE RETAINED FOR YOUR RECORDS.

THE ROLE OF PERSHING

PERSHING CARRIES YOUR ACCOUNT AS CLEARING BROKER PURSUANT TO A CLEARING AGREEMENT WITH YOUR FINANCIAL INSTITUTION. PERSHING MAY ACCEPT FROM YOUR FINANCIAL INSTITUTION WITHOUT INQUIRY OR INVESTIGATION (I) ORDERS FOR THE PURCHASE AND SALE OF SECURITIES AND OTHER PROPERTY AND (II) ANY OTHER INSTRUCTIONS CONCERNING YOUR ACCOUNT. PERSHING IS NOT RESPONSIBLE OR LIABLE FOR ANY ACTS OR OMISSIONS OF YOUR FINANCIAL INSTITUTION OR ITS EMPLOYEES AND IT DOES NOT SUPERVISE THEM. PERSHING PROVIDES NO INVESTMENT ADVICE NOR DOES IT ASSESS THE SUITABILITY OF ANY TRANSACTION OR ORDER. PERSHING ACTS AS THE AGENT OF YOUR FINANCIAL INSTITUTION AND YOU AGREE THAT YOU WILL NOT HOLD PERSHING OR ANY PERSON CONTROLLING OR UNDER COMMON CONTROL WITH IT LIABLE FOR ANY INVESTMENT LOSSES INCURRED BY YOU.

PERSHING PERFORMS SEVERAL KEY FUNCTIONS AT THE DIRECTION OF YOUR FINANCIAL INSTITUTION. IT ACTS AS CUSTODIAN FOR FUNDS AND SECURITIES YOU MAY DEPOSIT WITH IT DIRECTLY OR THROUGH YOUR FINANCIAL INSTITUTION OR THAT IT RECEIVES AS THE RESULT OF SECURITIES TRANSACTIONS IT PROCESSES.

INQUIRIES CONCERNING THE POSITIONS AND BALANCES IN YOUR ACCOUNT MAY ONLY BE DIRECTED TO THE PERSHING CUSTOMER SERVICE DEPARTMENT AT (201) 413-3333. ALL OTHER INQUIRIES REGARDING YOUR ACCOUNT OR ACTIVITY SHOULD BE DIRECTED TO YOUR FINANCIAL INSTITUTION.

FOR A DESCRIPTION OF OTHER FUNCTIONS PERFORMED BY PERSHING PLEASE CONSULT THE DISCLOSURE STATEMENT PROVIDED TO YOU UPON THE OPENING OF YOUR ACCOUNT.

YOUR FINANCIAL INSTITUTION IS RESPONSIBLE FOR ADHERENCE TO THE SECURITIES LAWS, REGULATIONS AND RULES WHICH APPLY TO IT REGARDING ITS OWN OPERATIONS AND THE SUPERVISION OF YOUR ACCOUNT, ITS SALES REPRESENTATIVES AND OTHER PERSONNEL. YOUR FINANCIAL INSTITUTION IS ALSO RESPONSIBLE FOR APPROVING THE OPENING OF ACCOUNTS AND OBTAINING ACCOUNT DOCUMENTS; THE ACCEPTANCE AND, IN CERTAIN INSTANCES, EXECUTION OF SECURITIES ORDERS; THE ASSESSMENT OF THE SUITABILITY OF THOSE TRANSACTIONS, WHERE APPLICABLE; THE RENDERING OF INVESTMENT ADVICE, IF ANY, TO YOU AND IN GENERAL, FOR THE ONGOING RELATIONSHIP THAT IT HAS WITH YOU.

PERSHING MAY CAPTURE AND STORE DATA ABOUT YOU SUCH AS YOUR FINANCIAL INFORMATION AND INVESTMENT OBJECTIVES. HOWEVER, PERSHING IS NOT REVIEWING THIS INFORMATION AND EVALUATING WHETHER YOUR INVESTMENTS COMPORT WITH YOUR FINANCIAL STATUS AND OBJECTIVES AND YOU HEREBY RELEASE PERSHING FROM ANY LIABILITY TO DO SO. SIMILARLY, PERSHING MAY CAPTURE AND STORE INFORMATION ABOUT WHETHER A BROKER OR AN INTRODUCING FIRM IS REGISTERED IN A GIVEN STATE. YOU HEREBY RELEASE PERSHING FROM ANY LIABILITY TO REVIEW THIS DATA OR TO EVALUATE WHETHER A PARTICULAR SECURITY IS REGISTERED OR EXEMPT FROM REGISTRATION IN YOUR STATE.

THIS NOTICE IS NOT MEANT AS A DEFINITIVE ENUMERATION OF EVERY POSSIBLE CIRCUMSTANCE, BUT AS A GENERAL DISCLOSURE. IF YOU HAVE ANY QUESTIONS REGARDING THIS NOTICE OR IF YOU WOULD LIKE ADDITIONAL COPIES OF THE DISCLOSURE STATEMENT, PLEASE CONTACT YOUR FINANCIAL INSTITUTION.

THIS STATEMENT WILL BE DEEMED CONCLUSIVE AND AN ACCOUNT STATED UNLESS YOU ADVISE PERSHING IN WRITING OF ANY OBJECTION TO IT WITHIN TEN DAYS AFTER RECEIPT. A YOU ARE ADVISED TO REPORT PROMPTLY ANY INACCURACY OR DISCREPANCY IN YOUR ACCOUNT (INCLUDING UNAUTHORIZED TRADING) TO YOUR FINANCIAL ORGANIZATION AND PERSHING, THE CUSTODIAN OF YOUR ACCOUNT. PLEASE BE ADVISED THAT ANY ORAL COMMUNICATION SHOULD BE RE-CONFIRMED IN WRITING TO FURTHER PROTECT YOUR RIGHTS, INCLUDING YOUR RIGHTS UNDER THE SECURITIES INVESTOR PROTECTION ACT.

YOUR FINANCIAL ORGANIZATION'S CONTACT INFORMATION CAN BE FOUND ON THE FIRST PAGE OF THIS STATEMENT. PERSHING'S CONTACT INFORMATION IS AS FOLLOWS: PERSHING LLC; LEGAL DEPARTMENT; ONE PERSHING PLAZA; JERSEY CITY, NEW JERSEY 07399; (201) 413-3330. ERRORS AND OMISSIONS EXCEPTED.

PAYMENT AND ORDER FLOW PRACTICES

THE FOLLOWING STATEMENT IS PROVIDED TO YOU AS REQUIRED BY RULE 11AC1-3 OF THE SECURITIES EXCHANGE ACT OF 1934. PERSHING SENDS CERTAIN EQUITY ORDERS TO EXCHANGES, ELECTRONIC COMMUNICATION NETWORKS, OR BROKER-DEALERS DURING NORMAL BUSINESS HOURS AND DURING EXTENDED TRADING SESSIONS. CERTAIN OF THESE VENUES PROVIDE PAYMENTS TO PERSHING OR CHARGE ACCESS FEES TO PERSHING DEPENDING UPON THE CHARACTERISTICS OF THE ORDER AND ANY SUBSEQUENT EXECUTION. IN ADDITION, PERSHING MAY EXECUTE CERTAIN EQUITY ORDERS AS PRINCIPAL. THE DETAILS OF THESE PAYMENTS AND FEES ARE AVAILABLE UPON WRITTEN REQUEST. PERSHING RECEIVES PAYMENTS FOR DIRECTING LISTED OPTIONS ORDER FLOW TO CERTAIN OPTION EXCHANGES. COMPENSATION IS GENERALLY IN THE FORM OF A PER OPTION CONTRACT CASH PAYMENT. FOR A LISTING OF ORGANIZATIONS THAT PAY PERSHING FOR ORDER FLOW, PLEASE REFER TO WWW.ORDERROUTINGDISCLOSURE.COM.

BEST EXECUTION: NOTWITHSTANDING THE PREVIOUS PARAGRAPH REGARDING PAYMENT FOR ORDER FLOW, PERSHING SELECTS CERTAIN MARKET CENTERS TO PROVIDE EXECUTION OF OVER-THE-COUNTER AND EXCHANGE-LISTED SECURITIES TRANSACTIONS WHICH AGREE TO ACCEPT ORDERS, TRANSMITTED ELECTRONICALLY UP TO A SPECIFIED SIZE, AND TO EXECUTE THEM AT OR BETTER THAN THE NATIONAL BEST BID OR OFFER (NBBO). ON CERTAIN LARGER ORDERS, OR IF THE DESIGNATED MARKET CENTERS DO NOT MAKE A MARKET IN THE SUBJECT SECURITY, PERSHING DIRECTLY CONTACTS MARKET CENTERS TO OBTAIN AN EXECUTION. THE DESIGNATED MARKET CENTERS TO WHICH ORDERS ARE AUTOMATICALLY ROUTED ARE SELECTED BASED ON THE CONSISTENT HIGH QUALITY OF THEIR EXECUTIONS IN ONE OR MORE MARKET SEGMENTS AND THEIR ABILITY TO PROVIDE OPPORTUNITIES FOR EXECUTIONS AT PRICES SUPERIOR TO THE NBBO.

IF AN ORDER FOR AN EXCHANGE-LISTED SECURITY IS NOT IMMEDIATELY EXECUTABLE ON THE EXCHANGE TO WHICH IT IS ROUTED, SUCH ORDER MAY BE REPRESENTED IN THE NATIONAL MARKETPLACE USING THE VARIOUS MEANS AVAILABLE FOR PRICE DISCOVERY. PERSHING ALSO REGULARLY REVIEWS REPORTS FOR QUALITY OF EXECUTION PURPOSES.

WRAP ACCOUNT CUSTOMERS WHO ELECTED NOT TO RECEIVE IMMEDIATE CONFIRMATION OF TRANSACTIONS

THE FOLLOWING TERMS AND CONDITIONS ARE APPLICABLE ONLY IF YOUR ACCOUNT IS AN INVESTMENT ADVISORY ACCOUNT AND THE TRANSACTION CONFIRMATIONS ARE NOT SENT TO YOU (SENT ONLY TO YOUR FIDUCIARY) PURSUANT TO YOUR INSTRUCTION:

1. THE FOLLOWING INFORMATION WILL BE FURNISHED TO YOU UPON REQUEST TO YOUR FINANCIAL INSTITUTION ("INTRODUCING FIRM") WITH RESPECT TO ANY TRANSACTION FOR WHICH A CONFIRMATION WAS NOT SENT TO YOU: ☒ THE MARKET UPON WHICH ANY TRANSACTION WAS EXECUTED; ☒ THE TIME OF DAY THAT ANY TRANSACTION WAS EXECUTED; ☒ THE NAME OF THE PERSON FROM WHOM ANY SECURITY WAS PURCHASED OR TO WHOM SUCH SECURITY WAS SOLD; ☒ THE SOURCE AND AMOUNT OF OTHER COMMISSIONS RECEIVED IN CONNECTION WITH ANY TRANSACTION; AND ☒ A COPY OF THE TRANSACTION CONFIRMATION.

2. YOUR INTRODUCING FIRM EFFECTED EACH TRANSACTION FOR WHICH A CONFIRMATION WAS NOT SENT TO YOU AS YOUR AGENT.

3. YOUR INTRODUCING FIRM DOES NOT RECEIVE ANY PAYMENT FOR ORDER FLOW FOR ANY TRANSACTION FOR WHICH A CONFIRMATION WAS NOT SENT TO YOU.

4. CALL FEATURES MAY EXIST FOR SECURITIES. CALL FEATURES FOR FIXED INCOME SECURITIES MAY AFFECT YIELD. COMPLETE INFORMATION WILL BE PROVIDED UPON REQUEST.

5. IF ANY TRANSACTION INVOLVES AN ASSET-BACKED SECURITY, INCLUDING A MUNICIPAL COLLATERALIZED MORTGAGE OBLIGATION, WHICH REPRESENTS AN INTEREST IN OR IS SECURED BY A POOL OF RECEIVABLES OR OTHER FINANCIAL ASSETS THAT ARE SUBJECT CONTINUOUSLY TO PREPAYMENT, THEN THE ACTUAL YIELD OF SUCH SECURITY MAY VARY ACCORDING TO THE RATE AT WHICH THE UNDERLYING RECEIVABLES OR OTHER FINANCIAL ASSETS ARE PREPAID. I NFORMATION CONCERNING THE FACTORS THAT AFFECT YIELD (INCLUDING AT A MINIMUM ESTIMATED YIELD, WEIGHTED AVERAGE LIFE, AND THE PREPAYMENT ASSUMPTIONS OF UNDERLYING YIELD) WILL BE FURNISHED TO YOU UPON REQUEST TO YOUR INTRODUCING FIRM.

6. THE RATINGS THAT APPEAR IN THE DESCRIPTION OF SOME FIXED INCOME SECURITIES HAVE BEEN OBTAINED FROM RATINGS SERVICES WHICH PERSHING BELIEVES TO BE RELIABLE; HOWEVER, PERSHING CANNOT GUARANTEE THEIR ACCURACY. SECURITIES FOR WHICH A RATING IS NOT AVAILABLE ARE MARKED "UNRATED."

IF ANY OF THE ABOVE TERMS AND CONDITIONS ARE UNACCEPTABLE TO YOU, PLEASE NOTIFY PERSHING IMMEDIATELY IN WRITING BY CERTIFIED MAIL TO ONE PERSHING PLAZA, JERSEY CITY, NJ 07399, ATTN: LEGAL DEPT

[redacted]

[redacted]

Exhibit #4

Merrill Lynch Wealth Management
Bank of America Corporation

PRIVATE BANKING & INVESTMENT GROUP

Primary Account: [redacted]

MR ROBERT L TURNER AND
MRS MARGARET TURNER JTWROS
175 OCEAN AVE
ROCKAWAY PT NY 11697-1728

YOUR MERRILL LYNCH REPORT

December 01, 2011 - December 30, 2011

PORTFOLIO SUMMARY

	December 30	November 30	Month Change	
Net Portfolio Value	**$1,986,092.32**	**$1,952,052.12**	**$34,040.20**	▲
Your assets	$1,986,092.32	$1,952,052.12	$34,040.20	▲
Your liabilities [1]	-	-		
Your Net Cash Flow (Inflows/Outflows)	($21,312.56)	($1,211.76)		
Securities You Transferred In/Out	$10.84	$10.95		
Subtotal Net Contributions	***($21,301.72)***	***($1,200.81)***		
Your Dividends/Interest Income	$13,448.91	$4,337.11		
Your Market Change	$41,893.01	($31,307.67)		
Subtotal Investment Earnings	***$55,341.92***	***($26,970.56)***		

If you have questions on your statement, call 24-Hour Assistance:
(800) MERRILL
(800) 637-7455
Access Code: [redacted]

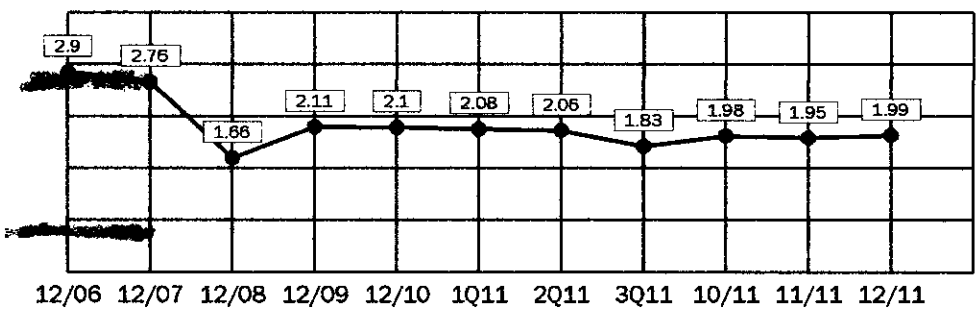
Investment Advice and Guidance:
Call Your Private Wealth Advisor

Your Private Wealth Advisor:
JACOBS/PAPA & ASSOCIATES
623 FIFTH AVE 34TH FLR
NEW YORK NY 10022
1-800-893-4806

Up-to-date account information can be viewed at: www.mymerrill.com, where your statements are archived for three or more years.

Questions about MyMerrill? Click the "help" tab at the top of the screen once you log in.

[redacted] (Net Portfolio Value plus Assets Not Held/Valued By MLPF&S, if any) in millions, 2006-2011



[1] Includes cash/margin debit balances and short market values. See Your Balance Sheet and account statements for more details.

GO GREEN: GET INFORMATION ONLINE, NOT IN YOUR MAILBOX

Did you know you can receive this statement and many other Merrill Lynch communications electronically, instead of in the mail? E-delivery through MyMerrill.com [redacted] flexible, safe way to reduce paper mail. Visit www.mymerrill.com to enroll today. [redacted]

+

Primary Account: [redacted]

24-Hour Assistance: (800) MERRILL
Access Code: [redacted]

YOUR ACCOUNTS

December 01, 2011 - December 30, 2011

	Account No.	Account Type/Managing Firm	December 30	November 30	Page
INVESTMENTS					
MR ROBERT L TURNER AND *Margin Available Credit: 1,026,859.00*	[redacted]	Master CMA	**1,472,975.98**	1,452,393.52	**6**
RETIREMENT					
FBO ROBERT L TURNER	[redacted]	IRRA	**513,116.34**	499,658.60	**18**
BANKING AND LENDING					
ROBERT TURNER	[redacted]	Mortgage as of 12/28/11	**(140,718.08)**	(141,417.20) †	

Mortgage information provided by PHH Mortgage Corporation, the servicer of these loans. †Previous month's mortgage balances are not as of the date above, but reflect balances reported on your last Merrill Lynch statement. For detailed information, please reference your regular monthly loan statement.

All [redacted]unts are held at Merrill Lynch, Pierce, Fenner & Smith Incorporated, Member SIPC. Bank deposits are held at Merrill Lynch affiliated banks or other depository institutions and are covered by FDIC insurance up to applicable limits. They are not protected by SIPC, see the section titled "Protection for Your Account" on the second to last page of your statement for more information.

These summary reports are provided for informational purposes only and contain information from accounts linked for delivery in a single package. The underlying accounts may have different owners and use of "you" or "your" in these reports refer to all owners. The enclosed separate account statements are the official record for each account.

[redacted]

Primary Account: [redacted]

YOUR BALANCE SHEET (for your ML accounts)

December 01, 2011 - December 30, 2011

ASSETS

	December 30	November 30
Cash/Money Accounts	**26,178.67**	34,498.32
Fixed Income	**35,292.00**	35,343.00
Equities	**1,156,347.79**	1,117,271.05
Mutual Funds	**768,273.86**	764,939.75
Options	-	-
Other	-	-
Subtotal (Long Portfolio)	***1,986,092.32***	*1,952,052.12*
TOTAL ASSETS	**$1,986,092.32**	$1,952,052.12

LIABILITIES

Margin Loan/Debit Balance	-	-
Short Market Value	-	-
Subtotal	-	-
NET PORTFOLIO VALUE	**$1,986,092.32**	$1,952,052.12

OTHER LIABILITIES (not included in Net Portfolio Value)

Loan Management Account[1]	-	-
Mortgages	**(140,718.08)**	(141,417.20)
Home Equity Loans	-	-
Business Loans	-	-
Subtotal	***(140,718.08)***	*(141,417.20)*
TOTAL LIABILITIES	**($140,718.08)**	($141,417.20)

[1] Secured by assets in a Merrill Lynch account

CASH FLOW

	This Report	Year to Date
Opening Cash/Money Accounts	**$34,498.32**	
CREDITS		
Funds Received	-	-
Electronic Transfers	-	-
Other Credits	-	-
Subtotal	-	-
DEBITS		
Electronic Transfers	**(1,211.76)**	(14,541.12)
Margin Interest Charged	-	-
Other Debits	**(20,100.80)**	(31,018.08)
Visa Purchases *(debits)*	-	-
ATM/Cash Advances	-	-
Checks Written/Bill Payment	-	(144,509.00)
Subtotal	***(21,312.56)***	*(190,068.20)*
Net Cash Flow	**($21,312.56)**	($190,068.20)
Dividends/Interest Income	**13,448.91**	98,631.13
Dividend Reinvestments	**(456.00)**	(1,001.68)
Security Purchases/Debits	-	(8,829.14)
Security Sales/Credits	-	105,593.41
Closing Cash/Money Accounts	**$26,178.67**	
Securities You Transferred In/Out	**10.84**	87.44

[redacted]

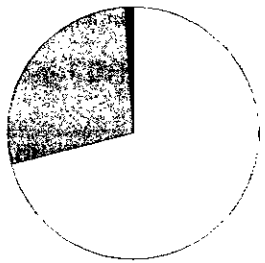
[redacted]

YOUR PORTFOLIO REVIEW

December 01, 2011 - December 30, 2011

ASSET ALLOCATION *

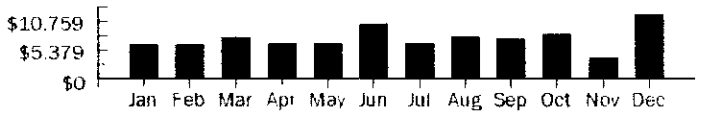
Estimated Accrued Interest not included
May not reflect all holdings



	Percent
Equities	71%
Fixed Income	28%
Cash/Money Accounts	1%
TOTAL	**100%**

* Includes the categorical values for the underlying portfolio of individual mutual funds, closed end funds, and UITs

CURRENT INCOME



	This Report	Year To Date
Tax-Exempt Interest	-	5,062.52
Taxable Interest	1.57	2,702.98
Tax-Exempt Dividends	5,909.51	36,483.58
Taxable Dividends	7,537.83	54,382.05
Total	$13,448.91	$98,631.13
Your Estimated Annual Income		$100,631.52

TOP FIVE PORTFOLIO HOLDINGS

Based on Estimated Market Value

	Current Value	*% of Portfolio*
MAINSTAY HIGH YIELD CORP	154,973.76	7.80%
EXXON MOBIL CORP COM	111,883.20	5.63%
MICROSOFT CORP	107,085.00	5.39%
CHEVRON CORP	106,400.00	5.36%
CALAMOS STRAT TOT RETURN	99,992.45	5.03%

FINANCIAL MARKET INDICATORS

	This Report	*Last Report*	*Previous Year End*
S&P 500	1257.60	1246.96	1257.64
Three-Month Treasury Bills	.01%	%	.12%
Long-Term Treasury Bonds	2.89%	3.05%	4.35%
One-Month LIBOR	.30%	.27%	.26%
NASDAQ	2605.15	2620.34	2652.87

[redacted]

Primary Account: [redacted]

YOUR MONTHLY INCOME & GAIN/(LOSS) REVIEW

December 01, 2011 - December 30, 2011

INCOME SUMMARY

	This Report					Year to Date				
Account No.	*Tax-Exempt Interest*	*Taxable Interest*	*Tax-Exempt Dividends*	*Taxable Dividends* »	*Total This Report Income*	*Tax-Exempt Interest*	*Taxable Interest*	*Tax-Exempt Dividends*	*Taxable Dividends* »	*Total YTD Income*
Non-Retirement										
[redacted]	-	2	1,256	7,538	**8,795**	-	2,703	7,582	54,382	**64,667**
Retirement										
[redacted]	-	-	4,653	-	**4,653**	5,063	-	28,902	-	**33,964**
TOTAL	-	$2	$5,910	$7,538	**$13,449**	$5,063	$2,703	$36,484	$54,382	**$98,631**

» Dividends may include long term capital gain distributions.

GAIN/(LOSS) SUMMARY

	Realized Gains/(Losses)				Long Term Capital Gain Distributions	Unrealized Gains/(Losses)	
Account No.	*This Report Short Term*	*YTD Short Term*	*This Report Long Term*	*YTD Long Term*	*Year To Date*	*Short Term*	*Long Term*
Non-Retirement							
[redacted]	-	(1.13)	-	11,007.28	1,222.59	(1.48)	425,357.15
Retirement							
[redacted]	-	-	-	(40,844.63)	N/A	(8.34)	(143,606.51)
TOTAL	-	**($1.13)**	-	**($29,837.35)**	**$1,222.59**	**($9.82)**	**$281,750.64**

This page intentionally left blank

Merrill Lynch Wealth Management
Bank of America Corporation

PRIVATE BANKING & INVESTMENT GROUP

Online at: **www.mymerrill.com**

Account Number: [redacted]

24-Hour Assistance: (800) MERRILL
Access Code: [redacted]

MR ROBERT L TURNER AND
MRS MARGARET TURNER JTWROS
175 OCEAN AVE
ROCKAWAY PT NY 11697-1728

Net Portfolio Value: $1,472,975.98

Your Private Wealth Advisor:
JACOBS/PAPA & ASSOCIATES
623 FIFTH AVE 34TH FLR
NEW YORK NY 10022
1-800-893-4806

CMA® ACCOUNT

This account is enrolled in the Master Financial Service

December 01, 2011 - December 30, 2011

ASSETS

	December 30	*November 30*
Cash/Money Accounts	**5,723.12**	18,696.20
Fixed Income	**35,292.00**	35,343.00
Equities	**949,139.99**	917,336.45
Mutual Funds	**482,820.87**	481,017.87
Options	-	-
Other	-	-
Subtotal (Long Portfolio)	***1,472,975.98***	*1,452,393.52*
TOTAL ASSETS	**$1,472,975.98**	$1,452,393.52

LIABILITIES

Debit Balance	-	-
Short Market Value	-	-
TOTAL LIABILITIES	-	-
NET PORTFOLIO VALUE	**$1,472,975.98**	$1,452,393.52
MARGIN AVAILABLE CREDIT	**1,026,859.00**	

CASH FLOW

	This Statement	*Year to Date*
Opening Cash/Money Accounts	**$18,696.20**	
CREDITS		
Funds Received	-	-
Electronic Transfers	-	-
Other Credits	-	-
Subtotal	-	-
DEBITS		
Electronic Transfers	**(1,211.76)**	(14,541.12)
Margin Interest Charged	-	-
Other Debits	**(20,100.80)**	(21,018.08)
Visa Purchases *(debits)*	-	-
ATM/Cash Advances	-	-
Checks Written/Bill Payment	-	(144,509.00)
Subtotal	***(21,312.56)***	*(180,068.20)*
Net Cash Flow	**($21,312.56)**	($180,068.20)
Dividends/Interest Income	**8,795.48**	64,666.91
Dividend Reinvestments	**(456.00)**	(1,001.68)
Security Purchases/Debits	-	-
Security Sales/Credits	-	105,593.41
Closing Cash/Money Accounts	**$5,723.12**	
Securities You Transferred In/Out	**10.84**	[redacted]
[redacted]		

MR ROBERT L TURNER AND

Account Number: [redacted]

24-Hour Assistance: (800) MERRILL
Access Code: [redacted]

ACCOUNT INVESTMENT OBJECTIVE

December 01, 2011 - December 30, 2011

INCOME: Objective is to obtain a continuing stream of income from investments in both fixed-income instruments and equities. In order to satisfy current yield requirements, the investor should be willing to accept the risk of principal loss.

