Form **990-PF**

Department of the Treasury
Internal Revenue Service

# Return of Private Foundation
## or Section 4947(a)(1) Nonexempt Charitable Trust Treated as a Private Foundation

**Note.** The foundation may be able to use a copy of this return to satisfy state reporting requirements

OMB No 1545-0052

**2012**

**Open to Public Inspection**

**For calendar year 2012 or tax year beginning , 2012, and ending , 20**

Name of foundation: Empowerment Foundation

A Employer identification number: 38-3384718

Number and street (or P O box number if mail is not delivered to street address): 9300 Shelbyville Road

Room/suite: 910

B Telephone number (see instructions): 502-326-4424

City or town, state, and ZIP code: Louisville, KY 40222

C If exemption application is pending, check here ▶ ☐

G Check all that apply: ☐ Initial return ☐ Initial return of a former public charity ☐ Final return ☐ Amended return ☑ Address change ☐ Name change

D 1. Foreign organizations, check here ▶ ☐

2. Foreign organizations meeting the 85% test, check here and attach computation ▶ ☐

H Check type of organization: ☑ Section 501(c)(3) exempt private foundation ☐ Section 4947(a)(1) nonexempt charitable trust ☐ Other taxable private foundation

E If private foundation status was terminated under section 507(b)(1)(A), check here ▶ ☐

I Fair market value of all assets at end of year *(from Part II, col. (c), line 16)* ▶ $ 2203664

J Accounting method: ☑ Cash ☐ Accrual ☐ Other (specify) *(Part I, column (d) must be on cash basis.)*

F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ▶ ☐

**Part I** **Analysis of Revenue and Expenses** *(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions).)*

| | | (a) Revenue and expenses per books | (b) Net investment income | (c) Adjusted net income | (d) Disbursements for charitable purposes (cash basis only) |
|---|---|---|---|---|---|
| **Revenue** 1 | Contributions, gifts, grants, etc , received (attach schedule) | | | | |
| 2 | Check ▶ ☑ if the foundation is **not** required to attach Sch B | | | | |
| 3 | Interest on savings and temporary cash investments | 9 | 9 | | |
| 4 | Dividends and interest from securities | 158481 | 158481 | | |
| 5a | Gross rents | | | | |
| b | Net rental income or (loss) | | | | |
| 6a | Net gain or (loss) from sale of assets not on line 10 | 241207 | | | |
| b | Gross sales price for all assets on line 6a 5712589 | | | | |
| 7 | Capital gain net income (from Part IV, line 2) | | 241207 | | |
| 8 | Net short-term capital gain | | | | |
| 9 | Income modifications | | | | |
| 10a | Gross sales less returns and allowances | | | | |
| b | Less: Cost of goods sold | | | | |
| c | Gross profit or (loss) (attach schedule) | | | | |
| 11 | Other income (attach schedule) | | | | |
| 12 | **Total.** Add lines 1 through 11 | 399697 | 399697 | | |
| **Operating and Administrative Expenses** 13 | Compensation of officers, directors, trustees, etc. | | | | |
| 14 | Other employee salaries and wages | | | | |
| 15 | Pension plans, employee benefits | | | | |
| 16a | Legal fees (attach schedule) | | | | |
| b | Accounting fees (attach schedule) | | | | |
| c | Other professional fees (attach schedule) | | | | |
| 17 | Interest | | | | |
| 18 | Taxes (attach schedule) (see instructions) | 4150 | 4150 | | |
| 19 | Depreciation (attach schedule) and depletion | | | | |
| 20 | Occupancy | | | | |
| 21 | Travel, conferences, and meetings | | | | |
| 22 | Printing and publications | | | | |
| 23 | Other expenses (attach schedule) | 635 | 635 | | 635 |
| 24 | **Total operating and administrative expenses.** Add lines 13 through 23 | 4785 | 4785 | | 635 |
| 25 | Contributions, gifts, grants paid | 112557 | | | 112557 |
| 26 | **Total expenses and disbursements.** Add lines 24 and 25 | 117342 | 4785 | | 113192 |
| 27 | Subtract line 26 from line 12: | | | | |
| a | **Excess of revenue over expenses and disbursements** | 282355 | | | |
| b | **Net investment income** (if negative, enter -0-) | | 394912 | | |
| c | **Adjusted net income** (if negative, enter -0-) | | | | |

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**Part II Balance Sheets** Attached schedules and amounts in the description column should be for end-of-year amounts only. (See instructions)

| | | | Beginning of year | End of year | |
|---|---|---|---|---|---|
| | | | (a) Book Value | (b) Book Value | (c) Fair Market Value |
| Assets | 1 | Cash—non-interest-bearing | 14321 | 14 | 14 |
| | 2 | Savings and temporary cash investments | 63517 | 28478 | 25478 |
| | 3 | Accounts receivable ▶ Less: allowance for doubtful accounts ▶ | | | |
| | 4 | Pledges receivable ▶ Less: allowance for doubtful accounts ▶ | | | |
| | 5 | Grants receivable | | | |
| | 6 | Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions) | | | |
| | 7 | Other notes and loans receivable (attach schedule) ▶ Less: allowance for doubtful accounts ▶ | | | |
| | 8 | Inventories for sale or use | | | |
| | 9 | Prepaid expenses and deferred charges | | | |
| | 10a | Investments—U.S. and state government obligations (attach schedule) | 249295 | 0 | 0 |
| | b | Investments—corporate stock (attach schedule) | 255931 | 1022761 | 937686 |
| | c | Investments—corporate bonds (attach schedule) | 1227225 | 1155411 | 1137459 |
| | 11 | Investments—land, buildings, and equipment: basis ▶ Less: accumulated depreciation (attach schedule) ▶ | | | |
| | 12 | Investments—mortgage loans | 11120 | 0 | 0 |
| | 13 | Investments—other (attach schedule) | 99900 | 0 | 0 |
| | 14 | Land, buildings, and equipment: basis ▶ Less: accumulated depreciation (attach schedule) ▶ | | | |
| | 15 | Other assets (describe ▶ ) | | | |
| | 16 | **Total assets** (to be completed by all filers—see the instructions. Also, see page 1, item I) | 1921309 | 2203664 | 2100637 |
| Liabilities | 17 | Accounts payable and accrued expenses | | | |
| | 18 | Grants payable | | | |
| | 19 | Deferred revenue | | | |
| | 20 | Loans from officers, directors, trustees, and other disqualified persons | | | |
| | 21 | Mortgages and other notes payable (attach schedule) | | | |
| | 22 | Other liabilities (describe ▶ ) | | | |
| | 23 | **Total liabilities** (add lines 17 through 22) | | | |
| Net Assets or Fund Balances | | **Foundations that follow SFAS 117, check here** ▶ ☐ **and complete lines 24 through 26 and lines 30 and 31.** | | | |
| | 24 | Unrestricted | | | |
| | 25 | Temporarily restricted | | | |
| | 26 | Permanently restricted | | | |
| | | **Foundations that do not follow SFAS 117, check here** ▶ ☐ **and complete lines 27 through 31.** | | | |
| | 27 | Capital stock, trust principal, or current funds | | | |
| | 28 | Paid-in or capital surplus, or land, bldg., and equipment fund | | | |
| | 29 | Retained earnings, accumulated income, endowment, or other funds | 1921309 | 2203664 | |
| | 30 | **Total net assets or fund balances** (see instructions) | 1921309 | 2203664 | |
| | 31 | **Total liabilities and net assets/fund balances** (see instructions) | 1921309 | 2203664 | |

**Part III Analysis of Changes in Net Assets or Fund Balances**

| | | | |
|---|---|---|---|
| 1 | Total net assets or fund balances at beginning of year—Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return) | 1 | 1921309 |
| 2 | Enter amount from Part I, line 27a | 2 | 282355 |
| 3 | Other increases not included in line 2 (itemize) ▶ | 3 | |
| 4 | Add lines 1, 2, and 3 | 4 | 2203664 |
| 5 | Decreases not included in line 2 (itemize) ▶ | 5 | |
| 6 | Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30 | 6 | 2203664 |

## Part IV Capital Gains and Losses for Tax on Investment Income

| | (a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co ) | (b) How acquired P—Purchase D—Donation | (c) Date acquired (mo , day, yr ) | (d) Date sold (mo , day, yr ) |
|---|---|---|---|---|
| 1a | Multiple Transactions - Schedule Attached | | | |
| b | | | | |
| c | | | | |
| d | | | | |
| e | | | | |

| | (e) Gross sales price | (f) Depreciation allowed (or allowable) | (g) Cost or other basis plus expense of sale | (h) Gain or (loss) (e) plus (f) minus (g) |
|---|---|---|---|---|
| a | | | | |
| b | | | | |
| c | | | | |
| d | | | | |
| e | | | | |

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69

| | (i) F M V as of 12/31/69 | (j) Adjusted basis as of 12/31/69 | (k) Excess of col (i) over col (j), if any | (l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h)) |
|---|---|---|---|---|
| a | | | | |
| b | | | | |
| c | | | | |
| d | | | | |
| e | | | | |

2 Capital gain net income or (net capital loss) { If gain, also enter in Part I, line 7 / If (loss), enter -0- in Part I, line 7 } **2** 241207

3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6):
If gain, also enter in Part I, line 8, column (c) (see instructions). If (loss), enter -0- in Part I, line 8 . . . **3**

## Part V Qualification Under Section 4940(e) for Reduced Tax on Net Investment Income

(For optional use by domestic private foundations subject to the section 4940(a) tax on net investment income.)

If section 4940(d)(2) applies, leave this part blank.

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period? ☐ Yes ☑ No
If "Yes," the foundation does not qualify under section 4940(e). Do not complete this part.

1 Enter the appropriate amount in each column for each year; see the instructions before making any entries.

| (a) Base period years Calendar year (or tax year beginning in) | (b) Adjusted qualifying distributions | (c) Net value of noncharitable-use assets | (d) Distribution ratio (col (b) divided by col (c)) |
|---|---|---|---|
| 2011 | 104056 | 2050769 | 5.1 |
| 2010 | 95633 | 1894795 | 5 0 |
| 2009 | 98434 | 1897666 | 5 2 |
| 2008 | 95835 | 1895021 | 5.1 |
| 2007 | 88875 | 1895021 | 4.7 |

| | | | |
|---|---|---|---|
| 2 | **Total** of line 1, column (d) . . . | 2 | 25.1 |
| 3 | Average distribution ratio for the 5-year base period—divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years . . . | 3 | 5.0 |
| 4 | Enter the net value of noncharitable-use assets for 2012 from Part X, line 5 . . . | 4 | 2169193 |
| 5 | Multiply line 4 by line 3 . . . | 5 | 108460 |
| 6 | Enter 1% of net investment income (1% of Part I, line 27b) . . . | 6 | 3949 |
| 7 | Add lines 5 and 6 . . . | 7 | 112409 |
| 8 | Enter qualifying distributions from Part XII, line 4 . . . | 8 | 112557 |

If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions.

**Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948—see instructions)**

| | | | |
|---|---|---|---|
| 1a | Exempt operating foundations described in section 4940(d)(2), check here ▶ ☐ and enter "N/A" on line 1. Date of ruling or determination letter: ________ (attach copy of letter if necessary—see instructions) | | |
| b | Domestic foundations that meet the section 4940(e) requirements in Part V, check here ▶ ☑ and enter 1% of Part I, line 27b | 1 | 3949 |
| c | All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b). | | |
| 2 | Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-) | 2 | |
| 3 | Add lines 1 and 2 | 3 | 3949 |
| 4 | Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-) | 4 | |
| 5 | **Tax based on investment income.** Subtract line 4 from line 3. If zero or less, enter -0- | 5 | 3949 |
| 6 | Credits/Payments: | | |
| a | 2012 estimated tax payments and 2011 overpayment credited to 2012 — 6a: 4100 | | |
| b | Exempt foreign organizations—tax withheld at source — 6b | | |
| c | Tax paid with application for extension of time to file (Form 8868) — 6c | | |
| d | Backup withholding erroneously withheld — 6d | | |
| 7 | Total credits and payments. Add lines 6a through 6d | 7 | 4100 |
| 8 | Enter any **penalty** for underpayment of estimated tax. Check here ☐ if Form 2220 is attached | 8 | |
| 9 | **Tax due.** If the total of lines 5 and 8 is more than line 7, enter **amount owed** ▶ | 9 | |
| 10 | **Overpayment.** If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid** ▶ | 10 | 151 |
| 11 | Enter the amount of line 10 to be: **Credited to 2013 estimated tax** ▶ 151 **Refunded** ▶ | 11 | 0 |

**Part VII-A Statements Regarding Activities**

| | | | Yes | No |
|---|---|---|---|---|
| 1a | During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign? | 1a | | ✓ |
| b | Did it spend more than $100 during the year (either directly or indirectly) for political purposes (see Instructions for the definition)? | 1b | | ✓ |
| | *If the answer is "Yes" to **1a** or **1b**, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.* | | | |
| c | Did the foundation file **Form 1120-POL** for this year? | 1c | | ✓ |
| d | Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: **(1)** On the foundation. ▶ $ ________ **(2)** On foundation managers. ▶ $ ________ | | | |
| e | Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. ▶ $ ________ | | | |
| 2 | Has the foundation engaged in any activities that have not previously been reported to the IRS? *If "Yes," attach a detailed description of the activities.* | 2 | | ✓ |
| 3 | Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? *If "Yes," attach a conformed copy of the changes* | 3 | | ✓ |
| 4a | Did the foundation have unrelated business gross income of $1,000 or more during the year? | 4a | | ✓ |
| b | If "Yes," has it filed a tax return on **Form 990-T** for this year? | 4b | | |
| 5 | Was there a liquidation, termination, dissolution, or substantial contraction during the year? *If "Yes," attach the statement required by General Instruction T.* | 5 | | ✓ |
| 6 | Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument? | 6 | ✓ | |
| 7 | Did the foundation have at least $5,000 in assets at any time during the year? *If "Yes," complete Part II, col. (c), and Part XV* | 7 | ✓ | |
| 8a | Enter the states to which the foundation reports or with which it is registered (see instructions) ▶ Michigan | | | |
| b | If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by *General Instruction G? If "No," attach explanation* | 8b | ✓ | |
| 9 | Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2012 or the taxable year beginning in 2012 (see instructions for Part XIV)? *If "Yes," complete Part XIV* | 9 | | ✓ |
| 10 | Did any persons become substantial contributors during the tax year? *If "Yes," attach a schedule listing their names and addresses* | 10 | | ✓ |

## Part VII-A Statements Regarding Activities *(continued)*

| | | | Line | Yes | No |
|---|---|---|---|---|---|
| 11 | At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions) | | 11 | | ✓ |
| 12 | Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions) | | 12 | | ✓ |
| 13 | Did the foundation comply with the public inspection requirements for its annual returns and exemption application? | | 13 | ✓ | |
| | Website address ▶ N/A | | | | |
| 14 | The books are in care of ▶ Mark Greenwell | Telephone no. ▶ 502-326-4424 | | | |
| | Located at ▶ 9300 Shelbyville Road, Suite 910, Louisville, KY | ZIP+4 ▶ 40222-5167 | | | |
| 15 | Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of **Form 1041**—Check here ▶ ☐ and enter the amount of tax-exempt interest received or accrued during the year ▶ | 15 | | | |
| 16 | At any time during calendar year 2012, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country? | | 16 | | ✓ |
| | See the instructions for exceptions and filing requirements for Form TD F 90-22.1. If "Yes," enter the name of the foreign country ▶ | | | | |

## Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required

| | | | Line | Yes | No |
|---|---|---|---|---|---|
| | **File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.** | | | | |
| 1a | During the year did the foundation (either directly or indirectly): | | | | |
| | **(1)** Engage in the sale or exchange, or leasing of property with a disqualified person? | ☐ Yes ☑ No | | | |
| | **(2)** Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? | ☐ Yes ☑ No | | | |
| | **(3)** Furnish goods, services, or facilities to (or accept them from) a disqualified person? | ☐ Yes ☑ No | | | |
| | **(4)** Pay compensation to, or pay or reimburse the expenses of, a disqualified person? | ☐ Yes ☑ No | | | |
| | **(5)** Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? | ☐ Yes ☑ No | | | |
| | **(6)** Agree to pay money or property to a government official? (**Exception.** Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.) | ☐ Yes ☑ No | | | |
| b | If any answer is "Yes" to 1a(1)–(6), did **any** of the acts fail to qualify under the exceptions described in Regulations section 53 4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? | | 1b | | ✓ |
| | Organizations relying on a current notice regarding disaster assistance check here ▶☐ | | | | |
| c | Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2012? | | 1c | | ✓ |
| 2 | Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5)): | | | | |
| a | At the end of tax year 2012, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2012? | ☐ Yes ☑ No | | | |
| | If "Yes," list the years ▶ 20___ , 20___ , 20___ , 20___ | | | | |
| b | Are there any years listed in 2a for which the foundation is **not** applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to **all** years listed, answer "No" and attach statement—see instructions.) | | 2b | | |
| c | If the provisions of section 4942(a)(2) are being applied to **any** of the years listed in 2a, list the years here. ▶ 20___ , 20___ , 20___ , 20___ | | | | |
| 3a | Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? | ☐ Yes ☑ No | | | |
| b | If "Yes," did it have excess business holdings in 2012 as a result of **(1)** any purchase by the foundation or disqualified persons after May 26, 1969; **(2)** the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest; or **(3)** the lapse of the 10-, 15-, or 20-year first phase holding period? *(Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2012.)* | | 3b | | |
| 4a | Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes? | | 4a | | ✓ |
| b | Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2012? | | 4b | | ✓ |

**Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required** *(continued)*

| | | Yes | No |
|---|---|---|---|
| **5a** | During the year did the foundation pay or incur any amount to: | | |
| | **(1)** Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? ☐ Yes ☑ No | | |
| | **(2)** Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive? ☐ Yes ☑ No | | |
| | **(3)** Provide a grant to an individual for travel, study, or other similar purposes? ☑ Yes ☐ No | | |
| | **(4)** Provide a grant to an organization other than a charitable, etc., organization described in section 509(a)(1), (2), or (3), or section 4940(d)(2)? (see instructions) ☐ Yes ☑ No | | |
| | **(5)** Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? ☐ Yes ☑ No | | |
| **b** | If any answer is "Yes" to 5a(1)–(5), did **any** of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)? **5b** | | ✓ |
| | Organizations relying on a current notice regarding disaster assistance check here ▶ ☐ | | |
| **c** | If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? ☐ Yes ☐ No | | |
| | *If "Yes," attach the statement required by Regulations section 53.4945–5(d).* | | |
| **6a** | Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? ☐ Yes ☑ No | | |
| **b** | Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? **6b** | | ✓ |
| | *If "Yes" to 6b, file Form 8870.* | | |
| **7a** | At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? ☐ Yes ☑ No | | |
| **b** | If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction? **7b** | | |

**Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors**

**1 List all officers, directors, trustees, foundation managers and their compensation (see instructions).**

| (a) Name and address | (b) Title, and average hours per week devoted to position | (c) Compensation (If not paid, enter -0-) | (d) Contributions to employee benefit plans and deferred compensation | (e) Expense account, other allowances |
|---|---|---|---|---|
| **Bhagwan P Thacker**<br>**9300 Shelbyville Road, #910, Louisville, KY 40222** | **President/Director**<br>**0 Hours** | **0** | **0** | **0** |
| **Gary J Miller**<br>**9300 Shelbyville Road, #910, Louisville, KY 40222** | **Treasurer/**<br>**Secretary 0 Hours** | **0** | **0** | **0** |
| | | | | |
| | | | | |

**2 Compensation of five highest-paid employees (other than those included on line 1—see instructions). If none, enter "NONE."**

| (a) Name and address of each employee paid more than $50,000 | (b) Title, and average hours per week devoted to position | (c) Compensation | (d) Contributions to employee benefit plans and deferred compensation | (e) Expense account, other allowances |
|---|---|---|---|---|
| **NONE** | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

**Total** number of other employees paid over $50,000 ▶

**Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors** *(continued)*

**3 Five highest-paid independent contractors for professional services (see instructions). If none, enter "NONE."**

| (a) Name and address of each person paid more than $50,000 | (b) Type of service | (c) Compensation |
|---|---|---|
| NONE | | |
| | | |
| | | |
| | | |
| | | |
| **Total** number of others receiving over $50,000 for professional services . . . . . . . . . . . . . ▶ | | |

**Part IX-A Summary of Direct Charitable Activities**

| List the foundation's four largest direct charitable activities during the tax year Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc | Expenses |
|---|---|
| 1 NONE | |
| 2 | |
| 3 | |
| 4 | |

**Part IX-B Summary of Program-Related Investments** (see instructions)

| Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2 | Amount |
|---|---|
| 1 NONE | |
| 2 | |
| All other program-related investments See instructions<br>3 | |
| **Total.** Add lines 1 through 3 . . . . . . . . . . . . . . . . . . . . . . . . . . . ▶ | |

**Part X** **Minimum Investment Return** (All domestic foundations must complete this part. Foreign foundations, see instructions.)

| | | | |
|---|---|---|---|
| 1 | Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes: | | |
| a | Average monthly fair market value of securities | 1a | 2126769 |
| b | Average of monthly cash balances | 1b | 75457 |
| c | Fair market value of all other assets (see instructions) | 1c | |
| d | **Total** (add lines 1a, b, and c) | 1d | 2202226 |
| e | Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation) 1e | | |
| 2 | Acquisition indebtedness applicable to line 1 assets | 2 | |
| 3 | Subtract line 2 from line 1d | 3 | 2202226 |
| 4 | Cash deemed held for charitable activities. Enter 1 ½ % of line 3 (for greater amount, see instructions) | 4 | 33033 |
| 5 | **Net value of noncharitable-use assets.** Subtract line 4 from line 3. Enter here and on Part V, line 4 | 5 | 2169193 |
| 6 | **Minimum investment return.** Enter 5% of line 5 | 6 | 108460 |

**Part XI** **Distributable Amount** (see instructions) (Section 4942(j)(3) and (j)(5) private operating foundations and certain foreign organizations check here ▶ ☐ and do not complete this part.)

| | | | | | |
|---|---|---|---|---|---|
| 1 | Minimum investment return from Part X, line 6 | | | 1 | 108460 |
| 2a | Tax on investment income for 2012 from Part VI, line 5 | 2a | 3949 | | |
| b | Income tax for 2012. (This does not include the tax from Part VI.) | 2b | | | |
| c | Add lines 2a and 2b | | | 2c | 3949 |
| 3 | Distributable amount before adjustments. Subtract line 2c from line 1 | | | 3 | 104511 |
| 4 | Recoveries of amounts treated as qualifying distributions | | | 4 | |
| 5 | Add lines 3 and 4 | | | 5 | 104511 |
| 6 | Deduction from distributable amount (see instructions) | | | 6 | |
| 7 | **Distributable amount** as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1 | | | 7 | 104511 |

**Part XII** **Qualifying Distributions** (see instructions)

| | | | |
|---|---|---|---|
| 1 | Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes: | | |
| a | Expenses, contributions, gifts, etc.—total from Part I, column (d), line 26 | 1a | 112557 |
| b | Program-related investments—total from Part IX-B | 1b | |
| 2 | Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes | 2 | |
| 3 | Amounts set aside for specific charitable projects that satisfy the: | | |
| a | Suitability test (prior IRS approval required) | 3a | |
| b | Cash distribution test (attach the required schedule) | 3b | |
| 4 | **Qualifying distributions.** Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4 | 4 | 112557 |
| 5 | Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b (see instructions) | 5 | 3949 |
| 6 | **Adjusted qualifying distributions.** Subtract line 5 from line 4 | 6 | 108608 |

**Note.** The amount on line 6 will be used in Part V, column (b), in subsequent years when calculating whether the foundation qualifies for the section 4940(e) reduction of tax in those years.

## Part XIII Undistributed Income (see instructions)

| | | (a) Corpus | (b) Years prior to 2011 | (c) 2011 | (d) 2012 |
|---|---|---|---|---|---|
| 1 | Distributable amount for 2012 from Part XI, line 7 | | | | 104511 |
| 2 | Undistributed income, if any, as of the end of 2012: | | | | |
| a | Enter amount for 2011 only | | | 79317 | |
| b | Total for prior years: 20___,20___,20___ | | | | |
| 3 | Excess distributions carryover, if any, to 2012: | | | | |
| a | From 2007 | | | | |
| b | From 2008 | | | | |
| c | From 2009 | | | | |
| d | From 2010 | | | | |
| e | From 2011 | | | | |
| f | **Total** of lines 3a through e | | | | |
| 4 | Qualifying distributions for 2012 from Part XII, line 4: ▶ $ 112557 | | | | |
| a | Applied to 2011, but not more than line 2a | | | 79317 | |
| b | Applied to undistributed income of prior years (Election required—see instructions) | | | | |
| c | Treated as distributions out of corpus (Election required—see instructions) | | | | |
| d | Applied to 2012 distributable amount | | | | 33240 |
| e | Remaining amount distributed out of corpus | | | | |
| 5 | Excess distributions carryover applied to 2012 *(If an amount appears in column (d), the same amount must be shown in column (a).)* | | | | |
| 6 | **Enter the net total of each column as indicated below:** | | | | |
| a | Corpus. Add lines 3f, 4c, and 4e. Subtract line 5 | | | | |
| b | Prior years' undistributed income. Subtract line 4b from line 2b | | | | |
| c | Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed | | | | |
| d | Subtract line 6c from line 6b. Taxable amount—see instructions | | | | |
| e | Undistributed income for 2011. Subtract line 4a from line 2a. Taxable amount—see instructions | | | | |
| f | Undistributed income for 2012. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2013 | | | | 71271 |
| 7 | Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (see instructions) | | | | |
| 8 | Excess distributions carryover from 2007 not applied on line 5 or line 7 (see instructions) | | | | |
| 9 | **Excess distributions carryover to 2013.** Subtract lines 7 and 8 from line 6a | | | | |
| 10 | Analysis of line 9: | | | | |
| a | Excess from 2008 | | | | |
| b | Excess from 2009 | | | | |
| c | Excess from 2010 | | | | |
| d | Excess from 2011 | | | | |
| e | Excess from 2012 | | | | |

**Part XIV Private Operating Foundations** (see instructions and Part VII-A, question 9)

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2012, enter the date of the ruling . . . . . . ▶

b Check box to indicate whether the foundation is a private operating foundation described in section ☐ 4942(j)(3) or ☐ 4942(j)(5)

| | Tax year | Prior 3 years | | | |
|---|---|---|---|---|---|
| | **(a)** 2012 | **(b)** 2011 | **(c)** 2010 | **(d)** 2009 | **(e) Total** |
| **2a** Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed | | | | | |
| **b** 85% of line 2a | | | | | |
| **c** Qualifying distributions from Part XII, line 4 for each year listed | | | | | |
| **d** Amounts included in line 2c not used directly for active conduct of exempt activities | | | | | |
| **e** Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c | | | | | |
| **3** Complete 3a, b, or c for the alternative test relied upon: | | | | | |
| **a** "Assets" alternative test—enter: **(1)** Value of all assets | | | | | |
| **(2)** Value of assets qualifying under section 4942(j)(3)(B)(i) | | | | | |
| **b** "Endowment" alternative test—enter ⅔ of minimum investment return shown in Part X, line 6 for each year listed | | | | | |
| **c** "Support" alternative test—enter: **(1)** Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties) | | | | | |
| **(2)** Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii) | | | | | |
| **(3)** Largest amount of support from an exempt organization | | | | | |
| **(4)** Gross investment income | | | | | |

**Part XV Supplementary Information (Complete this part only if the foundation had $5,000 or more in assets at any time during the year—see instructions.)**

**1 Information Regarding Foundation Managers:**

a List any managers of the foundation who have contributed more than 2% of the total contributions received by the foundation before the close of any tax year (but only if they have contributed more than $5,000). (See section 507(d)(2).)

b List any managers of the foundation who own 10% or more of the stock of a corporation (or an equally large portion of the ownership of a partnership or other entity) of which the foundation has a 10% or greater interest.

**2 Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:**

Check here ▶ ☑ if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds. If the foundation makes gifts, grants, etc. (see instructions) to individuals or organizations under other conditions, complete items 2a, b, c, and d.

a The name, address, and telephone number or e-mail of the person to whom applications should be addressed:

b The form in which applications should be submitted and information and materials they should include:

c Any submission deadlines:

d Any restrictions or limitations on awards, such as by geographical areas, charitable fields, kinds of institutions, or other factors:

**Part XV Supplementary Information** (continued)

**3 Grants and Contributions Paid During the Year or Approved for Future Payment**

| Recipient: Name and address (home or business) | If recipient is an individual, show any relationship to any foundation manager or substantial contributor | Foundation status of recipient | Purpose of grant or contribution | Amount |
|---|---|---|---|---|
| *a Paid during the year* | | | | |
| Cornerstone University | | School | Scholarship | 7217 |
| Baker College | | School | Scholarship | 8140 |
| American Cancer Society | | Non-Profit | General Fund | 2000 |
| American Heart Association | | Non-Profit | General Fund | 2000 |
| Muscular Dystrophy Association | | Non-Profit | General Fund | 500 |
| American Lung Association | | Non-Profit | General Fund | 1000 |
| United Way | | Non-Profit | General Fund | 3000 |
| KQED | | Non-Profit | General Fund | 1000 |
| Centre College | | School | Scholarship | 16807 |
| Southfield Human Services | | Non-Profit | General Fund | 300 |
| Home of the Innocents | | Non-Profit | General Fund | 300 |
| Planned Parenthood | | Non-Profit | General Fund | 500 |
| Sisters of Charity | | Non-Profit | General Fund | 500 |
| Habitat for Humanity | | Non-Profit | General Fund | 1500 |
| Phi Beta Kappa | | Non-Profit | General Fund | 100 |
| Supplemental Schedule Attached Total | | | | 67693 |
| **Total** ▶ 3a | | | | 112557 |
| *b Approved for future payment* | | | | |
| NONE | | | | |
| **Total** ▶ 3b | | | | |

## Part XVI-A Analysis of Income-Producing Activities

| Enter gross amounts unless otherwise indicated. | Unrelated business income | | Excluded by section 512, 513, or 514 | | (e) Related or exempt function income (See instructions ) |
|---|---|---|---|---|---|
| | (a) Business code | (b) Amount | (c) Exclusion code | (d) Amount | |
| 1 Program service revenue: | | | | | |
| a | | | | | |
| b | | | | | |
| c | | | | | |
| d | | | | | |
| e | | | | | |
| f | | | | | |
| g Fees and contracts from government agencies | | | | | |
| 2 Membership dues and assessments | | | | | |
| 3 Interest on savings and temporary cash investments | | | 14 | 9 | |
| 4 Dividends and interest from securities | | | 14 | 158481 | |
| 5 Net rental income or (loss) from real estate: | | | | | |
| a Debt-financed property | | | | | |
| b Not debt-financed property | | | | | |
| 6 Net rental income or (loss) from personal property | | | | | |
| 7 Other investment income | | | | | |
| 8 Gain or (loss) from sales of assets other than inventory | | | 18 | 241207 | |
| 9 Net income or (loss) from special events | | | | | |
| 10 Gross profit or (loss) from sales of inventory | | | | | |
| 11 Other revenue: a | | | | | |
| b | | | | | |
| c | | | | | |
| d | | | | | |
| e | | | | | |
| 12 Subtotal. Add columns (b), (d), and (e) | | | | 399697 | |

13 **Total.** Add line 12, columns (b), (d), and (e) . . . 13 399697

(See worksheet in line 13 instructions to verify calculations.)

## Part XVI-B Relationship of Activities to the Accomplishment of Exempt Purposes

| Line No. ▼ | Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes). (See instructions ) |
|---|---|
| | N/A |

## Part XVII Information Regarding Transfers To and Transactions and Relationships With Noncharitable Exempt Organizations

| | | | Yes | No |
|---|---|---|---|---|
| 1 | Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations? | | | |
| a | Transfers from the reporting foundation to a noncharitable exempt organization of: | | | |
| | (1) Cash | 1a(1) | | ✓ |
| | (2) Other assets | 1a(2) | | ✓ |
| b | Other transactions: | | | |
| | (1) Sales of assets to a noncharitable exempt organization | 1b(1) | | ✓ |
| | (2) Purchases of assets from a noncharitable exempt organization | 1b(2) | | ✓ |
| | (3) Rental of facilities, equipment, or other assets | 1b(3) | | ✓ |
| | (4) Reimbursement arrangements | 1b(4) | | ✓ |
| | (5) Loans or loan guarantees | 1b(5) | | ✓ |
| | (6) Performance of services or membership or fundraising solicitations | 1b(6) | | ✓ |
| c | Sharing of facilities, equipment, mailing lists, other assets, or paid employees | 1c | | ✓ |

d If the answer to any of the above is "Yes," complete the following schedule. Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column (d) the value of the goods, other assets, or services received.

| (a) Line no | (b) Amount involved | (c) Name of noncharitable exempt organization | (d) Description of transfers, transactions, and sharing arrangements |
|---|---|---|---|
| | | | |

2a Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (other than section 501(c)(3)) or in section 527? ☐ Yes ☑ No

b If "Yes," complete the following schedule.

| (a) Name of organization | (b) Type of organization | (c) Description of relationship |
|---|---|---|
| | | |

**Sign Here**

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge

Gary Miller | 5-14-2013 | Secretary

Signature of officer or trustee | Date | Title

May the IRS discuss this return with the preparer shown below (see instructions)? ☐ Yes ☐ No

**Paid Preparer Use Only**

| Print/Type preparer's name | Preparer's signature | Date | Check ☐ if self-employed | PTIN |
|---|---|---|---|---|
| | | | | |

Firm's name ▶ | Firm's EIN ▶

Firm's address ▶ | Phone no

**Empowerment Foundation (EIN: 38-3384718)**
2012 990-PF Tax Return Schedules

| | | | | |
|---|---|---|---|---|
| Part I, Line 18 | | | | |
| | Excise tax based on Investment Income | $ | 4,150 | |
| Part I, Line 23 | | | | |
| | Bank Fees | $ | 635 | |
| Part II, Line 10b | | | | |
| | Investment, Corporate Stocks | $ | 1,022,761 | See attached |
| Part II, Line 10c | | | | |
| | Investment, Corporate Bonds | $ | 1,155,411 | See attached |

**Empowerment Foundation (EIN: 38-3384718)**
2012 990-PF Tax Return Schedules

Part XV, Line 3a, Supplemental Schedule

| Name | Foundation Status of Recepient | Purpose of Grant or Contribution | Amount |
|---|---|---|---|
| Doctors Without Borders | Non-Profit | General Fund | $ 2,000 |
| MCH Volunteers Raccoon Branch | Non-Profit | General Fund | $ 500 |
| Belvedere Community Foundation | Non-Profit | General Fund | $ 500 |
| Saint Mary Academy | School | Scholarship | $ 4,500 |
| Butler University | School | Scholarship | $ 52,000 |
| University of Kentucky | School | Scholarship | $ 8,193 |
| TOTAL | | | $ 67,693 |

## Income Summary

| Income Summary | This Period | | Year to Date | |
|---|---|---|---|---|
| | Federally Tax-Exempt | Federally Taxable | Federally Tax-Exempt | Federally Taxable |
| Schwab One Interest | 0.00 | 1.02 | 0.00 | 9.00 |
| Cash Dividends | 0.00 | 3,792.14 | 0.00 | 45,860.97 |
| Corporate Bond and Other Interest | 0.00 | 848.13 | 0.00 | 103,755.86 |
| Certificate of Deposit Interest | 0.00 | 0.00 | 0.00 | 2,846.85 |
| Agency Security Interest | 0.00 | 0.00 | 0 00 | 3,046.88 |
| Total Income | 0.00 | 4,641.29 | 0.00 | 155,519.56 |

## Investment Detail - Cash

| Cash | Market Value | % of Account Assets |
|---|---|---|
| Cash | 25,478.33 | 1% |
| Total Cash | 25,478.33 | 1% |
| Total Cash | 25,478.33 | 1% |

## Investment Detail - Equities

| Equities | Quantity<br>Units Purchased | Market Price<br>Cost Per Share | Market Value<br>Cost Basis | % of Account Assets<br>Acquired | Unrealized Gain or (Loss) | Estimated Yield<br>Holding Days | Estimated Annual Income<br>Holding Period |
|---|---|---|---|---|---|---|---|
| **AG MTG INVT TR 8.25% PFD** | **1,000.0000** | **25.2900** | **25,290.00** | **1%** | **(168.95)** | **8.15%** | **2,062.52** |
| PFD SER A | 1,000.0000 | 25 4589 | 25,458.95 | 10/04/12 | (168.95) | 88 | Short-Term |
| SYMBOL: MITT+A | | | | | | | |

Schwab has provided accurate gain and loss information wherever possible for most investments Cost basis data may be incomplete or unavailable for some of your holdings
Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement


