



## How to read your statement

Comprehensive investment reporting



Your statement provides details on your account activity and positions for the current period. The statement is designed to help you make informed decisions about your account, while helping you effectively manage your investments and plan your financial future. Some of the information provided in your statement includes:

- Positions in your account grouped by investment type
- Current-period transaction activity
- Detailed information about your investments
- Cash management activity, including checking and debit-card transactions, when applicable

National Financial Services LLC, Member NYSE, SIPC

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QUALITY BROKERS, INC.  
123 MAIN STREET  
ANYWHERE, MA 10101

**Quality Brokers, Inc.**

JOHN DOE  
JANE DOE  
102 SUMMER STREET  
BOSTON, MA 02109

STATEMENT FOR THE PERIOD OCTOBER 1, 2011 TO OCTOBER 31, 2011  
John and Jane Doe, Joint WROS  
Account Number: ABC-456827

Your Investment Consultant is:  
Bill Smith  
RR 123  
bsmith@qb.com

For questions about your accounts:  
Local: (617) 555-5555  
In-State: (617) 555-5555  
National: (999) 999-9999  
www.qb.com

Total Value of Your Account: \$325,000.00  
Total Value of Insurance and Annuities: \$315,000.00  
TOTAL VALUE OF YOUR PORTFOLIO: \$640,000.00

FOR YOUR INFORMATION  
We now offer electronic monthly statements and trade confirmations through mySteeptape. To request a mySteeptape ID or to enroll in e-statements or e-confirms, please contact your Investment Consultant.

CHANGE IN VALUE OF YOUR PORTFOLIO  
\$ Thousands

Change in Value of Your Portfolio information can be found in Miscellaneous Footnotes at the end of this statement.

Quality Brokers, Inc. Accounts carried with National Financial Services, LLC, (NFS), Member NYSE, SIPC.

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Statements consist of four sections: Front Page, Account Overview, Holdings, and Activity. Each section provides different levels of information on your account's value and activity, as described below.

### 1 GENERAL ACCOUNT INFORMATION

Easily find your account number for placing orders or making inquiries. Contact information for your investment professional, including address and phone number(s), is displayed.

### 2 FOR YOUR INFORMATION

This section includes important information related to your account that may require further action.

### 3 TOTAL VALUE OF YOUR PORTFOLIO

Provides the value of the account at a glance plus any insurance and annuity assets, if applicable.

Statement for the Period October 1, 2011 to October 31, 2011  
John and Jane Doe, Joint WROS  
Account Number: ABC-456827

**Quality Brokers, Inc.**

### 5 Account Overview

CHANGE IN ACCOUNT VALUE

	Current Period	Year-to-Date
BEGINNING VALUE	\$310,000.00	\$300,000.00
Additions and Withdrawals	\$10,000.00	\$15,000.00
Income	\$1,000.00	\$2,000.00
Fees and Expenses	(\$200.00)	(\$1,200.00)
Change in Investment Value	\$4,200.00	\$9,200.00
ENDING VALUE (AS OF 10/31/11)	\$325,000.00	\$325,000.00

Refer to Miscellaneous Footnotes in this statement for more information on your Change in Investment Value.

### 7 MARGIN PROFILE

as of October 31, 2011

Margin Positions Market Value	\$300,000.00
Margin Balance (Net currency credits/debit)	(\$50,000.00)
Margin Equity	\$250,000.00
Margin Equity Percent	93.3%
Equity Buying Power	\$50,000.00
Margin Interest Charged this Period	\$45.00

Balance and Margin availability are reflected as of the closing date of this statement. Please consult with your broker/dealer prior to trading in these amounts may have changed.

### 8 INCOME

	Current Period	Year-to-Date
Taxable Dividends	\$500.00	\$1,000.00
Taxable Interest	\$500.00	\$1,000.00
TOTAL TAXABLE	\$1,000.00	\$2,000.00
TOTAL INCOME	\$1,000.00	\$2,000.00

Secular income is determined based on information available in NFS at the time the statement was prepared, and is subject to change. Final information on taxation of interest and dividends is available on Form 1099-Div, which is mailed in February of the subsequent year.

### 9 FEES AND EXPENSES

	Current Period	Year-to-Date
Margin Interest	(\$100.00)	(\$600.00)
Account Fees	(\$100.00)	(\$600.00)
TOTAL FEES AND EXPENSES	(\$200.00)	(\$1,200.00)

### 10 ACCOUNT ALLOCATION

Options 6.0%  
Other Securities 4.0%  
Equities 30.0%  
Cash and Cash Equivalents 20.0%  
Fixed Income 40.0%

	Percent	Prior Period	Current Period
Cash and Cash Equivalents	20.0%	\$44,000.00	\$63,000.00
Fixed Income	40.0%	\$100,000.00	\$126,000.00
Equities	30.0%	\$150,000.00	\$94,500.00
Options	6.0%	\$0.00	\$29,900.00
Other Securities	4.0%	\$16,000.00	\$17,600.00
TOTAL	100.0%	\$310,000.00	\$325,000.00
Total Insurance and Annuities		\$305,000.00	\$315,000.00

Cash and Cash Equivalents will include margin debit and credit balances.  
Other Securities are infrequently traded instruments or other securities which are not easily converted.  
Account Allocation shows the percentage that each asset class represents of your total account value. Account Allocation for equities, fixed income, and other categories may include mutual funds and may be net of loan positions. NFS has made assumptions concerning how certain mutual funds are allocated. Closed-end mutual funds listed on an exchange may be included in the equity allocation. The chart may not reflect your actual portfolio allocation. Consult your broker/dealer prior to making investment decisions.