If you have changes to your investment objective, please contact your Private Wealth Advisor(s).

YOUR CMA BANK DEPOSIT INTEREST SUMMARY

Money Account Description	*Opening Balance*	*Average Deposit Balance*	*Current Yield%*	*Interest on Deposits*	*Closing Balance*
FIA Card Services, N.A.	17,885	19,105	.10	1.57	**3,390**
Bank of America RI, N.A.	3	3	.10	0.00	**3**
TOTAL ML Bank Deposit Program	17,888			1.57	**3,393**

YOUR CMA ASSETS

CASH/MONEY ACCOUNTS *Description*	*Quantity*	*Total Cost Basis*	*Estimated Market Price*	*Estimated Market Value*	*Estimated Annual Income*	*Est. Annual Yield%*
CASH	2,330.12	2,330.12		**2,330.12**		
ML BANK DEPOSIT PROGRAM	3,393.00	3,393.00	1.0000	**3,393.00**	**3**	.10
TOTAL		5,723.12		**5,723.12**	**3**	.10

PREFERRED STOCKS *Description*	*Acquired*	*Quantity*	*Adjusted/Total Cost Basis*	*Estimated Market Price*	*Estimated Market Value*	*Unrealized Gain/(Loss)*	*Estimated Accrued Interest*	*Estimated Annual Income*	*Current Yield%*
MORGAN STANLEY CAP TR IV *DEF INT TR PFD SECS 06.250% APRIL 1 2033* *MOODY'S: BAA2 S&P: BB+ CUSIP: 617462205*	11/23/09	1,700	34,404.42	20.7600	**35,292.00**	887.58		**2,656**	7.52
TOTAL		1,700	34,404.42		**35,292.00**	887.58		**2,656**	7.53

MR ROBERT L TURNER AND

Account Number: [redacted]

YOUR CMA ASSETS

December 01, 2011 - December 30, 2011

PLEASE REFER TO NOTES BELOW FOR INFORMATION REGARDING CREDIT RATINGS.

EQUITIES Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
B & G FOODS INC NEW CL A	BGS	03/01/05	1,000	8.0792	8,079.25	24.0700	**24,070.00**	15,990.75	**920**	3.82
BOEING COMPANY	BA	09/01/98	1,000	33.6316	33,631.68	73.3500	**73,350.00**	39,718.32	**1,761**	2.39
BP PLC SPON ADR	BP	02/08/96	134	26.8939	3,603.79	42.7400	5,727.16	2,123.37	226	3.93
		04/22/96	134	26.9589	3,612.50	42.7400	5,727.16	2,114.66	226	3.93
		05/14/96	132	27.6988	3,656.25	42.7400	5,641.68	1,985.43	222	3.93
Subtotal			*400*		*10,872.54*		**17,096.00**	*6,223.46*	**674**	*3.93*
CHEVRON CORP	CVX	02/23/96	800	28.0625	22,450.00	106.4000	85,120.00	62,670.00	2,592	3.04
		05/14/96	200	29.5000	5,900.00	106.4000	21,280.00	15,380.00	648	3.04
Subtotal			*1,000*		*28,350.00*		**106,400.00**	*78,050.00*	**3,240**	*3.04*
CONAGRA FOODS INC	CAG	11/17/10	1,050	21.5715	22,650.10	26.4000	**27,720.00**	5,069.90	**1,009**	3.63
EXXON MOBIL CORP COM	XOM	02/08/96	792	21.6145	17,118.75	84.7600	67,129.92	50,011.17	1,489	2.21
		05/14/96	528	21.8750	11,550.00	84.7600	44,753.28	33,203.28	993	2.21
Subtotal			*1,320*		*28,668.75*		**111,883.20**	*83,214.45*	**2,482**	*2.21*
GLAXOSMITHKLINE PLC ADR	GSK	05/23/96	1,000	26.1250	26,125.00	45.6300	**45,630.00**	19,505.00	**2,205**	4.83
JPMORGAN CHASE & CO	JPM	04/05/94	1,110	16.5967	18,422.42	33.2500	36,907.50	18,485.08	1,110	3.00
		04/30/97	1,500	31.2240	46,836.10	33.2500	49,875.00	3,038.90	1,500	3.00
Subtotal			*2,610*		*65,258.52*		**86,782.50**	*21,523.98*	**2,610**	*3.00*
KRAFT FOODS INC VA CL A	KFT	11/17/10	750	30.7976	23,098.22	37.3600	**28,020.00**	4,921.78	**870**	3.10
MICROSOFT CORP	MSFT	12/09/96	4,125	10.0306	41,376.60	25.9600	**107,085.00**	65,708.40	**3,301**	3.08
PROCTER & GAMBLE CO	PG	04/26/96	1,000	21.0526	21,052.60	66.7100	**66,710.00**	45,657.40	**2,101**	3.14
ROYAL DUTCH SHELL PLC SPONS ADR A	RDSA	02/08/96	800	35.4375	28,350.00	73.0900	**58,472.00**	30,122.00	**2,285**	3.90
TOTAL S.A. SP ADR	TOT	N/A	1,600	N/A	N/A	51.1100	**81,776.00**	N/A	[redacted]	
VENTAS INC REIT	VTR	11/17/10	450	51.6703	[redacted]	55.1300	**24,808.50**	1,556.85	**1,036**	4.17

MR ROBERT L TURNER AND

Account Number: [redacted]

24-Hour Assistance: (800) MERRILL
Access Code: [redacted]

YOUR CMA ASSETS

December 01, 2011 - December 30, 2011

EQUITIES (continued) Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
VODAFONE GROP PLC SP ADR	VOD	10/10/91	1,093	7.5159	8,214.96	28.0300	**30,636.79**	22,421.83	**1,577**	5.14
WINDSTREAM CORP	WIN	02/24/05	2,000	16.0132	32,026.59	11.7400	23,480.00	(8,546.59)	2,000	8.51
		03/21/05	200	15.2762	3,055.25	11.7400	2,348.00	(707.25)	200	8.51
		03/21/05	1,800	15.3592	27,646.65	11.7400	21,132.00	(6,514.65)	1,800	8.51
		10/05/07	1,000	14.2840	14,284.01	11.7400	11,740.00	(2,544.01)	1,000	8.51
Subtotal			*5,000*		*77,012.50*		**58,700.00**	*(18,312.50)*	**5,000**	*8.51*
TOTAL					445,992.37		**949,139.99**	421,371.62	**35,382**	3.73

RESEARCH RATINGS

Security	*Symbol*	*BofAML Research*	*Morningstar*	*S&P*
BP PLC SPON ADR	BP	Buy (C17)	Buy	Hold
BOEING COMPANY	BA	Buy (B17)	Hold	Buy
CHEVRON CORP	CVX	Neutral (A27)	Buy	Buy
CONAGRA FOODS INC	CAG	Buy (B17)	Hold	Buy
EXXON MOBIL CORP COM	XOM	Buy (A17)	Buy	Buy
GLAXOSMITHKLINE PLC ADR	GSK	Buy (A17)	Hold	Hold
JPMORGAN CHASE & CO	JPM	Buy (B17)	Buy	Hold
KRAFT FOODS INC VA CL A	KFT	Buy (B17)	Hold	Hold
MICROSOFT CORP	MSFT	Buy (B17)	Buy	Buy
PROCTER & GAMBLE CO	PG	Neutral (A27)	Buy	Hold
ROYAL DUTCH SHELL PLC	RDSA	Neutral (A27)	Buy	Hold
TOTAL S.A. SP ADR	TOT	Neutral (A27)	Buy	Buy
VENTAS INC	VTR	Buy (B17)	Hold	Hold
VODAFONE GROP PLC SP ADR	VOD	Buy (B17)	Buy	Buy
WINDSTREAM CORP	WIN	Buy (C17)	Hold [redacted]	Buy

PLEASE REFER TO THE BACK OF YOUR STATEMENT FOR A GUIDE TO BofAML AND THIRD PARTY RESEARCH RATINGS.

MR ROBERT L TURNER AND

Account Number: [redacted]

YOUR CMA ASSETS

December 01, 2011 - December 30, 2011

MUTUAL FUNDS/CLOSED END FUNDS/UIT Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Total Client Investment	Cumulative Investment Return ($)	Estimated Annual Income	Current Yield%
BLACKROCK NY MUNI INC	4,600	75,426.35	15.3200	**70,472.00**	(4,954.35)	75,426	**(4,954)**	**4,554**	6.46
SYMBOL: BNY Initial Purchase:03/30/06									
Fixed Income 100%									
BLACKROCK GLOBAL	3,855	63,298.29	16.5400	**63,761.70**	463.41	23,847	**39,914**	**162**	.25
EMERGING MARKETS FUND A									
	1	*N/A*	*16.5400*	**16.54**	*N/A*			**1**	.25
SYMBOL: MDDCX Initial Purchase:12/29/97									
Equity 100%									
.6780 Fractional Share		*12.70*	*16.5400*	**11.21**	*(1.49)*			**1**	.25
CALAMOS STRAT TOT RETURN	11,975	103,975.07	8.3501	**99,992.45**	(3,982.62)	103,975	**(3,982)**	**7,545**	7.54
FD									
SYMBOL: CSQ Initial Purchase:11/23/09									
Fixed Income 31% Equity 69%									
INVESCO VAN KAMPEN BD FD	2,575	50,641.07	20.9000	**53,817.50**	3,176.43	50,641	**3,176**	**2,472**	4.59
SYMBOL: VBF Initial Purchase:11/23/09									
Fixed Income 100%									
MAINSTAY HIGH YIELD CORP	6,359	39,239.22	5.7700	**36,691.43**	(2,547.79)	39,239	**(2,547)**	**2,379**	6.48
BOND FD CL C									
SYMBOL: MYHCX Initial Purchase:12/10/03									
Fixed Income 100%									
.7690 Fractional Share		*4.34*	*5.7700*	**4.44**	*.10*			[redacted]	
				[redacted]					
NUVEEN NY INV QUAL MUNI	3,400	41,322.99	15.4100	**52,394.00**	11,071.01	41,322	**11,071**	**2,815**	5.37
SYMBOL: NQN Initial Purchase:11/21/08									

MR ROBERT L TURNER AND

Account Number: [redacted]

24-Hour Assistance: (800) MERRILL
Access Code: [redacted]

YOUR CMA ASSETS

December 01, 2011 - December 30, 2011

MUTUAL FUNDS/CLOSED END FUNDS/UIT (continued) Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Total Client Investment	Cumulative Investment Return ($)	Estimated Annual Income	Current Yield%
Fixed Income 100%									
PIMCO TOTAL RETURN FD	2.745	30,023.70	10.8700	**29,838.15**	(185.55)	24,803	**5,034**	**640**	2.14
CL C									
SYMBOL: PTTCX Initial Purchase:10/06/09									
Fixed Income 100%									
.2480 Fractional Share		*2.69*	*10.8700*	***2.70***	*.01*			***1***	*2.14*
PIONEER HIGH INCOME TR	4,375	75,761.44	17.3300	**75,818.75**	57.31	75,761	**57**	**7,219**	9.52
SYMBOL: PHT Initial Purchase:02/14/06									
Fixed Income 100%									
Subtotal (Fixed Income)				*350,036.63*					
Subtotal (Equities)				*132,784.24*					
TOTAL		479,707.86		**482,820.87**	3,096.47		**47,769**	**27,790**	5.76

Total Client Investment: Cost of shares directly purchased and still held. Does not include shares purchased through reinvestment.
Cumulative Investment Return: Estimated Market Value minus Total Client Investment. Cumulative Investment Return is the dollar value of the capital appreciation (depreciation) of all shares purchased and still held, including shares acquired through reinvestment of dividends and distributions, which may be greater or less than the actual income distributed.

Unrealized Gain or (Loss): Estimated Market Value minus Total Cost Basis (total cost of shares directly purchased and still held, as well as cost of shares acquired through reinvestment). Provided for Tax Planning purposes only and is not applicable to retirement accounts.
Initial Purchase: Date of your initial investment in this fund.

Market Timing: Merrill Lynch's policies prohibit mutual fund market timing, which involves the purchase and sale of mutual fund shares within short periods of time with the intention of capturing short-term profits resulting from market volatility. Market timing may result in lower returns for long-term fund shareholders because market timers capture short-term gains that would otherwise pass to all shareholders and due to increased transaction costs and fewer assets for investment due to the need to retain cash to satisfy redemptions.

[redacted]

MR ROBERT L TURNER AND

Account Number: [redacted]

YOUR CMA ASSETS

December 01, 2011 - December 30, 2011

LONG PORTFOLIO	Adjusted/Total Cost Basis	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield%
TOTAL	965,827.77	**1,472,975.98**	425,355.67		**65,831**	4.47

Notes
Total values exclude N/A items
For Credit Ratings: S&P and Moody's provide credit ratings on the credit quality of certain bonds and preferred stocks. For a credit enhanced security, Moody's and S&P publish and provide third party vendors the higher of the rating on the credit enhancer (guarantor) or the stand alone rating on the underlying security.

YOUR CMA TRANSACTIONS

DIVIDENDS/INTEREST INCOME TRANSACTIONS

Date	Transaction Type	Quantity	Description	Reinvestment	Income	Income Year To Date
12/30	¤ Bank Interest		BANK DEPOSIT INTEREST		.57	
	Income Total		ML BANK DEPOSIT PROGRAM		1.00	
	Subtotal (Taxable Interest)				*1.57*	*2,702.98*
12/01	Dividend		NUVEEN NY INV QUAL MUNI HOLDING 3400.0000 PAY DATE 12/01/2011		234.60	
12/01	Dividend		BLACKROCK NY MUNI INC HOLDING 4600.0000 PAY DATE 12/01/2011		379.50	
12/30	Dividend		NUVEEN NY INV QUAL MUNI HOLDING 3400.0000 PAY DATE 12/30/2011		234.60	
12/30	Dividend		NUVEEN NY INV QUAL MUNI HOLDING 3400.0000 PAY DATE 12/30/2011		27.88	[redacted]
12/30	Dividend		BLACKROCK NY MUNI INC HOLDING 4600.0000 PAY DATE 12/30/2011	[redacted]	379.50	

+

MR ROBERT L TURNER AND

Account Number: [redacted]

24-Hour Assistance: (800) MERRILL
Access Code: [redacted]

YOUR CMA TRANSACTIONS

December 01, 2011 - December 30, 2011

DIVIDENDS/INTEREST INCOME TRANSACTIONS (continued)

Date	Transaction Type	Quantity	Description	Reinvestment	Income	Income Year To Date
	Subtotal (Tax-Exempt Dividends)				*1,256.08*	*7,581.88*
12/01	* Dividend		CONAGRA FOODS INC HOLDING 1050.0000 PAY DATE 12/01/2011		252.00	
12/01	* Dividend		PIMCO TOTAL RETURN FD CL C PAY DATE 11/30/2011		60.09	
12/01	Reinvestment		PIMCO TOTAL RETURN FD CL C	(60.09)		
12/01	Divd Reinv	5	PIMCO TOTAL RETURN FD CL C REINV AMOUNT $60.09 REINV PRICE $10.78000 QUANTITY BOT 5.5740 AS OF 11/30			
12/01	* Dividend		MAINSTAY HIGH YIELD CORP BOND FD CL C PAY DATE 11/30/2011		198.42	
12/02	* Dividend		BOEING COMPANY HOLDING 1000.0000 PAY DATE 12/02/2011		420.00	
12/08	* Dividend		MICROSOFT CORP HOLDING 4125.0000 PAY DATE 12/08/2011		825.00	
12/09	* Dividend		EXXON MOBIL CORP COM HOLDING 1320.0000 PAY DATE 12/09/2011		620.40	
12/12	* Dividend		CHEVRON CORP [redacted] HOLDING 1000.0000 PAY DATE 12/12/2011		810.00	

MR ROBERT L TURNER AND

Account Number: [redacted]

YOUR CMA TRANSACTIONS

December 01, 2011 - December 30, 2011

DIVIDENDS/INTEREST INCOME TRANSACTIONS (continued)

Date	Transaction Type	Quantity	Description	Reinvestment	Income	Income Year To Date
12/14	* Dividend		MAINSTAY HIGH YIELD CORP BOND FD CL C PAY DATE 12/13/2011		198.42	
12/15	* Dividend		CALAMOS STRAT TOT RETURN FD HOLDING 11975.0000 PAY DATE 12/15/2011		628.69	
12/16	* Rpt Fgn Div		ROYAL DUTCH SHELL PLC SPONS ADR A HOLDING 800.0000 PAY DATE 12/16/2011		672.00	
12/19	* Rpt Fgn Div		BP PLC SPON ADR HOLDING 400.0000 PAY DATE 12/19/2011		168.00	
12/19	* Dividend		PIONEER HIGH INCOME TR HOLDING 4375.0000 PAY DATE 12/19/2011		601.56	
12/21	* Dividend		BLACKROCK GLOBAL EMERGING MARKETS FUND A PAY DATE 12/20/2011		161.86	
12/21	Reinvestment		BLACKROCK GLOBAL EMERGING MARKETS FUND A	(161.86)		
12/21	Divd Reinv	10	BLACKROCK GLOBAL EMERGING MARKETS FUND A REINV AMOUNT $161.86 REINV PRICE $15.95000 QUANTITY BOT 10.1480 AS OF 12/19 [redacted]			[redacted]
12/29	* Dividend		PIMCO TOTAL RETURN FD CL C PAY DATE 12/28/2011		177.54	

MR ROBERT L TURNER AND

Account Number: [redacted]

24-Hour Assistance: (800) MERRILL
Access Code: [redacted]

YOUR CMA TRANSACTIONS

December 01, 2011 - December 30, 2011

DIVIDENDS/INTEREST INCOME TRANSACTIONS (continued)

Date	Transaction Type	Quantity	Description	Reinvestment	Income	Income Year To Date
12/29	Reinvestment		PIMCO TOTAL RETURN FD CL C	(177.54)		
12/29	Divd Reinv	16	PIMCO TOTAL RETURN FD CL C REINV AMOUNT $177.54 REINV PRICE $10.83000 QUANTITY BOT 16.3930 AS OF 12/28			
12/30	* Lg Tm Cap Gain		» NUVEEN NY INV QUAL MUNI HOLDING 3400.0000 PAY DATE 12/30/2011		168.64	
12/30	* Dividend		INVESCO VAN KAMPEN BD FD HOLDING 2575.0000 PAY DATE 12/30/2011		206.00	
12/30	* Lg Tm Cap Gain		» INVESCO VAN KAMPEN BD FD HOLDING 2575.0000 PAY DATE 12/30/2011		1,053.95	
12/30	* Dividend		VENTAS INC REIT HOLDING 450.0000 PAY DATE 12/30/2011		258.75	
12/30	* Dividend		PIMCO TOTAL RETURN FD CL C PAY DATE 12/30/2011		56.51	
12/30	Reinvestment		PIMCO TOTAL RETURN FD CL C	(56.51)		
	Subtotal (Taxable Dividends)				7,537.83	54,382.05
	NET TOTAL		[redacted]	**(456.00)**	**8,795.48**	**64,666.91**
	» Long Term Capital Gain Distributions				1,222.59	1,222.59

MR ROBERT L TURNER AND

Account Number: [redacted]

YOUR CMA TRANSACTIONS

December 01, 2011 - December 30, 2011

DIVIDENDS/INTEREST INCOME TRANSACTIONS (continued)

Date	Transaction Type	Quantity	Description	Reinvestment	Income	Income Year To Date

The long-term capital gain distribution amounts may change due to income reclassification information provided by the issuer. In particular, distributions made by Mutual Funds, REITs and UITs often need to be reclassified as a different type of distribution (including long-term capital gain distributions) after the end of the year in which the distribution was originally paid.

REALIZED GAINS/(LOSSES)

Description	Quantity	Acquired Date	Liquidation Date	Sale Amount	Cost Basis	Gains/(Losses) * This Statement	Year to Date
Subtotal (Long-Term)							*11,007.28*
Subtotal (Short-Term)							*(1.13)*
TOTAL							**11,006.15**

* - Excludes transactions for which we have insufficient data

The capital gains and losses shown above may not reflect all transactions which must be reported on your 2011 tax return. These reportable transactions will appear on your January statement.

[redacted]

SECURITIES YOU TRANSFERRED IN/OUT

[redacted]

Date	Description	Transaction Type	Quantity	Value of Securities	Year To Date
12/29	PIMCO TOTAL RETURN FD CL C FULL SHARE ACCUM SHARE VALUE $10.84	Journal Entry	1	10.84	
	NET TOTAL			**10.84**	**87.44**

[redacted]

[redacted]

+

MR ROBERT L TURNER AND

Account Number: [redacted]

24-Hour Assistance: (800) MERRILL
Access Code: [redacted]

YOUR CMA TRANSACTIONS

December 01, 2011 - December 30, 2011

CASH/OTHER TRANSACTIONS

Date	*Transaction Type*	*Quantity*	*Description*	*Debit*	*Credit*
12/01	Pre-Authdebt		MORTGAGE SERV CT	1,211.76	
	Subtotal (Electronic Transfers)			*1,211.76*	
12/16	Fgn Div Tax		ROYAL DUTCH SHELL PLC SPONS ADR A NON-RECLAIMABLE TAX PAY DATE 12/16/2011	100.80	
12/27	Journal Entry		TR TO [redacted] N/O LEE M TURNER C/F	10,000.00	
12/27	Journal Entry		TR TO [redacted] N/O LEE M TURNER C/F	10,000.00	
	Subtotal (Other Debits/Credits)			*20,100.80*	
	NET TOTAL			**21,312.56**	

YOUR CMA MONEY ACCOUNT TRANSACTIONS

Date	*Description*	*Withdrawals*	*Deposits*	*Date*	*Description*	*Withdrawals*	*Deposits*
12/01	ML BANK DEPOSIT PROGRAM	404.00		12/15	ML BANK DEPOSIT PROGRAM		198.00
12/02	ML BANK DEPOSIT PROGRAM		1,064.00	12/16	ML BANK DEPOSIT PROGRAM		629.00
12/05	ML BANK DEPOSIT PROGRAM		420.00	12/19	ML BANK DEPOSIT PROGRAM		571.00
12/09	ML BANK DEPOSIT PROGRAM		825.00	12/20	ML BANK DEPOSIT PROGRAM		770.00
12/12	ML BANK DEPOSIT PROGRAM		621.00	12/27	ML BANK DEPOSIT PROGRAM	20,000.00	
12/13	ML BANK DEPOSIT PROGRAM		810.00				
	NET TOTAL					**14,496.00**	

[redacted]

Merrill Lynch Wealth Management
Bank of America Corporation

PRIVATE BANKING & INVESTMENT GROUP

Online at: **www.mymerrill.com**

Account Number: [redacted]

24-Hour Assistance: (800) MERRILL
Access Code: [redacted]

MLPF& S CUST FPO
ROBERT L TURNER IRRA
FBO ROBERT L TURNER
175 OCEAN AVE
FAR ROCKAWAY NY 11697-1728

Net Portfolio Value: $513,116.34

Your Private Wealth Advisor:
JACOBS/PAPA & ASSOCIATES
623 FIFTH AVE 34TH FLR
NEW YORK NY 10022
1-800-893-4806

RETIREMENT ACCOUNT

December 01, 2011 - December 30, 2011

ASSETS

	December 30	*November 30*
Cash/Money Accounts	**20,455.55**	15,802.12
Fixed Income	-	-
Equities	**207,207.80**	199,934.60
Mutual Funds	**285,452.99**	283,921.88
Options	-	-
Other	-	-
Subtotal (Long Portfolio)	***513,116.34***	*499,658.60*
TOTAL ASSETS	**$513,116.34**	$499,658.60

LIABILITIES

Debit Balance	-	-
TOTAL LIABILITIES	-	-
NET PORTFOLIO VALUE	**$513,116.34**	$499,658.60

CASH FLOW

	This Statement	*Year to Date*
Opening Cash/Money Accounts	**$15,802.12**	
CREDITS		
Funds Received	-	-
Electronic Transfers	-	-
Other Credits	-	-
Subtotal	-	-
DEBITS		
Electronic Transfers	-	-
Other Debits	-	(10,000.00)
Subtotal	-	(10,000.00)
Net Cash Flow	-	($10,000.00)
Dividends/Interest Income	**4,653.43**	33,964.22
Security Purchases/Debits	-	(8,829.14)
Security Sales/Credits	-	-
Closing Cash/Money Accounts	**$20,455.55**	
Securities You Transferred In/Out	-	-

[redacted]

[redacted]

FBO ROBERT L TURNER

Account Number [redacted]

24-Hour Assistance: (800) MERRILL
Access Code: [redacted]

ACCOUNT INVESTMENT OBJECTIVE

December 01, 2011 - December 30, 2011

GROWTH: Objective is to accumulate wealth over time through price appreciation rather than current income. The investor should be willing to accept the risk of price volatility and principal loss in seeking to achieve growth.