SIPC

## Investment Detail - Equities (continued)

| Equities (continued) | Quantity<br>Units Purchased | Market Price<br>Cost Per Share | Market Value<br>Cost Basis | % of Account Assets<br>Acquired | Unrealized Gain or (Loss) | Estimated Yield<br>Holding Days | Estimated Annual Income<br>Holding Period |
|---|---|---|---|---|---|---|---|
| **AMERN CAPITAL MTG INVT** | **9,100.0000** | **23.5700** | **214,487.00** | **10%** | **(242.92)** | **15.27%** | **32,760.00** |
| SYMBOL: MTGE | 100.0000 | 23.1216 | 2,312.16 | 10/15/12 | 44.84 | 77 | Short-Term |
| | 300.0000 | 23.1215 | 6,936.47 | 10/15/12 | 134.53 | 77 | Short-Term |
| | 400.0000 | 23.1315 | 9,252.63 | 10/15/12 | 175.37 | 77 | Short-Term |
| | 494.0000 | 23.1315 | 11,427.00 | 10/15/12 | 216.58 | 77 | Short-Term |
| | 951.0000 | 23.1315 | 21,998.12 | 10/15/12 | 416.95 | 77 | Short-Term |
| | 3,455.0000 | 23.1415 | 79,954.12 | 10/15/12 | 1,480.23 | 77 | Short-Term |
| | 100.0000 | 24.2911 | 2,429.11 | 10/16/12 | (72.11) | 76 | Short-Term |
| | 200.0000 | 24.2889 | 4,857.79 | 10/16/12 | (143.79) | 76 | Short-Term |
| | 400.0000 | 24.2964 | 9,718.56 | 10/16/12 | (290.56) | 76 | Short-Term |
| | 800.0000 | 24.2989 | 19,439.16 | 10/16/12 | (583.16) | 76 | Short-Term |
| | 900.0000 | 24.2953 | 21,865.85 | 10/16/12 | (652.85) | 76 | Short-Term |
| | 200.0000 | 24 5389 | 4,907.79 | 10/23/12 | (193.79) | 69 | Short-Term |
| | 800.0000 | 24.5389 | 19,631.16 | 10/23/12 | (775.16) | 69 | Short-Term |
| *Cost Basis* | | | *214,729.92* | | | | |
| **ANNALY CAP MGMT 7.625%** | **2,000.0000** | **25.1000** | **50,200.00** | **2%** | **(197.90)** | **7.59%** | **3,812.50** |
| PERP PFD SER C | 1,000 0000 | 25.1989 | 25,198.95 | 11/20/12 | (98.95) | 41 | Short-Term |
| SUBJ TO XTRO REDEMPTION | 1,000.0000 | 25.1989 | 25,198.95 | 11/20/12 | (98.95) | 41 | Short-Term |
| SYMBOL: NLY+C | | | | | | | |
| *Cost Basis* | | | *50,397.90* | | | | |
| **APOLLO COMM REAL EST PFD** | **3,800.0000** | **26.0900** | **99,142.00** | **5%** | **4,750.00** | **8.26%** | **8,193.75** |
| 8.625% SER A CUM PERP | 3,800.0000 | 24.8400 | 94,392.00 | 07/26/12 | 4,750.00 | 158 | Short-Term |
| SUBJ TO XTRO REDEMPTION | | | | | | | |
| SYMBOL: ARI+A | | | | | | | |

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

## Investment Detail - Equities (continued)

| Equities (continued) | Quantity / Units Purchased | Market Price / Cost Per Share | Market Value / Cost Basis | % of Account Assets / Acquired | Unrealized Gain or (Loss) | Estimated Yield / Holding Days | Estimated Annual Income / Holding Period |
|---|---|---|---|---|---|---|---|
| **ARMOUR RES REIT PFD A** | **2,000.0000** | **25.4800** | **50,960.00** | **2%** | **1,542.10** | **8.09%** | **4,125.00** |
| 8.25% CUM PERP PFD | 1,000.0000 | 24.7089 | 24,708.95 | 06/12/12 | 771.05 | 202 | Short-Term |
| SUBJ TO XTRO REDEMPTION | 1,000.0000 | 24.7089 | 24,708.95 | 06/12/12 | 771.05 | 202 | Short-Term |
| SYMBOL: ARR+A | | | | | | | |
| *Cost Basis* | | | *49,417.90* | | | | |
| **COMMONWEALTH 7.25% PFD** | **2,100.0000** | **25.2200** | **52,962.00** | **3%** | **1,041.05** | **7.18%** | **3,806.04** |
| SERIES E | 2,100.0000 | 24.7242 | 51,920.95 | 12/05/12 | 1,041.05 | 26 | Short-Term |
| SYMBOL: CWH+E | | | | | | | |
| **FRANCE TELECOM SA ADR F** | **8,000.0000** | **11.0500** | **88,400.00** | **4%** | **(6,651.70)** | **13.53%** | **11,968.56** |
| 1 ADR REPS 1 ORD | 1,800.0000 | 12.1422 | 21,856.03 | 10/23/12 | (1,966.03) | 69 | Short-Term |
| SYMBOL: FTE | 2,200.0000 | 12.1412 | 26,710.72 | 10/23/12 | (2,400.72) | 69 | Short-Term |
| | 4,000.0000 | 11.6212 | 46,484.95 | 10/25/12 | (2,284.95) | 67 | Short-Term |
| *Cost Basis* | | | *95,051.70* | | | | |
| **INVESCO MORTGAGE CAPITAL** | **4,800.0000** | **19.7100** | **94,608.00** | **5%** | **2,281.95** | **13.19%** | **12,480.00** |
| SYMBOL: IVR | 800.0000 | 19 2401 | 15,392.15 | 11/13/12 | 375.85 | 48 | Short-Term |
| | 2,000.0000 | 19.2334 | 38,466.95 | 11/13/12 | 953.05 | 48 | Short-Term |
| | 2,000.0000 | 19.2334 | 38,466.95 | 11/13/12 | 953.05 | 48 | Short-Term |
| *Cost Basis* | | | *92,326.05* | | | | |
| **RESOURCE CAP CORP PFD** | **2,000.0000** | **24.7445** | **49,489.00** | **2%** | **(319.95)** | **2.59%** | **1,283.36** |
| 8.25% SERIES B | 2,000.0000 | 24.9044 | 49,808.95 | 12/12/12 | (319.95) | 19 | Short-Term |
| SUB TO XTRO REDEMPTION | | | | | | | |
| SYMBOL: RSO+B | | | | | | | |

Schwab has provided accurate gain and loss information wherever possible for most investments Cost basis data may be incomplete or unavailable for some of your holdings
Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

## Investment Detail - Equities (continued)

| Equities (continued) | | Quantity<br>Units Purchased | Market Price<br>Cost Per Share | Market Value<br>Cost Basis | % of Account Assets<br>Acquired | Unrealized Gain or (Loss) | Estimated Yield<br>Holding Days | Estimated Annual Income<br>Holding Period |
|---|---|---|---|---|---|---|---|---|
| **ROYAL KPN NV ADR** | **F** | **42,600.0000** | **4.9800** | **212,148.00** | **10%** | **(87,108.45)** | **0.00%** | **0.00** |
| SPONSORED ADR | | 4,000 0000 | 8.1022 | 32,408.95 | 08/01/12 | (12,488.95) | 152 | Short-Term |
| 1 ADR REP 1 ORD | | 3,000.0000 | 7.7629 | 23,288.95 | 08/02/12 | (8,348.95) | 151 | Short-Term |
| SYMBOL: KKPNY | | 5,000.0000 | 8.4517 | 42,258.95 | 09/18/12 | (17,358.95) | 104 | Short-Term |
| | | 2,400.0000 | 7.7811 | 18,674.68 | 10/08/12 | (6,722.68) | 84 | Short-Term |
| | | 5,600.0000 | 7.7811 | 43,574.27 | 10/08/12 | (15,686.27) | 84 | Short-Term |
| | | 3,000.0000 | 7.2129 | 21,638.95 | 10/23/12 | (6,698.95) | 69 | Short-Term |
| | | 10.0000 | 7.0830 | 70.83 | 10/24/12 | (21.03) | 68 | Short-Term |
| | | 2,990.0000 | 7.0829 | 21,178.12 | 10/24/12 | (6,287.92) | 68 | Short-Term |
| | | 4,000.0000 | 6.7222 | 26,888.95 | 10/25/12 | (6,968.95) | 67 | Short-Term |
| | | 1,000.0000 | 6.1022 | 6,102.24 | 11/02/12 | (1,122.24) | 59 | Short-Term |
| | | 3,000.0000 | 6.1022 | 18,306.71 | 11/02/12 | (3,366.71) | 59 | Short-Term |
| | | 600.0000 | 6.0949 | 3,656.95 | 11/05/12 | (668.95) | 56 | Short-Term |
| | | 3,000.0000 | 5.1829 | 15,548.95 | 11/19/12 | (608.95) | 42 | Short-Term |
| | | 2,500.0000 | 5.1317 | 12,829.47 | 11/20/12 | (379.47) | 41 | Short-Term |
| | | 2,500.0000 | 5.1317 | 12,829.48 | 11/20/12 | (379.48) | 41 | Short-Term |
| *Cost Basis* | | | | *299,256.45* | | | | |
| Total Equities | | [illegible] | | [illegible] | 45% | [illegible] | | [illegible] |
| | | | *Total Cost Basis* | *[illegible]* | | | | |

*Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.*

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings
Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

## Investment Detail - Other Assets

| Other Assets | Quantity / Units Purchased | Market Price / Cost Per Share | Market Value / Cost Basis | % of Account Assets / Acquired | Unrealized Gain or (Loss) | Holding Days | Holding Period |
|---|---|---|---|---|---|---|---|
| **AMERICAN CAPITAL AGENCY** | **8,650.0000** | **28.9000** | **249,985.00** | **12%** | **(28,556.78)** | | |
| REITS | 1,250.0000 | 32.3771 | 40,471.45 | 10/12/12 | (4,346.45) | 80 | Short-Term |
| SYMBOL: AGNC | 3,600.0000 | 32.5724 | 117,260 95 | 10/12/12 | (13,220.95) | 80 | Short-Term |
| | 100.0000 | 31.7907 | 3,179.07 | 10/16/12 | (289.07) | 76 | Short-Term |
| | 1,400.0000 | 31.7913 | 44,507.90 | 10/16/12 | (4,047.90) | 76 | Short-Term |
| | 2,300.0000 | 31.7923 | 73,122.41 | 10/16/12 | (6,652.41) | 76 | Short-Term |
| *Cost Basis* | | | *278,541.78* | | | | |
| **ANNALY CAPITAL MGMT** | **2,800.0000** | **14.0400** | **39,312.00** | **2%** | **(4,094.15)** | | |
| REIT | 2,800.0000 | 15.5021 | 43,406.15 | 10/15/12 | (4,094.15) | 77 | Short-Term |
| SYMBOL: NLY | | | | | | | |
| **ARMOUR RESIDENTIAL REIT** | **19,000.0000** | **6.4700** | **122,930.00** | **6%** | **2,815.13** | | |
| REIT | 700.0000 | 6.0807 | 4,256.49 | 11/14/12 | 272.51 | 47 | Short-Term |
| SYMBOL: ARR | 9,300.0000 | 6.0808 | 56,552.32 | 11/14/12 | 3,618.68 | 47 | Short-Term |
| | 1,942.0000 | 6.5879 | 12,793.88 | 12/14/12 | (229.14) | 17 | Short-Term |
| | 7,058.0000 | 6.5899 | 46,512.18 | 12/14/12 | (846.92) | 17 | Short-Term |
| *Cost Basis* | | | *120,114.87* | | | | |
| **AVIVA PLC 8.25%PFD 2041F** | **3,000.0000** | **27.8000** | **83,400.00** | **4%** | **831.85** | | |
| CAP SECS DUE 12/01/41 | 400.0000 | 27.5219 | 11,008.79 | 12/18/12 | 111.21 | 13 | Short-Term |
| SUBJ TO XTRO REDEMPTION | 400.0000 | 27.5220 | 11,008.80 | 12/18/12 | 111.20 | 13 | Short-Term |
| SYMBOL: AVV | 2,200.0000 | 27.5229 | 60,550.56 | 12/18/12 | 609.44 | 13 | Short-Term |
| *Cost Basis* | | | *82,568.15* | | | | |
| **HATTERAS FINANCIAL CORP** | **1,900.0000** | **24.8100** | **47,139.00** | **2%** | **(3,123.05)** | | |
| SYMBOL: HTS | 1,900 0000 | 26.4537 | 50,262.05 | 10/17/12 | (3,123.05) | 75 | Short-Term |

Schwab has provided accurate gain and loss information wherever possible for most investments Cost basis data may be incomplete or unavailable for some of your holdings.
Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement


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## Investment Detail - Other Assets (continued)

| Other Assets (continued) | Quantity / Units Purchased | Market Price / Cost Per Share | Market Value / Cost Basis | % of Account Assets / Acquired | Unrealized Gain or (Loss) | Holding Days | Holding Period |
|---|---|---|---|---|---|---|---|
| **HORIZON TECHNOLOGY 2019** | **1,840.0000** | **25.5000** | **46,920.00** | **2%** | **1,119.15** | | |
| SENIOR NOTE DUE 03/15/19 | 40.0000 | 24.8620 | 994.48 | 06/19/12 | 25.52 | 195 | Short-Term |
| SUBJ TO XTRO REDEMPTION | 300.0000 | 24.8621 | 7,458 63 | 06/19/12 | 191.37 | 195 | Short-Term |
| SYMBOL: HTF | 400.0000 | 24.8621 | 9,944.84 | 06/19/12 | 255 16 | 195 | Short-Term |
| | 100.0000 | 24.9395 | 2,493.95 | 06/22/12 | 56.05 | 192 | Short-Term |
| | 400.0000 | 24.9089 | 9,963.58 | 06/22/12 | 236.42 | 192 | Short-Term |
| | 600.0000 | 24.9089 | 14,945.37 | 06/22/12 | 354.63 | 192 | Short-Term |
| *Cost Basis* | | | *45,800.85* | | | | |
| **MFA FINANCIAL INC 8.0%42** | **12,800.0000** | **25.7600** | **329,728.00** | **16%** | **5,932.20** | | |
| SENIOR NOTE DUE 04/15/42 | 500.0000 | 25.1189 | 12,559.47 | 06/19/12 | 320.53 | 195 | Short-Term |
| SUBJ TO XTRO REDEMPTION | 500.0000 | 25.1189 | 12,559.48 | 06/19/12 | 320.52 | 195 | Short-Term |
| SYMBOL: MFO | 5,800.0000 | 25.2515 | 146,458.95 | 06/22/12 | 2,949.05 | 192 | Short-Term |
| | 4,000.0000 | 25.2522 | 101,008.95 | 06/25/12 | 2,031.05 | 189 | Short-Term |
| | 2,000.0000 | 25.6044 | 51,208.95 | 07/05/12 | 311.05 | 179 | Short-Term |
| *Cost Basis* | | | *323,795.80* | | | | |
| **UBS E-TRACS SHS ETN F** | **1,200.0000** | **24.4499** | **29,339.88** | **1%** | **2,378.93** | | |
| MONTHLY PAY 2X LEVERAGED MORTGAGE REIT SYMBOL: MORL | 1,200.0000 | 22.4674 | 26,960.95 | 11/13/12 | 2,378.93 | 48 | Short-Term |
| **WINTHROP RLTY TR 7.75%22** | **7,300.0000** | **25.8500** | **188,705.00** | **9%** | **4,745.00** | | |
| SR NOTES DUE 08/15/22 SUBJ TO XTRO REDEMPTION SYMBOL: WRT | 7,300.0000 | 25.2000 | 183,960.00 | 08/13/12 | 4,745.00 | 140 | Short-Term |
| **Total Other Assets** | **58,490.0000** | | **1,137,458.88** | **54%** | **[illegible]** | | |
| | | Total Cost Basis | [illegible] | | | | |

Schwab has provided accurate gain and loss information wherever possible for most investments Cost basis data may be incomplete or unavailable for some of your holdings.
Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement



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Schwab One® Account of
EMPOWERMENT FOUNDATION

Account Number
8664-1012

Report Period
January 1 - December 31, 2012

# 2012 Year-End Schwab Gain/Loss Report

Prepared on January 22, 2013

22/01-CG1L2601-001316-MED-402225167 82819 *
EMPOWERMENT FOUNDATION
9300 SHELBYVILLE RD STE 910
LOUISVILLE KY 40222

001316

## Message Center

Your gain/loss report offers helpful information to assist you with tax preparation, including a summarized list of your realized gains/losses for 2012. You can also log in to www.schwab.com/reports to view your documents securely online and visit www.schwab.com/paperless_services to manage your delivery preferences.

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Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report



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# 2012 Year-End Schwab Gain/Loss Report

## Realized Gain or (Loss)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

| Short-Term | | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|---|
| A X A SPONSORED ADR 1 ADR REP 1 AXAHY | FSPONSORED ADR | 400.0000 | 05/23/12 | 06/06/12 | $4,894 10 | $4,680.95 | $213.15 |
| A X A SPONSORED ADR 1 ADR REP 1: AXAHY | FSPONSORED ADR | 1,600 0000 | 05/23/12 | 06/06/12 | $19,576.40 | $18,626.86 | $949.54 |
| A X A SPONSORED ADR 1 ADR REP 1: AXAHY | FSPONSORED ADR | 400 0000 | 05/23/12 | 06/15/12 | $4,980.31 | $4,656 72 | $323 59 |
| A X A SPONSORED ADR 1 ADR REP 1: AXAHY | FSPONSORED ADR | 400 0000 | 05/23/12 | 06/15/12 | $4,974.10 | $4,656.72 | $317.38 |
| A X A SPONSORED ADR 1 ADR REP 1. AXAHY | FSPONSORED ADR | 600 0000 | 05/23/12 | 06/15/12 | $7,470.46 | $6,985.07 | $485 39 |
| A X A SPONSORED ADR 1 ADR REP 1: AXAHY | FSPONSORED ADR | 1,000 0000 | 05/23/12 | 06/15/12 | $12,450.77 | $11,641 79 | $808 98 |
| A X A SPONSORED ADR 1 ADR REP 1: AXAHY | FSPONSORED ADR | 1,000.0000 | 05/23/12 | 06/15/12 | $12,450.77 | $11,641.79 | $808.98 |
| A X A SPONSORED ADR 1 ADR REP 1: AXAHY | FSPONSORED ADR | 400.0000 | 05/25/12 | 06/15/12 | $4,979.33 | $4,681 79 | $297 54 |
| A X A SPONSORED ADR 1 ADR REP 1: AXAHY | FSPONSORED ADR | 1,600 0000 | 05/25/12 | 06/15/12 | $19,896.39 | $18,727.16 | $1,169 23 |

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

# 2012 Year-End Schwab Gain/Loss Report

## Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

| Short-Term (continued) | | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|---|
| A X A SPONSORED ADR 1 ADR REP 1: AXAHY | FSPONSORED ADR | 2,000.0000 | 05/25/12 | 06/15/12 | $24,896 65 | $23,408.95 | $1,487.70 |
| A X A SPONSORED ADR 1 ADR REP 1: AXAHY | FSPONSORED ADR | 14.0000 | 05/29/12 | 06/15/12 | $174.28 | $170 37 | $3 91 |
| A X A SPONSORED ADR 1 ADR REP 1: AXAHY | FSPONSORED ADR | 400.0000 | 05/30/12 | 06/15/12 | $4,979.33 | $4,516 90 | $462.43 |
| A X A SPONSORED ADR 1 ADR REP 1: AXAHY | FSPONSORED ADR | 3,600.0000 | 05/30/12 | 06/15/12 | $44,813 97 | $40,652 05 | $4,161 92 |
| A X A SPONSORED ADR 1 ADR REP 1: AXAHY | FSPONSORED ADR | 5.0000 | 07/24/12 | 07/26/12 | $57 78 | $52.92 | $4 86 |
| A X A SPONSORED ADR 1 ADR REP 1: AXAHY | FSPONSORED ADR | 7 0000 | 07/24/12 | 07/26/12 | $81 38 | $74.09 | $7.29 |
| A X A SPONSORED ADR 1 ADR REP 1: AXAHY | FSPONSORED ADR | 26 0000 | 07/24/12 | 07/26/12 | $300 43 | $275.20 | $25 23 |
| A X A SPONSORED ADR 1 ADR REP 1: AXAHY | FSPONSORED ADR | 35.0000 | 07/24/12 | 07/26/12 | $404 78 | $370.45 | $34 33 |
| A X A SPONSORED ADR 1 ADR REP 1: AXAHY | FSPONSORED ADR | 60 0000 | 07/24/12 | 07/26/12 | $693.31 | $635.07 | $58 24 |