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### 4 CHANGE IN VALUE OF YOUR PORTFOLIO

This chart visually displays the change in market value of your portfolio assets from September 2010, or when the account was opened if later, to the current period. The line graph tracks changes in portfolio value for the life of the account.

### 5 ACCOUNT OVERVIEW

Provides an overview of account information. The components include Change in Account Value, Margin Profile, Account Allocation, Income, and Fees and Expenses.

### 6 CHANGE IN ACCOUNT VALUE

Displays a summary of account activity for both the current period and year to date. Categories include additions and withdrawals, income, fees and expenses, other activity, and change in investment value.

### 7 MARGIN PROFILE

Displays margin account information, including margin market value, margin balance, margin equity, margin equity percent, equity buying power, and margin interest charged this period.

### 8 INCOME

Displays a summary of income earned in the current period and year to date.

### 9 FEES AND EXPENSES

Displays a summary of fees and expenses paid in the current period and year to date.

### 10 ACCOUNT ALLOCATION

The pie chart shows an at-a-glance view of the account asset allocation, while the table provides more details for both the current and prior periods.

Statement for the Period October 1, 2011 to October 31, 2011  
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**Quality Brokers, Inc.**

### 11 Holdings

FIXED INCOME — 32.9% of Total Account Value

**ALERT:** You have a bond maturing in 60 days.

### 12

Description	Symbol/Cusip	Account Type	Quantity	Estimated Price on 10/27/11	Estimated Current Market Value	Estimated Prior Market Value	Estimated Annual Income	Estimated Cost Basis	Total Unrealized Gain/Loss
<b>Certificates of Deposit (CDs)</b>									
HOMESTREET BANK SEATTLE WASH 01/30/2015 mm/60/yyyy CD	437805012	CASH	\$7,000,000	\$1.00725	\$97,712.95	\$97,000.00	\$1,843.00	\$97,000.00	\$712.95
<b>CPN PMT SEAR ANNUAL ON AUG 19, FEB 19</b>									
CPN PMT SEAR ANNUAL ON AUG 19, FEB 19									
Next Interest Payable: mm/60/yyyy									
Accrued Interest: \$68.19									
TENNESSEE COMM BK TN CD	889440295	CASH	\$7,000,000	\$1.01021	\$98,000.07	\$97,000.00	\$1,989.50	\$97,000.00	\$1,000.07
<b>CPN PMT MONTHLY</b>									
CPN PMT MONTHLY									
Next Interest Payable: mm/60/yyyy									
Adjusted Cost Basis: \$7,000,000.00									
Accrued Interest: \$65.38									
<b>Total CDs:</b>					<b>\$195,713.02</b>			<b>\$3,831.50</b>	<b>\$1,713.02</b>

### 13 Activity

CORE FUND ACTIVITY

Settlement Date	Account Type	Transaction	Description	Quantity	Amount
10/6/11	CASH	YOU BOUGHT	PRIME FUND DAILY MONEY CLASS	8,740.630	(\$5,740.63)
10/6/11	CASH	REINVESTMENT	PRIME FUND DAILY MONEY CLASS	52.500	(\$52.50)
10/17/11	CASH	YOU SOLD	PRIME FUND DAILY MONEY CLASS	4,981.27	\$4,981.27
<b>Total Core Fund Activity</b>					<b>(\$3,812.06)</b>

For an explanation of fund income pricing, please see the last page. Redemption schedule(s), bond ratings(s), and other information are provided where available. If information does not appear regarding a particular investment, it is not available. The ratings on this statement are provided by Standard & Poor's and/or Moody's to rate the quality based on the respective rating agency's assessment.

Accrued Interest—Represents interest accumulated since the last coupon date on certain fixed income securities which may not yet have been paid by the issuer or received by NFS. There is no guarantee that the accrued interest will be paid by the issuer.

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### 11 HOLDINGS

Read important messages from your investment firm, which may include information on regulatory issues, changes to your account, and new investment products.

### 12 ALERTS

Notification of specific events occurring in your account that may require further action.

### 13 ACTIVITY

A recap of transactions that occurred in your account for the statement period. See details on trading, additions and withdrawals, income and expenses, and other activity.

### 14 MESSAGES (NOT SHOWN)

A detailed view of your positions as of the end of the statement period. This includes cash, equities, options, fixed income, mutual funds, and other securities.

Your statement is customized to include information about your account. It may not contain all the sections described here, or it may contain sections in addition to those described here. Contact your investment professional if you have any questions.