If you have changes to your investment objective, please contact your Private Wealth Advisor(s).

YOUR RETIREMENT ACCOUNT ASSETS

CASH/MONEY ACCOUNTS Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Estimated Annual Income	Est. Annual Yield%
CASH	330.10	330.10		**330.10**		
FIA CARD SERVICES NA RASP	20,125.45	20,125.45	1.0000	**20,125.45**	**20**	.10
TOTAL		20,455.55		**20,455.55**	**20**	.10

EQUITIES Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
AES TRUST III	AESPRC	01/21/05	200	48.8258	9,765.16	49.0900	9,818.00	52.84	675	6.87
PFD CONV 6.75%		01/21/05	1,300	49.0699	63,790.92	49.0900	63,817.00	26.08	4,388	6.87
Subtotal			*1,500*		*73,556.08*		***73,635.00***	*78.92*	***5,063***	*6.87*
BANK OF AMERICA CORP	BAC	03/09/09	1,800	3.7420	6,735.72	5.5600	**10,008.00**	3,272.28	**72**	.71
CITIGROUP INC COM NEW	C	02/02/05	100	494.4000	49,440.00	26.3100	2,631.00	(46,809.00)	4	.15
		07/16/08	100	159.6263	15,962.63	26.3100	2,631.00	(13,331.63)	4	.15
		11/21/08	200	42.7578	8,551.56	26.3100	5,262.00	(3,289.56)	8	.15
Subtotal			*400*		*73,954.19*		***10,524.00***	*(63,430.19)*	***16***	*.15*
CONAGRA FOODS INC	CAG	11/12/10	400	22.2961	8,918.45	26.4000	**10,560.00**	1,641.55	**384**	3.63
ESC DWS RREEF REAL FD II *PARENT ML# 31KH5*		N/A	5,000	N/A	N/A	N/A	**N/A**	N/A		
GENERAL ELECTRIC	GE	03/09/09	1,800	7.7042	13,867.63	17.9100	**32,238.00**	18,370.37	**1,225**	3.79
KINDER MORGAN ENERGY *PARTNERS LP*	KMP	11/09/06	120	45.9779 [redacted]	5,517.35	84.9500	**10,19[redacted]**	[redacted]76.65	**557**	5.46
KRAFT FOODS INC VA CL A	KFT	11/12/10	300	30.8871	9,266.14	37.3600	**11,208.00**	1,941.86	**348**	3.10

FBO ROBERT L TURNER

Account Number: [redacted]

YOUR RETIREMENT ACCOUNT ASSETS

December 01, 2011 - December 30, 2011

EQUITIES (continued) Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
NORDIC AMERICAN TANKERS	NAT	03/18/05	1,000	47.6700	47,670.00	11.9900	11,990.00	(35,680.00)	1,200	10.00
LTD SHS		11/09/06	500	35.0635	17,531.78	11.9900	5,995.00	(11,536.78)	600	10.00
Subtotal			*1,500*		*65,201.78*		***17,985.00***	*(47,216.78)*	***1,800***	*10.00*
PLAINS ALL AMERN PIPL LP	PAA	05/17/07	300	60.7356	18,220.70	73.4500	**22,035.00**	3,814.30	**1,195**	5.41
VENTAS INC *REIT*	VTR	04/04/11	160	55.1821	8,829.14	55.1300	**8,820.80**	(8.34)	**368**	4.17
TOTAL					284,067.18		**207,207.80**	(76,859.38)	**11,028**	5.32

RESEARCH RATINGS

Security	*Symbol*	*BofAML Research*	*Morningstar*	*S&P*
CITIGROUP INC COM NEW	C	Buy (C17)	Buy	Hold
CONAGRA FOODS INC	CAG	Buy (B17)	Hold	Buy
GENERAL ELECTRIC	GE	Neutral (B27)	Buy	Buy
KRAFT FOODS INC VA CL A	KFT	Buy (B17)	Hold	Hold
VENTAS INC	VTR	Buy (B17)	Hold	Hold
KINDER MORGAN ENERGY	KMP	Buy (B17)	Hold	Buy
PLAINS ALL AMERN PIPL LP	PAA	Buy (A17)	Hold	Buy

PLEASE REFER TO THE BACK OF YOUR STATEMENT FOR A GUIDE TO BofAML AND THIRD PARTY RESEARCH RATINGS.

MUTUAL FUNDS/CLOSED END FUNDS/UIT Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Total Client Investment	Cumulative Investment Return ($)	Estimated Annual Income	Current Yield%
BLACKROCK CORP HY FUND V	4,545	58,839.28	11.6900	**53,131.05**	(5,708.23)	58,839	**(5,708)**	**4,691**	8.82
SYMBOL: HYV Initial Purchase:02/14/06									
Fixed Income 100%								[redacted]	
BLACKROCK INTL GROWTH & *INCOME TR*	700	11,961.44	7.1600	**5,012.00**	(6,949.44)	11,961	**(6,949)**	**952**	18.99

+

FBO ROBERT L TURNER

Account Number: [redacted]

24-Hour Assistance: (800) MERRILL
Access Code: [redacted]

YOUR RETIREMENT ACCOUNT ASSETS

December 01, 2011 - December 30, 2011

MUTUAL FUNDS/CLOSED END FUNDS/UIT (continued) *Description*	*Quantity*	*Total Cost Basis*	*Estimated Market Price*	*Estimated Market Value*	*Unrealized Gain/(Loss)*	*Total Client Investment*	*Cumulative Investment Return ($)*	*Estimated Annual Income*	*Current Yield%*
SYMBOL: BGY Initial Purchase:02/12/08									
Equity 100%									
EATON VANCE RISK MANAGED	1,350	22,669.58	10.4500	**14,107.50**	(8,562.08)	22,669	**(8,562)**	**1,726**	12.22
DIVERSIFIED EQUITY INCM FD									
SYMBOL: ETJ Initial Purchase:04/22/09									
Equity 100%									
ISHARES BARCLAYS TIPS BO	95	9,679.50	116.6900	**11,085.55**	1,406.05	9,679	**1,406**	**455**	4.09
PROTECTED SECS FD									
SYMBOL: TIP Initial Purchase:07/30/09									
Fixed Income 100%									
MACQUARIE/FTGI/UTL D&I	5,900	124,405.61	14.2100	**83,839.00**	(40,566.61)	124,405	**(40,566)**	**8,260**	9.85
INFRASTR UT DIV & INC FD									
SYMBOL: MFD Initial Purchase:11/04/04									
Equity 100%									
MAINSTAY HIGH YIELD CORP	20,498	124,648.72	5.7700	**118,273.46**	(6,375.26)	124,635	**(6,362)**	**7,667**	6.48
BOND FD CL C									
SYMBOL: MYHCX Initial Purchase:07/07/03									
Fixed Income 100%									
.7670 Fractional Share		*4.33*	*5.7700*	**4.43**	*.10*			**1**	6.48
Subtotal (Fixed Income)				*182,494.49*					
Subtotal (Equities)				[redacted]					

FBO ROBERT L TURNER

Account Number: [redacted]

YOUR RETIREMENT ACCOUNT ASSETS

December 01, 2011 - December 30, 2011

MUTUAL FUNDS/CLOSED END FUNDS/UIT (continued) Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Total Client Investment	Cumulative Investment Return ($)	Estimated Annual Income	Current Yield%
TOTAL		352,208.46		**285,452.99**	(66,755.47)		**(66,741)**	**23,752**	8.32

Total Client Investment: Cost of shares directly purchased and still held. Does not include shares purchased through reinvestment.
Cumulative Investment Return: Estimated Market Value minus Total Client Investment. Cumulative Investment Return is the dollar value of the capital appreciation (depreciation) of all shares purchased and still held, including shares acquired through reinvestment of dividends and distributions, which may be greater or less than the actual income distributed.
Unrealized Gain or (Loss): Estimated Market Value minus Total Cost Basis (total cost of shares directly purchased and still held, as well as cost of shares acquired through reinvestment). Provided for Tax Planning purposes only and is not applicable to retirement accounts.
Initial Purchase: Date of your initial investment in this fund.

Market Timing: Merrill Lynch's policies prohibit mutual fund market timing, which involves the purchase and sale of mutual fund shares within short periods of time with the intention of capturing short-term profits resulting from market volatility. Market timing may result in lower returns for long-term fund shareholders because market timers capture short-term gains that would otherwise pass to all shareholders and due to increased transaction costs and fewer assets for investment due to the need to retain cash to satisfy redemptions.

LONG PORTFOLIO	Adjusted/Total Cost Basis	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield%
TOTAL	656,731.19	**513,116.34**	(143,614.85)		**34,800**	6.78

Total values exclude N/A items

YOUR RETIREMENT ACCOUNT TRANSACTIONS

DIVIDENDS/INTEREST INCOME TRANSACTIONS

Date	Transaction Type	Quantity	Description	Income	Income Year To Date
	Subtotal (Tax-Exempt Interest)				5,062.52
12/01	* Dividend		CONAGRA FOODS INC HOLDING 400.0000 PAY DATE 12/01/2011	96.00	
12/01	* Dividend		MACQUARIE/FTGI/UTL D&I INFRASTR UT DIV & INC FD HOLDING 5900.0000 PAY DATE 12/01/2011 [redacted]	2,065.00	[redacted]

FBO ROBERT L TURNER

Account Number: [redacted]

24-Hour Assistance: (800) MERRILL
Access Code: [redacted]

YOUR RETIREMENT ACCOUNT TRANSACTIONS

December 01, 2011 - December 30, 2011

DIVIDENDS/INTEREST INCOME TRANSACTIONS (continued)

Date	*Transaction Type*	*Quantity*	*Description*	*Income*	*Income Year To Date*
12/01	* Dividend		MAINSTAY HIGH YIELD CORP BOND FD CL C PAY DATE 11/30/2011	639.56	
12/02	* Rpt Fgn Div		NORDIC AMERICAN TANKERS LTD SHS HOLDING 1500.0000 PAY DATE 12/02/2011	450.00	
12/07	* Dividend		ISHARES BARCLAYS TIPS BO PROTECTED SECS FD HOLDING 95.0000 PAY DATE 12/07/2011	22.86	
12/14	* Dividend		MAINSTAY HIGH YIELD CORP BOND FD CL C PAY DATE 12/13/2011	639.56	
12/19	* Dividend		BLACKROCK CORP HY FUND V HOLDING 4545.0000 PAY DATE 12/19/2011	390.87	
12/23	* Dividend		BANK OF AMERICA CORP HOLDING 1800.0000 PAY DATE 12/23/2011	18.00	
12/30	* Dividend		BLACKROCK INTL GROWTH & INCOME TR HOLDING 700.0000 PAY DATE 12/30/2011	238.00	
12/30	* Dividend		VENTAS INC REIT HOLDING 160.0000 PAY DATE 12/30/2011 [redacted]	92.00	
	Income Total		FIA CARD SERVICES NA RASP	1.58	
	Subtotal (Tax-Exempt Dividends)			*4,653.43*	*28,901.70*

FBO ROBERT L TURNER

Account Number: [redacted]

YOUR RETIREMENT ACCOUNT TRANSACTIONS

December 01, 2011 - December 30, 2011

DIVIDENDS/INTEREST INCOME TRANSACTIONS (continued)

Date	Transaction Type	Quantity	Description	Income	Income Year To Date
	NET TOTAL			**4,653.43**	**33,964.22**

REALIZED GAINS/(LOSSES)

Description	Quantity	Acquired Date	Liquidation Date	Sale Amount	Cost Basis	Gains/(Losses) * This Statement	Gains/(Losses) * Year to Date
Subtotal (Long-Term)							*(40,844.63)*
TOTAL							**(40,844.63)**

* - Excludes transactions for which we have insufficient data

The capital gains and losses shown above may not reflect all transactions which must be reported on your 2011 tax return. These reportable transactions will appear on your January statement.

FUNDS RECEIVED, WITHDRAWALS, AND CHARGES

Date	Transaction Type	Quantity	Description	Debit	Credit
12/01	Fund Delivery	-391	FIA CARD SVS NA RASP		
12/01	Subscription	391	FIA CARD SVS NA RASP	391.00	
12/02	Fund Delivery	-2,800	FIA CARD SVS NA RASP		
12/02	Subscription	2,800	FIA CARD SVS NA RASP	2,800.00	
12/05	Fund Delivery	-450	FIA CARD SVS NA RASP		
12/05	Subscription	450	FIA CARD SVS NA RASP	450.00	
12/08	Fund Delivery	-23	FIA CARD SVS NA RASP		
12/08	Subscription	23	FIA CARD SVS NA RASP	23.00	
12/15	Fund Delivery	-640	FIA CARD SVS NA RASP		
12/15	Subscription	640	FIA CARD SVS NA RASP	640.00	
12/20	Fund Delivery	-391	FIA CARD SVS NA RASP		
12/20	Subscription	391	FIA CARD SVS NA RASP	391.00	
12/27	Fund Delivery	-18	FIA CARD SVS NA RASP		[redacted]
12/27	Subscription	18	FIA CARD SVS NA RAS[redacted]	18.00	
	NET TOTAL			**4,713.00**	

+

FBO ROBERT L TURNER

Account Number: [redacted]

24-Hour Assistance: (800) MERRILL
Access Code: [redacted]

YOUR RETIREMENT ACCOUNT CONTRIBUTIONS AND DISTRIBUTIONS

December 01, 2011 - December 30, 2011

Year-End Plan Value as of December 31, 2011: $513,116.34

Contributions after December 31, 2010 for 2010 : $.00

Distributions	*Tax Year 2011*	*Tax Year 2010*	*RMD Calculated Amount 2011*
Normal	$10,000.00	$12,000.00	**

**Currently we do not have sufficient information on file to calculate your Required Minimum Distribution amount. Please contact us in order to obtain a calculation of your 2011 RMD.

Our records indicate that for 2012 you may be required to take a Required Minimum Distribution (RMD) from this account. You are required to take annual RMDs from your IRA account (s) for the year you turn age 70 1/2 and each subsequent year. The deadline for taking your 2012 RMD is December 31, 2012 or April 1, 2013 if 2012 is your first Required Minimum Distribution year. Contact us after January 15th in order to obtain your RMD calculation (if applicable), otherwise the calculation will be provided to you on your next statement.

The IRS requires all IRA custodians, including Merrill Lynch, to notify it through IRS Form 5498 when an RMD is required from the IRA of a living account owner for the calendar year. An RMD that is required for the current year will be reported to the IRS on the applicable IRS Form 5498.

For IRA, IRRA, SEP/IRA, SIMPLE/IRA ROTH IRA and ESA accounts, the Year-End Plan Value represents the valuation we must furnish to you and the Internal Revenue Service as part of the IRS Form 5498 reporting requirements.

[redacted]

FUNDAMENTAL EQUITY OPINION KEY AND GUIDE TO YOUR BofA MERRILL LYNCH RESEARCH RATINGS

BofA MERRILL LYNCH RESEARCH

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

Equity Opinions include a Volatility Risk Rating, an Investment Rating and an Income Rating.

BofAML Research Volatility Risk Ratings

Indicators of potential price fluctuation are:

A – Low
B – Medium
C – High

BofAML Research Income Ratings

Indicators of potential cash dividends are:

7 – Same/higher (dividend considered to be secure)
8 – Same/lower (dividend not considered to be secure)
9 – Pays no cash dividend

BofAML Research Investment Ratings

Reflect the analyst's assessment of a stock's absolute total return potential and the stock's attractiveness for investment relative to other stocks within a Coverage Cluster (defined below). There are three investment ratings:

1 – Buy stocks are expected to have a total return of at least 10% and are the most attractive stocks in the Coverage Cluster
2 – Neutral stocks are expected to remain flat or increase in value and are less attractive than Buy rated stocks
3 – Underperform stocks are the least attractive stocks in a Coverage Cluster

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

BofAML Research Investment Rating	Total return expectation (within 12-month period of date of initial rating)	Ratings dispersion guidelines for Coverage Cluster+
Buy	> or = 10%	< or = 70%
Neutral	> or = 0%	< or = 30%
Underperform	N/A	> or = 20%

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

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

THIRD PARTY RESEARCH

Third party research on the equity securities of certain companies is available to clients for informational purposes. Clients can access this research at www.mymerrill.com or can call 1-800-MERRILL to request that a copy be sent to them. Please note that the third party research rating is not necessarily equivalent to, or derived using the same methodology as, the BofAML Research ratings or the ratings of other third party research providers.

This page intentionally left blank

ROBERT L TURNER

Account Number: [redacted]

24-Hour Assistance: (800) MERRILL
Access Code: [redacted]

YOUR CMA TRANSACTIONS

December 01, 2011 - December 30, 2011

DIVIDENDS/INTEREST INCOME TRANSACTIONS (continued)

Date	*Transaction Type*	*Quantity*	*Description*	*Income*	*Income Year To Date*
12/01	* Dividend		WELLS FARGO & CO NEW DEL HOLDING 600.0000 PAY DATE 12/01/2011	72.00	
12/15	* Dividend		CALAMOS STRAT TOT RETURN FD HOLDING 1675.0000 PAY DATE 12/15/2011	87.94	
12/19	* Dividend		PIONEER HIGH INCOME TR HOLDING 2400.0000 PAY DATE 12/19/2011	330.00	
12/30	* Lg Tm Cap Gain	»	NUVEEN NY INV QUAL MUNI HOLDING 1600.0000 PAY DATE 12/30/2011	79.36	
12/30	* Dividend		INVESCO VAN KAMPEN BD FD HOLDING 775.0000 PAY DATE 12/30/2011	62.00	
12/30	* Lg Tm Cap Gain	»	INVESCO VAN KAMPEN BD FD HOLDING 775.0000 PAY DATE 12/30/2011	317.21	
12/30	* Dividend		VENTAS INC REIT HOLDING 450.0000 PAY DATE 12/30/2011	258.75	
	Subtotal (Taxable Dividends)			*1,459.26*	*18,382.86*
	NET TOTAL			**2,086.88**	**22,053.53**
	» Long Term Capital Gain Distributions			396.57	396.57

The long-term capital gain distribution amounts may change due to income reclassification information provided by the issuer. In particular, distributions made by Mutual Funds, REITs and UITs often need to be reclassified as a different type of distribution (including long-term capital gain distributions) after the end of the year in which the distribution was originally paid.

ROBERT L TURNER

Account Number: [redacted]

YOUR CMA ASSETS

December 01, 2011 - December 30, 2011

LONG PORTFOLIO	Adjusted/Total Cost Basis	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield%
TOTAL	282,945.11	**528,067.87**	86,463.80		**22,508**	4.26

Total values exclude N/A items

YOUR CMA TRANSACTIONS

DIVIDENDS/INTEREST INCOME TRANSACTIONS

Date	Transaction Type	Quantity	Description	Income	Income Year To Date
12/30	¤ Bank Interest		BANK DEPOSIT INTEREST	.82	
	Income Total		ML BANK DEPOSIT PROGRAM	1.00	
	Subtotal (Taxable Interest)			*1.82*	*7.07*
12/01	Dividend		NUVEEN NY INV QUAL MUNI HOLDING 1600.0000 PAY DATE 12/01/2011	110.40	
12/01	Dividend		BLACKROCK NY MUNI INC HOLDING 2375.0000 PAY DATE 12/01/2011	195.94	
12/30	Dividend		NUVEEN NY INV QUAL MUNI HOLDING 1600.0000 PAY DATE 12/30/2011	110.40	
12/30	Dividend		NUVEEN NY INV QUAL MUNI HOLDING 1600.0000 PAY DATE 12/30/2011	13.12	
12/30	Dividend		BLACKROCK NY MUNI INC HOLDING 2375.0000 PAY DATE 12/30/2011	195.94	
	Subtotal (Tax-Exempt Dividends)		[redacted]	*625.80*	*3,663.60*
12/01	* Dividend		CONAGRA FOODS INC HOLDING 1050.0000 PAY DATE 12/01/2011	252.00	

ROBERT L TURNER

Account Number: [redacted]

24-Hour Assistance: (800) MERRILL
Access Code: [redacted]

YOUR CMA ASSETS

December 01, 2011 - December 30, 2011

MUTUAL FUNDS/CLOSED END FUNDS/UIT (continued) *Description*	*Quantity*	*Total Cost Basis*	*Estimated Market Price*	*Estimated Market Value*	*Unrealized Gain/(Loss)*	*Total Client Investment*	*Cumulative Investment Return ($)*	*Estimated Annual Income*	*Current Yield%*
CALAMOS STRAT TOT RETURN FD *SYMBOL: CSQ Initial Purchase:11/17/10* *Fixed Income 31% Equity 69%*	1,675	15,115.18	8.3501	**13,986.42**	(1,128.76)	15,115	**(1,128)**	**1,056**	7.54
INVESCO VAN KAMPEN BD FD *SYMBOL: VBF Initial Purchase:11/17/10* *Fixed Income 100%*	775	15,185.42	20.9000	**16,197.50**	1,012.08	15,185	**1,012**	**744**	4.59
NUVEEN NY INV QUAL MUNI *SYMBOL: NQN Initial Purchase:11/21/08* *Fixed Income 100%*	1,600	15,087.12	15.4100	**24,656.00**	9,568.88	15,087	**9,568**	**1,325**	5.37
PIONEER HIGH INCOME TR *SYMBOL: PHT Initial Purchase:08/10/06* *Fixed Income 100%*	2,400	39,220.14	17.3300	**41,592.00**	2,371.86	39,220	**2,371**	**3,961**	9.52
Subtotal (Fixed Income)				*123,166.29*					
Subtotal (Equities)				*9,650.63*					
TOTAL		123,324.46		**132,816.92**	9,492.46		**9,492**	**9,438**	7.11

Total Client Investment: Cost of shares directly purchased and still held. Does not include shares purchased through reinvestment.
Cumulative Investment Return: Estimated Market Value minus Total Client Investment. Cumulative Investment Return is the dollar value of the capital appreciation (depreciation) of all shares purchased and still held, including shares acquired through reinvestment of dividends and distributions, which may be greater or less than the actual income distributed.

Unrealized Gain or (Loss): Estimated Market Value minus Total Cost Basis (total cost of shares directly purchased and still held, as well as cost of shares acquired through reinvestment). Provided for Tax Planning purposes only and is not applicable to retirement accounts.
Initial Purchase: Date of your initial investment in this fund.
[redacted]

Market Timing: Merrill Lynch's policies prohibit mutual fund market timing, which involves the purchase and sale of mutual fund shares within short periods of time with the intention of capturing short-term profits resulting from market volatility. Market timing may result in lower returns for long-term fund shareholders because market timers capture short-term gains that would otherwise pass to all shareholders and due to increased transaction costs and fewer assets for investment due to the need to retain cash to satisfy redemptions.