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report



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*G000013160227*

## 2012 Year-End Schwab Gain/Loss Report

### Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

| Short-Term (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| A X A SPONSORED ADR FSPONSORED ADR 1 ADR REP 1· AXAHY | 174 0000 | 07/24/12 | 07/26/12 | $2,010 61 | $1,841.70 | $168.91 |
| A X A SPONSORED ADR FSPONSORED ADR 1 ADR REP 1. AXAHY | 393.0000 | 07/24/12 | 07/26/12 | $4,568 73 | $4,159.70 | $409.03 |
| A X A SPONSORED ADR FSPONSORED ADR 1 ADR REP 1: AXAHY | 400 0000 | 07/24/12 | 07/26/12 | $4,622.11 | $4,233 79 | $388.32 |
| A X A SPONSORED ADR FSPONSORED ADR 1 ADR REP 1: AXAHY | 900.0000 | 07/24/12 | 07/26/12 | $10,399.75 | $9,526 03 | $873.72 |
| **Security Subtotal** | | | | **$189,675.74** | **$176,216.07** | **$13,459.67** |
| ALLIANZ SE ADR FSPONSORED ADR 1 ADR REP 1/· AZSEY | 1,000.0000 | 06/15/12 | 06/29/12 | $9,937 99 | $9,351.79 | $586 20 |
| ALLIANZ SE ADR FSPONSORED ADR 1 ADR REP 1/: AZSEY | 4,000.0000 | 06/15/12 | 06/29/12 | $39,751.95 | $37,407.16 | $2,344 79 |
| **Security Subtotal** | | | | **$49,689.94** | **$46,758.95** | **$2,930.99** |
| AMERICAN CAPITAL 8% PFD CUMULATIVE SERIES A SUBJ TO XTRO· AGNCP | 100.0000 | 04/11/12 | 11/12/12 | $2,619 99 | $2,505.22 | $114 77 |
| AMERICAN CAPITAL 8% PFD CUMULATIVE SERIES A SUBJ TO XTRO: AGNCP | 300.0000 | 04/11/12 | 11/12/12 | $7,887.14 | $7,506.67 | $380.47 |

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

## 2012 Year-End Schwab Gain/Loss Report

### Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

| **Short-Term** (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| AMERICAN CAPITAL 8% PFD CUMULATIVE SERIES A SUBJ TO XTRO: AGNCP | 700.0000 | 04/11/12 | 11/12/12 | $18,403.32 | $17,529 57 | $873.75 |
| AMERICAN CAPITAL 8% PFD CUMULATIVE SERIES A SUBJ TO XTRO: AGNCP | 1,000.0000 | 04/11/12 | 11/12/12 | $26,290 46 | $25,052.24 | $1,238.22 |
| AMERICAN CAPITAL 8% PFD CUMULATIVE SERIES A SUBJ TO XTRO: AGNCP | 230 0000 | 04/11/12 | 12/07/12 | $5,975.51 | $5,762.01 | $213.50 |
| AMERICAN CAPITAL 8% PFD CUMULATIVE SERIES A SUBJ TO XTRO: AGNCP | 770 0000 | 04/11/12 | 12/07/12 | $20,004 96 | $19,290.22 | $714.74 |
| AMERICAN CAPITAL 8% PFD CUMULATIVE SERIES A SUBJ TO XTRO: AGNCP | 300 0000 | 04/11/12 | 12/11/12 | $7,800 15 | $7,515.67 | $284.48 |
| AMERICAN CAPITAL 8% PFD CUMULATIVE SERIES A SUBJ TO XTRO: AGNCP | 600.0000 | 04/11/12 | 12/11/12 | $15,599.68 | $15,031 35 | $568.33 |
| **Security Subtotal** | | | | **$104,581.21** | **$100,192.95** | **$4,388.26** |
| ANWORTH MTG ASSET CORP REIT: ANH | 100 0000 | 02/09/12 | 06/05/12 | $663.97 | $656.09 | $7.88 |
| ANWORTH MTG ASSET CORP REIT: ANH | 200 0000 | 02/09/12 | 06/05/12 | $1,327 91 | $1,312.18 | $15.73 |
| ANWORTH MTG ASSET CORP REIT: ANH | 400.0000 | 02/09/12 | 06/05/12 | $2,655 86 | $2,624 36 | $31.50 |
| ANWORTH MTG ASSET CORP REIT: ANH | 9,300.0000 | 02/09/12 | 06/05/12 | $61,747.84 | $61,016.32 | $731.52 |

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Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

## 2012 Year-End Schwab Gain/Loss Report

### Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

| **Short-Term** (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| ANWORTH MTG ASSET CORP REIT: ANH | 10,000 0000 | 02/09/12 | 06/05/12 | $66,395.53 | $65,508.95 | $886.58 |
| ANWORTH MTG ASSET CORP REIT: ANH | 10,000.0000 | 02/09/12 | 06/05/12 | $66,395.53 | $65,508 95 | $886 58 |
| **Security Subtotal** | | | | **$199,186.64** | **$196,626.85** | **$2,559.79** |
| APOLLO RESIDENTIAL MTG· AMTG | 100 0000 | 01/27/12 | 05/23/12 | $1,858.06 | $1,715.80 | $142.26 |
| APOLLO RESIDENTIAL MTG: AMTG | 200.0000 | 01/27/12 | 05/23/12 | $3,716.13 | $3,431.78 | $284.35 |
| APOLLO RESIDENTIAL MTG: AMTG | 700.0000 | 01/27/12 | 05/23/12 | $13,006.44 | $12,011 27 | $995.17 |
| **Security Subtotal** | | | | **$18,580.63** | **$17,158.85** | **$1,421.78** |
| CITIGROUP CAP 7.875%67TRUPS DUE 12/15/67SUBJ TO XTRO: C+G | 29.0000 | 05/27/11 | 02/29/12 | $750 25 | $748.89 | $1.36 |
| CITIGROUP CAP 7.875%67TRUPS DUE 12/15/67SUBJ TO XTRO: C+G | 971.0000 | 05/27/11 | 02/29/12 | $25,100 92 | $25,074.78 | $26.14 |
| CITIGROUP CAP 7.875%67TRUPS DUE 12/15/67SUBJ TO XTRO: C+G | 2,000.0000 | 05/27/11 | 03/02/12 | $51,690.12 | $51,647.32 | $42.80 |
| **Security Subtotal** | | | | **$77,541.29** | **$77,470.99** | **$70.30** |
| CITY TELECOM H K SP ADRFSPONSORED ADR 1 ADR REPS 2· CTEL | 300.0000 | 08/07/12 | 11/13/12 | $1,400 67 | $1,353.67 | $47.00 |

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

# 2012 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

## Realized Gain or (Loss) (continued)

| **Short-Term** (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| CITY TELECOM H K SP ADRFSPONSORED ADR 1 ADR REPS 2: CTEL | 300.0000 | 08/07/12 | 11/13/12 | $1,406.67 | $1,353.67 | $53.00 |
| CITY TELECOM H K SP ADRFSPONSORED ADR 1 ADR REPS 2: CTEL | 500.0000 | 08/07/12 | 11/13/12 | $2,339 45 | $2,256 12 | $83.33 |
| CITY TELECOM H K SP ADRFSPONSORED ADR 1 ADR REPS 2: CTEL | 508 0000 | 08/07/12 | 11/13/12 | $2,381 96 | $2,292 22 | $89.74 |
| CITY TELECOM H K SP ADRFSPONSORED ADR 1 ADR REPS 2: CTEL | 1,092 0000 | 08/07/12 | 11/13/12 | $5,099 53 | $4,927 36 | $172.17 |
| CITY TELECOM H K SP ADRFSPONSORED ADR 1 ADR REPS 2: CTEL | 1,300 0000 | 08/07/12 | 11/13/12 | $6,096 87 | $5,865.91 | $230.96 |
| CITY TELECOM H K SP ADRFSPONSORED ADR 1 ADR REPS 2: CTEL | 100.0000 | 10/22/12 | 11/13/12 | $466 89 | $435.18 | $31.71 |
| CITY TELECOM H K SP ADRFSPONSORED ADR 1 ADR REPS 2: CTEL | 100.0000 | 10/22/12 | 11/13/12 | $466 89 | $435.18 | $31.71 |
| CITY TELECOM H K SP ADRFSPONSORED ADR 1 ADR REPS 2: CTEL | 100 0000 | 10/22/12 | 11/13/12 | $466 89 | $435.18 | $31 71 |
| CITY TELECOM H K SP ADRFSPONSORED ADR 1 ADR REPS 2: CTEL | 100.0000 | 10/22/12 | 11/13/12 | $466 89 | $435.18 | $31.71 |

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Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report



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## 2012 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

### Realized Gain or (Loss) (continued)

| Short-Term (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| CITY TELECOM H K SP ADRFSPONSORED ADR 1 ADR REPS 2: CTEL | 100 0000 | 10/22/12 | 11/13/12 | $466.89 | $435 18 | $31 71 |
| CITY TELECOM H K SP ADRFSPONSORED ADR 1 ADR REPS 2 CTEL | 200.0000 | 10/22/12 | 11/13/12 | $933 78 | $870 36 | $63 42 |
| CITY TELECOM H K SP ADRFSPONSORED ADR 1 ADR REPS 2: CTEL | 200 0000 | 10/22/12 | 11/13/12 | $933 78 | $870 36 | $63.42 |
| CITY TELECOM H K SP ADRFSPONSORED ADR 1 ADR REPS 2: CTEL | 1,000 0000 | 10/22/12 | 11/13/12 | $4,668.90 | $4,351 79 | $317 11 |
| CITY TELECOM H K SP ADRFSPONSORED ADR 1 ADR REPS 2: CTEL | 1,000.0000 | 10/22/12 | 11/13/12 | $4,668 90 | $4,351.79 | $317.11 |
| CITY TELECOM H K SP ADRFSPONSORED ADR 1 ADR REPS 2: CTEL | 1,000.0000 | 10/22/12 | 11/13/12 | $4,668.90 | $4,351 79 | $317.11 |
| CITY TELECOM H K SP ADRFSPONSORED ADR 1 ADR REPS 2: CTEL | 1,100 0000 | 10/22/12 | 11/13/12 | $5,135 81 | $4,786 96 | $348.85 |
| **Security Subtotal** | | | | **$42,069.67** | **$39,807.90** | **$2,261.77** |
| CONSTELLATION EGY 2063JR SUB DEB DUE 06/15/63SUBJ TO XTRO: CEG+A | 100 0000 | 03/07/12 | 04/10/12 | $2,707.57 | $2,714.80 | ($7.23) |
| CONSTELLATION EGY 2063JR SUB DEB DUE 06/15/63SUBJ TO XTRO: CEG+A | 100 0000 | 03/07/12 | 04/10/12 | $2,707.47 | $2,714.99 | ($7.52) |

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

## 2012 Year-End Schwab Gain/Loss Report

### Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

| **Short-Term** (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| CONSTELLATION EGY 2063JR SUB DEB DUE 06/15/63SUBJ TO XTRO: CEG+A | 100.0000 | 03/07/12 | 04/10/12 | $2,707.57 | $2,715.00 | ($7.43) |
| CONSTELLATION EGY 2063JR SUB DEB DUE 06/15/63SUBJ TO XTRO: CEG+A | 700 0000 | 03/07/12 | 04/10/12 | $18,952.28 | $19,004.96 | ($52.68) |
| CONSTELLATION EGY 2063JR SUB DEB DUE 06/15/63SUBJ TO XTRO: CEG+A | 900 0000 | 03/07/12 | 04/10/12 | $24,368.11 | $24,434.05 | ($65.94) |
| **Security Subtotal** | | | | **$51,443.00** | **$51,583.80** | **($140.80)** |
| CORTS UNUMPROVDNT 8.2%38CORP BKD TR DUE 03/15/38SUBJ TO XTRO: KCC | 100 0000 | 02/08/12 | 03/02/12 | $2,695 16 | $2,635.79 | $59.37 |
| CORTS UNUMPROVDNT 8.2%38CORP BKD TR DUE 03/15/38SUBJ TO XTRO: KCC | 200 0000 | 02/08/12 | 03/02/12 | $5,390.32 | $5,269.58 | $120.74 |
| CORTS UNUMPROVDNT 8 2%38CORP BKD TR DUE 03/15/38SUBJ TO XTRO: KCC | 200.0000 | 02/08/12 | 03/02/12 | $5,390.33 | $5,275.58 | $114 75 |
| **Security Subtotal** | | | | **$13,475.81** | **$13,180.95** | **$294.86** |
| CREXUS INVESTMENT CORP: CXS | 400.0000 | 01/27/12 | 11/13/12 | $4,943.36 | $4,409.79 | $533 57 |
| CREXUS INVESTMENT CORP: CXS | 1,600 0000 | 01/27/12 | 11/13/12 | $19,773 42 | $17,637.56 | $2,135.86 |
| CREXUS INVESTMENT CORP. CXS | 698.0000 | 02/09/12 | 11/13/12 | $8,626.14 | $7,763 73 | $862.41 |

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Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report



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# 2012 Year-End Schwab Gain/Loss Report

## Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

| Short-Term (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| CREXUS INVESTMENT CORP: CXS | 1,000.0000 | 02/09/12 | 11/13/12 | $12,358 39 | $11,117.95 | $1,240.44 |
| CREXUS INVESTMENT CORP: CXS | 1,000.0000 | 02/09/12 | 11/13/12 | $12,358.39 | $11,118.95 | $1,239 44 |
| CREXUS INVESTMENT CORP· CXS | 1,000 0000 | 02/09/12 | 11/13/12 | $12,358.39 | $11,118.95 | $1,239.44 |
| CREXUS INVESTMENT CORP: CXS | 1,000.0000 | 02/09/12 | 11/13/12 | $12,358.39 | $11,118.95 | $1,239.44 |
| **Security Subtotal** | | | | **$82,776.48** | **$74,285.88** | **$8,490.60** |
| ELECTRICITE DE FRNC ADRFUNSPONSORED ADR 1 ADR REP 0 : ECIFY | 235 0000 | 05/17/12 | 06/14/12 | $916.93 | $893 42 | $23.51 |
| ELECTRICITE DE FRNC ADRFUNSPONSORED ADR 1 ADR REP 0 : ECIFY | 1,265 0000 | 05/17/12 | 06/15/12 | $5,097.30 | $4,808.74 | $288 56 |
| ELECTRICITE DE FRNC ADRFUNSPONSORED ADR 1 ADR REP 0.: ECIFY | 4,765 0000 | 05/17/12 | 06/15/12 | $19,245.91 | $18,115 53 | $1,130.38 |
| ELECTRICITE DE FRNC ADRFUNSPONSORED ADR 1 ADR REP 0.: ECIFY | 5,235 0000 | 05/17/12 | 06/15/12 | $21,144.24 | $19,900 21 | $1,244 03 |
| ELECTRICITE DE FRNC ADRFUNSPONSORED ADR 1 ADR REP 0 : ECIFY | 5,000 0000 | 05/21/12 | 06/15/12 | $20,147.44 | $19,158.95 | $988.49 |
| ELECTRICITE DE FRNC ADRFUNSPONSORED ADR 1 ADR REP 0 : ECIFY | 39.0000 | 05/23/12 | 06/15/12 | $157 15 | $147.10 | $10 05 |

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

## 2012 Year-End Schwab Gain/Loss Report

### Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

| Short-Term (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| ELECTRICITE DE FRNC ADRFUNSPONSORED ADR 1 ADR REP 0 : ECIFY | 546.0000 | 05/23/12 | 06/15/12 | $2,200.10 | $2,059.40 | $140 70 |
| ELECTRICITE DE FRNC ADRFUNSPONSORED ADR 1 ADR REP 0.: ECIFY | 639.0000 | 05/23/12 | 06/15/12 | $2,574 84 | $2,410 17 | $164 67 |
| ELECTRICITE DE FRNC ADRFUNSPONSORED ADR 1 ADR REP 0.: ECIFY | 676.0000 | 05/23/12 | 06/15/12 | $2,723.93 | $2,549.73 | $174.20 |
| ELECTRICITE DE FRNC ADRFUNSPONSORED ADR 1 ADR REP 0.: ECIFY | 700.0000 | 05/23/12 | 06/15/12 | $2,820 64 | $2,640 25 | $180.39 |
| ELECTRICITE DE FRNC ADRFUNSPONSORED ADR 1 ADR REP 0.: ECIFY | 1,000 0000 | 05/23/12 | 06/15/12 | $4,029.49 | $3,771.79 | $257 70 |
| ELECTRICITE DE FRNC ADRFUNSPONSORED ADR 1 ADR REP 0.: ECIFY | 1,400 0000 | 05/23/12 | 06/15/12 | $5,641.28 | $5,280 51 | $360.77 |
| ELECTRICITE DE FRNC ADRFUNSPONSORED ADR 1 ADR REP 0.: ECIFY | 5,000.0000 | 05/23/12 | 06/15/12 | $20,147.44 | $19,158.95 | $988.49 |
| ELECTRICITE DE FRNC ADRFUNSPONSORED ADR 1 ADR REP 0.: ECIFY | 5,000 0000 | 05/29/12 | 06/15/12 | $20,147.47 | $18,458.95 | $1,688 52 |
| **Security Subtotal** | | | | **$126,994.16** | **$119,353.70** | **$7,640.46** |
| GLADSTONE INVT 7.125%PFDSERIES A PFD SUBJ TO XTRO: GAINP | 100.0000 | 03/02/12 | 06/27/12 | $2,528 04 | $2,498.00 | $30 04 |

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report



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## 2012 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

### Realized Gain or (Loss) (continued)

| Short-Term (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| GLADSTONE INVT 7 125%PFDSERIES A PFD SUBJ TO XTRO: GAINP | 100.0000 | 03/02/12 | 06/27/12 | $2,524 04 | $2,498 00 | $26.04 |
| GLADSTONE INVT 7 125%PFDSERIES A PFD SUBJ TO XTRO: GAINP | 200 0000 | 03/02/12 | 06/27/12 | $5,052.10 | $4,996 00 | $56.10 |
| GLADSTONE INVT 7.125%PFDSERIES A PFD SUBJ TO XTRO: GAINP | 300.0000 | 03/02/12 | 06/27/12 | $7,572.14 | $7,494 00 | $78.14 |
| GLADSTONE INVT 7.125%PFDSERIES A PFD SUBJ TO XTRO. GAINP | 300.0000 | 03/02/12 | 06/27/12 | $7,581 14 | $7,494.00 | $87.14 |
| GLADSTONE INVT 7 125%PFDSERIES A PFD SUBJ TO XTRO: GAINP | 400.0000 | 03/02/12 | 06/27/12 | $10,096.19 | $9,992.00 | $104 19 |
| GLADSTONE INVT 7.125%PFDSERIES A PFD SUBJ TO XTRO: GAINP | 600 0000 | 03/02/12 | 06/27/12 | $15,144.30 | $14,988.00 | $156.30 |
| GLADSTONE INVT 7.125%PFDSERIES A PFD SUBJ TO XTRO: GAINP | 600 0000 | 03/02/12 | 06/27/12 | $15,162 30 | $14,988.00 | $174 30 |
| GLADSTONE INVT 7.125%PFDSERIES A PFD SUBJ TO XTRO: GAINP | 600.0000 | 03/02/12 | 06/27/12 | $15,144.29 | $14,988.00 | $156.29 |
| GLADSTONE INVT 7.125%PFDSERIES A PFD SUBJ TO XTRO: GAINP | 800.0000 | 03/02/12 | 06/27/12 | $20,192.39 | $19,984.00 | $208.39 |

## 2012 Year-End Schwab Gain/Loss Report

### Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

| Short-Term (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| GLADSTONE INVT 7.125%PFDSERIES A PFD SUBJ TO XTRO: GAINP | 221 0000 | 03/02/12 | 10/05/12 | $5,551 29 | $5,520 58 | $30.71 |
| GLADSTONE INVT 7.125%PFDSERIES A PFD SUBJ TO XTRO: GAINP | 221.0000 | 03/02/12 | 10/05/12 | $5,558.26 | $5,520.58 | $37.68 |
| GLADSTONE INVT 7.125%PFDSERIES A PFD SUBJ TO XTRO: GAINP | 279 0000 | 03/02/12 | 10/05/12 | $7,016.98 | $6,969 42 | $47.56 |
| GLADSTONE INVT 7.125%PFDSERIES A PFD SUBJ TO XTRO. GAINP | 500.0000 | 03/02/12 | 10/05/12 | $12,575 25 | $12,490.00 | $85.25 |
| GLADSTONE INVT 7 125%PFDSERIES A PFD SUBJ TO XTRO: GAINP | 779.0000 | 03/02/12 | 10/08/12 | $19,590.25 | $19,459.42 | $130 83 |
| GLADSTONE INVT 7.125%PFDSERIES A PFD SUBJ TO XTRO: GAINP | 100.0000 | 03/02/12 | 10/15/12 | $2,523.04 | $2,498.00 | $25 04 |
| GLADSTONE INVT 7.125%PFDSERIES A PFD SUBJ TO XTRO: GAINP | 100.0000 | 03/02/12 | 10/15/12 | $2,527.04 | $2,498 00 | $29.04 |
| GLADSTONE INVT 7.125%PFDSERIES A PFD SUBJ TO XTRO: GAINP | 100 0000 | 03/02/12 | 10/15/12 | $2,523 04 | $2,498 00 | $25.04 |
| GLADSTONE INVT 7.125%PFDSERIES A PFD SUBJ TO XTRO: GAINP | 400.0000 | 03/02/12 | 10/15/12 | $10,092.60 | $9,992.00 | $100.60 |

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Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report



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## 2012 Year-End Schwab Gain/Loss Report

### Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments· First In First Out [FIFO]

| **Short-Term** (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| GLADSTONE INVT 7 125%PFDSERIES A PFD SUBJ TO XTRO· GAINP | 400 0000 | 03/02/12 | 10/15/12 | $10,092 59 | $9,992.00 | $100 59 |
| GLADSTONE INVT 7.125%PFDSERIES A PFD SUBJ TO XTRO· GAINP | 800.0000 | 03/02/12 | 10/15/12 | $20,182.60 | $19,984 00 | $198 60 |
| GLADSTONE INVT 7.125%PFDSERIES A PFD SUBJ TO XTRO: GAINP | 900.0000 | 03/02/12 | 10/15/12 | $22,707 44 | $22,482.00 | $225 44 |
| GLADSTONE INVT 7.125%PFDSERIES A PFD SUBJ TO XTRO: GAINP | 275.0000 | 03/02/12 | 10/16/12 | $6,914 05 | $6,869.50 | $44.55 |
| GLADSTONE INVT 7.125%PFDSERIES A PFD SUBJ TO XTRO: GAINP | 925 0000 | 03/02/12 | 10/16/12 | $23,256.33 | $23,106.50 | $149 83 |
| **Security Subtotal** | | | | **$252,107.69** | **$249,800.00** | **$2,307.69** |
| HARTFORD FINANCIAL 2042JR SUB CUM DUE 04/15/42SUBJ TO XTRO: HGH | 400 0000 | 05/31/12 | 06/27/12 | $10,640.18 | $10,403.58 | $236.60 |
| HARTFORD FINANCIAL 2042JR SUB CUM DUE 04/15/42SUBJ TO XTRO: HGH | 600.0000 | 05/31/12 | 06/27/12 | $15,960.27 | $15,605.37 | $354.90 |
| HARTFORD FINANCIAL 2042JR SUB CUM DUE 04/15/42SUBJ TO XTRO: HGH | 87 0000 | 06/05/12 | 06/28/12 | $2,317.72 | $2,262.16 | $55.56 |
| HARTFORD FINANCIAL 2042JR SUB CUM DUE 04/15/42SUBJ TO XTRO: HGH | 300.0000 | 06/05/12 | 06/28/12 | $7,992 13 | $7,800.54 | $191 59 |

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

## 2012 Year-End Schwab Gain/Loss Report

### Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

| Short-Term (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| HARTFORD FINANCIAL 2042JR SUB CUM DUE 04/15/42SUBJ TO XTRO: HGH | 613.0000 | 06/05/12 | 06/28/12 | $16,330 60 | $15,939.10 | $391.50 |
| HARTFORD FINANCIAL 2042JR SUB CUM DUE 04/15/42SUBJ TO XTRO: HGH | 1,000.0000 | 06/05/12 | 06/28/12 | $26,640.45 | $26,001.79 | $638.66 |
| HARTFORD FINANCIAL 2042JR SUB CUM DUE 04/15/42SUBJ TO XTRO: HGH | 100.0000 | 06/05/12 | 07/05/12 | $2,760 04 | $2,600.18 | $159.86 |
| HARTFORD FINANCIAL 2042JR SUB CUM DUE 04/15/42SUBJ TO XTRO: HGH | 100 0000 | 06/05/12 | 07/05/12 | $2,761.04 | $2,600.18 | $160.86 |
| HARTFORD FINANCIAL 2042JR SUB CUM DUE 04/15/42SUBJ TO XTRO: HGH | 300.0000 | 06/05/12 | 07/05/12 | $8,308 33 | $7,800.54 | $507.79 |
| HARTFORD FINANCIAL 2042JR SUB CUM DUE 04/15/42SUBJ TO XTRO: HGH | 300.0000 | 06/05/12 | 07/05/12 | $8,280 12 | $7,800 54 | $479.58 |
| HARTFORD FINANCIAL 2042JR SUB CUM DUE 04/15/42SUBJ TO XTRO HGH | 300.0000 | 06/05/12 | 07/05/12 | $8,308.34 | $7,800 54 | $507.80 |
| HARTFORD FINANCIAL 2042JR SUB CUM DUE 04/15/42SUBJ TO XTRO: HGH | 300 0000 | 06/05/12 | 07/05/12 | $8,310.13 | $7,800 54 | $509.59 |
| HARTFORD FINANCIAL 2042JR SUB CUM DUE 04/15/42SUBJ TO XTRO: HGH | 300 0000 | 06/05/12 | 07/05/12 | $8,310.42 | $7,800 54 | $509 88 |

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Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report



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## 2012 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

### Realized Gain or (Loss) (continued)

| **Short-Term** (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| HARTFORD FINANCIAL 2042JR SUB CUM DUE 04/15/42SUBJ TO XTRO. HGH | 500.0000 | 06/05/12 | 07/05/12 | $13,800 23 | $13,000 89 | $799.34 |
| HARTFORD FINANCIAL 2042JR SUB CUM DUE 04/15/42SUBJ TO XTRO: HGH | 700.0000 | 06/05/12 | 07/05/12 | $19,390.30 | $18,201.25 | $1,189 05 |
| HARTFORD FINANCIAL 2042JR SUB CUM DUE 04/15/42SUBJ TO XTRO: HGH | 700 0000 | 06/05/12 | 07/05/12 | $19,390 31 | $18,201.25 | $1,189 06 |
| HARTFORD FINANCIAL 2042JR SUB CUM DUE 04/15/42SUBJ TO XTRO· HGH | 1,300.0000 | 06/05/12 | 07/05/12 | $36,208.24 | $33,802 32 | $2,405.92 |
| HARTFORD FINANCIAL 2042JR SUB CUM DUE 04/15/42SUBJ TO XTRO: HGH | 100.0000 | 06/05/12 | 07/06/12 | $2,774 72 | $2,600.18 | $174 54 |
| HARTFORD FINANCIAL 2042JR SUB CUM DUE 04/15/42SUBJ TO XTRO: HGH | 300.0000 | 06/05/12 | 07/06/12 | $8,319.12 | $7,800 54 | $518.58 |
| HARTFORD FINANCIAL 2042JR SUB CUM DUE 04/15/42SUBJ TO XTRO: HGH | 700.0000 | 06/05/12 | 07/06/12 | $19,423.73 | $18,201.25 | $1,222.48 |
| HARTFORD FINANCIAL 2042JR SUB CUM DUE 04/15/42SUBJ TO XTRO: HGH | 700 0000 | 06/05/12 | 07/06/12 | $19,411.31 | $18,201.25 | $1,210 06 |
| HARTFORD FINANCIAL 2042JR SUB CUM DUE 04/15/42SUBJ TO XTRO: HGH | 1,300.0000 | 06/05/12 | 07/06/12 | $36,071.35 | $33,802.32 | $2,269.03 |

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

## 2012 Year-End Schwab Gain/Loss Report

### Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments. First In First Out [FIFO]

| Short-Term (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| HARTFORD FINANCIAL 2042JR SUB CUM DUE 04/15/42SUBJ TO XTRO: HGH | 1,000.0000 | 06/06/12 | 07/06/12 | $27,747.20 | $25,958.95 | $1,788.25 |
| HARTFORD FINANCIAL 2042JR SUB CUM DUE 04/15/42SUBJ TO XTRO: HGH | 1,000.0000 | 06/06/12 | 07/06/12 | $27,747.19 | $25,958.95 | $1,788.24 |
| **Security Subtotal** | | | | **$357,203.47** | **$337,944.75** | **$19,258.72** |
| HORIZON TECHNOLOGY 2019SENIOR NOTE DUE 03/15/19SUBJ TO XTRO: HTF | 100 0000 | 05/11/12 | 10/16/12 | $2,559.04 | $2,502.89 | $56 15 |
| HORIZON TECHNOLOGY 2019SENIOR NOTE DUE 03/15/19SUBJ TO XTRO: HTF | 100 0000 | 05/11/12 | 10/16/12 | $2,559.05 | $2,502.90 | $56.15 |
| HORIZON TECHNOLOGY 2019SENIOR NOTE DUE 03/15/19SUBJ TO XTRO: HTF | 200.0000 | 05/11/12 | 10/16/12 | $5,118.10 | $5,001.79 | $116 31 |
| HORIZON TECHNOLOGY 2019SENIOR NOTE DUE 03/15/19SUBJ TO XTRO: HTF | 200.0000 | 05/11/12 | 10/16/12 | $5,118.10 | $5,003.79 | $114.31 |
| HORIZON TECHNOLOGY 2019SENIOR NOTE DUE 03/15/19SUBJ TO XTRO: HTF | 400 0000 | 05/11/12 | 10/16/12 | $10,236 19 | $10,011 58 | $224 61 |
| **Security Subtotal** | | | | **$25,590.48** | **$25,022.95** | **$567.53** |
| HOSPITALITY PPTYS TR PFDSERIES D REDEEM CUM PFD: HPT+D | 1,000.0000 | 02/13/12 | 05/17/12 | $26,120.46 | $25,122.23 | $998.23 |

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Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

## 2012 Year-End Schwab Gain/Loss Report

### Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

| Short-Term (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| HOSPITALITY PPTYS TR PFDSERIES D REDEEM CUM PFD: HPT+D | 1,000 0000 | 02/13/12 | 05/17/12 | $26,120.46 | $25,122.24 | $998.22 |
| HOSPITALITY PPTYS TR PFDSERIES D REDEEM CUM PFD: HPT+D | 1,000.0000 | 02/13/12 | 05/17/12 | $26,120 46 | $25,122.24 | $998.22 |
| HOSPITALITY PPTYS TR PFDSERIES D REDEEM CUM PFD: HPT+D | 1,000 0000 | 02/13/12 | 05/17/12 | $26,120.46 | $25,122.24 | $998 22 |
| **Security Subtotal** | | | | **$104,481.84** | **$100,488.95** | **$3,992.89** |
| ICAP PLC ADR FSPONSORED ADR 1 ADR REPS 2: IAPLY | 400 0000 | 07/06/12 | 08/07/12 | $4,202 77 | $3,905.02 | $297 75 |
| ICAP PLC ADR FSPONSORED ADR 1 ADR REPS 2: IAPLY | 1,100.0000 | 07/06/12 | 08/07/12 | $11,557.61 | $10,738.82 | $818.79 |
| ICAP PLC ADR FSPONSORED ADR 1 ADR REPS 2: IAPLY | 2,000.0000 | 07/06/12 | 08/07/12 | $21,010 58 | $19,525 11 | $1,485.47 |
| ICAP PLC ADR FSPONSORED ADR 1 ADR REPS 2: IAPLY | 120.0000 | 08/02/12 | 08/07/12 | $1,260.83 | $1,179.05 | $81.78 |
| ICAP PLC ADR FSPONSORED ADR 1 ADR REPS 2: IAPLY | 542.0000 | 08/02/12 | 08/07/12 | $5,694.75 | $5,325.39 | $369.36 |

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

## 2012 Year-End Schwab Gain/Loss Report

### Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

| Short-Term (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| ICAP PLC ADR FSPONSORED ADR 1 ADR REPS 2: IAPLY | 980 0000 | 08/02/12 | 08/07/12 | $10,296 77 | $9,628.95 | $667 82 |
| **Security Subtotal** | | | | **$54,023.31** | **$50,302.34** | **$3,720.97** |
| M L CAP TRUST 7.28% PFDTOPRS DUE PERP MATSUBJ TO XTRO: MER+F | 400.0000 | 03/03/11 | 02/29/12 | $9,932.24 | $10,112.93 | ($180.69) |
| M L CAP TRUST 7.28% PFDTOPRS DUE PERP MATSUBJ TO XTRO· MER+F | 600 0000 | 03/03/11 | 02/29/12 | $14,898.96 | $15,169 40 | ($270.44) |
| M L CAP TRUST 7.28% PFDTOPRS DUE PERP MATSUBJ TO XTRO: MER+F | 1,000.0000 | 03/03/11 | 02/29/12 | $24,830.60 | $25,282.33 | ($451.73) |
| M L CAP TRUST 7.28% PFDTOPRS DUE PERP MATSUBJ TO XTRO: MER+F | 100 0000 | 03/03/11 | 03/02/12 | $2,482.06 | $2,528 23 | ($46.17) |
| M L CAP TRUST 7 28% PFDTOPRS DUE PERP MATSUBJ TO XTRO. MER+F | 900.0000 | 03/03/11 | 03/02/12 | $22,339.45 | $22,754.09 | ($414.64) |
| **Security Subtotal** | | | | **$74,483.31** | **$75,846.98** | **($1,363.67)** |
| MARKEL CORP 7.50%46SENIOR NTS DUE 08/22/46SUBJ TO XTRO: MKV | 100.0000 | 02/09/12 | 06/26/12 | $2,547.05 | $2,557.90 | ($10 85) |
| MARKEL CORP 7.50%46SENIOR NTS DUE 08/22/46SUBJ TO XTRO: MKV | 100 0000 | 02/09/12 | 06/26/12 | $2,547.05 | $2,557.90 | ($10 85) |

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## 2012 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

### Realized Gain or (Loss) (continued)

| Short-Term (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| MARKEL CORP 7 50%46SENIOR NTS DUE 08/22/46SUBJ TO XTRO: MKV | 100.0000 | 02/09/12 | 06/26/12 | $2,547 05 | $2,557 90 | ($10 85) |
| MARKEL CORP 7.50%46SENIOR NTS DUE 08/22/46SUBJ TO XTRO: MKV | 100 0000 | 02/09/12 | 06/26/12 | $2,547.05 | $2,557.90 | ($10.85) |
| MARKEL CORP 7.50%46SENIOR NTS DUE 08/22/46SUBJ TO XTRO: MKV | 100.0000 | 02/09/12 | 06/26/12 | $2,547.05 | $2,557.90 | ($10.85) |
| MARKEL CORP 7.50%46SENIOR NTS DUE 08/22/46SUBJ TO XTRO: MKV | 100.0000 | 02/09/12 | 06/26/12 | $2,547 05 | $2,557 90 | ($10 85) |
| MARKEL CORP 7 50%46SENIOR NTS DUE 08/22/46SUBJ TO XTRO: MKV | 400 0000 | 02/09/12 | 06/26/12 | $10,188.18 | $10,231.55 | ($43.37) |
| **Security Subtotal** | | | | **$25,470.48** | **$25,578.95** | **($108.47)** |
| MARKEL CORP 7.50XXX** CALLED ** @ $25.00/SHEFF 08/01/12: 570535203 | 1,500 0000 | 02/09/12 | 08/01/12 | $37,500.00 | $38,333.95 | ($833.95) |
| **Security Subtotal** | | | | **$37,500.00** | **$38,333.95** | **($833.95)** |
| MEDICAL PROPERTIES TRUSTREIT: MPW | 63.0000 | 02/09/12 | 06/29/12 | $609.01 | $622 94 | ($13 93) |
| MEDICAL PROPERTIES TRUSTREIT: MPW | 100 0000 | 02/09/12 | 06/29/12 | $966.68 | $988.89 | ($22 21) |
| MEDICAL PROPERTIES TRUSTREIT: MPW | 100.0000 | 02/09/12 | 06/29/12 | $966.73 | $988.90 | ($22.17) |