ROBERT L TURNER

Account Number: [redacted]

YOUR CMA ASSETS

December 01, 2011 - December 30, 2011

EQUITIES (continued) Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
BRISTOL-MYERS SQUIBB CO	BMY	07/24/03	500	27.2923	13,646.16	35.2400	**17,620.00**	3,973.84	**681**	3.85
CONAGRA FOODS INC	CAG	11/17/10	1,050	21.5710	22,649.57	26.4000	**27,720.00**	5,070.43	**1,009**	3.63
KRAFT FOODS INC VA CL A	KFT	11/17/10	750	30.7875	23,090.68	37.3600	**28,020.00**	4,929.32	**870**	3.10
↑ PEARSON SPONSORED ADR	PSO	N/A	639	N/A	N/A	18.8700	12,057.93	N/A	410	3.39
		N/A	7,769	N/A	N/A	18.8700	146,601.03	N/A	4,980	3.39
		12/18/03	1,592	11.2429	17,898.81	18.8700	30,041.04	12,142.23	1,021	3.39
Subtotal			*10,000*		*17,898.81*		***188,700.00***	*12,142.23*	***6,411***	*3.39*
VENTAS INC *REIT*	VTR	11/17/10	450	51.6634	23,248.57	55.1300	**24,808.50**	1,559.93	**1,036**	4.17
WELLS FARGO & CO NEW DEL	WFC	07/24/03	600	26.4865	15,891.90	27.5600	**16,536.00**	644.10	**288**	1.74
TOTAL					139,984.20		**375,614.50**	76,971.34	**13,056**	3.48

RESEARCH RATINGS

Security	Symbol	BofAML Research	Morningstar	S&P
BRISTOL-MYERS SQUIBB CO	BMY	Neutral (A27)	Hold	Buy
CONAGRA FOODS INC	CAG	Buy (B17)	Hold	Buy
KRAFT FOODS INC VA CL A	KFT	Buy (B17)	Hold	Hold
PEARSON SPONSORED ADR	PSO	Buy (A17)	Hold	Hold
VENTAS INC	VTR	Buy (B17)	Hold	Hold
WELLS FARGO & CO NEW DEL	WFC	Buy (B17)	Buy	Buy

PLEASE REFER TO THE BACK OF YOUR STATEMENT FOR A GUIDE TO BofAML AND THIRD PARTY RESEARCH RATINGS.

MUTUAL FUNDS/CLOSED END FUNDS/UIT Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Total Client Investment	Cumulative Investment Return ($)	Estimated Annual Income	Current Yield%
BLACKROCK NY MUNI INC	2,375	38,716.60	15.3200	**36,385.00**	(2,331.60)	38,716	**(2,331)**	**2,352**	6.46
SYMBOL: BNY Initial Purchase:03/31/06									
Fixed Income 100%									

+

ROBERT L TURNER

Account Number: [redacted]

24-Hour Assistance: (800) MERRILL
Access Code: [redacted]

ACCOUNT INVESTMENT OBJECTIVE

December 01, 2011 - December 30, 2011

GROWTH: Objective is to accumulate wealth over time through price appreciation rather than current income. The investor should be willing to accept the risk of price volatility and principal loss in seeking to achieve growth.

If you have changes to your investment objective, please contact your Private Wealth Advisor(s).

YOUR CMA BANK DEPOSIT INTEREST SUMMARY

Money Account Description	Opening Balance	Average Deposit Balance	Current Yield%	Interest on Deposits	Closing Balance
FIA Card Services, N.A.	26,610	27,736	.08	1.82	**18,598**
TOTAL ML Bank Deposit Program	26,610			1.82	**18,598**

ITEMS FOR ATTENTION

Security	Message	Date	Security	Message	Date
PEARSON SPONSORED ADR	Opinion Upgraded				

YOUR CMA ASSETS

CASH/MONEY ACCOUNTS Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Estimated Annual Income	Est. Annual Yield%
CASH	1,038.45	1,038.45		**1,038.45**		
ML BANK DEPOSIT PROGRAM	18,598.00	18,598.00	1.0000	**18,598.00**	**15**	.08
TOTAL		19,636.45		**19,636.45**	**15**	.08

EQUITIES Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
B & G FOODS INC NEW CL A	BGS	11/19/04	3,000	7.8528	23,558.51	24.0700	**72,210.00**	48,651.49	**2,761**	3.82

Merrill Lynch Wealth Management
Bank of America Corporation

PRIVATE BANKING & INVESTMENT GROUP

Online at: **www.mymerrill.com**

Account Number: [redacted]

24-Hour Assistance: (800) MERRILL
Access Code: [redacted]

ROBERT L TURNER
175 OCEAN AVE
BREEZY POINT NY 11697-1728

Net Portfolio Value: $528,067.87

Your Private Wealth Advisor:
JACOBS/PAPA & ASSOCIATES
623 FIFTH AVE 34TH FLR
NEW YORK NY 10022
1-800-893-4806

CMA® ACCOUNT

This account is enrolled in the Master Financial Service

December 01, 2011 - December 30, 2011

ASSETS

	December 30	*November 30*
Cash/Money Accounts	**19,636.45**	27,003.12
Fixed Income	-	-
Equities	**375,614.50**	357,523.50
Mutual Funds	**132,816.92**	130,931.00
Options	-	-
Other	-	-
Subtotal (Long Portfolio)	***528,067.87***	*515,457.62*
TOTAL ASSETS	**$528,067.87**	$515,457.62

LIABILITIES

Debit Balance	-	-
Short Market Value	-	-
TOTAL LIABILITIES	-	-
NET PORTFOLIO VALUE	**$528,067.87**	$515,457.62
MARGIN AVAILABLE CREDIT	**383,605.24**	

CASH FLOW

	This Statement	*Year to Date*
Opening Cash/Money Accounts	**$27,003.12**	
CREDITS		
Funds Received	-	10,000.00
Electronic Transfers	**10,404.06**	25,586.57
Other Credits	-	-
Subtotal	***10,404.06***	*35,586.57*
DEBITS		
Electronic Transfers	**(14,000.00)**	(39,000.00)
Margin Interest Charged	-	-
Other Debits	-	-
Visa Purchases *(debits)*	-	-
ATM/Cash Advances	-	-
Checks Written/Bill Payment	**(5,857.61)**	(28,777.61)
Subtotal	***(19,857.61)***	*(67,777.61)*
Net Cash Flow	**($9,453.55)**	($32,191.04)
Dividends/Interest Income	**2,086.88**	22,053.53
Security Purchases/Debits	-	-
Security Sales/Credits	-	-
Closing Cash/Money Accounts	**$19,636.45**	
Securities You Transferred In/Out	-	-

[redacted]

[redacted]

This page intentionally left blank

[redacted]

[redacted]

Merrill Lynch Wealth Management
Bank of America Corporation

PRIVATE BANKING & INVESTMENT GROUP

Primary Account: [redacted]

YOUR MONTHLY INCOME & GAIN/(LOSS) REVIEW

December 01, 2011 - December 30, 2011

INCOME SUMMARY

	This Report					Year to Date				
Account No.	*Tax-Exempt Interest*	*Taxable Interest*	*Tax-Exempt Dividends*	*Taxable Dividends »*	*Total This Report Income*	*Tax-Exempt Interest*	*Taxable Interest*	*Tax-Exempt Dividends*	*Taxable Dividends »*	*Total YTD Income*
Non-Retirement										
[redacted]	-	2	626	1,459	**2,087**	-	7	3,664	18,383	**22,054**
[redacted]	-	-	-	-	-	-	-	-	-	-
[redacted]	-	-	-	-	-	-	-	-	-	-
TOTAL	-	$2	$626	$1,459	**$2,087**	-	$7	$3,664	$18,383	**$22,054**

» Dividends may include long term capital gain distributions.

GAIN/(LOSS) SUMMARY

	Realized Gains/(Losses)				Long Term Capital Gain Distributions	Unrealized Gains/(Losses)	
Account No.	*This Report Short Term*	*YTD Short Term*	*This Report Long Term*	*YTD Long Term*	*Year To Date*	*Short Term*	*Long Term*
Non-Retirement							
[redacted]	-	-	-	-	396.57	-	86,463.80
[redacted]	-	-	-	-	-	-	-
[redacted]	-	-	-	-	-	-	-
TOTAL	-	-	-	-	**$396.57**	-	**$86,463.80**

Primary Account: [redacted]

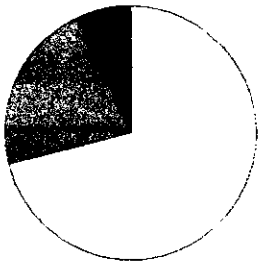
24-Hour Assistance: (800) MERRILL
Access Code: [redacted]

YOUR PORTFOLIO REVIEW

December 01, 2011 - December 30, 2011

ASSET ALLOCATION *

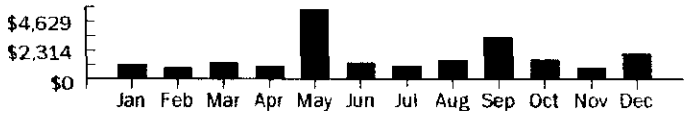
Estimated Accrued Interest not included
May not reflect all holdings



	Percent
Equities	71%
Fixed Income	22%
Cash/Money Accounts	7%
TOTAL	**100%**

* Includes the categorical values for the underlying portfolio of individual mutual funds, closed end funds, and UITs

CURRENT INCOME



	This Report	Year To Date
Tax-Exempt Interest	-	-
Taxable Interest	1.90	7.15
Tax-Exempt Dividends	625.80	3,663.60
Taxable Dividends	1,459.26	18,382.86
Total	$2,086.96	$22,053.61
Your Estimated Annual Income		**$22,524.88**

TOP FIVE PORTFOLIO HOLDINGS

Based on Estimated Market Value

	Current Value	*% of Portfolio*
PEARSON SPONSORED ADR	188,700.00	34.43%
B & G FOODS INC NEW	72,210.00	13.18%
PIONEER HIGH INCOME TR	41,592.00	7.59%
ML BANK DEPOSIT PROGRAM	38,598.00	7.04%
BLACKROCK NY MUNI INC	36,385.00	6.64%

FINANCIAL MARKET INDICATORS

	This Report	*Last Report*	*Previous Year End*
S&P 500	1257.60	1246.96	1257.64
Three-Month Treasury Bills	.01%	%	.12%
Long-Term Treasury Bonds	2.89%	3.05%	4.35%
One-Month LIBOR	.30%	.27%	.26%
NASDAQ	2605.15	2620.34	2652.87

[redacted]

Exhibit #5

Merrill Lynch Wealth Management
Bank of America Corporation

PRIVATE BANKING & INVESTMENT GROUP

Primary Account: [redacted]

YOUR BALANCE SHEET (for your ML accounts)

December 01, 2011 - December 30, 2011

ASSETS

	December 30	November 30
Cash/Money Accounts	**39,636.53**	27,003.12
Fixed Income	-	-
Equities	**375,614.50**	357,523.50
Mutual Funds	**132,816.92**	130,931.00
Options	-	-
Other	-	-
Subtotal (Long Portfolio)	***548,067.95***	*515,457.62*
TOTAL ASSETS	**$548,067.95**	$515,457.62

LIABILITIES

Margin Loan/Debit Balance	-	-
Short Market Value	-	-
Subtotal	-	-
NET PORTFOLIO VALUE	**$548,067.95**	$515,457.62

OTHER LIABILITIES (not included in Net Portfolio Value)

Loan Management Account[1]	-	-
Mortgages	-	-
Home Equity Loans	-	-
Business Loans	-	-
Subtotal	-	-
TOTAL LIABILITIES	-	-

[1] Secured by assets in a Merrill Lynch account

CASH FLOW

	This Report	Year to Date
Opening Cash/Money Accounts	**$27,003.12**	
CREDITS		
Funds Received	-	10,000.00
Electronic Transfers	**10,404.06**	25,586.57
Other Credits	**20,000.00**	20,000.00
Subtotal	**30,404.06**	55,586.57
DEBITS		
Electronic Transfers	**(14,000.00)**	(39,000.00)
Margin Interest Charged	-	-
Other Debits	-	-
Visa Purchases *(debits)*	-	-
ATM/Cash Advances	-	-
Checks Written/Bill Payment	**(5,857.61)**	(28,777.61)
Subtotal	***(19,857.61)***	*(67,777.61)*
Net Cash Flow	**$10,546.45**	($12,191.04)
Dividends/Interest Income	**2,086.96**	22,053.61
Security Purchases/Debits	-	-
Security Sales/Credits	-	-
Closing Cash/Money Accounts	**$39,636.53**	
Securities You Transferred In/Out	-	-

[redacted]

[redacted]

Customer Service

Please promptly report any inaccuracy, discrepancy, and/or concern by calling Merrill Lynch Client Services at (800-MERRILL) within ten (10) business days after delivery of or communication of the account statement. You should re-confirm any oral communications in writing to protect your rights.

About Us

You may review our financial statement at our offices: Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S), One Bryant Park, New York, New York 10036. If you request a copy of our financial statement, we will mail it to you.

We are associated with a NYSE Designated Market Maker (DMM) that may make a market in the security(ies) held in your account. At any time, the DMM may have a "long" or "short" inventory position in such security(ies) and may be on the opposite side of transactions in the security(ies) executed on the floor of the NYSE. We also act as a market maker, dealer, block positioner or arbitrageur in certain securities. These activities may put us or one of our affiliates on the opposite side of transactions we execute for you and potentially result in trading profits for us or our affiliates.

BofA Merrill Lynch Research is research produced by MLPF&S and/or one or more of its affiliates. Third party research ratings from selected vendors are provided, if available, for your information. Our providing these research ratings is not a solicitation or recommendation of any particular security. MLPF&S and its affiliates are not responsible for any third party research and have no liability for such research. You are responsible for any trading decision you make based upon third party research ratings and reports.

MLPF&S may make available to you certain securities and other investment products that are sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation (BAC) or in which BAC has a substantial economic interest, including BofA™ Global Capital Management, BlackRock and Nuveen Investments.

Merrill Edge is the marketing name for two businesses: Merrill Edge Advisory Center™, which offers team-based advice and guidance brokerage services; and a self-directed online investing platform. Both are made available through MLPF&S.

Bank of America Merrill Lynch is the marketing name for the global banking and global markets businesses of BAC. Lending, derivatives, and other commercial banking activities are performed globally by banking affiliates of BAC, including Bank of America, N.A., member Federal Deposit Insurance Corporation (FDIC). Securities, strategic advisory, and other investment banking activities are performed globally by investment banking affiliates of BAC ("Investment Banking Affiliates"), including, in the United States, MLPF&S and Merrill Lynch Professional Clearing Corp., all of which are registered broker dealers and members of Financial Industry Regulatory Authority (FINRA) and Securities Investor Protection Corporation (SIPC), and, in other jurisdictions, locally registered entities.

Investment products offered by Investment Banking Affiliates, including MLPF&S, ARE NOT FDIC INSURED, ARE NOT BANK GUARANTEED AND MAY LOSE VALUE.

Additional Information

We will route your equity and option orders to market centers consistent with our duty of best execution.

Except for certain custodial accounts, we hold bonds and preferred stocks in bulk segregation. If there is a partial call for those securities, securities will be randomly selected from those held in bulk. The probability of your holdings being selected is proportional to the total number of customer holdings of that particular security that we hold.

This statement serves as a confirmation of certain transactions during the period permitted to be reported periodically. Additional information is available upon written request.

In accordance with applicable law, rules and regulations, your free credit balance is not segregated and we can use these funds in our business. You have the right to receive, in the normal course of business, any free credit balance and any fully paid securities to which you are entitled, subject to any obligations you owe in any of your accounts.

You will have the right to vote full shares and we may solicit voting instructions concerning these full shares in your account. Voting shares in your account will be governed by the then current rules and policies of FINRA and the Securities Exchange Commission or other applicable exchanges or regulatory bodies.

All transactions are subject to the constitution, rules, regulations, customs, usages, rulings and interpretations of the exchange or market, and its clearinghouse, if any, where the transactions are executed, and if not executed on any exchange, FINRA.

You may obtain an investor brochure that includes information describing the FINRA Regulation Public Disclosure Program ("Program"). To obtain a brochure or more information about the Program or your broker contact the FINRA Regulation Public Disclosure Program Hotline at (800)289-9999 or access the FINRA website at www.finra.org.

We receive a fee from ISA® banks of up to 2% per annum of the average daily balances. We receive a fee from our affiliated banks of up to $30 per annum for each retirement account and $65 per annum for each non-retirement account that sweeps balances to the banks under the RASP℠ and ML bank deposit programs. We receive a fee from Bank of America, N.A. of up to 0.25% per annum of the average daily Preferred Deposit™ and Preferred Deposit for Business™ balances.

Options Customers

For all customers, including those who own options, please promptly advise us of any material change in your investment objectives or financial condition. Individual options commission charges have been included in your confirmation. You may request a summary of this information.

Margin Customers

If this statement is for a margin account, it is a combined statement of your margin account and special memorandum account maintained for you pursuant to applicable regulations. The permanent record of the separate account, as required by Regulation T, is available for your inspection upon request. You should retain this statement for use with your next statement to calculate interest charges, if any, for the period covered by this statement. The interest charge period will parallel the statement period, except that interest due for the final day of the statement period will be carried over and appear on your next statement.

Protection for your Account

The Securities Investor Protection Corporation (SIPC) and our excess-SIPC insurance do not cover assets that are not securities, as defined by SIPC, or assets that are not held at MLPF&S, such as cash on deposit at FIA Card Services, N.A. and Bank of America Rhode Island, N.A. (Merrill Lynch Affiliated Banks), Bank of America, N.A. (BANA) or other depository institutions. Those bank deposits are protected by the FDIC. MLPF&S is not a bank. Unless otherwise disclosed, INVESTMENTS THROUGH MLPF&S ARE NOT FDIC INSURED, ARE NOT BANK GUARANTEED AND MAY LOSE VALUE. To obtain information about SIPC, including the SIPC Brochure, contact SIPC at http://www.sipc.org or (202)371-8300.

Fixed Income Securities

Values on your statement generally are based on estimates obtained from various sources. These values assume standard market conditions, are not firm bids or offers and may vary from prices achieved in actual transactions, especially for thinly traded securities. These values are generally for transactions of $1 million or more, which often reflect more favorable pricing than transactions in smaller amounts. You may pay more than these values if you purchase smaller amounts of securities, or receive less if you sell smaller amounts of securities.

Prices and Valuations

While we believe our pricing information to be reliable, we cannot guarantee its accuracy. Pricing information provided for certain thinly traded securities may be stale.

Investments such as direct participation program securities (e.g., partnerships, limited liability companies, and real estate trusts which are not listed on any exchange), commodity pools, private equity, private debt and hedge funds are generally illiquid investments. No formal trading market exists for these securities and their current values will likely be different from the purchase price. Unless otherwise indicated, the value shown on this statement for an investment in these securities has been provided by the management, administrator or sponsor of each program or a third-party vendor, in each case without independent verification by MLPF&S. This value represents their estimate of the value of the investor's interest in the net assets of the program, as of a date no more than 18 months from the date of this statement. Therefore, the values shown may not reflect actual market value or be realized upon a sale. If an estimated value is not provided, accurate valuation information is not available.

Cost Data/Realized Capital Gains & Losses

Cost Data and Realized Capital Gains/Losses are provided in this statement for informational purposes only. Please review for accuracy. Merrill Lynch is not responsible for omitted or restated data. Please consult your tax advisor to determine the tax consequences of your securities transactions. Your statement is not an official accounting of gains/losses. Please refer to your records, trade confirmations, and your Consolidated Tax Reporting Statement (Form 1099).

Insurance Policies and Annuity Contracts

Information is based on data from the issuing insurer. We are not responsible for the calculation of policy/contract values. Insurance policies and annuity contracts are generally not held in your MLPF&S account. If we, as custodian or trustee, hold an annuity contract that is a security, SIPC protection and excess-SIPC protection apply.

Estimated Annual Income and Current Yield

Estimated Annual Income and Current Yield for certain types of securities could include a return of principal or capital gains in which case the Estimated Annual Income and Current Yield would be overstated. Estimated Annual Income and Current Yield are estimates and the actual income and yield might be lower or higher than the estimated amounts. Current Yield is based upon Estimated Annual Income and the current price of the security and will fluctuate.

Symbols and Abbreviations

¤	Interest reported to the IRS
■	Gross Proceeds reported to the IRS
*	Dividends reported to the IRS
:	Transactions reported to the IRS
OCC	Options Clearing Corporation
#	Transaction you requested same day payment. Prior day's dividend retained to offset cost of advancing payment on your behalf
N/A	Price, value and/or cost data not available
N/C	Not-Calculated
N/N	Non-negotiable securities
N/O	Securities registered in your name
N/O CUST	Non-negotiable securities registered in the name of the custodian
↑ ↓	Indicates that BofA Merrill Lynch Research has upgraded (↑) or downgraded (↓) its fundamental equity opinion on a security.

VF 000000 260 019 004074 #003 MB 1.065
MR ROBERT L TURNER
MRS MARGARET TURNER
175 OCEAN AVE
ROCKAWAY PT NY 11697-1728

ROBERT L TURNER

Account Number: [redacted]

YOUR CMA TRANSACTIONS

December 01, 2011 - December 30, 2011

CASH/OTHER TRANSACTIONS

Date	Transaction Type	Quantity	Description	Debit	Credit
12/01	Direct Deposit		US HOUSE OF REPR		1,131.15
12/01	Direct Deposit		US HOUSE OF REPR		63.55
12/01	Direct Deposit		House of Rep -Me		9,157.36
12/01	Funds Transfer		HSBC	7,000.00	
12/02	Direct Deposit		US HOUSE OF REPR		52.00
12/30	Funds Transfer		HSBC	7,000.00	
	Subtotal (Electronic Transfers)			*14,000.00*	*10,404.06*
	NET TOTAL			**3,595.94**	

CHECKS WRITTEN/BILL PAYMENT

Date Written	Date Cleared	Check Number	Description	Debit	Credit
11/22	12/05	198	MACYS	1,857.61	
12/12	12/29	199	ST JUDES HOSP	1,000.00	
12/12	12/13	200	MARGARET L TURNER	3,000.00	
	NET TOTAL			**5,857.61**	

To report Lost or Stolen Visa Cards or Checks, please call (800) CMA-LOST.

YOUR CMA MONEY ACCOUNT TRANSACTIONS

Date	Description	Withdrawals	Deposits	Date	Description	Withdrawals	Deposits
12/01	ML BANK DEPOSIT PROGRAM		3,745.00	12/16	ML BANK DEPOSIT PROGRAM		88.00
12/02	ML BANK DEPOSIT PROGRAM		682.00	12/20	ML BANK DEPOSIT PROGRAM		330.00
12/05	ML BANK DEPOSIT PROGRAM	1,858.00		12/29	ML BANK DEPOSIT PROGRAM	1,000.00	
12/13	ML BANK DEPOSIT PROGRAM	3,000.00		12/30	ML BANK DEPOSIT PROGRAM	7,000.00	
	NET TOTAL					**8,013.00**	

This page intentionally left blank

[redacted]

Exhibit #6

Merrill Lynch Wealth Management
Bank of America Corporation

PRIVATE BANKING & INVESTMENT GROUP

Online at: **www.mymerrill.com**

Account Number: [redacted]

24-Hour Assistance: (800) MERRILL
Access Code: [redacted]

MLPF& S CUST FPO
ROBERT L TURNER IRRA
FBO ROBERT L TURNER
175 OCEAN AVE
FAR ROCKAWAY NY 11697-1728

Net Portfolio Value: $513,116.34

Your Private Wealth Advisor:
JACOBS/PAPA & ASSOCIATES
623 FIFTH AVE 34TH FLR
NEW YORK NY 10022
1-800-893-4806

RETIREMENT ACCOUNT

December 01, 2011 - December 30, 2011

ASSETS

	December 30	*November 30*
Cash/Money Accounts	**20,455.55**	15,802.12
Fixed Income	-	-
Equities	**207,207.80**	199,934.60
Mutual Funds	**285,452.99**	283,921.88
Options	-	-
Other	-	-
Subtotal (Long Portfolio)	***513,116.34***	*499,658.60*
TOTAL ASSETS	**$513,116.34**	$499,658.60

LIABILITIES

Debit Balance	-	-
TOTAL LIABILITIES	-	-
NET PORTFOLIO VALUE	**$513,116.34**	$499,658.60

CASH FLOW

	This Statement	*Year to Date*
Opening Cash/Money Accounts	**$15,802.12**	
CREDITS		
Funds Received	-	-
Electronic Transfers	-	-
Other Credits	-	-
Subtotal	-	-
DEBITS		
Electronic Transfers	-	-
Other Debits	-	(10,000.00)
Subtotal	-	*(10,000.00)*
Net Cash Flow	-	($10,000.00)
Dividends/Interest Income	**4,653.43**	33,964.22
Security Purchases/Debits	-	(8,829.14)
Security Sales/Credits	-	-
Closing Cash/Money Accounts	**$20,455.55**	
Securities You Transferred In/Out	-	-

FBO ROBERT L TURNER

Account Number [redacted]

24-Hour Assistance: (800) MERRILL
Access Code: [redacted]

ACCOUNT INVESTMENT OBJECTIVE

December 01, 2011 - December 30, 2011

GROWTH: Objective is to accumulate wealth over time through price appreciation rather than current income. The investor should be willing to accept the risk of price volatility and principal loss in seeking to achieve growth.

If you have changes to your investment objective, please contact your Private Wealth Advisor(s).