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

# 2012 Year-End Schwab Gain/Loss Report

## Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

| Short-Term (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| MEDICAL PROPERTIES TRUSTREIT: MPW | 100 0000 | 02/09/12 | 06/29/12 | $966.68 | $988 90 | ($22.22) |
| MEDICAL PROPERTIES TRUSTREIT: MPW | 737.0000 | 02/09/12 | 06/29/12 | $7,124 43 | $7,288 15 | ($163.72) |
| MEDICAL PROPERTIES TRUSTREIT: MPW | 900.0000 | 02/09/12 | 06/29/12 | $8,700.12 | $8,900 05 | ($199.93) |
| MEDICAL PROPERTIES TRUSTREIT: MPW | 1,000.0000 | 02/09/12 | 06/29/12 | $9,666.80 | $9,888.95 | ($222.15) |
| **Security Subtotal** | | | | **$29,000.45** | **$29,666.78** | **($666.33)** |
| MEDLEY CAPITAL 7.125%19SENIOR NT DUE 03/30/19SUBJ TO XTRO: MCQ | 100.0000 | 06/05/12 | 06/13/12 | $2,488.15 | $2,480 90 | $7.25 |
| MEDLEY CAPITAL 7.125%19SENIOR NT DUE 03/30/19SUBJ TO XTRO: MCQ | 200.0000 | 06/05/12 | 06/13/12 | $4,976 10 | $4,957.58 | $18.52 |
| MEDLEY CAPITAL 7 125%19SENIOR NT DUE 03/30/19SUBJ TO XTRO: MCQ | 200 0000 | 06/05/12 | 06/13/12 | $4,976.29 | $4,961.79 | $14.50 |
| MEDLEY CAPITAL 7.125%19SENIOR NT DUE 03/30/19SUBJ TO XTRO: MCQ | 300.0000 | 06/05/12 | 06/13/12 | $7,464 15 | $7,436.37 | $27 78 |
| MEDLEY CAPITAL 7.125%19SENIOR NT DUE 03/30/19SUBJ TO XTRO: MCQ | 300 0000 | 06/05/12 | 06/13/12 | $7,464 15 | $7,442 68 | $21.47 |
| MEDLEY CAPITAL 7.125%19SENIOR NT DUE 03/30/19SUBJ TO XTRO. MCQ | 400.0000 | 06/05/12 | 06/13/12 | $9,952.20 | $9,923 58 | $28.62 |

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Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report



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## 2012 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

### Realized Gain or (Loss) (continued)

| Short-Term (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| MEDLEY CAPITAL 7 125%19SENIOR NT DUE 03/30/19SUBJ TO XTRO. MCQ | 100.0000 | 06/06/12 | 06/13/12 | $2,488.05 | $2,494 24 | ($6.19) |
| MEDLEY CAPITAL 7.125%19SENIOR NT DUE 03/30/19SUBJ TO XTRO: MCQ | 300.0000 | 06/06/12 | 06/13/12 | $7,464.15 | $7,482.71 | ($18.56) |
| MEDLEY CAPITAL 7 125%19SENIOR NT DUE 03/30/19SUBJ TO XTRO: MCQ | 100.0000 | 06/08/12 | 06/13/12 | $2,487.95 | $2,497.89 | ($9.94) |
| MEDLEY CAPITAL 7.125%19SENIOR NT DUE 03/30/19SUBJ TO XTRO: MCQ | 100 0000 | 06/08/12 | 06/13/12 | $2,487 95 | $2,497.89 | ($9.94) |
| MEDLEY CAPITAL 7 125%19SENIOR NT DUE 03/30/19SUBJ TO XTRO: MCQ | 100.0000 | 06/08/12 | 06/13/12 | $2,488.04 | $2,497.90 | ($9 86) |
| MEDLEY CAPITAL 7 125%19SENIOR NT DUE 03/30/19SUBJ TO XTRO: MCQ | 700.0000 | 06/08/12 | 06/13/12 | $17,415.65 | $17,485 27 | ($69 62) |
| MEDLEY CAPITAL 7.125%19SENIOR NT DUE 03/30/19SUBJ TO XTRO: MCQ | 100 0000 | 06/22/12 | 09/18/12 | $2,561 04 | $2,487 89 | $73 15 |
| MEDLEY CAPITAL 7.125%19SENIOR NT DUE 03/30/19SUBJ TO XTRO: MCQ | 100 0000 | 06/22/12 | 09/18/12 | $2,560.04 | $2,487.90 | $72 14 |
| MEDLEY CAPITAL 7.125%19SENIOR NT DUE 03/30/19SUBJ TO XTRO. MCQ | 800 0000 | 06/22/12 | 09/18/12 | $20,480 39 | $19,903 16 | $577 23 |
| **Security Subtotal** | | | | **$97,754.30** | **$97,037.75** | **$716.55** |

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

# 2012 Year-End Schwab Gain/Loss Report

## Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

| Short-Term (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| NEXEN INC 7 35%43FSUB NOTES DUE 11/01/43SUBJ TO XTRO· NXY+B | 1,000.0000 | 05/02/12 | 10/15/12 | $25,364 96 | $25,308.95 | $56.01 |
| NEXEN INC 7.35%43FSUB NOTES DUE 11/01/43SUBJ TO XTRO: NXY+B | 13.0000 | 05/23/12 | 10/15/12 | $329.74 | $327 75 | $1.99 |
| NEXEN INC 7.35%43FSUB NOTES DUE 11/01/43SUBJ TO XTRO: NXY+B | 33.0000 | 05/23/12 | 10/15/12 | $837.04 | $831 97 | $5 07 |
| NEXEN INC 7.35%43FSUB NOTES DUE 11/01/43SUBJ TO XTRO: NXY+B | 100.0000 | 05/23/12 | 10/15/12 | $2,536 50 | $2,521.13 | $15 37 |
| NEXEN INC 7.35%43FSUB NOTES DUE 11/01/43SUBJ TO XTRO. NXY+B | 146 0000 | 06/05/12 | 10/15/12 | $3,699.71 | $3,681.97 | $17.74 |
| NEXEN INC 7.35%43FSUB NOTES DUE 11/01/43SUBJ TO XTRO: NXY+B | 407 0000 | 06/05/12 | 10/15/12 | $10,323 54 | $10,264.11 | $59.43 |
| NEXEN INC 7 35%43FSUB NOTES DUE 11/01/43SUBJ TO XTRO: NXY+B | 447.0000 | 06/05/12 | 10/15/12 | $11,338.13 | $11,268.40 | $69.73 |
| NEXEN INC 7 35%43FSUB NOTES DUE 11/01/43SUBJ TO XTRO: NXY+B | 20.0000 | 06/15/12 | 10/15/12 | $506.81 | $506.18 | $0.63 |
| NEXEN INC 7.35%43FSUB NOTES DUE 11/01/43SUBJ TO XTRO: NXY+B | 54 0000 | 06/15/12 | 10/15/12 | $1,368.39 | $1,366 68 | $1 71 |

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Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report



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## 2012 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

### Realized Gain or (Loss) (continued)

| Short-Term (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| NEXEN INC 7 35%43FSUB NOTES DUE 11/01/43SUBJ TO XTRO: NXY+B | 100.0000 | 06/15/12 | 10/15/12 | $2,536.04 | $2,530 90 | $5.14 |
| NEXEN INC 7.35%43FSUB NOTES DUE 11/01/43SUBJ TO XTRO: NXY+B | 189 0000 | 06/15/12 | 10/15/12 | $4,785.57 | $4,783 39 | $2.18 |
| NEXEN INC 7.35%43FSUB NOTES DUE 11/01/43SUBJ TO XTRO: NXY+B | 637.0000 | 06/15/12 | 10/15/12 | $16,122.78 | $16,121.80 | $0.98 |
| NEXEN INC 7.35%43FSUB NOTES DUE 11/01/43SUBJ TO XTRO: NXY+B | 5 0000 | 06/18/12 | 10/15/12 | $126 70 | $127.19 | ($0.49) |
| NEXEN INC 7.35%43FSUB NOTES DUE 11/01/43SUBJ TO XTRO: NXY+B | 174.0000 | 06/18/12 | 10/15/12 | $4,405.76 | $4,426.38 | ($20.62) |
| NEXEN INC 7 35%43FSUB NOTES DUE 11/01/43SUBJ TO XTRO: NXY+B | 675 0000 | 06/18/12 | 10/15/12 | $17,104.83 | $17,171.29 | ($66.46) |
| NEXEN INC 7 35%43FSUB NOTES DUE 11/01/43SUBJ TO XTRO: NXY+B | 146 0000 | 06/18/12 | 11/05/12 | $3,707.01 | $3,714.09 | ($7.08) |
| NEXEN INC 7 35%43FSUB NOTES DUE 11/01/43SUBJ TO XTRO: NXY+B | 100.0000 | 06/21/12 | 11/05/12 | $2,538.56 | $2,543 23 | ($4.67) |
| NEXEN INC 7 35%43FSUB NOTES DUE 11/01/43SUBJ TO XTRO. NXY+B | 100.0000 | 06/21/12 | 11/05/12 | $2,538.56 | $2,543.24 | ($4.68) |

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

# 2012 Year-End Schwab Gain/Loss Report

## Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

| Short-Term (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| NEXEN INC 7 35%43FSUB NOTES DUE 11/01/43SUBJ TO XTRO: NXY+B | 100 0000 | 06/21/12 | 11/05/12 | $2,538.56 | $2,543.24 | ($4 68) |
| NEXEN INC 7.35%43FSUB NOTES DUE 11/01/43SUBJ TO XTRO: NXY+B | 100 0000 | 06/21/12 | 11/05/12 | $2,538.56 | $2,543 24 | ($4 68) |
| NEXEN INC 7.35%43FSUB NOTES DUE 11/01/43SUBJ TO XTRO: NXY+B | 146.0000 | 06/21/12 | 11/05/12 | $3,706.30 | $3,711.17 | ($4 87) |
| NEXEN INC 7.35%43FSUB NOTES DUE 11/01/43SUBJ TO XTRO: NXY+B | 854.0000 | 06/21/12 | 11/05/12 | $21,683.47 | $21,707 78 | ($24.31) |
| NEXEN INC 7.35%43FSUB NOTES DUE 11/01/43SUBJ TO XTRO: NXY+B | 2.0000 | 06/22/12 | 11/05/12 | $50.78 | $50.94 | ($0.16) |
| NEXEN INC 7.35%43FSUB NOTES DUE 11/01/43SUBJ TO XTRO: NXY+B | 100.0000 | 06/22/12 | 11/05/12 | $2,538.56 | $2,546.77 | ($8.21) |
| **Security Subtotal** | | | | **$143,226.86** | **$143,141.79** | **$85.07** |
| PRUDENTIAL FINL 9.0%68JR SUB NTS DUE 06/15/68SUBJ TO XTRO: PHR | 20 0000 | 02/09/12 | 02/29/12 | $550.01 | $549.58 | $0 43 |
| PRUDENTIAL FINL 9 0%68JR SUB NTS DUE 06/15/68SUBJ TO XTRO: PHR | 20.0000 | 02/09/12 | 02/29/12 | $549.81 | $549 58 | $0.23 |
| PRUDENTIAL FINL 9.0%68JR SUB NTS DUE 06/15/68SUBJ TO XTRO: PHR | 80.0000 | 02/09/12 | 02/29/12 | $2,199.24 | $2,198 32 | $0.92 |

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Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

# 2012 Year-End Schwab Gain/Loss Report

## Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

| **Short-Term** (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| PRUDENTIAL FINL 9.0%68JR SUB NTS DUE 06/15/68SUBJ TO XTRO: PHR | 100.0000 | 02/09/12 | 02/29/12 | $2,750.06 | $2,747.90 | $2.16 |
| PRUDENTIAL FINL 9 0%68JR SUB NTS DUE 06/15/68SUBJ TO XTRO: PHR | 780.0000 | 02/09/12 | 02/29/12 | $21,434.83 | $21,433 57 | $1.26 |
| PRUDENTIAL FINL 9 0%68JR SUB NTS DUE 06/15/68SUBJ TO XTRO: PHR | 100.0000 | 02/16/12 | 02/29/12 | $2,747 06 | $2,764 89 | ($17.83) |
| PRUDENTIAL FINL 9 0%68JR SUB NTS DUE 06/15/68SUBJ TO XTRO: PHR | 100 0000 | 02/16/12 | 02/29/12 | $2,748.05 | $2,764.90 | ($16.85) |
| PRUDENTIAL FINL 9 0%68JR SUB NTS DUE 06/15/68SUBJ TO XTRO: PHR | 200.0000 | 02/16/12 | 02/29/12 | $5,498.11 | $5,529 79 | ($31.68) |
| PRUDENTIAL FINL 9 0%68JR SUB NTS DUE 06/15/68SUBJ TO XTRO: PHR | 200.0000 | 02/16/12 | 02/29/12 | $5,494.11 | $5,529 79 | ($35 68) |
| PRUDENTIAL FINL 9 0%68JR SUB NTS DUE 06/15/68SUBJ TO XTRO: PHR | 400.0000 | 02/16/12 | 02/29/12 | $10,988.22 | $11,059 58 | ($71.36) |
| **Security Subtotal** | | | | **$54,959.50** | **$55,127.90** | **($168.40)** |
| RAYMOND JAMES 6.90%42SENIOR NTS DUE 03/15/42SUBJ TO XTRO: RJD | 1,000.0000 | 03/01/12 | 05/23/12 | $25,570 48 | $25,000.00 | $570.48 |
| RAYMOND JAMES 6.90%42SENIOR NTS DUE 03/15/42SUBJ TO XTRO: RJD | 1,000 0000 | 03/01/12 | 05/23/12 | $25,580 48 | $25,000.00 | $580.48 |

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report



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## 2012 Year-End Schwab Gain/Loss Report

### Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

| **Short-Term** (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| RAYMOND JAMES 6.90%42SENIOR NTS DUE 03/15/42SUBJ TO XTRO: RJD | 64.0000 | 03/01/12 | 05/29/12 | $1,667.23 | $1,600.00 | $67.23 |
| RAYMOND JAMES 6 90%42SENIOR NTS DUE 03/15/42SUBJ TO XTRO: RJD | 81.0000 | 03/01/12 | 05/29/12 | $2,109.28 | $2,025.00 | $84.28 |
| RAYMOND JAMES 6.90%42SENIOR NTS DUE 03/15/42SUBJ TO XTRO: RJD | 107.0000 | 03/01/12 | 05/29/12 | $2,786.33 | $2,675.00 | $111 33 |
| RAYMOND JAMES 6.90%42SENIOR NTS DUE 03/15/42SUBJ TO XTRO: RJD | 200.0000 | 03/01/12 | 05/29/12 | $5,208.09 | $5,000.00 | $208.09 |
| RAYMOND JAMES 6 90%42SENIOR NTS DUE 03/15/42SUBJ TO XTRO: RJD | 300.0000 | 03/01/12 | 05/29/12 | $7,815.43 | $7,500.00 | $315.43 |
| RAYMOND JAMES 6.90%42SENIOR NTS DUE 03/15/42SUBJ TO XTRO: RJD | 438 0000 | 03/01/12 | 05/29/12 | $11,406 16 | $10,950.00 | $456.16 |
| RAYMOND JAMES 6.90%42SENIOR NTS DUE 03/15/42SUBJ TO XTRO: RJD | 548.0000 | 03/01/12 | 05/29/12 | $14,270 17 | $13,700.00 | $570.17 |
| RAYMOND JAMES 6.90%42SENIOR NTS DUE 03/15/42SUBJ TO XTRO: RJD | 562 0000 | 03/01/12 | 05/29/12 | $14,634 74 | $14,050 00 | $584 74 |
| RAYMOND JAMES 6.90%42SENIOR NTS DUE 03/15/42SUBJ TO XTRO: RJD | 700.0000 | 03/01/12 | 05/29/12 | $18,235 33 | $17,500 00 | $735.33 |

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Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

## 2012 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

### Realized Gain or (Loss) (continued)

| Short-Term (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| RAYMOND JAMES 6.90%42SENIOR NTS DUE 03/15/42SUBJ TO XTRO. RJD | 1,000.0000 | 03/01/12 | 05/29/12 | $26,050.47 | $25,000.00 | $1,050.47 |
| RAYMOND JAMES 6.90%42SENIOR NTS DUE 03/15/42SUBJ TO XTRO. RJD | 1,000.0000 | 03/01/12 | 05/29/12 | $26,050.47 | $25,000.00 | $1,050.47 |
| RAYMOND JAMES 6.90%42SENIOR NTS DUE 03/15/42SUBJ TO XTRO: RJD | 50 0000 | 03/01/12 | 05/31/12 | $1,298 02 | $1,250.00 | $48.02 |
| RAYMOND JAMES 6 90%42SENIOR NTS DUE 03/15/42SUBJ TO XTRO RJD | 100.0000 | 03/01/12 | 05/31/12 | $2,597.04 | $2,500.00 | $97 04 |
| RAYMOND JAMES 6 90%42SENIOR NTS DUE 03/15/42SUBJ TO XTRO: RJD | 100.0000 | 03/01/12 | 05/31/12 | $2,596.04 | $2,500.00 | $96.04 |
| RAYMOND JAMES 6.90%42SENIOR NTS DUE 03/15/42SUBJ TO XTRO: RJD | 200 0000 | 03/01/12 | 05/31/12 | $5,192.09 | $5,000.00 | $192.09 |
| RAYMOND JAMES 6.90%42SENIOR NTS DUE 03/15/42SUBJ TO XTRO: RJD | 200 0000 | 03/01/12 | 05/31/12 | $5,194.09 | $5,000 00 | $194 09 |
| RAYMOND JAMES 6.90%42SENIOR NTS DUE 03/15/42SUBJ TO XTRO: RJD | 250 0000 | 03/01/12 | 05/31/12 | $6,490 11 | $6,250 00 | $240 11 |
| RAYMOND JAMES 6 90%42SENIOR NTS DUE 03/15/42SUBJ TO XTRO. RJD | 400.0000 | 03/01/12 | 05/31/12 | $10,384.20 | $10,000 00 | $384.20 |

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report.