YOUR RETIREMENT ACCOUNT ASSETS

CASH/MONEY ACCOUNTS Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Estimated Annual Income	Est. Annual Yield%
CASH	330.10	330.10		**330.10**		
FIA CARD SERVICES NA RASP	20,125.45	20,125.45	1.0000	**20,125.45**	**20**	.10
TOTAL		20,455.55		**20,455.55**	**20**	.10

EQUITIES Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
AES TRUST III	AESPRC	01/21/05	200	48.8258	9,765.16	49.0900	9,818.00	52.84	675	6.87
PFD CONV 6.75%		01/21/05	1,300	49.0699	63,790.92	49.0900	63,817.00	26.08	4,388	6.87
Subtotal			*1,500*		*73,556.08*		***73,635.00***	*78.92*	***5,063***	*6.87*
BANK OF AMERICA CORP	BAC	03/09/09	1,800	3.7420	6,735.72	5.5600	**10,008.00**	3,272.28	**72**	.71
CITIGROUP INC COM NEW	C	02/02/05	100	494.4000	49,440.00	26.3100	2,631.00	(46,809.00)	4	.15
		07/16/08	100	159.6263	15,962.63	26.3100	2,631.00	(13,331.63)	4	.15
		11/21/08	200	42.7578	8,551.56	26.3100	5,262.00	(3,289.56)	8	.15
Subtotal			*400*		*73,954.19*		***10,524.00***	*(63,430.19)*	***16***	*.15*
CONAGRA FOODS INC	CAG	11/12/10	400	22.2961	8,918.45	26.4000	**10,560.00**	1,641.55	**384**	3.63
ESC DWS RREEF REAL FD II *PARENT ML# 31KH5*		N/A	5,000	N/A	N/A	N/A	**N/A**	N/A		
GENERAL ELECTRIC	GE	03/09/09	1,800	7.7042	13,867.63	17.9100	**32,238.00**	18,370.37	**1,225**	3.79
KINDER MORGAN ENERGY *PARTNERS LP*	KMP	11/09/06	120	45.9779	5,517.35	84.9500	**10,194.00**	4,676.65	**557**	5.46
KRAFT FOODS INC VA CL A	KFT	11/12/10	300	30.8871	9,266.14	37.3600	**11,208.00**	1,941.86	**348**	3.10

+

FBO ROBERT L TURNER

Account Number: [redacted]

YOUR RETIREMENT ACCOUNT ASSETS

December 01, 2011 - December 30, 2011

EQUITIES (continued) Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
NORDIC AMERICAN TANKERS	NAT	03/18/05	1,000	47.6700	47,670.00	11.9900	11,990.00	(35,680.00)	1,200	10.00
LTD SHS		11/09/06	500	35.0635	17,531.78	11.9900	5,995.00	(11,536.78)	600	10.00
Subtotal			*1,500*		*65,201.78*		***17,985.00***	*(47,216.78)*	***1,800***	*10.00*
PLAINS ALL AMERN PIPL LP	PAA	05/17/07	300	60.7356	18,220.70	73.4500	**22,035.00**	3,814.30	**1,195**	5.41
VENTAS INC *REIT*	VTR	04/04/11	160	55.1821	8,829.14	55.1300	**8,820.80**	(8.34)	**368**	4.17
TOTAL					284,067.18		**207,207.80**	(76,859.38)	**11,028**	5.32

RESEARCH RATINGS

Security	*Symbol*	*BofAML Research*	*Morningstar*	*S&P*
CITIGROUP INC COM NEW	C	Buy (C17)	Buy	Hold
CONAGRA FOODS INC	CAG	Buy (B17)	Hold	Buy
GENERAL ELECTRIC	GE	Neutral (B27)	Buy	Buy
KRAFT FOODS INC VA CL A	KFT	Buy (B17)	Hold	Hold
VENTAS INC	VTR	Buy (B17)	Hold	Hold
KINDER MORGAN ENERGY	KMP	Buy (B17)	Hold	Buy
PLAINS ALL AMERN PIPL LP	PAA	Buy (A17)	Hold	Buy

PLEASE REFER TO THE BACK OF YOUR STATEMENT FOR A GUIDE TO BofAML AND THIRD PARTY RESEARCH RATINGS.

MUTUAL FUNDS/CLOSED END FUNDS/UIT Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Total Client Investment	Cumulative Investment Return ($)	Estimated Annual Income	Current Yield%
BLACKROCK CORP HY FUND V	4,545	58,839.28	11.6900	**53,131.05**	(5,708.23)	58,839	**(5,708)**	**4,691**	8.82
SYMBOL: HYV Initial Purchase: 02/14/06									
Fixed Income 100%									
BLACKROCK INTL GROWTH & *INCOME TR*	700	11,961.44	7.1600	**5,012.00**	(6,949.44)	11,961	**(6,949)**	**952**	18.99

+

FBO ROBERT L TURNER

Account Number: [redacted]

24-Hour Assistance: (800) MERRILL
Access Code: [redacted]

YOUR RETIREMENT ACCOUNT ASSETS

December 01, 2011 - December 30, 2011

MUTUAL FUNDS/CLOSED END FUNDS/UIT (continued) *Description*	*Quantity*	*Total Cost Basis*	*Estimated Market Price*	*Estimated Market Value*	*Unrealized Gain/(Loss)*	*Total Client Investment*	*Cumulative Investment Return ($)*	*Estimated Annual Income*	*Current Yield%*
SYMBOL: BGY Initial Purchase: 02/12/08									
Equity 100%									
EATON VANCE RISK MANAGED	1,350	22,669.58	10.4500	**14,107.50**	(8,562.08)	22,669	**(8,562)**	**1,726**	12.22
DIVERSIFIED EQUITY INCM FD									
SYMBOL: ETJ Initial Purchase: 04/22/09									
Equity 100%									
ISHARES BARCLAYS TIPS BO	95	9,679.50	116.6900	**11,085.55**	1,406.05	9,679	**1,406**	**455**	4.09
PROTECTED SECS FD									
SYMBOL: TIP Initial Purchase: 07/30/09									
Fixed Income 100%									
MACQUARIE/FTGI/UTL D&I	5,900	124,405.61	14.2100	**83,839.00**	(40,566.61)	124,405	**(40,566)**	**8,260**	9.85
INFRASTR UT DIV & INC FD									
SYMBOL: MFD Initial Purchase: 11/04/04									
Equity 100%									
MAINSTAY HIGH YIELD CORP	20,498	124,648.72	5.7700	**118,273.46**	(6,375.26)	124,635	**(6,362)**	**7,667**	6.48
BOND FD CL C									
SYMBOL: MYHCX Initial Purchase: 07/07/03									
Fixed Income 100%									
.7670 Fractional Share		*4.33*	*5.7700*	***4.43***	*.10*			***1***	*6.48*
Subtotal (Fixed Income)				*182,494.49*					
Subtotal (Equities)				*102,958.50*					

FBO ROBERT L TURNER

Account Number: [redacted]

YOUR RETIREMENT ACCOUNT ASSETS

December 01, 2011 - December 30, 2011

MUTUAL FUNDS/CLOSED END FUNDS/UIT (continued) Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Total Client Investment	Cumulative Investment Return ($)	Estimated Annual Income	Current Yield%
TOTAL		352,208.46		**285,452.99**	(66,755.47)		**(66,741)**	**23,752**	8.32

Total Client Investment: Cost of shares directly purchased and still held. Does not include shares purchased through reinvestment.
Cumulative Investment Return: Estimated Market Value minus Total Client Investment. Cumulative Investment Return is the dollar value of the capital appreciation (depreciation) of all shares purchased and still held, including shares acquired through reinvestment of dividends and distributions, which may be greater or less than the actual income distributed.

Unrealized Gain or (Loss): Estimated Market Value minus Total Cost Basis (total cost of shares directly purchased and still held, as well as cost of shares acquired through reinvestment). Provided for Tax Planning purposes only and is not applicable to retirement accounts.
Initial Purchase: Date of your initial investment in this fund.

Market Timing: Merrill Lynch's policies prohibit mutual fund market timing, which involves the purchase and sale of mutual fund shares within short periods of time with the intention of capturing short-term profits resulting from market volatility. Market timing may result in lower returns for long-term fund shareholders because market timers capture short-term gains that would otherwise pass to all shareholders and due to increased transaction costs and fewer assets for investment due to the need to retain cash to satisfy redemptions.

LONG PORTFOLIO	Adjusted/Total Cost Basis	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield%
TOTAL	656,731.19	**513,116.34**	(143,614.85)		**34,800**	6.78

Total values exclude N/A items

YOUR RETIREMENT ACCOUNT TRANSACTIONS

DIVIDENDS/INTEREST INCOME TRANSACTIONS

Date	Transaction Type	Quantity	Description	Income	Income Year To Date
	Subtotal (Tax-Exempt Interest)				*5,062.52*
12/01	* Dividend		CONAGRA FOODS INC HOLDING 400.0000 PAY DATE 12/01/2011	96.00	
12/01	* Dividend		MACQUARIE/FTGI/UTL D&I INFRASTR UT DIV & INC FD HOLDING 5900.0000 PAY DATE 12/01/2011	2,065.00	

FBO ROBERT L TURNER

Account Number: [redacted]

24-Hour Assistance: (800) MERRILL
Access Code: [redacted]

YOUR RETIREMENT ACCOUNT TRANSACTIONS

December 01, 2011 - December 30, 2011

DIVIDENDS/INTEREST INCOME TRANSACTIONS (continued)

Date	*Transaction Type*	*Quantity*	*Description*	*Income*	*Income Year To Date*
12/01	* Dividend		MAINSTAY HIGH YIELD CORP BOND FD CL C PAY DATE 11/30/2011	639.56	
12/02	* Rpt Fgn Div		NORDIC AMERICAN TANKERS LTD SHS HOLDING 1500.0000 PAY DATE 12/02/2011	450.00	
12/07	* Dividend		ISHARES BARCLAYS TIPS BO PROTECTED SECS FD HOLDING 95.0000 PAY DATE 12/07/2011	22.86	
12/14	* Dividend		MAINSTAY HIGH YIELD CORP BOND FD CL C PAY DATE 12/13/2011	639.56	
12/19	* Dividend		BLACKROCK CORP HY FUND V HOLDING 4545.0000 PAY DATE 12/19/2011	390.87	
12/23	* Dividend		BANK OF AMERICA CORP HOLDING 1800.0000 PAY DATE 12/23/2011	18.00	
12/30	* Dividend		BLACKROCK INTL GROWTH & INCOME TR HOLDING 700.0000 PAY DATE 12/30/2011	238.00	
12/30	* Dividend		VENTAS INC REIT HOLDING 160.0000 PAY DATE 12/30/2011	92.00	
	Income Total		FIA CARD SERVICES NA RASP	1.58	
	Subtotal (Tax-Exempt Dividends)			*4,653.43*	*28,901.70*

+

FBO ROBERT L TURNER

Account Number: [redacted]

YOUR RETIREMENT ACCOUNT TRANSACTIONS

December 01, 2011 - December 30, 2011

DIVIDENDS/INTEREST INCOME TRANSACTIONS (continued)

Date	Transaction Type	Quantity	Description	Income	Income Year To Date
	NET TOTAL			**4,653.43**	**33,964.22**

REALIZED GAINS/(LOSSES)

Description	Quantity	Acquired Date	Liquidation Date	Sale Amount	Cost Basis	Gains/(Losses) * This Statement	Gains/(Losses) * Year to Date
Subtotal (Long-Term)							*(40,844.63)*
TOTAL							**(40,844.63)**

* - Excludes transactions for which we have insufficient data

The capital gains and losses shown above may not reflect all transactions which must be reported on your 2011 tax return. These reportable transactions will appear on your January statement.

FUNDS RECEIVED, WITHDRAWALS, AND CHARGES

Date	Transaction Type	Quantity	Description	Debit	Credit
12/01	Fund Delivery	-391	FIA CARD SVS NA RASP		
12/01	Subscription	391	FIA CARD SVS NA RASP	391.00	
12/02	Fund Delivery	-2,800	FIA CARD SVS NA RASP		
12/02	Subscription	2,800	FIA CARD SVS NA RASP	2,800.00	
12/05	Fund Delivery	-450	FIA CARD SVS NA RASP		
12/05	Subscription	450	FIA CARD SVS NA RASP	450.00	
12/08	Fund Delivery	-23	FIA CARD SVS NA RASP		
12/08	Subscription	23	FIA CARD SVS NA RASP	23.00	
12/15	Fund Delivery	-640	FIA CARD SVS NA RASP		
12/15	Subscription	640	FIA CARD SVS NA RASP	640.00	
12/20	Fund Delivery	-391	FIA CARD SVS NA RASP		
12/20	Subscription	391	FIA CARD SVS NA RASP	391.00	
12/27	Fund Delivery	-18	FIA CARD SVS NA RASP		
12/27	Subscription	18	FIA CARD SVS NA RASP	18.00	
	NET TOTAL			**4,713.00**	

+

FBO ROBERT L TURNER

Account Number: [redacted]

24-Hour Assistance: (800) MERRILL
Access Code: [redacted]

YOUR RETIREMENT ACCOUNT CONTRIBUTIONS AND DISTRIBUTIONS

December 01, 2011 - December 30, 2011

Year-End Plan Value as of December 31, 2011: $513,116.34

Contributions after December 31, 2010 for 2010 : $.00

Distributions	*Tax Year 2011*	*Tax Year 2010*	*RMD Calculated Amount 2011*
Normal	$10,000.00	$12,000.00	**

**Currently we do not have sufficient information on file to calculate your Required Minimum Distribution amount. Please contact us in order to obtain a calculation of your 2011 RMD.

Our records indicate that for 2012 you may be required to take a Required Minimum Distribution (RMD) from this account. You are required to take annual RMDs from your IRA account (s) for the year you turn age 70 1/2 and each subsequent year. The deadline for taking your 2012 RMD is December 31, 2012 or April 1, 2013 if 2012 is your first Required Minimum Distribution year. Contact us after January 15th in order to obtain your RMD calculation (if applicable), otherwise the calculation will be provided to you on your next statement.

The IRS requires all IRA custodians, including Merrill Lynch, to notify it through IRS Form 5498 when an RMD is required from the IRA of a living account owner for the calendar year. An RMD that is required for the current year will be reported to the IRS on the applicable IRS Form 5498.

For IRA, IRRA, SEP/IRA, SIMPLE/IRA ROTH IRA and ESA accounts, the Year-End Plan Value represents the valuation we must furnish to you and the Internal Revenue Service as part of the IRS Form 5498 reporting requirements.

FUNDAMENTAL EQUITY OPINION KEY AND GUIDE TO YOUR BofA MERRILL LYNCH RESEARCH RATINGS

BofA MERRILL LYNCH RESEARCH

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

Equity Opinions include a Volatility Risk Rating, an Investment Rating and an Income Rating.

BofAML Research Volatility Risk Ratings

Indicators of potential price fluctuation are:

A – Low
B – Medium
C – High

BofAML Research Income Ratings

Indicators of potential cash dividends are:

7 – Same/higher (dividend considered to be secure)
8 – Same/lower (dividend not considered to be secure)
9 – Pays no cash dividend

BofAML Research Investment Ratings

Reflect the analyst's assessment of a stock's absolute total return potential and the stock's attractiveness for investment relative to other stocks within a Coverage Cluster (defined below). There are three investment ratings:

1 – Buy stocks are expected to have a total return of at least 10% and are the most attractive stocks in the Coverage Cluster
2 – Neutral stocks are expected to remain flat or increase in value and are less attractive than Buy rated stocks
3 – Underperform stocks are the least attractive stocks in a Coverage Cluster

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

BofAML Research Investment Rating	Total return expectation (within 12-month period of date of initial rating)	Ratings dispersion guidelines for Coverage Cluster+
Buy	> or = 10%	< or = 70%
Neutral	> or = 0%	< or = 30%
Underperform	N/A	> or = 20%

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

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

THIRD PARTY RESEARCH

Third party research on the equity securities of certain companies is available to clients for informational purposes. Clients can access this research at www.mymerrill.com or can call 1-800-MERRILL to request that a copy be sent to them. Please note that the third party research rating is not necessarily equivalent to, or derived using the same methodology as, the BofAML Research ratings or the ratings of other third party research providers.

+

Customer Service

Please promptly report any inaccuracy, discrepancy, and/or concern by calling Merrill Lynch Client Services at (800-MERRILL) within ten (10) business days after delivery of or communication of the account statement. You should re-confirm any oral communications in writing to protect your rights.

About Us

You may review our financial statement at our offices: Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S), One Bryant Park, New York, New York 10036. If you request a copy of our financial statement, we will mail it to you.

We are associated with a NYSE Designated Market Maker (DMM) that may make a market in the security(ies) held in your account. At any time, the DMM may have a "long" or "short" inventory position in such security(ies) and may be on the opposite side of transactions in the security(ies) executed on the floor of the NYSE. We also act as a market maker, dealer, block positioner or arbitrageur in certain securities. These activities may put us or one of our affiliates on the opposite side of transactions we execute for you and potentially result in trading profits for us or our affiliates.

BofA Merrill Lynch Research is research produced by MLPF&S and/or one or more of its affiliates. Third party research ratings from selected vendors are provided, if available, for your information. Our providing these research ratings is not a solicitation or recommendation of any particular security. MLPF&S and its affiliates are not responsible for any third party research and have no liability for such research. You are responsible for any trading decision you make based upon third party research ratings and reports.

MLPF&S may make available to you certain securities and other investment products that are sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation (BAC) or in which BAC has a substantial economic interest, including BofA ™ Global Capital Management, BlackRock and Nuveen Investments.

Merrill Edge is the marketing name for two businesses: Merrill Edge Advisory Center™, which offers team-based advice and guidance brokerage services; and a self-directed online investing platform. Both are made available through MLPF&S.

Bank of America Merrill Lynch is the marketing name for the global banking and global markets businesses of BAC. Lending, derivatives, and other commercial banking activities are performed globally by banking affiliates of BAC, including Bank of America, N.A., member Federal Deposit Insurance Corporation (FDIC). Securities, strategic advisory, and other investment banking activities are performed globally by investment banking affiliates of BAC ("Investment Banking Affiliates"), including, in the United States, MLPF&S and Merrill Lynch Professional Clearing Corp., all of which are registered broker dealers and members of Financial Industry Regulatory Authority (FINRA) and Securities Investor Protection Corporation (SIPC), and, in other jurisdictions, locally registered entities.

Investment products offered by Investment Banking Affiliates, including MLPF&S, ARE NOT FDIC INSURED, ARE NOT BANK GUARANTEED AND MAY LOSE VALUE.

Additional Information

We will route your equity and option orders to market centers consistent with our duty of best execution.

Except for certain custodial accounts, we hold bonds and preferred stocks in bulk segregation. If there is a partial call for those securities, securities will be randomly selected from those held in bulk. The probability of your holdings being selected is proportional to the total number of customer holdings of that particular security that we hold.

This statement serves as a confirmation of certain transactions during the period permitted to be reported periodically. Additional information is available upon written request.

In accordance with applicable law, rules and regulations, your free credit balance is not segregated and we can use these funds in our business. You have the right to receive, in the normal course of business, any free credit balance and any fully paid securities to which you are entitled, subject to any obligations you owe in any of your accounts.

You will have the right to vote full shares and we may solicit voting instructions concerning these full shares in your account. Voting shares in your account will be governed by the then current rules and policies of FINRA and the Securities Exchange Commission or other applicable exchanges or regulatory bodies.

All transactions are subject to the constitution, rules, regulations, customs, usages, rulings and interpretations of the exchange or market, and its clearinghouse, if any, where the transactions are executed, and if not executed on any exchange, FINRA.

You may obtain an investor brochure that includes information describing the FINRA Regulation Public Disclosure Program ("Program"). To obtain a brochure or more information about the Program or your broker contact the FINRA Regulation Public Disclosure Program Hotline at (800)289-9999 or access the FINRA website at www.finra.org.

We receive a fee from ISA® banks of up to 2% per annum of the average daily balances. We receive a fee from our affiliated banks of up to $30 per annum for each retirement account and $65 per annum for each non-retirement account that sweeps balances to the banks under the RASP ℠ and ML bank deposit programs. We receive a fee from Bank of America, N.A. of up to 0.25% per annum of the average daily Preferred Deposit ™ and Preferred Deposit for Business ™ balances.

Options Customers

For all customers, including those who own options, please promptly advise us of any material change in your investment objectives or financial condition. Individual options commission charges have been included in your confirmation. You may request a summary of this information.

Margin Customers

If this statement is for a margin account, it is a combined statement of your margin account and special memorandum account maintained for you pursuant to applicable regulations. The permanent record of the separate account, as required by Regulation T, is available for your inspection upon request. You should retain this statement for use with your next statement to calculate interest charges, if any, for the period covered by this statement. The interest charge period will parallel the statement period, except that interest due for the final day of the statement period will be carried over and appear on your next statement.

Protection for your Account

The Securities Investor Protection Corporation (SIPC) and our excess-SIPC insurance do not cover assets that are not securities, as defined by SIPC, or assets that are not held at MLPF&S, such as cash on deposit at FIA Card Services, N.A. and Bank of America Rhode Island, N.A. (Merrill Lynch Affiliated Banks), Bank of America, N.A. (BANA) or other depository institutions. Those bank deposits are protected by the FDIC. MLPF&S is not a bank. Unless otherwise disclosed, INVESTMENTS THROUGH MLPF&S ARE NOT FDIC INSURED, ARE NOT BANK GUARANTEED AND MAY LOSE VALUE. To obtain information about SIPC, including the SIPC Brochure, contact SIPC at http://www.sipc.org or (202)371-8300.

Fixed Income Securities

Values on your statement generally are based on estimates obtained from various sources. These values assume standard market conditions, are not firm bids or offers and may vary from prices achieved in actual transactions, especially for thinly traded securities. These values are generally for transactions of $1 million or more, which often reflect more favorable pricing than transactions in smaller amounts. You may pay more than these values if you purchase smaller amounts of securities, or receive less if you sell smaller amounts of securities.

Prices and Valuations

While we believe our pricing information to be reliable, we cannot guarantee its accuracy. Pricing information provided for certain thinly traded securities may be stale.

Investments such as direct participation program securities (e.g., partnerships, limited liability companies, and real estate trusts which are not listed on any exchange), commodity pools, private equity, private debt and hedge funds are generally illiquid investments. No formal trading market exists for these securities and their current values will likely be different from the purchase price. Unless otherwise indicated, the value shown on this statement for an investment in these securities has been provided by the management, administrator or sponsor of each program or a third-party vendor, in each case without independent verification by MLPF&S. This value represents their estimate of the value of the investor's interest in the net assets of the program, as of a date no more than 18 months from the date of this statement. Therefore, the values shown may not reflect actual market value or be realized upon a sale. If an estimated value is not provided, accurate valuation information is not available.

Cost Data/Realized Capital Gains & Losses

Cost Data and Realized Capital Gains/Losses are provided in this statement for informational purposes only. Please review for accuracy. Merrill Lynch is not responsible for omitted or restated data. Please consult your tax advisor to determine the tax consequences of your securities transactions. Your statement is not an official accounting of gains/losses. Please refer to your records, trade confirmations, and your Consolidated Tax Reporting Statement (Form 1099).

Insurance Policies and Annuity Contracts

Information is based on data from the issuing insurer. We are not responsible for the calculation of policy/contract values. Insurance policies and annuity contracts are generally not held in your MLPF&S account. If we, as custodian or trustee, hold an annuity contract that is a security, SIPC protection and excess-SIPC protection apply.

Estimated Annual Income and Current Yield

Estimated Annual Income and Current Yield for certain types of securities could include a return of principal or capital gains in which case the Estimated Annual Income and Current Yield would be overstated. Estimated Annual Income and Current Yield are estimates and the actual income and yield might be lower or higher than the estimated amounts. Current Yield is based upon Estimated Annual Income and the current price of the security and will fluctuate.

Symbols and Abbreviations

¤	Interest reported to the IRS
■	Gross Proceeds reported to the IRS
*	Dividends reported to the IRS
:	Transactions reported to the IRS
OCC	Options Clearing Corporation
#	*Transaction you requested same day* payment. Prior day's dividend retained to offset cost of advancing payment on your behalf
N/A	Price, value and/or cost data not available
N/C	Not-Calculated
N/N	Non-negotiable securities
N/O	Securities registered in your name
N/O CUST	Non-negotiable securities registered in the name of the custodian
↑ ↓	Indicates that BofA Merrill Lynch Research has upgraded (↑) or downgraded (↓) its fundamental equity opinion on a security.

+

Exhibit #7

[redacted]

CREDIT SUISSE

CREDIT SUISSE SECURITIES (USA) LLC
Eleven Madison Avenue
7th Floor
New York, NY 10010-3629
(800) 847-2616

Brokerage Account Statement

ROBERT TURNER
MARAGRET TURNER JT TEN
175 OCEAN AVENUE
ROCKAWAY PT NY 11697 - 1728

Account Number:
Statement Period: 12/01/2011 - 12/31/2011

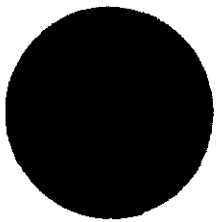
Valuation at a Glance

	This Period	Year-to-Date
Beginning Account Value	**$1,312,266.60**	**$1,425,879.57**
Cash Withdrawals	-6,155.80	-247,678.08
Dividends/Interest	6,351.13	59,642.81
Change in Account Value	39,516.04	114,133.67
[redacted]		
Estimated Annual Income	**$60,344.50**	
Total Purchasing Power	**$741,041.04**	

Your Relationship Manager:
JACOB SCHORI
(212) 538-1907

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation
Cash, Money Funds, and FDIC Deposits	29,545.17	51,836.69	51,459.98	4%
Equities	1,194,800.81	1,068,572.40	1,104,304.80	82%
Mutual Funds	201,533.59	191,857.51	196,213.19	14%
Account Total (Pie Chart)	**$1,425,879.57**	**$1,312,266.60**	**$1,351,977.97**	**100%**



Asset Allocation percentages are rounded to the nearest whole percentage.

Pie Chart allocation excludes all asset classes which net to a liability.

[redacted]

Summary of Gains and Losses

	Realized		
	This Period	Year-to-Date	Unrealized
Short-Term Gain/Loss	0.00	0.00	-1,025.40
Long-Term Gain/Loss	0.00	148,866.52	512,283.90
Net Gain/Loss	**0.00**	**148,866.52**	**511,258.50**

This summary excludes transactions where cost basis information is not available.

Purchasing Power Summary

Cash and Money Market Funds Available	51,459.98
Borrowing Power	689,581.06
Total Purchasing Power	**$741,041.04**

You may be able to borrow against the value of your brokerage account assets to buy additional securities or for other purposes. For more information, please call your Relationship Manager.

Client Service Information

Your Relationship Manager: 25V

JACOB SCHORI
PRIVATE BANKING USA
ELEVEN MADISON AVENUE, 7TH FL
NEW YORK NY 10010-3698

Contact Information

Telephone Number: (212) 538-1907

Client Service Information

Service Hours: Monday - Friday 07:00 a.m. - 10:00 p.m. (EST)
Saturday - Sunday 08:00 a.m. - 06:00 p.m. (EST)
Client Service Telephone Number: (866) 355-4746
Web Site: WWW.CREDIT-SUISSE.COM/CLIENTVIEW

Investment Objective: GROWTH
Risk Exposure: NONE SPECIFIED

If you have any questions concerning your investment objective or wish to make a change, please contact your Relationship Manager.

Default Tax Lot Disposition Method for Mutual Funds : FIRST IN FIRST OUT
Default Tax Lot Disposition Method for All Other Securities: FIRST IN FIRST OUT

Portfolio Holdings

Quantity	Opening Date	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
Cash, Money Funds, and FDIC Deposits 4.00% of Portfolio									
Margin Balance				0.00	2,256.00				
Money Market									
FEDERATED AUTO CASH MGMT TR II									
49,203.980	12/01/11	0000000985	12/30/11	51,836.69	49,203.98	0.00	3.57	0.01%	0.01%
Total Money Market				**$51,836.69**	**$49,203.98**	**$0.00**	**$3.57**		
Total Cash, Money Funds, and FDIC Deposits				**$51,836.69**	**$51,459.98**	**$0.00**	**$3.57**		

Portfolio Holdings *(continued)*

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Equities 82.00% of Portfolio								
Common Stocks								
BP PLC SPONS ADR			*Security Identifier:* BP					
CUSIP: 055622104								
Dividend Option: Cash								
900.00 of these shares are in your margin account								
500.000	10/20/08 *	50.2190	25,109.57	42.7400	21,370.00	-3,739.57	840.00	3.93%
400.000	12/08/08 *	46.0360	18,414.23	42.7400	17,096.00	-1,318.23	672.00	3.93%
900.000	**Total**		**$43,523.80**		**$38,466.00**	**-$5,057.80**	**$1,512.00**	
BAYTEX ENERGY CORP COM			*Security Identifier:* BTE					
ISIN#CA07317Q1054								
CUSIP: 07317Q105								
Dividend Option: Cash								
3,600.00 of these shares are in your margin account								
100.000	03/04/05 *	12.2100	1,221.02	55.8900	5,589.00	4,367.98	261.52	
500.000	11/29/05 *	14.7320	7,366.22	55.8900	27,945.00	20,578.78	1,307.59	
1,000.000	11/29/05 *	14.8350	14,834.94	55.8900	55,890.00	41,055.06	2,615.18	
2,000.000	06/12/06 *	21.5360	43,072.99	55.8900	111,780.00	68,707.01	5,230.37	
3,600.000	**Total**		**$66,495.17**		**$201,204.00**	**$134,708.83**	**$9,414.66**	
BONAVISTA ENERGY CORP COM			*Security Identifier:* BNPUF					
ISIN#CA09784Y1088								
CUSIP 09784Y108								
Dividend Option: Cash								
3,000.00 of these shares are in your margin account								
800.000	03/04/05 *	26.4430	21,154.46	25.7146	20,571.68	-582.78	1,131.63	
700.000	11/29/05 *	31.5920	22,114.35	25.7146	18,000.22	-4,114.13	990.18	
1,500.000	06/12/06 *	30.9380	46,407.23	25.7146	38,571.90	-7,835.33	2,121.80	
3,000.000	**Total**		**$89,676.04**		**$77,143.80**	**-$12,532.24**	**$4,243.61**	
FRONTIER COMMUNICATIONS CORP			*Security Identifier:* FTR					
COM								
CUSIP: 35906A108								
Dividend Option: Cash								
720.00 of these shares are in your margin account								
479.960	11/10/05 *	7.7880	3,738.05	5.1500	2,471.79	-1,266.26	359.97	14.56%

[redacted]

Portfolio Holdings *(continued)*

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Equities *(continued)*								
Common Stocks *(continued)*								
FRONTIER COMMUNICATIONS CORP *(continued)*								
240.040	08/10/06 *	8.4860	2,036.86	5.1500	1,236.21	-800.65	180.03	14.56%
720.000	**Total**		**$5,774.91**		**$3,708.00**	**-$2,066.91**	**$540.00**	
GENERAL ELECTRIC CO COM			*Security Identifier:* GE					
CUSIP: 369604103								
Dividend Option: Cash								
2,000.00 of these shares are in your margin account								
950.000	06/13/94 *	8.0890	[3]7,685.00	17.9100	17,014.50	9,329.50	646.00	3.79%
250.000	10/20/08 *	20.3790	5,094.65	17.9100	4,477.50	-617.15	170.00	3.79%
800.000	12/08/08 *	19.0810	15,264.99	17.9100	14,328.00	-936.99	544.00	3.79%
2,000.000	**Total**		**$28,044.64**		**$35,820.00**	**$7,775.36**	**$1,360.00**	
INTEL CORP COM			*Security Identifier:* INTC					
CUSIP: 458140100								
Dividend Option: Cash								
1,500.00 of these shares are in your margin account								
1,500.000	06/21/96 *	9.0010	[3]13,501.17	24.2500	36,375.00	22,873.83	1,260.00	3.46%
KINDER MORGAN ENERGY PARTNERS L P UNIT LTD PARTNERSHIP INT			*Security Identifier:* KMP					
CUSIP: 494550106								
Dividend Option: Cash								
1,000.00 of these shares are in your margin account								
1,000.000	07/12/07 *	56.8080	[3]56,808.25	84.9500	84,950.00	28,141.75	4,640.00	5.46%
KRAFT FOODS INC CL A			*Security Identifier:* KFT					
CUSIP: 50075N104								
Dividend Option: Cash								
800.00 of these shares are in your margin account								
800.000	10/18/10 *	32.0850	25,667.73	37.3600	29,888.00	4,220.27	928.00	3.10%
MERCK & CO INC NEW COM			*Security Identifier:* MRK					
CUSIP: 58933Y105								
Dividend Option: Cash								
700.00 of these shares are in your margin account								
700.000	10/18/10 *	37.5710	26,299.53	37.7000	26,390.00	90.47	1,176.00	4.45%
PEPCO HLDGS INC COM			*Security Identifier:* POM					
CUSIP: 713291102								
Dividend Option: Cash								
6,000.00 of these shares are in your margin account								
3,000.000	09/16/09 *	15.3520	46,056.06	20.3000	60,900.00	14,843.94	3,240.00	5.32%
3,000.000	10/02/09 *	14.5860	43,757.54	20.3000	60,900.00	17,142.46	3,240.00	5.32%
6,000.000	**Total**		**$89,813.60**		**$121,800.00**	**$31,986.40**	**$6,480.00**	

Portfolio Holdings *(continued)*

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Equities *(continued)*								
Common Stocks *(continued)*								
QUALCOMM INC			*Security Identifier:* QCOM					
CUSIP: 747525103								
Dividend Option: Cash								
6,000.00 of these shares are in your margin account								
6,000.000	07/10/98 *	3.2600	319,561.57	54.7000	328,200.00	308,638.43	5,160.00	1.57%
VERIZON COMMUNICATIONS COM			*Security Identifier:* VZ					
CUSIP: 92343V104								
Dividend Option: Cash								
3,000.00 of these shares are in your margin account								
2,000.000	11/10/05 *	28.2780	356,556.59	40.1200	80,240.00	23,683.41	4,000.00	4.98%
1,000.000	08/10/06 *	30.8100	330,809.91	40.1200	40,120.00	9,310.09	2,000.00	4.98%
3,000.000	**Total**		**$87,366.50**		**$120,360.00**	**$32,993.50**	**$6,000.00**	
Total Common Stocks			**$552,532.91**		**$1,104,304.80**	**$551,771.89**	**$42,714.27**	
Total Equities			**$552,532.91**		**$1,104,304.80**	**$551,771.89**	**$42,714.27**	

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds 14.00% of Portfolio								
Mutual Funds								
ALPINE DYNAMIC DIVIDEND FUND			*Security Identifier:* ADVDX					
CUSIP: 020875209								
Open End Fund								
Dividend Option: Reinvest; Capital Gains Option: Reinvest								
10,197.876	12/02/09 *	5.1800	52,830.00	3.6100	36,814.34	-16,015.66	5,501.75	14.94%
3,582.785	Reinvestments to Date *	4.4940	16,100.02	3.6100	12,933.85	-3,166.17	1,932.91	14.94%
13,780.661	**Total**		**$68,930.02**		**$49,748.19**	**-$19,181.83**	**$7,434.66**	

[redacted]

Portfolio Holdings *(continued)*

Quantity	Acquisition Date	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds *(continued)*								
Mutual Funds *(continued)*								
APOLLO INVT CORP COM			*Security Identifier:* AINV					
CUSIP: 03761U106								
Closed End Fund								
Dividend Option: Cash; Capital Gains Option: Cash								
1,000.00 of these shares are in your margin account								
1,000.000	07/12/07 *	22.8220	[3]22,821.50	6.4400	6,440.00	-16,381.50	1,120.00	17.39%
BLACKROCK NEW YORK MUN INCOME TR II COM			*Security Identifier:* BFY					
CUSIP: 09249R102								
Closed End Fund								
Dividend Option: Cash; Capital Gains Option: Cash								
6,000.00 of these shares are in your margin account								
6,000.000	05/16/07 *	15.6480	[3]93,885.19	15.7450	94,470.00	584.81	6,012.00	6.36%
KAYNE ANDERSON MLP INVT CO COM			*Security Identifier:* KYN					
CUSIP: 486606106								
Closed End Fund								
Dividend Option: Cash; Capital Gains Option: Cash								
1,500.00 of these shares are in your margin account								
1,500.000	05/24/07 *	34.0600	[3]51,089.87	30.3700	45,555.00	-5,534.87	3,060.00	6.71%
Total Mutual Funds			**$236,726.58**		**$196,213.19**	**-$40,513.39**	**$17,626.66**	
Total Mutual Funds			**$236,726.58**		**$196,213.19**	**-$40,513.39**	**$17,626.66**	

	Cost Basis	Market Value	Unrealized Gain/Loss	Accrued Interest	Estimated Annual Income
Total Portfolio Holdings	**$840,719.47**	**$1,351,977.97**	**$511,258.50**	**$0.00**	**$60,344.50**

* Uncovered under the cost basis rules as defined below.

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 " uncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is *disposed*.

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

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
- Other securities, principally debt securities and options, acquired on or after January 1, 2013, or later, as determined by the Secretary of the Treasury.

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

Disclosures and Other Information

Portfolio Holdings *(continued)*

Pricing - This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from quotation services, which we believe to be reliable; however, we cannot guarantee their accuracy. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

The Estimated Price as of Date only appears when the price date does not equal the statement date and the price indicated is estimated since it is not reflective of a last trade price on a recognized exchange.

Reinvestment - The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your Statement may have been reinvested. You will not receive confirmation of these reinvestments. However, information pertaining to these transactions which would otherwise appear on confirmations, including the time of execution and the name of the person from whom your security was purchased, will be furnished to you upon written request to your introducing firm. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow, the source and nature of which payment will be furnished to you upon written request to your introducing firm.

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

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

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

Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
Dividend Income				
Equities	5,348.70	1,002.00	49,047.24	6,012.00
Money Market	0.43	0.00	3.57	0.00

[redacted]

Income and Expense Summary *(continued)*

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
Expenses				
Withholding Taxes	-155.80	0.00	-1,972.49	0.00
Total Dividends, Interest, Income and Expenses	**$5,193.33**	**$1,002.00**	**$47,078.32**	**$6,012.00**
Distributions				
Alternative Investments	0.00	0.00	0.00	4,580.00
Total Distributions	**$0.00**	**$0.00**	**$0.00**	**$4,580.00**

Cash Not Yet Received

Security	Record Date	Payable Date	Quantity Held	Rate	Amount of Payment	Dividend Option
Dividends						
APOLLO INVT CORP COM	12/15/11	01/04/12	1,000.000	0.280000	280.00	Cash
GENERAL ELECTRIC CO COM	12/27/11	01/25/12	2,000.000	0.170000	340.00	Cash
MERCK & CO INC NEW COM	12/15/11	01/09/12	700.000	0.420000	294.00	Cash
Total Cash Not Yet Received					**$914.00**	

The above information has been obtained from sources we believe to be reliable. All items are subject to receipt. We make no representation as to accuracy or completeness. Cash Not Yet Received is not reflected as an asset in your account until it is actually received.

Schedule of Realized Gains and Losses Year-to-Date

Disposition Date	Acquisition Date	Disposition Transaction	Description	Security Identifier	Quantity	Cost Basis	Proceeds	Realized Gain/Loss/ Disallowance
Long Term								
01/18/11	10/16/95 *	SELL FI	AOL INC COM	AOL	45.000	932.76	999.72	66.96
01/18/11	06/13/94 *	SELL FI	GENERAL ELECTRIC CO COM	GE	800.000	6,471.58	14,726.15	8,254.57
01/18/11	06/21/96 *	SELL FI	INTEL CORP COM	INTC	1,000.000	9,000.78	20,748.37	11,747.59
01/18/11	03/09/99 *	SELL FI	NATIONAL SEMICONDUCTOR C/A	637640103	1,000.000	5,658.14	14,446.82	8,788.68
01/18/11	07/10/98 *	SELL FI	QUALCOMM INC	QCOM	500.000	1,630.13	26,123.56	24,493.43
01/18/11	10/16/95 *	SELL FI	TIME WARNER INC NEW COM NEW	TWX	500.000	13,418.86	16,297.77	2,878.91
01/18/11	12/12/05 *	SELL FI	UTSTARCOM INC COM C/A EFF 06/24/11 1	918076100	2,000.000	17,100.60	4,465.06	-12,635.54
07/15/11	07/10/98 *	SELL FI	QUALCOMM INC	QCOM	1,500.000	4,890.39	81,582.77	76,692.38
09/27/11	03/09/99 *	ZMEC SL	NATIONAL SEMICONDUCTOR C/A	637640103	1,500.000	8,487.20	37,500.00	29,012.80

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

Disposition Date	Acquisition Date	Disposition Transaction	Description	Security Identifier	Quantity	Cost Basis	Proceeds	Realized Gain/Loss/ Disallowance
Long Term *(continued)*								
11/22/11	11/10/05 *	DWSG FI	FAIRPOINT COMMUNICATIONS INC	305560104	38.000	280.47	0.00	-280.47
11/22/11	08/10/06 *	DWSG FI	FAIRPOINT COMMUNICATIONS INC	305560104	18.000	152.79	0.00	-152.79
Total Long Term						**$68,023.70**	**$216,890.22**	**$148,866.52**
Total Short Term and Long Term						**$68,023.70**	**$216,890.22**	**$148,866.52**

* Uncovered under the cost basis rules as defined below.

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 " uncovered," under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed

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

- Stock in a corporation acquired on or after January 1, 2011
- Mutual funds and dividend reinvestment plan (DRP) shares acquired on or after January 1, 2012
- 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 uncovered securities. Adjustments to cost basis may have been made for prior income received and subsequently reclassified by the issuer as a return of capital. In addition, corporate action events may require adjustments to your original cost basis. Return of capital information and cost basis information, as it relates to corporate actions, has been obtained from sources we believe to be reliable.

Adjustments to cost basis can be made after year-end, in particular, for return of capital adjustments, but may also include adjustments for corporate action events. Therefore there may be differences in cost basis reflected on your monthly client brokerage statement at year end versus any subsequent reports, including your 1099-B or online displays you may have available to you.

When you report your cost basis on your tax return, it should be verified using all of your own records. In particular, there may be other adjustments which you need to make, but are not required to be made by Pershing as it relates to H.R. 1424. You should consult with your tax advisor in order to properly report your gain or loss for tax purposes. Pershing shall not be responsible for and makes no representations or warranties with respect to the accuracy of any information that you report to the IRS or other taxing authorities, and, accordingly, disclaims any and all liability that may arise with respect to your use and reliance on the information provided herein for such reporting.

[redacted]

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

Tax Lot Disposition Methods:

FI = First In First Out

SL = 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 First In, First Out (FIFO). Your account's selected tax lot method will be used to determine the cost basis for calculating gain and/or loss, unless another method was selected at the time of the security disposal, and this may be reported on the IRS Form 1099-B.

Activity Summary (All amounts shown are in base currency: USD)

Credits	This Period
Asset Management	
Asset Management Checks	0.00
Total Asset Management	**$0.00**
Securities	
Securities Sold	0.00
Total Securities	**$0.00**
Additional Transactions	
Dividends and Interest	6,351.13
Taxes Withheld	0.00
Total Additional Transactions	**$6,351.13**
Total Credits	**$6,351.13**

Debits	This Period
Asset Management	
Asset Management Checks	-6,000.00
Total Asset Management	**-$6,000.00**
Securities	
Securities Bought	-572.04
Total Securities	**-$572.04**
Additional Transactions	
Dividends and Interest	0.00
Taxes Withheld	-155.80
Total Additional Transactions	**-$155.80**
Total Debits	**-$6,727.84**

Transactions by Type of Activity

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
Asset Management Checks							
12/20/11	ASSET MANAGEMENT CHECK USD999997	CHECK NUMBER - 0101				-6,000.00	USD
Total Asset Management Checks					**$0.00**	**-$6,000.00**	
Securities Bought and Sold							
12/01/11	REINVEST CASH INCOME ADVDX	ALPINE DYNAMIC DIVIDEND FUND 13619.9760 SHRS SHRS PURCH. AT $3.56000 RD 11/28 PD 11/29/11	160.685			-572.04	USD
Total Securities Bought and Sold					**$0.00**	**-$572.04**	
Dividends and Interest							
12/01/11	CASH DIVIDEND RECEIVED ADVDX	ALPINE DYNAMIC DIVIDEND FUND 13619.9760 SHRS RD 11/28 PD 11/29/11				572.04	USD
12/01/11	NON-TAXABLE DISTRIBUTION RECEIVED BFY	6000 SHRS BLACKROCK NEW YORK MUN INCOME TR II COM RD 11/15 PD 12/01/11				501.00	USD

Transactions by Type of Activity *(continued)*

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
Dividends and Interest *(continued)*							
12/01/11	CASH DIVIDEND RECEIVED INTC	1500 SHRS INTEL CORP COM RD 11/07 PD 12/01/11				315.00	USD
12/16/11	FOREIGN SECURITY DIVIDEND RECEIVED BTE	3600 SHRS BAYTEX ENERGY CORP COM ISIN#CA07317Q1054 RD 11/30 PD 12/15/11				692.44	USD
12/16/11	FOREIGN SECURITY DIVIDEND RECEIVED BNPUF	3000 SHRS BONAVISTA ENERGY CORP COM ISIN#CA09784Y1088 RD 11/30 PD 12/15/11				346.22	USD
12/19/11	FOREIGN SECURITY DIVIDEND RECEIVED BP	BP PLC SPONS ADR RD 11/04 PD 12/19/11 DIV @ .42	-900.000			378.00	USD
12/21/11	CASH DIVIDEND RECEIVED QCOM	6000 SHRS QUALCOMM INC RD 11/23 PD 12/21/11				1,290.00	USD
12/30/11	MONEY MARKET FUND INCOME RECEIVED 052992500	FEDERATED AUTO CASH				0.43	USD
12/30/11	NON-TAXABLE DISTRIBUTION RECEIVED BFY	6000 SHRS BLACKROCK NEW YORK MUN INCOME TR II COM RD 12/15 PD 12/30/11				501.00	USD
12/30/11	CASH DIVIDEND RECEIVED FTR	720 SHRS FRONTIER COMMUNICATIONS CORP COM RD 12/09 PD 12/30/11				135.00	USD
12/30/11	CASH DIVIDEND RECEIVED POM	6000 SHRS PEPCO HLDGS INC COM RD 12/12 PD 12/30/11				1,620.00	USD
Total Dividends and Interest					**$0.00**	**$6,351.13**	

[redacted]

Transactions by Type of Activity *(continued)*

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
Taxes Withheld							
12/16/11	FOREIGN TAX WITHHELD AT THE SOURCE BTE	3600 SHRS BAYTEX ENERGY CORP COM ISIN#CA07317Q1054 RD 11/30 PD 12/15/11				-103.87	USD
12/16/11	FOREIGN TAX WITHHELD AT THE SOURCE BNPUF	3000 SHRS BONAVISTA ENERGY CORP COM ISIN#CA09784Y1088 RD 11/30 PD 12/15/11				-51.93	USD
Total Taxes Withheld					**$0.00**	**-$155.80**	
Total Value of all Transactions					**$0.00**	**-$376.71**	

The price and quantity displayed may have been rounded.

Money Market Fund Detail

Date	Activity Type	Description	Amount	Balance
Sweep Money Market Fund				
FEDERATED AUTO CASH MGMT TR II				
Account Number [redacted] Current Yield: 0.01% Activity Ending: 12/30/11				
12/01/11	Opening Balance		51,836.69	51,836.69
12/02/11	Deposit	MONEY FUND PURCHASE	816.00	52,652.69
12/19/11	Deposit	MONEY FUND PURCHASE	882.86	53,535.55
12/20/11	Withdrawal	MONEY FUND REDEMPTION	-5,622.00	47,913.55
12/22/11	Deposit	MONEY FUND PURCHASE	1,290.00	49,203.55
12/30/11	Deposit	INCOME REINVEST	0.43	49,203.98
12/30/11	**Closing Balance**			**$49,203.98**
Total All Money Market Funds				**$49,203.98**

Messages

Please note the following information for Pershing's 2011 mailing of Internal Revenue Service (IRS) Forms 1099 (B, DIV, INT, OID and MISC). Your Form 1099(s) will be mailed by February 15, 2012, as a result of recent legislative changes. Pershing will not be producing tax information statements by January 31, 2012.

As you were previously advised, changes and enhancements to your cash management services associated with your Credit Suisse Securities (USA) LLC (CSSU) account occurred automatically on November [19], 2011. As of that date, a new cash management service for your CSSU account was introduced, PNC Bank became your bank sponsor, and the new Agreement provided to you replaced your previous Agreement. If you have not done so already, you should thoroughly review your new Agreement Relating to the Cash Management Services Available for Your CSSU account and fee schedule. You should have received your new debit cards and checks (if applicable). You should begin using the new debit cards and checks immediately and shred your old card and checks. You must update any automated debits or credits and bill payment instructions you previously set up with your account.
PLEASE TAKE NOTE: Any checks, authorized debits or direct deposits from your old account that are presented after February 29, 2012, will be automatically returned unpaid. If you haven't received the new debit cards and checks, please contact your Credit Suisse Relationship Manager immediately.

Securities and Exchange Commission Rule 17a-3 requires CSSU to provide your account information to you for verification purposes (1) within 30 days of new account opening, (2) whenever there is a change to your investment objective and (3) once every 36 months thereafter. Your account information will be provided in a section of your brokerage statement titled "Customer Account Information." If any of the information is either missing or incorrect, you must indicate such corrections on the statement and return the statement to CSSU or send a letter requesting such corrections to CSSU.

Messages *(continued)*

A $35 Custodial Fee will be charged to Credit Suisse Securities (USA) LLC accounts that have been inactive for the year January 1, 2011 to December 31, 2011. The fee will be charged in March 2012. An account will be considered inactive if it has not effected a security transaction in the calendar year and has 1) one or more security position(s) 2) margin and or credit interest of less than $100 per year or 3) the average monthly balances in money market funds are less than $10,000. If an account does one securities trade, regardless of how much commission was generated they will be considered exempt. This excludes all dividend reinvestment trades, but includes Systematic Reinvestment System (SRS) trades, mutual fund exchanges and principal trades. All of these trades must have settled in 2011. This notice is not an offer or solicitation to buy or sell any security and you should only engage in securities transactions that are suitable and appropriate for you in light of your particular financial situation, and consistent with your investment strategy. This fee will not be charged with respect to Retirement Accounts for which Pershing LLC acts as custodian, Cash on Delivery (COD) accounts, precious metals accounts, ProCash Plus ™ accounts and fixed income book-entry "only" positions.