## 2012 Year-End Schwab Gain/Loss Report

### Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

| **Short-Term** (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| RAYMOND JAMES 6.90%42SENIOR NTS DUE 03/15/42SUBJ TO XTRO: RJD | 800.0000 | 03/01/12 | 05/31/12 | $20,776.37 | $20,000 00 | $776.37 |
| RAYMOND JAMES 6.90%42SENIOR NTS DUE 03/15/42SUBJ TO XTRO: RJD | 900.0000 | 03/01/12 | 05/31/12 | $23,373.43 | $22,500.00 | $873.43 |
| RAYMOND JAMES 6 90%42SENIOR NTS DUE 03/15/42SUBJ TO XTRO. RJD | 1,000.0000 | 03/01/12 | 05/31/12 | $25,980 47 | $25,000.00 | $980.47 |
| RAYMOND JAMES 6.90%42SENIOR NTS DUE 03/15/42SUBJ TO XTRO: RJD | 1,000.0000 | 03/01/12 | 05/31/12 | $25,960.47 | $25,000.00 | $960.47 |
| RAYMOND JAMES 6.90%42SENIOR NTS DUE 03/15/42SUBJ TO XTRO: RJD | 7 0000 | 03/01/12 | 06/04/12 | $173 40 | $175.00 | ($1 60) |
| RAYMOND JAMES 6.90%42SENIOR NTS DUE 03/15/42SUBJ TO XTRO: RJD | 21.0000 | 03/01/12 | 06/05/12 | $537 67 | $525.00 | $12.67 |
| RAYMOND JAMES 6.90%42SENIOR NTS DUE 03/15/42SUBJ TO XTRO: RJD | 68.0000 | 03/01/12 | 06/06/12 | $1,768 30 | $1,700 00 | $68.30 |
| RAYMOND JAMES 6.90%42SENIOR NTS DUE 03/15/42SUBJ TO XTRO: RJD | 68.0000 | 03/01/12 | 06/06/12 | $1,769.02 | $1,700.00 | $69.02 |
| RAYMOND JAMES 6.90%42SENIOR NTS DUE 03/15/42SUBJ TO XTRO: RJD | 200.0000 | 03/01/12 | 06/06/12 | $5,201.18 | $5,000.00 | $201 18 |

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Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

## 2012 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

### Realized Gain or (Loss) (continued)

| Short-Term (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| RAYMOND JAMES 6.90%42SENIOR NTS DUE 03/15/42SUBJ TO XTRO: RJD | 300 0000 | 03/01/12 | 06/06/12 | $7,806 44 | $7,500 00 | $306.44 |
| RAYMOND JAMES 6.90%42SENIOR NTS DUE 03/15/42SUBJ TO XTRO: RJD | 600 0000 | 03/01/12 | 06/06/12 | $15,596.96 | $15,000 00 | $596.96 |
| RAYMOND JAMES 6.90%42SENIOR NTS DUE 03/15/42SUBJ TO XTRO: RJD | 700.0000 | 03/01/12 | 06/06/12 | $18,214 33 | $17,500 00 | $714.33 |
| RAYMOND JAMES 6 90%42SENIOR NTS DUE 03/15/42SUBJ TO XTRO: RJD | 704.0000 | 03/01/12 | 06/06/12 | $18,300.03 | $17,600.00 | $700 03 |
| RAYMOND JAMES 6.90%42SENIOR NTS DUE 03/15/42SUBJ TO XTRO: RJD | 1,000.0000 | 03/01/12 | 06/06/12 | $26,020 47 | $25,000.00 | $1,020 47 |
| RAYMOND JAMES 6.90%42SENIOR NTS DUE 03/15/42SUBJ TO XTRO. RJD | 1,400.0000 | 03/01/12 | 06/06/12 | $36,394.32 | $35,000.00 | $1,394 32 |
| RAYMOND JAMES 6.90%42SENIOR NTS DUE 03/15/42SUBJ TO XTRO: RJD | 1,800 0000 | 03/01/12 | 06/06/12 | $46,808 90 | $45,000.00 | $1,808.90 |
| RAYMOND JAMES 6 90%42SENIOR NTS DUE 03/15/42SUBJ TO XTRO: RJD | 1,932.0000 | 03/01/12 | 06/06/12 | $50,241 54 | $48,300 00 | $1,941.54 |
| RAYMOND JAMES 6 90%42SENIOR NTS DUE 03/15/42SUBJ TO XTRO: RJD | 1,000.0000 | 04/11/12 | 06/06/12 | $25,994.37 | $25,398.95 | $595.42 |
| **Security Subtotal** | | | | **$566,053.92** | **$545,398.95** | **$20,654.97** |

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report



CG1L2601-001316 82848

## 2012 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

### Realized Gain or (Loss) (continued)

| **Short-Term** (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| REGIONS FINL CORP DEP SHREPS 1/40TH PERP SER A SUBJ TO XTRO: RF+A | 40.0000 | 11/06/12 | 12/05/12 | $992 02 | $994 09 | ($2.07) |
| REGIONS FINL CORP DEP SHREPS 1/40TH PERP SER A SUBJ TO XTRO: RF+A | 100.0000 | 11/06/12 | 12/05/12 | $2,478.58 | $2,485 22 | ($6.64) |
| REGIONS FINL CORP DEP SHREPS 1/40TH PERP SER A SUBJ TO XTRO: RF+A | 200 0000 | 11/06/12 | 12/05/12 | $4,960.10 | $4,970.45 | ($10.35) |
| REGIONS FINL CORP DEP SHREPS 1/40TH PERP SER A SUBJ TO XTRO: RF+A | 360.0000 | 11/06/12 | 12/05/12 | $8,928 18 | $8,946.80 | ($18 62) |
| REGIONS FINL CORP DEP SHREPS 1/40TH PERP SER A SUBJ TO XTRO: RF+A | 400.0000 | 11/06/12 | 12/05/12 | $9,920 20 | $9,940 90 | ($20.70) |
| REGIONS FINL CORP DEP SHREPS 1/40TH PERP SER A SUBJ TO XTRO. RF+A | 500.0000 | 11/06/12 | 12/05/12 | $12,411 53 | $12,426 12 | ($14 59) |
| REGIONS FINL CORP DEP SHREPS 1/40TH PERP SER A SUBJ TO XTRO: RF+A | 900.0000 | 11/06/12 | 12/05/12 | $22,340 74 | $22,373.95 | ($33.21) |
| REGIONS FINL CORP DEP SHREPS 1/40TH PERP SER A SUBJ TO XTRO: RF+A | 2,400 0000 | 11/06/12 | 12/05/12 | $59,462.08 | $59,645 37 | ($183.29) |
| **Security Subtotal** | | | | **$121,493.43** | **$121,782.90** | **($289.47)** |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 100 0000 | 06/26/12 | 10/03/12 | $2,321.05 | $2,189.89 | $131.16 |

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Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report



CG1L2601-001316 82849

## 2012 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

### Realized Gain or (Loss) (continued)

| Short-Term (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO. HJV | 300 0000 | 06/26/12 | 10/03/12 | $6,969.15 | $6,569 69 | $399.46 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 405 0000 | 06/26/12 | 10/03/12 | $9,386.84 | $8,873.12 | $513 72 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 600 0000 | 06/26/12 | 10/03/12 | $13,914.33 | $13,145.37 | $768.96 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 5 0000 | 06/26/12 | 10/04/12 | $115 45 | $109 54 | $5.91 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 95.0000 | 06/26/12 | 10/04/12 | $2,193.60 | $2,081.35 | $112 25 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 95.0000 | 06/26/12 | 10/04/12 | $2,193.60 | $2,081.35 | $112 25 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 100.0000 | 06/26/12 | 10/04/12 | $2,309.06 | $2,189 90 | $119 16 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 200 0000 | 06/26/12 | 10/04/12 | $4,618.11 | $4,381.59 | $236.52 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 205.0000 | 06/26/12 | 10/04/12 | $4,733 55 | $4,491.13 | $242.42 |

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

# 2012 Year-End Schwab Gain/Loss Report

## Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

| Short-Term (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 300 0000 | 06/26/12 | 10/04/12 | $6,930.16 | $6,572 69 | $357.47 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 100.0000 | 06/26/12 | 10/08/12 | $2,313 83 | $2,190.89 | $122 94 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 127 0000 | 06/26/12 | 10/08/12 | $2,938.56 | $2,782.44 | $156.12 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 195.0000 | 06/26/12 | 10/08/12 | $4,511.96 | $4,272 05 | $239.91 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 40.0000 | 06/26/12 | 10/09/12 | $927.22 | $876.36 | $50.86 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 120.0000 | 06/26/12 | 10/09/12 | $2,781.67 | $2,629 07 | $152.60 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 127.0000 | 06/26/12 | 10/09/12 | $2,938 85 | $2,782.43 | $156.42 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 173.0000 | 06/26/12 | 10/09/12 | $4,003 31 | $3,790.25 | $213 06 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 173.0000 | 06/26/12 | 10/09/12 | $4,010.23 | $3,790.25 | $219.98 |

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Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report



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## 2012 Year-End Schwab Gain/Loss Report

### Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

| Short-Term (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 200 0000 | 06/26/12 | 10/09/12 | $4,636.10 | $4,375.79 | $260 31 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 467 0000 | 06/26/12 | 10/09/12 | $10,825 31 | $10,231 48 | $593 83 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 700 0000 | 06/26/12 | 10/09/12 | $16,198.37 | $15,336 27 | $862.10 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 27.0000 | 06/26/12 | 10/11/12 | $630.19 | $591 47 | $38 72 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO· HJV | 100.0000 | 06/26/12 | 10/11/12 | $2,334.05 | $2,190.64 | $143.41 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 173 0000 | 06/26/12 | 10/11/12 | $4,037.92 | $3,790.25 | $247.67 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 273 0000 | 06/26/12 | 10/11/12 | $6,371.96 | $5,980 44 | $391 52 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 427.0000 | 06/26/12 | 10/11/12 | $9,966 41 | $9,354.03 | $612.38 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 573.0000 | 06/26/12 | 10/16/12 | $13,339.74 | $12,552.37 | $787.37 |

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

# 2012 Year-End Schwab Gain/Loss Report

## Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments. First In First Out [FIFO]

| Short-Term (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 20.0000 | 06/28/12 | 10/16/12 | $468 01 | $436.18 | $31.83 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 48.0000 | 06/28/12 | 10/16/12 | $1,123 22 | $1,034.35 | $88 87 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 52.0000 | 06/28/12 | 10/16/12 | $1,211 63 | $1,120.55 | $91 08 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 52.0000 | 06/28/12 | 10/16/12 | $1,216 82 | $1,128.87 | $87.95 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 173.0000 | 06/28/12 | 10/16/12 | $4,052.95 | $3,729.70 | $323.25 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 173.0000 | 06/28/12 | 10/16/12 | $4,046.56 | $3,788.52 | $258 04 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 200 0000 | 06/28/12 | 10/16/12 | $4,680.11 | $4,361.79 | $318.32 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 233.0000 | 06/28/12 | 10/16/12 | $5,458.59 | $5,023.23 | $435 36 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 248 0000 | 06/28/12 | 10/16/12 | $5,778.52 | $5,383.82 | $394 70 |

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Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report



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## 2012 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

### Realized Gain or (Loss) (continued)

| Short-Term (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 327.0000 | 06/28/12 | 10/16/12 | $7,651 97 | $7,049.78 | $602.19 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 353 0000 | 06/28/12 | 10/16/12 | $8,260.39 | $7,698 56 | $561.83 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 400.0000 | 06/28/12 | 10/16/12 | $9,356.21 | $8,759.58 | $596.63 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 427.0000 | 06/28/12 | 10/16/12 | $9,987.76 | $9,312 42 | $675.34 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 427.0000 | 06/28/12 | 10/16/12 | $9,940 79 | $9,350.85 | $589.94 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO. HJV | 700 0000 | 06/28/12 | 10/16/12 | $16,311.07 | $15,196.26 | $1,114.81 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 24 0000 | 06/28/12 | 10/17/12 | $564 26 | $516 96 | $47 30 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 43.0000 | 06/28/12 | 10/17/12 | $1,010.95 | $926.22 | $84.73 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO HJV | 167.0000 | 06/28/12 | 10/17/12 | $3,927.93 | $3,600 34 | $327.59 |

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

# 2012 Year-End Schwab Gain/Loss Report

## Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

| Short-Term (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 407 0000 | 06/28/12 | 10/17/12 | $9,568.81 | $8,754.14 | $814.67 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 833.0000 | 06/28/12 | 10/17/12 | $19,592.59 | $17,942 77 | $1,649 82 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 7.0000 | 06/28/12 | 10/18/12 | $164.88 | $151 58 | $13 30 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 593 0000 | 06/28/12 | 10/18/12 | $13,967.85 | $12,754.81 | $1,213.04 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 7 0000 | 06/28/12 | 10/19/12 | $166 00 | $151.59 | $14 41 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 293.0000 | 06/28/12 | 10/19/12 | $6,948 36 | $6,344 91 | $603 45 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 300.0000 | 06/28/12 | 10/19/12 | $7,114 37 | $6,493 79 | $620 58 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 93.0000 | 06/28/12 | 10/22/12 | $2,203.22 | $2,014.64 | $188.58 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 100.0000 | 06/28/12 | 10/22/12 | $2,369 05 | $2,166.28 | $202 77 |

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Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

# 2012 Year-End Schwab Gain/Loss Report

## Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds. Average
All Other Investments: First In First Out [FIFO]

| Short-Term (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 107.0000 | 06/28/12 | 10/22/12 | $2,534.89 | $2,317 92 | $216.97 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 400 0000 | 06/28/12 | 10/22/12 | $9,476.61 | $8,665.11 | $811.50 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 893 0000 | 06/28/12 | 10/22/12 | $21,155.63 | $19,338.78 | $1,816 85 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 15.0000 | 06/29/12 | 10/22/12 | $355.36 | $314.08 | $41.28 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO· HJV | 100 0000 | 06/29/12 | 10/22/12 | $2,369.05 | $2,091.90 | $277 15 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 100.0000 | 06/29/12 | 10/22/12 | $2,374.05 | $2,092.60 | $281.45 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 100 0000 | 06/29/12 | 10/22/12 | $2,369.05 | $2,115.90 | $253.15 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 100 0000 | 06/29/12 | 10/22/12 | $2,369.15 | $2,118.89 | $250.26 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 100 0000 | 06/29/12 | 10/22/12 | $2,369 05 | $2,118 90 | $250 15 |

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

## 2012 Year-End Schwab Gain/Loss Report

### Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

| Short-Term (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 107.0000 | 06/29/12 | 10/22/12 | $2,534 89 | $2,240 47 | $294.42 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 108 0000 | 06/29/12 | 10/22/12 | $2,563.98 | $2,261 09 | $302.89 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 107.0000 | 06/29/12 | 10/22/12 | $2,534.89 | $2,267.22 | $267 67 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 185 0000 | 06/29/12 | 10/22/12 | $4,391 99 | $3,873.15 | $518.84 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 185.0000 | 06/29/12 | 10/22/12 | $4,382.74 | $3,873.70 | $509.04 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 193.0000 | 06/29/12 | 10/22/12 | $4,572.27 | $4,089.47 | $482.80 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 200 0000 | 06/29/12 | 10/22/12 | $4,738 11 | $4,229 79 | $508.32 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 200.0000 | 06/29/12 | 10/22/12 | $4,738 10 | $4,237.79 | $500 31 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 207.0000 | 06/29/12 | 10/22/12 | $4,903 94 | $4,379.90 | $524.04 |

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Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

# 2012 Year-End Schwab Gain/Loss Report

## Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

| Short-Term (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 293.0000 | 06/29/12 | 10/22/12 | $6,955 97 | $6,135 11 | $820 86 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 300 0000 | 06/29/12 | 10/22/12 | $7,122.45 | $6,281.69 | $840.76 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 300.0000 | 06/29/12 | 10/22/12 | $7,113.15 | $6,356.68 | $756.47 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 307.0000 | 06/29/12 | 10/22/12 | $7,288 35 | $6,427.34 | $861.01 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 493.0000 | 06/29/12 | 10/22/12 | $11,679 43 | $10,431 36 | $1,248.07 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO. HJV | 707.0000 | 06/29/12 | 10/22/12 | $16,784.55 | $14,808 80 | $1,975.75 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 93 0000 | 06/29/12 | 10/24/12 | $2,219 81 | $1,947.97 | $271 84 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 300.0000 | 07/06/12 | 10/24/12 | $7,160.68 | $6,543.84 | $616 84 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 457.0000 | 07/06/12 | 10/24/12 | $10,908 11 | $9,986 73 | $921.38 |

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

## 2012 Year-End Schwab Gain/Loss Report

### Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

| **Short-Term** (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 7.0000 | 07/06/12 | 10/25/12 | $167.02 | $152.97 | $14.05 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 43.0000 | 07/06/12 | 10/25/12 | $1,026.00 | $938 81 | $87.19 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 57.0000 | 07/06/12 | 10/25/12 | $1,360.05 | $1,245.96 | $114.09 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 96.0000 | 07/06/12 | 10/25/12 | $2,290.61 | $2,097.87 | $192 74 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 95.0000 | 07/06/12 | 10/25/12 | $2,281 00 | $2,120.04 | $160 96 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO. HJV | 100.0000 | 07/06/12 | 10/25/12 | $2,386.05 | $2,185.28 | $200.77 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 126 0000 | 07/06/12 | 10/25/12 | $2,988.78 | $2,753 45 | $235 33 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 197.0000 | 07/06/12 | 10/25/12 | $4,700 52 | $4,305 00 | $395.52 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO. HJV | 227.0000 | 07/06/12 | 10/25/12 | $5,450 38 | $5,065 78 | $384.60 |

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Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report



CG1L2601-001316 82859

# 2012 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

## Realized Gain or (Loss) (continued)

| Short-Term (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 230.0000 | 07/06/12 | 10/25/12 | $5,522.40 | $5,132.73 | $389.67 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 257 0000 | 07/06/12 | 10/25/12 | $6,101.31 | $5,611 03 | $490.28 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 443 0000 | 07/06/12 | 10/25/12 | $10,636 64 | $9,683 51 | $953.13 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 500 0000 | 07/06/12 | 10/25/12 | $11,930.27 | $10,928 98 | $1,001.29 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 743.0000 | 07/06/12 | 10/25/12 | $17,639 21 | $16,236.63 | $1,402 58 |
| SATURNS TR JCP 7%97NOTE CL A DUE 03/01/97SUBJ TO XTRO: HJV | 874.0000 | 07/06/12 | 10/25/12 | $20,731.74 | $19,099.34 | $1,632.40 |
| **Security Subtotal** | | | | **$558,771.68** | **$514,498.15** | **$44,273.53** |
| SELECTIVE INS GP 7.50%66JR SUB NOTE DUE 09/27/66SUBJ TO XTRO. SGZ | 16.0000 | 02/09/12 | 06/26/12 | $403.21 | $402.70 | $0.51 |
| SELECTIVE INS GP 7.50%66JR SUB NOTE DUE 09/27/66SUBJ TO XTRO· SGZ | 69.0000 | 02/09/12 | 06/26/12 | $1,738.83 | $1,736.66 | $2 17 |
| SELECTIVE INS GP 7.50%66JR SUB NOTE DUE 09/27/66SUBJ TO XTRO: SGZ | 284.0000 | 02/09/12 | 06/26/12 | $7,156 93 | $7,147 98 | $8.95 |

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

## 2012 Year-End Schwab Gain/Loss Report

### Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

| Short-Term (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| SELECTIVE INS GP 7.50%66JR SUB NOTE DUE 09/27/66SUBJ TO XTRO: SGZ | 631.0000 | 02/09/12 | 06/26/12 | $15,901.51 | $15,881 61 | $19.90 |
| SELECTIVE INS GP 7.50%66JR SUB NOTE DUE 09/27/66SUBJ TO XTRO: SGZ | 100 0000 | 02/09/12 | 10/15/12 | $2,538.05 | $2,516 89 | $21.16 |
| SELECTIVE INS GP 7.50%66JR SUB NOTE DUE 09/27/66SUBJ TO XTRO: SGZ | 900.0000 | 02/09/12 | 10/15/12 | $22,842.43 | $22,652.06 | $190.37 |
| **Security Subtotal** | | | | **$50,580.96** | **$50,337.90** | **$243.06** |
| STAG INDL INC 9% PFD SERIES A: STAG+ | 100 0000 | 05/02/12 | 07/06/12 | $2,664.04 | $2,585.90 | $78.14 |
| STAG INDL INC 9% PFD SERIES A. STAG+ | 200 0000 | 05/02/12 | 07/06/12 | $5,328 09 | $5,171.79 | $156.30 |
| STAG INDL INC 9% PFD SERIES A: STAG+ | 700.0000 | 05/02/12 | 07/06/12 | $18,648 32 | $18,101.26 | $547.06 |
| STAG INDL INC 9% PFD SERIES A. STAG+ | 100.0000 | 05/02/12 | 07/09/12 | $2,667.99 | $2,585.90 | $82 09 |
| STAG INDL INC 9% PFD SERIES A: STAG+ | 900 0000 | 05/02/12 | 07/10/12 | $24,083.51 | $23,273.05 | $810.46 |
| STAG INDL INC 9% PFD SERIES A: STAG+ | 28 0000 | 05/02/12 | 11/05/12 | $767.49 | $724.05 | $43 44 |
| STAG INDL INC 9% PFD SERIES A: STAG+ | 972 0000 | 05/02/12 | 11/05/12 | $26,623.50 | $25,134.90 | $1,488.60 |
| **Security Subtotal** | | | | **$80,782.94** | **$77,576.85** | **$3,206.09** |