Important Arbitration Agreement and Important Arbitration Disclosures

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330.

[redacted]

TERMS AND CONDITIONS

GENERAL INFORMATION

1. ANY FREE CREDIT BALANCE CARRIED FOR YOUR ACCOUNT REPRESENTS FUNDS PAYABLE UPON DEMAND WHICH, ALTHOUGH PROPERLY ACCOUNTED FOR ON PERSHING'S BOOKS OF RECORD, ARE NOT SEGREGATED AND MAY BE USED IN THE CONDUCT OF ITS BUSINESS.

2. ALL ORDERS AND TRANSACTIONS SHALL BE SOLELY FOR YOUR ACCOUNT AND RISK SHALL BE SUBJECT TO THE CONSTITUTION, RULES, REGULATIONS, CUSTOMS, USAGES, RULINGS AND INTERPRETATIONS OF THE EXCHANGE OR MARKET AND THE CLEARING FACILITY, IF ANY, WHERE THE TRANSACTIONS ARE EXECUTED AND/OR SETTLED, OR IF APPLICABLE, OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY AND TO ALL APPLICABLE LAWS AND REGULATIONS.

3. WHENEVER YOU ARE INDEBTED TO PERSHING LLC ("PERSHING") FOR ANY AMOUNT, ALL SECURITIES HELD BY IT FOR YOU IN ANY ACCOUNT IN WHICH YOU HAVE ANY INTEREST SHALL SECURE ALL YOUR LIABILITIES TO PERSHING, AND PERSHING MAY IN ITS DISCRETION AT ANY TIME, WITHOUT TENDER, DEMAND OR NOTICE TO YOU, CLOSE OR REDUCE ANY OR ALL OF YOUR ACCOUNTS BY PUBLIC OR PRIVATE SALE OR PURCHASE OR BOTH OF ALL OR ANY SECURITIES CARRIED IN SUCH ACCOUNTS; ANY BALANCE REMAINING DUE PERSHING TO BE PROMPTLY PAID BY YOU.

4. WHENEVER YOU ARE INDEBTED TO PERSHING FOR ANY AMOUNT, ALL SECURITIES CARRIED FOR YOUR ACCOUNT ARE OR MAY BE, WITHOUT FURTHER NOTICE TO YOU, LOANED OR PLEDGED BY PERSHING, EITHER SEPARATELY OR UNDER CIRCUMSTANCES WHICH WILL PERMIT THE COMMINGLING THEREOF, WITH OTHER SECURITIES FOR ANY AMOUNT LESS THAN, EQUAL TO OR GREATER THAN YOUR LIABILITIES TO PERSHING, BUT NOT UNDER CIRCUMSTANCES FOR AN AMOUNT PROHIBITED BY LAW.

5. TITLE TO SECURITIES SOLD TO YOU, WHERE PERSHING HAS ACTED AS PRINCIPAL, SHALL REMAIN WITH PERSHING UNTIL THE ENTIRE PURCHASE PRICE IS RECEIVED OR UNTIL THE SETTLEMENT DATE, WHICHEVER IS LATER.

6. YOU MAY HAVE RECEIVED CONFIRMATIONS FOR TRANSACTIONS WHICH DO NOT APPEAR ON YOUR STATEMENT. IF SO, THE TRANSACTIONS WILL APPEAR ON YOUR NEXT PERIODIC STATEMENT. SUCH TRANSACTIONS MUST BE CONSIDERED BY YOU WHEN COMPUTING THE VALUE OF YOUR ACCOUNT. THIS IS ESPECIALLY TRUE IF YOU HAVE WRITTEN OPTIONS WHICH HAVE BEEN EXERCISED.

7. IF YOU MAINTAIN A MARGIN ACCOUNT, THIS IS A COMBINED STATEMENT OF YOUR GENERAL ACCOUNT AND A SPECIAL MEMORANDUM ACCOUNT MAINTAINED FOR YOU UNDER REGULATION T OF THE BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM. THE PERMANENT RECORD OF THE SEPARATE ACCOUNT AS REQUIRED BY REGULATION T IS AVAILABLE FOR YOUR INSPECTION UPON REQUEST.

8. INTEREST CHARGED ON DEBIT BALANCES IN YOUR ACCOUNT APPEARS ON THE STATEMENT. THE RATE OF INTEREST AND PERIOD COVERED ARE INDICATED. THE RATE MAY CHANGE FROM TIME TO TIME DUE TO FLUCTUATIONS IN MONEY RATES OR OTHER REASONS. INTEREST IS COMPUTED AS DESCRIBED IN MATERIAL PREVIOUSLY FURNISHED TO YOU. PLEASE CONTACT YOUR FINANCIAL INSTITUTION IF YOU DESIRE ADDITIONAL COPIES.

9. DIVIDENDS, INTEREST AND OTHER DISTRIBUTIONS SHOWN ON THIS STATEMENT WERE CLASSIFIED AS TAXABLE OR NONTAXABLE BASED ON CERTAIN INFORMATION KNOWN AS OF THE DISTRIBUTION DATE. THIS CLASSIFICATION IS SUBJECT TO CHANGE AND IS SOLELY INTENDED FOR USE AS GENERAL INFORMATION. AFTER YEAR END, PERSHING IS REQUIRED TO PROVIDE TAX INFORMATION TO THE INTERNAL REVENUE SERVICE AND OTHER GOVERNMENTAL AUTHORITIES. AT THAT TIME PERSHING WILL PROVIDE THAT INFORMATION ON THE ANNUAL TAX INFORMATION STATEMENT TO YOU; USE THAT STATEMENT TO PREPARE YOUR TAX FILINGS. THE TAX STATEMENT ALSO INCLUDES OTHER USEFUL INFORMATION TO ASSIST IN ACCUMULATING THE DATA TO PREPARE YOUR TAX RETURNS.

10. PERSHING DOES NOT PROVIDE TAX, INVESTMENT OR LEGAL ADVISORY SERVICES AND NO ONE ASSOCIATED WITH PERSHING IS AUTHORIZED TO RENDER SUCH ADVICE. DO NOT RELY UPON ANY SUCH ADVICE, IF GIVEN. INVESTORS ARE ENCOURAGED TO CONSULT THEIR TAX ADVISORS TO DETERMINE THE APPROPRIATE TAX TREATMENT OF THEIR BUSINESS.

11. PERSHING MAY TRADE FOR ITS OWN ACCOUNT AS A MARKET MAKER, SPECIALIST, ODD LOT DEALER, BLOCK POSITIONER, ARBITRAGEUR OR INVESTOR. CONSEQUENTLY, AT THE TIME OF ANY TRANSACTION YOU MAY MAKE, PERSHING MAY HAVE A POSITION IN SUCH SECURITIES, WHICH POSITION MAY BE PARTIALLY OR COMPLETELY HEDGED.

12. IF AVERAGE PRICE TRANSACTION IS INDICATED ON THE FRONT OF THIS STATEMENT YOUR FINANCIAL INSTITUTION OR PERSHING MAY HAVE ACTED AS PRINCIPAL, AGENT OR BOTH. DETAILS AVAILABLE UPON REQUEST.

13. A FINANCIAL STATEMENT OF PERSHING IS AVAILABLE FOR YOUR PERSONAL INSPECTION AT PERSHING'S OFFICES. A COPY OF IT WILL BE MAILED UPON YOUR WRITTEN REQUEST OR YOU CAN VIEW IT ONLINE AT PERSHING.COM.

14. THIS STATEMENT SHOULD BE RETAINED FOR YOUR RECORDS.

THE ROLE OF PERSHING

PERSHING CARRIES YOUR ACCOUNT AS CLEARING BROKER PURSUANT TO A CLEARING AGREEMENT WITH YOUR FINANCIAL INSTITUTION. PERSHING MAY ACCEPT FROM YOUR FINANCIAL INSTITUTION WITHOUT INQUIRY OR INVESTIGATION (I) ORDERS FOR THE PURCHASE AND SALE OF SECURITIES AND OTHER PROPERTY AND (II) ANY OTHER INSTRUCTIONS CONCERNING YOUR ACCOUNT. PERSHING IS NOT RESPONSIBLE OR LIABLE FOR ANY ACTS OR OMISSIONS OF YOUR FINANCIAL INSTITUTION OR ITS EMPLOYEES AND IT DOES NOT SUPERVISE THEM. PERSHING PROVIDES NO INVESTMENT ADVICE NOR DOES IT ASSESS THE SUITABILITY OF ANY TRANSACTION OR ORDER. PERSHING ACTS AS THE AGENT OF YOUR FINANCIAL INSTITUTION AND YOU AGREE THAT YOU WILL NOT HOLD PERSHING OR ANY PERSON CONTROLLING OR UNDER COMMON CONTROL WITH IT LIABLE FOR ANY INVESTMENT LOSSES INCURRED BY YOU.

PERSHING PERFORMS SEVERAL KEY FUNCTIONS AT THE DIRECTION OF YOUR FINANCIAL INSTITUTION. IT ACTS AS CUSTODIAN FOR FUNDS AND SECURITIES YOU MAY DEPOSIT WITH IT DIRECTLY OR THROUGH YOUR FINANCIAL INSTITUTION OR THAT IT RECEIVES AS THE RESULT OF SECURITIES TRANSACTIONS IT PROCESSES.

INQUIRIES CONCERNING THE POSITIONS AND BALANCES IN YOUR ACCOUNT MAY ONLY BE DIRECTED TO THE PERSHING CUSTOMER SERVICE DEPARTMENT AT (201) 413-3333. ALL OTHER INQUIRIES REGARDING YOUR ACCOUNT OR ACTIVITY SHOULD BE DIRECTED TO YOUR FINANCIAL INSTITUTION.

FOR A DESCRIPTION OF OTHER FUNCTIONS PERFORMED BY PERSHING PLEASE CONSULT THE DISCLOSURE STATEMENT PROVIDED TO YOU UPON THE OPENING OF YOUR ACCOUNT.

YOUR FINANCIAL INSTITUTION IS RESPONSIBLE FOR ADHERENCE TO THE SECURITIES LAWS, REGULATIONS AND RULES WHICH APPLY TO IT REGARDING ITS OWN OPERATIONS AND THE SUPERVISION OF YOUR ACCOUNT, ITS SALES REPRESENTATIVES AND OTHER PERSONNEL. YOUR FINANCIAL INSTITUTION IS ALSO RESPONSIBLE FOR APPROVING THE OPENING OF ACCOUNTS AND OBTAINING ACCOUNT DOCUMENTS; THE ACCEPTANCE AND, IN CERTAIN INSTANCES, EXECUTION OF SECURITIES ORDERS; THE ASSESSMENT OF THE SUITABILITY OF THOSE TRANSACTIONS, WHERE APPLICABLE; THE RENDERING OF INVESTMENT ADVICE, IF ANY, TO YOU AND IN GENERAL, FOR THE ONGOING RELATIONSHIP THAT IT HAS WITH YOU.

PERSHING MAY CAPTURE AND STORE DATA ABOUT YOU SUCH AS YOUR FINANCIAL INFORMATION AND INVESTMENT OBJECTIVES. HOWEVER, PERSHING IS NOT REVIEWING THIS INFORMATION AND EVALUATING WHETHER YOUR INVESTMENTS COMPORT WITH YOUR FINANCIAL STATUS AND OBJECTIVES AND YOU HEREBY RELEASE PERSHING FROM ANY LIABILITY TO DO SO. SIMILARLY, PERSHING MAY CAPTURE AND STORE INFORMATION ABOUT WHETHER A BROKER OR AN INTRODUCING FIRM IS REGISTERED IN A GIVEN STATE. YOU HEREBY RELEASE PERSHING FROM ANY LIABILITY TO REVIEW THIS DATA OR TO EVALUATE WHETHER A PARTICULAR SECURITY IS REGISTERED OR EXEMPT FROM REGISTRATION IN YOUR STATE.

THIS NOTICE IS NOT MEANT AS A DEFINITIVE ENUMERATION OF EVERY POSSIBLE CIRCUMSTANCE, BUT AS A GENERAL DISCLOSURE. IF YOU HAVE ANY QUESTIONS REGARDING THIS NOTICE OR IF YOU WOULD LIKE ADDITIONAL COPIES OF THE DISCLOSURE STATEMENT, PLEASE CONTACT YOUR FINANCIAL INSTITUTION.

THIS STATEMENT WILL BE DEEMED CONCLUSIVE AND AN ACCOUNT STATED UNLESS YOU ADVISE PERSHING IN WRITING OF ANY OBJECTION TO IT WITHIN TEN DAYS AFTER RECEIPT. A YOU ARE ADVISED TO REPORT PROMPTLY ANY INACCURACY OR DISCREPANCY IN YOUR ACCOUNT (INCLUDING UNAUTHORIZED TRADING) TO YOUR FINANCIAL ORGANIZATION AND PERSHING. THE CUSTODIAN OF YOUR ACCOUNT. PLEASE BE ADVISED THAT ANY ORAL COMMUNICATION SHOULD BE RE-CONFIRMED IN WRITING TO FURTHER PROTECT YOUR RIGHTS, INCLUDING YOUR RIGHTS UNDER THE SECURITIES INVESTOR PROTECTION ACT.

YOUR FINANCIAL ORGANIZATION'S CONTACT INFORMATION CAN BE FOUND ON THE FIRST PAGE OF THIS STATEMENT. PERSHING'S CONTACT INFORMATION IS AS FOLLOWS: PERSHING LLC; LEGAL DEPARTMENT; ONE PERSHING PLAZA; JERSEY CITY, NEW JERSEY 07399; (201) 413-3330. ERRORS AND OMISSIONS EXCEPTED.

PAYMENT AND ORDER FLOW PRACTICES

THE FOLLOWING STATEMENT IS PROVIDED TO YOU AS REQUIRED BY RULE 11AC1-3 OF THE SECURITIES EXCHANGE ACT OF 1934. PERSHING SENDS CERTAIN EQUITY ORDERS TO EXCHANGES, ELECTRONIC COMMUNICATION NETWORKS, OR BROKER-DEALERS DURING NORMAL BUSINESS HOURS AND DURING EXTENDED TRADING SESSIONS. CERTAIN OF THESE VENUES PROVIDE PAYMENTS TO PERSHING OR CHARGE ACCESS FEES TO PERSHING DEPENDING UPON THE CHARACTERISTICS OF THE ORDER AND ANY SUBSEQUENT EXECUTION. IN ADDITION, PERSHING MAY EXECUTE CERTAIN EQUITY ORDERS AS PRINCIPAL. THE DETAILS OF THESE PAYMENTS AND FEES ARE AVAILABLE UPON WRITTEN REQUEST. PERSHING RECEIVES PAYMENTS FOR DIRECTING LISTED OPTIONS ORDER FLOW TO CERTAIN OPTION EXCHANGES. COMPENSATION IS GENERALLY IN THE FORM OF A PER OPTION CONTRACT CASH PAYMENT. FOR A LISTING OF ORGANIZATIONS THAT PAY PERSHING FOR ORDER FLOW, PLEASE REFER TO WWW.ORDERROUTINGDISCLOSURE.COM.

BEST EXECUTION: NOTWITHSTANDING THE PREVIOUS PARAGRAPH REGARDING PAYMENT FOR ORDER FLOW, PERSHING SELECTS CERTAIN MARKET CENTERS TO PROVIDE EXECUTION OF OVER-THE-COUNTER AND EXCHANGE-LISTED SECURITIES TRANSACTIONS WHICH AGREE TO ACCEPT ORDERS, TRANSMITTED ELECTRONICALLY UP TO A SPECIFIED SIZE, AND TO EXECUTE THEM AT OR BETTER THAN THE NATIONAL BEST BID OR OFFER (NBBO). ON CERTAIN LARGER ORDERS, OR IF THE DESIGNATED MARKET CENTERS DO NOT MAKE A MARKET IN THE SUBJECT SECURITY, PERSHING DIRECTLY CONTACTS MARKET CENTERS TO OBTAIN AN EXECUTION. THE DESIGNATED MARKET CENTERS TO WHICH ORDERS ARE AUTOMATICALLY ROUTED ARE SELECTED BASED ON THE CONSISTENT HIGH QUALITY OF THEIR EXECUTIONS IN ONE OR MORE MARKET SEGMENTS AND THEIR ABILITY TO PROVIDE OPPORTUNITIES FOR EXECUTIONS AT PRICES SUPERIOR TO THE NBBO.

IF AN ORDER FOR AN EXCHANGE-LISTED SECURITY IS NOT IMMEDIATELY EXECUTABLE ON THE EXCHANGE TO WHICH IT IS ROUTED, SUCH ORDER MAY BE REPRESENTED IN THE NATIONAL MARKETPLACE USING THE VARIOUS MEANS AVAILABLE FOR PRICE DISCOVERY. PERSHING ALSO REGULARLY REVIEWS REPORTS FOR QUALITY OF EXECUTION PURPOSES

WRAP ACCOUNT CUSTOMERS WHO ELECTED NOT TO RECEIVE IMMEDIATE CONFIRMATION OF TRANSACTIONS

THE FOLLOWING TERMS AND CONDITIONS ARE APPLICABLE ONLY IF YOUR ACCOUNT IS AN INVESTMENT ADVISORY ACCOUNT AND THE TRANSACTION CONFIRMATIONS ARE NOT SENT TO YOU (SENT ONLY TO YOUR FIDUCIARY) PURSUANT TO YOUR INSTRUCTION:

1. THE FOLLOWING INFORMATION WILL BE FURNISHED TO YOU UPON REQUEST TO YOUR FINANCIAL INSTITUTION ("INTRODUCING FIRM") WITH RESPECT TO ANY TRANSACTION FOR WHICH A CONFIRMATION WAS NOT SENT TO YOU: ◻ THE MARKET UPON WHICH ANY TRANSACTION WAS EXECUTED; ◻ THE TIME OF DAY THAT ANY TRANSACTION WAS EXECUTED; ◻ THE NAME OF THE PERSON FROM WHOM ANY SECURITY WAS PURCHASED OR TO WHOM SUCH SECURITY WAS SOLD; ◻ THE SOURCE AND AMOUNT OF OTHER COMMISSIONS RECEIVED IN CONNECTION WITH ANY TRANSACTION; AND ◻ A COPY OF THE TRANSACTION CONFIRMATION.

2. YOUR INTRODUCING FIRM EFFECTED EACH TRANSACTION FOR WHICH A CONFIRMATION WAS NOT SENT TO YOU AS YOUR AGENT.

3. YOUR INTRODUCING FIRM DOES NOT RECEIVE ANY PAYMENT FOR ORDER FLOW FOR ANY TRANSACTION FOR WHICH A CONFIRMATION WAS NOT SENT TO YOU.

4. CALL FEATURES MAY EXIST FOR SECURITIES. CALL FEATURES FOR FIXED INCOME SECURITIES MAY AFFECT YIELD. COMPLETE INFORMATION WILL BE PROVIDED UPON REQUEST.

5. IF ANY TRANSACTION INVOLVES AN ASSET-BACKED SECURITY, INCLUDING A MUNICIPAL COLLATERALIZED MORTGAGE OBLIGATION, WHICH REPRESENTS AN INTEREST IN OR IS SECURED BY A POOL OF RECEIVABLES OR OTHER FINANCIAL ASSETS THAT ARE SUBJECT CONTINUOUSLY TO PREPAYMENT, THEN THE ACTUAL YIELD OF SUCH SECURITY MAY VARY ACCORDING TO THE RATE AT WHICH THE UNDERLYING RECEIVABLES OR OTHER FINANCIAL ASSETS ARE PREPAID. I INFORMATION CONCERNING THE FACTORS THAT AFFECT YIELD (INCLUDING AT A MINIMUM ESTIMATED YIELD, WEIGHTED AVERAGE LIFE, AND THE PREPAYMENT ASSUMPTIONS OF UNDERLYING YIELD) WILL BE FURNISHED TO YOU UPON REQUEST TO YOUR INTRODUCING FIRM.

6. THE RATINGS THAT APPEAR IN THE DESCRIPTION OF SOME FIXED INCOME SECURITIES HAVE BEEN OBTAINED FROM RATINGS SERVICES WHICH PERSHING BELIEVES TO BE RELIABLE; HOWEVER, PERSHING CANNOT GUARANTEE THEIR ACCURACY. SECURITIES FOR WHICH A RATING IS NOT AVAILABLE ARE MARKED "UNRATED."

IF ANY OF THE ABOVE TERMS AND CONDITIONS ARE UNACCEPTABLE TO YOU, PLEASE NOTIFY PERSHING IMMEDIATELY IN WRITING BY CERTIFIED MAIL TO ONE PERSHING PLAZA, JERSEY CITY, NJ 07399, ATTN: LEGAL DEPT

Exhibit #8

Merrill Lynch
Wealth Management
Bank of America Corporation

PRIVATE BANKING &
INVESTMENT GROUP

Wealth Management Review

Prepared Exclusively for:

TURNER, ROBERT L
May 15, 2012
Jacobs, Papa and Associates
212-418.2841

Account List

Merrill Lynch Wealth Management
Bank of America Corporation

PRIVATE BANKING & INVESTMENT GROUP

As of Close of Business: 05/14/2012

Merrill Lynch

Account Number/NickName	Account Title	Credit Type	Account Registration	Market Value($)	% of Total
[redacted]		Margin	CMAM	1,503,032	57.97
[redacted]		Margin	CMAM	550,906	21.25
[redacted]		Cash	IRRA	538,794	20.78
Total				**2,592,732**	**100**

Unless otherwise indicated, investment accounts are held at Merrill Lynch, Pierce, Fenner & Smith Incorporated, Member SIPC. Bank deposits are held at the Bank of America, N.A. and affiliated banks or other depository institutions and are covered by FDIC insurance up to applicable limits. Bank deposits are not protected by SIPC.

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

Merrill Lynch Wealth Management makes available products and services offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S) and other subsidiaries of Bank of America Corporation("BAC").

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

Investment products, insurance and annuity products:

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

MLPF&S, Bank of America, N.A., and Merrill Lynch Life Agency Inc. are wholly owned subsidiaries of BAC. MLPF&S is a registered broker-dealer, Member SIPC and wholly owned subsidiary of BAC.

MLPF&S and Bank of America, N.A. make available investment products sponsored, managed, distributed or provided by companies that are affiliates of BAC or in which BAC has a substantial economic interest, including BofA ™ Global Capital Management.