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

## 2012 Year-End Schwab Gain/Loss Report

### Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

| Short-Term (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| TRIANGLE CAPITAL 7% 2019SENIOR NOTE DUE 03/15/19SUBJ TO XTRO: TCC | 200.0000 | 04/11/12 | 07/26/12 | $5,248 09 | $5,053.79 | $194.30 |
| TRIANGLE CAPITAL 7% 2019SENIOR NOTE DUE 03/15/19SUBJ TO XTRO: TCC | 200.0000 | 04/11/12 | 07/26/12 | $5,248 09 | $5,055.59 | $192 50 |
| TRIANGLE CAPITAL 7% 2019SENIOR NOTE DUE 03/15/19SUBJ TO XTRO. TCC | 275.0000 | 04/11/12 | 07/26/12 | $7,216.13 | $6,951.71 | $264.42 |
| TRIANGLE CAPITAL 7% 2019SENIOR NOTE DUE 03/15/19SUBJ TO XTRO: TCC | 325.0000 | 04/11/12 | 07/26/12 | $8,528.15 | $8,215 66 | $312.49 |
| TRIANGLE CAPITAL 7% 2019SENIOR NOTE DUE 03/15/19SUBJ TO XTRO: TCC | 15 0000 | 04/11/12 | 07/27/12 | $396.16 | $379 18 | $16.98 |
| TRIANGLE CAPITAL 7% 2019SENIOR NOTE DUE 03/15/19SUBJ TO XTRO: TCC | 85 0000 | 04/11/12 | 07/27/12 | $2,243 19 | $2,148.71 | $94.48 |
| TRIANGLE CAPITAL 7% 2019SENIOR NOTE DUE 03/15/19SUBJ TO XTRO: TCC | 85.0000 | 04/11/12 | 07/27/12 | $2,244 88 | $2,148.71 | $96 17 |
| TRIANGLE CAPITAL 7% 2019SENIOR NOTE DUE 03/15/19SUBJ TO XTRO: TCC | 100.0000 | 04/11/12 | 07/27/12 | $2,640 04 | $2,527 90 | $112.14 |
| TRIANGLE CAPITAL 7% 2019SENIOR NOTE DUE 03/15/19SUBJ TO XTRO: TCC | 200 0000 | 04/11/12 | 07/27/12 | $5,280.09 | $5,053 79 | $226.30 |

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

# 2012 Year-End Schwab Gain/Loss Report

## Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments. First In First Out [FIFO]

| Short-Term (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| TRIANGLE CAPITAL 7% 2019SENIOR NOTE DUE 03/15/19SUBJ TO XTRO: TCC | 515 0000 | 04/11/12 | 07/27/12 | $13,591.10 | $13,018 66 | $572.44 |
| TRIANGLE CAPITAL 7% 2019SENIOR NOTE DUE 03/15/19SUBJ TO XTRO: TCC | 400 0000 | 05/02/12 | 07/27/12 | $10,618 81 | $10,243 58 | $375.23 |
| TRIANGLE CAPITAL 7% 2019SENIOR NOTE DUE 03/15/19SUBJ TO XTRO: TCC | 150.0000 | 05/02/12 | 07/30/12 | $3,945.57 | $3,841.34 | $104.23 |
| TRIANGLE CAPITAL 7% 2019SENIOR NOTE DUE 03/15/19SUBJ TO XTRO: TCC | 300.0000 | 05/02/12 | 07/30/12 | $7,885 14 | $7,682.68 | $202.46 |
| TRIANGLE CAPITAL 7% 2019SENIOR NOTE DUE 03/15/19SUBJ TO XTRO: TCC | 450 0000 | 05/02/12 | 07/30/12 | $11,832 22 | $11,524.03 | $308.19 |
| TRIANGLE CAPITAL 7% 2019SENIOR NOTE DUE 03/15/19SUBJ TO XTRO: TCC | 700.0000 | 05/02/12 | 07/30/12 | $18,405.67 | $17,926 27 | $479.40 |
| **Security Subtotal** | | | | **$105,323.33** | **$101,771.60** | **$3,551.73** |
| XCEL ENERGY 7.60%68JR SUB DEBS DUE 01/01/68SUBJ TO XTRO: XCJ | 100 0000 | 02/10/12 | 05/02/12 | $2,594.72 | $2,700 98 | ($106.26) |
| XCEL ENERGY 7.60%68JR SUB DEBS DUE 01/01/68SUBJ TO XTRO: XCJ | 800 0000 | 02/10/12 | 05/02/12 | $20,757 74 | $21,607 96 | ($850.22) |
| XCEL ENERGY 7.60%68JR SUB DEBS DUE 01/01/68SUBJ TO XTRO: XCJ | 17.0000 | 02/15/12 | 05/02/12 | $440 99 | $458.81 | ($17.82) |

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Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

## 2012 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

### Realized Gain or (Loss) (continued)

| Short-Term (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| XCEL ENERGY 7 60%68JR SUB DEBS DUE 01/01/68SUBJ TO XTRO: XCJ | 32 0000 | 02/15/12 | 05/02/12 | $830.09 | $863 65 | ($33.56) |
| XCEL ENERGY 7.60%68JR SUB DEBS DUE 01/01/68SUBJ TO XTRO: XCJ | 68.0000 | 02/15/12 | 05/02/12 | $1,763.95 | $1,835.25 | ($71.30) |
| XCEL ENERGY 7.60%68JR SUB DEBS DUE 01/01/68SUBJ TO XTRO: XCJ | 100.0000 | 02/15/12 | 05/02/12 | $2,594.72 | $2,697 80 | ($103.08) |
| XCEL ENERGY 7 60%68JR SUB DEBS DUE 01/01/68SUBJ TO XTRO: XCJ | 100 0000 | 02/15/12 | 05/02/12 | $2,594 49 | $2,698.90 | ($104.41) |
| XCEL ENERGY 7.60%68JR SUB DEBS DUE 01/01/68SUBJ TO XTRO: XCJ | 183.0000 | 02/15/12 | 05/02/12 | $4,747.10 | $4,938 98 | ($191 88) |
| XCEL ENERGY 7.60%68JR SUB DEBS DUE 01/01/68SUBJ TO XTRO: XCJ | 200.0000 | 02/15/12 | 05/02/12 | $5,188.99 | $5,395.78 | ($206 79) |
| XCEL ENERGY 7.60%68JR SUB DEBS DUE 01/01/68SUBJ TO XTRO: XCJ | 300 0000 | 02/15/12 | 05/02/12 | $7,784 15 | $8,093 69 | ($309 54) |
| XCEL ENERGY 7 60%68JR SUB DEBS DUE 01/01/68SUBJ TO XTRO: XCJ | 400 0000 | 02/15/12 | 05/02/12 | $10,378.87 | $10,795.58 | ($416.71) |
| XCEL ENERGY 7.60%68JR SUB DEBS DUE 01/01/68SUBJ TO XTRO: XCJ | 600.0000 | 02/15/12 | 05/02/12 | $15,568.31 | $16,193 37 | ($625.06) |

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

## 2012 Year-End Schwab Gain/Loss Report

### Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

| **Short-Term** (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| XCEL ENERGY 7.60%68JR SUB DEBS DUE 01/01/68SUBJ TO XTRO: XCJ | 700 0000 | 02/15/12 | 05/02/12 | $18,161 46 | $18,885 26 | ($723.80) |
| XCEL ENERGY 7 60%68JR SUB DEBS DUE 01/01/68SUBJ TO XTRO: XCJ | 700.0000 | 02/15/12 | 05/02/12 | $18,163.03 | $18,885.27 | ($722.24) |
| XCEL ENERGY 7 60%68JR SUB DEBS DUE 01/01/68SUBJ TO XTRO: XCJ | 700.0000 | 02/15/12 | 05/02/12 | $18,158 33 | $18,892.26 | ($733.93) |
| XCEL ENERGY 7.60%68JR SUB DEBS DUE 01/01/68SUBJ TO XTRO: XCJ | 1,000 0000 | 02/15/12 | 05/02/12 | $25,947 18 | $26,987.95 | ($1,040.77) |
| XCEL ENERGY 7 60%68JR SUB DEBS DUE 01/01/68SUBJ TO XTRO: XCJ | 1,000.0000 | 02/15/12 | 05/02/12 | $25,944.95 | $26,988.95 | ($1,044 00) |
| XCEL ENERGY 7.60%68JR SUB DEBS DUE 01/01/68SUBJ TO XTRO: XCJ | 100.0000 | 02/15/12 | 05/04/12 | $2,598 05 | $2,698.89 | ($100 84) |
| XCEL ENERGY 7.60%68JR SUB DEBS DUE 01/01/68SUBJ TO XTRO: XCJ | 200 0000 | 02/15/12 | 05/04/12 | $5,195.91 | $5,397.79 | ($201.88) |
| XCEL ENERGY 7 60%68JR SUB DEBS DUE 01/01/68SUBJ TO XTRO: XCJ | 100 0000 | 02/15/12 | 05/07/12 | $2,599.66 | $2,698.90 | ($99.24) |
| XCEL ENERGY 7.60%68JR SUB DEBS DUE 01/01/68SUBJ TO XTRO: XCJ | 300 0000 | 02/15/12 | 05/07/12 | $7,799.00 | $8,096 68 | ($297.68) |

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Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report



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## 2012 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

### Realized Gain or (Loss) (continued)

| Short-Term (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| XCEL ENERGY 7.60%68JR SUB DEBS DUE 01/01/68SUBJ TO XTRO. XCJ | 300.0000 | 02/15/12 | 05/07/12 | $7,798.99 | $8,096.69 | ($297 70) |
| XCEL ENERGY 7.60%68JR SUB DEBS DUE 01/01/68SUBJ TO XTRO: XCJ | 69 0000 | 02/15/12 | 05/10/12 | $1,796.03 | $1,862 24 | ($66.21) |
| XCEL ENERGY 7 60%68JR SUB DEBS DUE 01/01/68SUBJ TO XTRO: XCJ | 234.0000 | 02/15/12 | 05/10/12 | $6,090.89 | $6,315.41 | ($224.52) |
| XCEL ENERGY 7.60%68JR SUB DEBS DUE 01/01/68SUBJ TO XTRO: XCJ | 597.0000 | 02/15/12 | 05/10/12 | $15,539 60 | $16,112.40 | ($572 80) |
| **Security Subtotal** | | | | **$231,037.20** | **$240,199.44** | **($9,162.24)** |
| **Total Short-Term** | | | | **$3,925,859.72** | **$3,792,495.77** | **$133,363.95** |

| Long-Term | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| BANK OF AMER CP 8.20%PFDDEP SHS REPSTNG 1/1000 NON CUM PERP: BAC+H | 110.0000 | 02/04/11 | 02/29/12 | $2,789.67 | $2,821 87 | ($32.20) |
| BANK OF AMER CP 8.20%PFDDEP SHS REPSTNG 1/1000 NON CUM PERP: BAC+H | 300.0000 | 02/04/11 | 02/29/12 | $7,605 47 | $7,696.02 | ($90 55) |

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## 2012 Year-End Schwab Gain/Loss Report

### Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

| Long-Term (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| BANK OF AMER CP 8.20%PFDDEP SHS REPSTNG 1/1000 NON CUM PERP: BAC+H | 300.0000 | 02/04/11 | 02/29/12 | $7,605.47 | $7,696.02 | ($90.55) |
| BANK OF AMER CP 8.20%PFDDEP SHS REPSTNG 1/1000 NON CUM PERP: BAC+H | 700 0000 | 02/04/11 | 02/29/12 | $17,745.42 | $17,957.37 | ($211.95) |
| BANK OF AMER CP 8.20%PFDDEP SHS REPSTNG 1/1000 NON CUM PERP. BAC+H | 700.0000 | 02/04/11 | 02/29/12 | $17,745 42 | $17,957.37 | ($211.95) |
| BANK OF AMER CP 8.20%PFDDEP SHS REPSTNG 1/1000 NON CUM PERP: BAC+H | 890.0000 | 02/04/11 | 02/29/12 | $22,570.92 | $22,831.51 | ($260.59) |
| BANK OF AMER CP 8 20%PFDDEP SHS REPSTNG 1/1000 NON CUM PERP: BAC+H | 1,000.0000 | 02/04/11 | 02/29/12 | $25,350.59 | $25,653.39 | ($302 80) |
| **Security Subtotal** | | | | **$101,412.96** | **$102,613.55** | **($1,200.59)** |
| BANK ONE CORP 5.25%13BONDS DUE 01/30/13: 06423AAS2 | 100,000 0000 | 01/14/09 | 02/09/12 | $103,945.00 | $101,440.00 t | $2,505 00 |
| **Security Subtotal** | | | | **$103,945.00** | **$101,440.00** | **$2,505.00** |
| CAPITAL ONE BK USA 5%15CD FDIC INS DUE 01/12/15GLEN ALLEN V: 14041AWJ4 | 50,000.0000 | 07/14/08 | 02/13/12 | $55,190.00 | $49,450.00 t | $5,740 00 |
| **Security Subtotal** | | | | **$55,190.00** | **$49,450.00** | **$5,740.00** |

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report



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## 2012 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

### Realized Gain or (Loss) (continued)

| **Long-Term** (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| CITIGROUP INC 5.5%13NOTES DUE 04/11/13· 172967EQ0 | 100,000 0000 | 07/21/09 | 02/09/12 | $104,078 00 | $99,160.00 t | $4,918.00 |
| **Security Subtotal** | | | | **$104,078.00** | **$99,160.00** | **$4,918.00** |
| FED HOME LN BK 5 625%16NOTES DUE 06/13/16: 313771AA5 | 250,000.0000 | 05/11/09 | 02/29/12 | $281,843.30 | $249,275 00 t | $32,568.30 |
| **Security Subtotal** | | | | **$281,843.30** | **$249,275.00** | **$32,568.30** |
| GEN ELEC CAP CRP 6XXX** CALLED **DUE 02/13/19@ PAR EFF 02: 36962GF74 | 20,000.0000 | 02/25/08 | 02/13/12 | $20,000 00 | $19,838.00 t | $162.00 |
| **Security Subtotal** | | | | **$20,000.00** | **$19,838.00** | **$162.00** |
| GENL ELEC CAP CP 5XXX**MATURED** DUE 04/10/12: 36962G2L7 | 120,000.0000 | 03/30/09 | 04/10/12 | $120,000.00 | $116,640.00 t | $3,360.00 |
| **Security Subtotal** | | | | **$120,000.00** | **$116,640.00** | **$3,360.00** |
| GOLDMAN SACHS GP 5.30XXX**MATURED** DUE 02/14/12: 38141GEV2 | 200,000 0000 | 01/09/09 | 02/14/12 | $200,000.00 | $197,940 00 t | $2,060 00 |
| **Security Subtotal** | | | | **$200,000.00** | **$197,940.00** | **$2,060.00** |
| HRPT PROPERTIES 5.75%14BONDS DUE 02/15/14 40426WAQ4 | 150,000.0000 | 12/02/09 | 11/16/12 | $153,425.00 | $152,265.00 t | $1,160.00 |
| **Security Subtotal** | | | | **$153,425.00** | **$152,265.00** | **$1,160.00** |

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

## 2012 Year-End Schwab Gain/Loss Report

### Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

| Long-Term (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| JPMORGAN CHASE 6 3%19NOTES DUE 04/23/19: 46625HHL7 | 150,000.0000 | 04/17/09 | 02/09/12 | $173,600.00 | $151,305.00 t | $22,295 00 |
| **Security Subtotal** | | | | **$173,600.00** | **$151,305.00** | **$22,295.00** |
| JPMORGAN CHASE 5 25%15BONDS DUE 05/01/15. 46625HAX8 | 50,000.0000 | 05/20/09 | 02/09/12 | $53,937.50 | $49,790.00 t | $4,147.50 |
| **Security Subtotal** | | | | **$53,937.50** | **$49,790.00** | **$4,147.50** |
| MERRILL LYNCH 6.05%16NOTES DUE 05/16/16· 5901884M7 | 100,000 0000 | 02/16/10 | 11/16/12 | $108,675 00 | $102,200.00 t | $6,475.00 |
| **Security Subtotal** | | | | **$108,675.00** | **$102,200.00** | **$6,475.00** |
| MORGAN STANLEY 5.3%13GLBL NT DUE 03/01/13: 617446HR3 | 200,000 0000 | 01/09/09 | 03/02/12 | $205,695 00 | $187,500.00 t | $18,195 00 |
| **Security Subtotal** | | | | **$205,695.00** | **$187,500.00** | **$18,195.00** |
| UNITEDHEALTH GROUP 5%14NOTES DUE 08/15/14: 91324PAL6 | 50,000 0000 | 02/12/09 | 02/13/12 | $54,927.50 | $49,020.00 t | $5,907.50 |
| **Security Subtotal** | | | | **$54,927.50** | **$49,020.00** | **$5,907.50** |

*G000013162627*

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report



CG1L2601-001316 82869

## 2012 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

### Realized Gain or (Loss) (continued)

| Long-Term (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|---|---|---|---|---|---|---|
| WASHINGTON MU BK 5 2XXX**MATURED** DUE 08/22/12· 939379PA5 | 50,000 0000 | 06/23/08 | 08/22/12 | $50,000.00 | $50,450 00 t | ($450 00) |
| **Security Subtotal** | | | | **$50,000.00** | **$50,450.00** | **($450.00)** |
| **Total Long-Term** | | | | **$1,786,729.26** | **$1,678,886.55** | **$107,842.71** |
| **Total Realized Gain or (Loss)** | | | | **$5,712,588.98** | **$5,471,382.32** | **$241,206.66** |

*Schwab has provided realized gain and loss information wherever possible for most investments Cost basis data may be incomplete or unavailable for some of your holdings See Terms and Conditions*

*Option Customers Realized gain/loss of underlying securities is adjusted to reflect the premiums of assigned or exercised options Please consult IRS publication 550, Investment Income and Expenses, for additional information on Options*

## Endnotes For Your Account

| Symbol | Endnote Legend |
|---|---|
| t | Data for this holding has been edited or provided by a third party. |