Unrealized Gain/(Loss) Detail by Account

Merrill Lynch Wealth Management
Bank of America Corporation

PRIVATE BANKING & INVESTMENT GROUP

As of Close of Business: 05/14/2012

Account Security / Purchase Date	Quantity	Unit Cost($)	Price($)	Cost Basis($)	Market Value($)	Unrealized Gain/(Loss)($)	G/(L)(%)	Short/ Long
[redacted]								
BGS								
B & G FOODS INC NEW CL A								
03/01/2005	1,000	8.079	23.030	8,079	23,030	14,951	185.05	Long
MDDCX								
BLACKROCK EMERGING MARKETS FUND A								
12/20/2011	0.6780	18.732	17.750	13	12	(0.67)	(5.28)	Short
12/20/2011	10	15.950	17.750	160	178	18	11.29	Short
12/21/2010	1	15.840	17.750	16	18	2	12.06	Long
12/21/2010	28	19.510	17.750	546	497	(49)	(9.02)	Long
12/21/2009	17	16.860	17.750	287	302	15	5.28	Long
12/17/2008	1	10.220	17.750	10	18	8	73.68	Long
12/16/2008	14	9.790	17.750	137	249	111	81.31	Long
09/22/2008	1	14.490	17.750	14	18	3	22.50	Long
09/19/2008	423	13.490	17.750	5,706	7,508	1,802	31.58	Long
09/19/2008	98	13.490	17.750	1,322	1,740	417	31.58	Long
12/18/2007	1	23.600	17.750	24	18	(6)	(24.79)	Long
12/17/2007	141	24.090	17.750	3,397	2,503	(894)	(26.32)	Long
12/17/2007	251	24.090	17.750	6,047	4,455	(1,591)	(26.32)	Long
09/20/2007	1	25.320	17.750	25	18	(8)	(29.90)	Long
09/19/2007	273	24.880	17.750	6,792	4,846	(1,946)	(28.66)	Long
09/19/2007	142	24.880	17.750	3,533	2,521	(1,012)	(28.66)	Long
12/14/2006	15	22.470	17.750	337	266	(71)	(21.01)	Long
09/19/2006	11	20.210	17.750	222	195	(27)	(12.17)	Long
09/19/2006	386	20.210	17.750	7,801	6,852	(950)	(12.17)	Long
09/19/2006	102	20.210	17.750	2,061	1,811	(251)	(12.17)	Long
08/16/2005	7	19.120	17.750	134	124	(10)	(7.17)	Long
08/10/2004	1	--	17.750	--	18	--	--	
12/22/2003	8	13.982	17.750	112	142	30	26.94	Long
11/17/2003	1,867	12.773	17.750	23,847	33,139	9,292	38.96	Long
12/28/1998	11	11.987	17.750	132	195	63	48.07	Long
12/29/1997	46	13.825	17.750	636	817	181	28.39	Long
BNY								
BLACKROCK NY MUNI INC								
03/30/2006	600	16.210	16.050	9,774	9,630	(144)	(1.47)	Long
03/30/2006	1,000	16.210	16.050	16,290	16,050	(240)	(1.47)	Long
03/30/2006	1,000	16.380	16.050	16,460	16,050	(410)	(2.49)	Long
03/30/2006	100	16.370	16.050	1,687	1,605	(82)	(4.86)	Long

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

Report created May 15, 2012 for **TURNER, ROBERT L**

Unrealized Gain/(Loss) Detail by Account

Merrill Lynch Wealth Management
Bank of America Corporation

PRIVATE BANKING & INVESTMENT GROUP

As of Close of Business: 05/14/2012

Account Security / Purchase Date	Quantity	Unit Cost($)	Price($)	Cost Basis($)	Market Value($)	Unrealized Gain/(Loss)($)	G/(L)(%)	Short/ Long
[redacted]								
03/30/2006	1,000	16.370	16.050	16,450	16,050	(400)	(2.43)	Long
03/30/2006	900	16.320	16.050	14,765	14,445	(320)	(2.17)	Long
BA								
BOEING COMPANY								
09/01/1998	1,000	33.632	73.120	33,632	73,120	39,488	117.41	Long
BP								
BP PLC SPON ADR								
05/14/1996	132	27.699	38.860	3,656	5,130	1,473	40.29	Long
04/22/1996	134	26.959	38.860	3,613	5,207	1,595	44.15	Long
02/08/1996	134	26.894	38.860	3,604	5,207	1,603	44.49	Long
CSQ								
CALAMOS STRAT TOT RETURN FD								
11/17/2010	1,675	9.034	9.450	15,132	15,829	697	4.60	Long
11/23/2009	1,800	8.592	9.450	15,467	17,010	1,544	9.98	Long
11/23/2009	2,000	8.612	9.450	17,225	18,900	1,675	9.72	Long
11/23/2009	500	8.622	9.450	4,311	4,725	414	9.60	Long
11/23/2009	2,000	8.642	9.450	17,285	18,900	1,615	9.34	Long
11/23/2009	2,000	8.632	9.450	17,265	18,900	1,635	9.47	Long
11/23/2009	2,000	8.645	9.450	17,290	18,900	1,610	9.31	Long
CVX								
CHEVRON CORP								
05/14/1996	200	29.500	101.940	5,900	20,388	14,488	245.56	Long
02/23/1996	800	28.062	101.940	22,450	81,552	59,102	263.26	Long
CAG								
CONAGRA FOODS INC								
11/17/2010	1,050	21.572	25.610	22,650	26,891	4,240	18.72	Long
XOM								
EXXON MOBIL CORP COM								
05/14/1996	528	21.875	82.120	11,550	43,359	31,809	275.41	Long
02/08/1996	792	21.615	82.120	17,119	65,039	47,920	279.93	Long
GSK								
GLAXOSMITHKLINE PLC ADR								
05/23/1996	1,000	26.125	45.590	26,125	45,590	19,465	74.51	Long
VBF								
INVESCO VAN KAMPEN BD FD								
11/17/2010	775	19.366	20.700	15,183	16,043	860	5.66	Long

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

Report created May 15, 2012 for TURNER, ROBERT L

Unrealized Gain/(Loss) Detail by Account

Merrill Lynch Wealth Management
Bank of America Corporation

PRIVATE BANKING & INVESTMENT GROUP

As of Close of Business: 05/14/2012

Account Security / Purchase Date	Quantity	Unit Cost($)	Price($)	Cost Basis($)	Market Value($)	Unrealized Gain/(Loss)($)	G/(L)(%)	Short/ Long
[redacted]								
11/23/2009	1,800	19.699	20.700	35,458	37,260	1,802	5.08	Long
JPM								
JPMORGAN CHASE & CO								
04/30/1997	1,500	31.224	35.790	46,836	53,685	6,849	14.62	Long
04/05/1994	1,110	16.597	35.790	18,422	39,727	21,304	115.64	Long
KFT								
KRAFT FOODS INC VA CL A								
11/17/2010	750	30.798	39.040	23,098	29,280	6,182	26.76	Long
MYHCX								
MAINSTAY HIGH YIELD CORP BOND FD CL C								
06/18/2010	0.7690	5.644	5.940	4	5	0.22	5.07	Long
12/10/2003	6,359	6.170	5.940	39,239	37,772	(1,467)	(3.74)	Long
MSFT								
MICROSOFT CORP								
12/09/1996	4,125	10.031	30.680	41,377	126,555	85,178	205.86	Long
MWG								
MORGAN STANLEY CAP TR IV DEF INT TR PFD SECS 06.250% APRIL 1 2033								
11/23/2009	1,700	20.351	23.350	34,404	39,695	5,291	15.38	Long
NQN								
NUVEEN NY INV QUAL MUNI								
11/17/2010	1,050	13.906	15.150	14,760	15,908	1,148	7.78	Long
11/17/2010	950	13.908	15.150	13,351	14,393	1,041	7.80	Long
11/21/2008	1,400	9.317	15.150	13,212	21,210	7,998	60.54	Long
PTTCX								
PIMCO TOTAL RETURN FD CL C								
04/30/2012	1	11.130	11.260	11	11	0.13	1.17	Short
04/30/2012	0.1340	11.194	11.260	2	2	0	0.00	Short
04/30/2012	5	11.220	11.260	56	56	0.20	0.36	Short
03/30/2012	5	11.088	11.260	55	56	0.86	1.55	Short
03/30/2012	1	11.110	11.260	11	11	0.15	1.35	Short
02/29/2012	4	11.118	11.260	44	45	0.57	1.28	Short
01/31/2012	1	11.000	11.260	11	11	0.26	2.36	Short
01/31/2012	4	11.120	11.260	44	45	0.56	1.26	Short
12/30/2011	5	10.870	11.260	54	56	2	3.59	Short

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

Report created May 15, 2012 for **TURNER, ROBERT L**

Unrealized Gain/(Loss) Detail by Account

Merrill Lynch Wealth Management
Bank of America Corporation

PRIVATE BANKING & INVESTMENT GROUP

As of Close of Business: 05/14/2012

Account Security / Purchase Date	Quantity	Unit Cost($)	Price($)	Cost Basis($)	Market Value($)	Unrealized Gain/(Loss)($)	G/(L)(%)	Short/ Long
[redacted]								
12/28/2011	16	10.829	11.260	173	180	7	3.98	Short
12/28/2011	1	10.820	11.260	11	11	0.44	4.07	Short
11/30/2011	5	10.778	11.260	54	56	2	4.47	Short
10/31/2011	1	10.870	11.260	11	11	0.39	3.59	Short
10/31/2011	4	10.910	11.260	44	45	1	3.21	Short
09/30/2011	4	10.790	11.260	43	45	2	4.36	Short
09/30/2011	1	10.900	11.260	11	11	0.36	3.30	Short
08/31/2011	3	11.007	11.260	33	34	0.76	2.30	Short
08/31/2011	1	11.040	11.260	11	11	0.22	1.99	Short
07/29/2011	4	11.098	11.260	44	45	0.65	1.46	Short
06/30/2011	1	11.010	11.260	11	11	0.25	2.27	Short
06/30/2011	4	10.990	11.260	44	45	1	2.46	Short
05/31/2011	5	11.060	11.260	55	56	1	1.81	Short
04/29/2011	4	11.028	11.260	44	45	0.93	2.11	Long
04/29/2011	1	10.970	11.260	11	11	0.29	2.64	Long
03/31/2011	4	10.880	11.260	44	45	2	3.49	Long
03/31/2011	1	10.870	11.260	11	11	0.39	3.59	Long
02/28/2011	4	10.878	11.260	44	45	2	3.52	Long
02/28/2011	1	10.910	11.260	11	11	0.35	3.21	Long
01/31/2011	7	10.850	11.260	76	79	3	3.78	Long
12/31/2010	10	10.849	11.260	108	113	4	3.79	Long
12/08/2010	74	10.800	11.260	799	833	34	4.26	Long
12/08/2010	162	10.800	11.260	1,750	1,824	75	4.26	Long
11/30/2010	8	11.489	11.260	92	90	(2)	(1.99)	Long
11/30/2010	1	11.520	11.260	12	11	(0.26)	(2.26)	Long
10/29/2010	8	11.690	11.260	94	90	(3)	(3.68)	Long
10/29/2010	1	11.520	11.260	12	11	(0.26)	(2.26)	Long
09/30/2010	7	11.600	11.260	81	79	(2)	(2.93)	Long
08/31/2010	7	11.539	11.260	81	79	(2)	(2.41)	Long
07/30/2010	7	11.399	11.260	80	79	(0.97)	(1.22)	Long
07/30/2010	1	11.310	11.260	11	11	(0.05)	(0.44)	Long
06/30/2010	7	11.259	11.260	79	79	0.01	0.01	Long
06/01/2010	1	11.100	11.260	11	11	0.16	1.44	Long
05/28/2010	6	11.100	11.260	67	68	0.96	1.44	Long
04/30/2010	7	11.130	11.260	78	79	0.91	1.17	Long
04/01/2010	1	11.030	11.260	11	11	0.23	2.09	Long
03/31/2010	6	11.040	11.260	66	68	1	1.99	Long
03/01/2010	1	11.000	11.260	11	11	0.26	2.36	Long
02/26/2010	6	10.990	11.260	66	68	2	2.46	Long
01/29/2010								

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

Report created May 15, 2012 for TURNER, ROBERT L

Unrealized Gain/(Loss) Detail by Account

Merrill Lynch Wealth Management
Bank of America Corporation

PRIVATE BANKING & INVESTMENT GROUP

As of Close of Business: 05/14/2012

Account Security / Purchase Date	Quantity	Unit Cost($)	Price($)	Cost Basis($)	Market Value($)	Unrealized Gain/(Loss)($)	G/(L)(%)	Short/ Long
[redacted]								
	7	10.960	11.260	77	79	2	2.74	Long
12/31/2009	9	10.800	11.260	97	101	4	4.26	Long
12/10/2009	1	10.880	11.260	11	11	0.38	3.49	Long
12/09/2009	10	10.890	11.260	109	113	4	3.40	Long
12/09/2009	36	10.890	11.260	392	405	13	3.40	Long
11/30/2009	11	11.040	11.260	121	124	2	1.99	Long
11/02/2009	1	10.930	11.260	11	11	0.33	3.02	Long
10/30/2009	10	10.940	11.260	109	113	3	2.93	Long
10/06/2009	2,267	10.940	11.260	24,804	25,526	723	2.91	Long
PHT								
PIONEER HIGH INCOME TR								
07/09/2007	1,200	17.530	17.170	21,306	20,604	(702)	(3.30)	Long
07/09/2007	100	17.520	17.170	1,780	1,717	(63)	(3.53)	Long
07/09/2007	125	17.510	17.170	2,217	2,146	(71)	(3.19)	Long
03/21/2006	1,450	17.000	17.170	24,974	24,897	(78)	(0.31)	Long
02/14/2006	1,000	16.760	17.170	16,991	17,170	179	1.05	Long
02/14/2006	500	16.760	17.170	8,493	8,585	92	1.08	Long
PG								
PROCTER & GAMBLE CO								
04/26/1996	1,000	21.053	63.580	21,053	63,580	42,527	202.01	Long
RDSA								
ROYAL DUTCH SHELL PLC SPONS ADR A								
02/08/1996	800	35.438	64.740	28,350	51,792	23,442	82.69	Long
TOT								
TOTAL S.A. SP ADR								
10/03/2000	1,600	--	44.160	--	70,656	--	--	
VTR								
VENTAS INC REIT								
11/17/2010	450	51.670	58.490	23,252	26,321	3,069	13.20	Long
VOD								
VODAFONE GROP PLC SP ADR								
10/10/1991	1,093	7.516	27.375	8,215	29,921	21,706	264.22	Long
WIN								
WINDSTREAM CORP								
10/05/2007	1,000	14.284	9.675	14,284	9,675	(4,609)	(32.27)	Long

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

Report created May 15, 2012 for **TURNER, ROBERT L**

Unrealized Gain/(Loss) Detail by Account

Merrill Lynch Wealth Management
Bank of America Corporation

PRIVATE BANKING & INVESTMENT GROUP

As of Close of Business: 05/14/2012

Account Security / Purchase Date	Quantity	Unit Cost($)	Price($)	Cost Basis($)	Market Value($)	Unrealized Gain/(Loss)($)	G/(L)(%)	Short/ Long
[redacted]								
03/21/2005	200	15.276	9.675	3,055	1,935	(1,120)	(36.67)	Long
03/21/2005	1,800	15.359	9.675	27,647	17,415	(10,232)	(37.01)	Long
02/24/2005	2,000	16.013	9.675	32,027	19,350	(12,677)	(39.58)	Long
Total for [redacted]				**960,392**	**1,478,460**	**447,395**		
[redacted]								
BGS								
B & G FOODS INC NEW CL A								
11/19/2004	3,000	7.853	23.030	23,559	69,090	45,531	193.27	Long
BNY								
BLACKROCK NY MUNI INC								
03/31/2006	375	16.210	16.050	6,131	6,019	(113)	(1.83)	Long
03/31/2006	1,000	16.220	16.050	16,300	16,050	(250)	(1.53)	Long
03/31/2006	1,000	16.200	16.050	16,285	16,050	(235)	(1.45)	Long
BMY								
BRISTOL-MYERS SQUIBB CO								
07/24/2003	500	27.292	32.910	13,646	16,455	2,809	20.58	Long
CSQ								
CALAMOS STRAT TOT RETURN FD								
11/17/2010	1,675	9.024	9.450	15,115	15,829	714	4.72	Long
CAG								
CONAGRA FOODS INC								
11/17/2010	1,050	21.571	25.610	22,650	26,891	4,241	18.72	Long
VBF								
INVESCO VAN KAMPEN BD FD								
11/17/2010	775	19.370	20.700	15,185	16,043	857	5.64	Long
KFT								
KRAFT FOODS INC VA CL A								
11/17/2010	750	30.788	39.040	23,091	29,280	6,189	26.80	Long
NQN								
NUVEEN NY INV QUAL MUNI								
11/21/2008	1,600	9.300	15.150	15,087	24,240	9,153	60.67	Long
PSO								
PEARSON SPONSORED ADR								
12/18/2003	1,592	11.243	18.630	17,899	29,659	11,760	65.70	Long

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

Report created May 15, 2012 for **TURNER, ROBERT L**

Unrealized Gain/(Loss) Detail by Account

Merrill Lynch Wealth Management
Bank of America Corporation

PRIVATE BANKING & INVESTMENT GROUP

As of Close of Business: 05/14/2012

Account Security / Purchase Date	Quantity	Unit Cost($)	Price($)	Cost Basis($)	Market Value($)	Unrealized Gain/(Loss)($)	G/(L)(%)	Short/ Long
[redacted]								
10/01/2002	7,769	–	18.630	–	144,736	–	–	
07/29/2002	639	–	18.630	–	11,905	–	–	
PHT								
PIONEER HIGH INCOME TR								
11/17/2010	950	15.780	17.170	15,148	16,312	1,164	7.68	Long
11/17/2010	950	15.780	17.170	15,142	16,312	1,169	7.72	Long
08/10/2006	500	17.760	17.170	8,930	8,585	(345)	(3.86)	Long
VTR								
VENTAS INC REIT								
11/17/2010	450	51.663	58.490	23,249	26,321	3,072	13.21	Long
WFC								
WELLS FARGO & CO NEW DEL								
07/24/2003	600	26.486	32.410	15,892	19,446	3,554	22.36	Long
Total for [redacted]				**263,309**	**509,220**	**89,270**		
[redacted]								
AESPRC								
AES TRUST III PFD CONV 6.75%								
01/21/2005	200	48.826	49.508	9,765	9,902	136	1.40	Long
01/21/2005	1,300	49.070	49.508	63,791	64,360	569	0.89	Long
BAC								
BANK OF AMERICA CORP								
03/09/2009	1,800	3.742	7.350	6,736	13,230	6,494	96.42	Long
HYV								
BLACKROCK CORP HY FUND V								
02/09/2012	800	12.620	12.440	10,289	9,952	(337)	(3.27)	Short
02/12/2008	900	11.350	12.440	10,371	11,196	825	7.95	Long
10/05/2007	700	12.690	12.440	9,024	8,708	(316)	(3.50)	Long
07/09/2007	650	13.470	12.440	8,918	8,086	(832)	(9.33)	Long
05/09/2006	795	12.831	12.440	10,201	9,890	(311)	(3.05)	Long
02/14/2006	500	13.540	12.440	6,770	6,220	(550)	(8.12)	Long
02/14/2006	1,000	13.555	12.440	13,555	12,440	(1,115)	(8.23)	Long
BGY								
BLACKROCK INTL GROWTH & INCOME TR								
02/12/2008	700	17.088	7.190	11,961	5,033	(6,928)	(57.92)	Long

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

Report created May 15, 2012 for **TURNER, ROBERT L**

Unrealized Gain/(Loss) Detail by Account

Merrill Lynch Wealth Management
Bank of America Corporation

PRIVATE BANKING & INVESTMENT GROUP

As of Close of Business: 05/14/2012

Account Security / Purchase Date	Quantity	Unit Cost($)	Price($)	Cost Basis($)	Market Value($)	Unrealized Gain/(Loss)($)	G/(L)(%)	Short/ Long
[redacted]								
C								
CITIGROUP INC COM NEW								
11/21/2008	200	42.758	28.140	8,552	5,628	(2,924)	(34.19)	Long
07/16/2008	100	159.626	28.140	15,963	2,814	(13,149)	(82.37)	Long
02/02/2005	100	494.400	28.140	49,440	2,814	(46,626)	(94.31)	Long
CAG								
CONAGRA FOODS INC								
11/12/2010	400	22.296	25.610	8,918	10,244	1,326	14.86	Long
233ESC987								
ESC DWS RREEF REAL FD II PARENT ML# 31KH5								
06/23/2010	5,000	0.000	--	0	--	--	0.00	Long
GE								
GENERAL ELECTRIC								
03/09/2009	1,800	7.704	18.600	13,868	33,480	19,612	141.43	Long
TIP								
ISHARES BARCLAYS TIPS BO PROTECTED SECS FD								
07/30/2009	95	101.889	119.940	9,680	11,394	1,715	17.72	Long
KMP								
KINDER MORGAN ENERGY PARTNERS LP								
11/09/2006	120	45.978	79.950	5,517	9,594	4,077	73.89	Long
KFT								
KRAFT FOODS INC VA CL A								
11/12/2010	300	30.887	39.040	9,266	11,712	2,446	26.40	Long
MFD								
MACQUARIE/FTGI/UTL D&I INFRASTR UT DIV & INC FD								
11/09/2006	900	24.325	15.440	21,892	13,896	(7,996)	(36.53)	Long
12/20/2004	1,200	21.028	15.440	25,234	18,528	(6,706)	(26.57)	Long
12/20/2004	400	21.044	15.440	8,417	6,176	(2,241)	(26.63)	Long
12/20/2004	400	21.014	15.440	8,405	6,176	(2,229)	(26.52)	Long
11/22/2004	1,500	20.070	15.440	30,106	23,160	(6,946)	(23.07)	Long
11/22/2004	250	20.007	15.440	5,002	3,860	(1,142)	(22.83)	Long
11/04/2004	1,250	20.280	15.440	25,350	19,300	(6,050)	(23.87)	Long
MYHCX								

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

Report created May 15, 2012 for TURNER, ROBERT L

Unrealized Gain/(Loss) Detail by Account

Merrill Lynch Wealth Management
Bank of America Corporation

PRIVATE BANKING & INVESTMENT GROUP

As of Close of Business: 05/14/2012

Account Security / Purchase Date	Quantity	Unit Cost($)	Price($)	Cost Basis($)	Market Value($)	Unrealized Gain/(Loss)($)	G/(L)(%)	Short/ Long
[redacted]								
MAINSTAY HIGH YIELD CORP BOND FD CL C								
02/09/2012	1	5.710	5.940	6	6	0.23	4.03	Short
02/09/2012	0.5230	5.910	5.940	3	3	0.01	0.32	Short
02/09/2012	2,198	5.910	5.940	12,996	13,056	61	0.47	Short
02/12/2008	2,452	5.910	5.940	14,497	14,565	68	0.47	Long
01/24/2007	1	6.520	5.940	7	6	(0.58)	(8.90)	Long
01/19/2007	4,293	6.520	5.940	27,996	25,500	(2,495)	(8.91)	Long
06/16/2005	1	6.280	5.940	6	6	(0.34)	(5.41)	Long
06/13/2005	1,136	6.280	5.940	7,139	6,748	(392)	(5.48)	Long
12/15/2003	5,664	6.180	5.940	35,009	33,644	(1,365)	(3.90)	Long
07/22/2003	2,589	5.790	5.940	14,996	15,379	383	2.55	Long
07/07/2003	3,362	5.730	5.940	19,268	19,970	702	3.64	Long
NAT								
NORDIC AMERICAN TANKERS LTD SHS								
11/09/2006	500	35.064	13.740	17,532	6,870	(10,662)	(60.81)	Long
03/18/2005	1,000	47.670	13.740	47,670	13,740	(33,930)	(71.18)	Long
PAA								
PLAINS ALL AMERN PIPL LP								
05/17/2007	300	60.736	80.290	18,221	24,087	5,866	32.20	Long
NTG								
TORTOISE MLP FD INC								
02/09/2012	500	27.337	25.260	13,668	12,630	(1,038)	(7.60)	Short
VTR								
VENTAS INC REIT								
04/04/2011	160	55.182	58.490	8,829	9,358	529	5.99	Long
Total for [redacted]				**644,832**	**533,361**	**(111,471)**		
Grand Total					**2,521,041**	**425,194**		

Information will not appear if a cost basis is not known, a security price is not currently available, or the Gain/(Loss) calculations are not appropriate for the type of holding.
The cost basis for municipal bonds that are pending settlement includes accrued interest.

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

Realized Gain/(Loss) by Account/Security

Merrill Lynch Wealth Management
Bank of America Corporation

PRIVATE BA
INVESTMENT GRO

Prior Year

Account Security Description	Quantity	Acquisition Cost($)	Liquidation Amount($)	Realized Gain/(Loss)($) Short	Long	Total
[redacted]						
ATMEL CORP COM	1,000	2,217	13,587	0	11,371	11,371
BLACKROCK NY MUNI INC	1,600	26,140	20,742	0	(5,399)	(5,399)
NUVEEN NY INV QUAL MUNI	1,600	15,099	19,896	0	4,797	4,797
PIMCO LOW DURATN FD CL C CL C	2,533.4830	25,939	26,368	(1)	430	429
PIMCO TOTAL RTN FD CL C CL C	2,302.5180	25,192	25,000	(0.06)	(192)	(192)
Total [redacted]				**(1)**	**11,007**	**11,006**
[redacted]						
GLOBALSTAR TELECOMM	7,000	40,845	0	0	(40,845)	(40,845)
Total [redacted]				**0**	**(40,845)**	**(40,845)**
Total Realized				**(1)**	**(29,837)**	**(29,838)**

Mutual Fund Distributions

As Of Date: 04/30/2012

[redacted]

Security Description	Settlement Date	Long Term Capital Gain Distributions($)
VENTAS INC REIT	06/30/2011	0.75
VENTAS INC REIT	07/12/2011	0.16
VENTAS INC REIT	09/30/2011	0.58
VENTAS INC REIT	12/30/2011	0.75
Total Distributions		**2**

[redacted]

Security Description	Settlement Date	Long Term Capital Gain Distributions($)
INVESCO VAN KAMPEN BD FD	12/30/2011	1,054
NUVEEN NY INV QUAL MUNI	12/30/2011	169
VENTAS INC REIT	03/31/2011	2
VENTAS INC REIT	06/30/2011	2
VENTAS INC REIT	07/12/2011	0.46
VENTAS INC REIT	09/30/2011	2
VENTAS INC REIT	12/30/2011	2
Total Distributions		**1,231**

[redacted]

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

Report created May 15, 2012 for TURNER, ROBERT L

Realized Gain/(Loss) by Account/Security

Merrill Lynch Wealth Management
Bank of America Corporation

PRIVATE BANKING & INVESTMENT GROUP

Prior Year

Security Description	Settlement Date	Long Term Capital Gain Distributions($)
INVESCO VAN KAMPEN BD FD	12/30/2011	317
NUVEEN NY INV QUAL MUNI	12/30/2011	79
VENTAS INC REIT	06/30/2011	2
VENTAS INC REIT	07/12/2011	0.46
VENTAS INC REIT	09/30/2011	2
VENTAS INC REIT	12/30/2011	2
Total Distributions		**403**
Grand Total Distributions		**1,636**

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

Note: Acquisition Costs are not adjusted for stock splits, etc.

The long-term capital gain distribution amounts may change due to income reclassification information provided by the issuer. In particular, distributions made by Mutual Funds, REITs and UITs often need to be reclassified as a different type of distribution (including long-term capital gain distributions) after the end of the year in which the distribution was originally paid.