


# Account Statement Guide

How to use your  
Advisor Services  
Compact Statement  
to your advantage.

# View your account activity at a glance.

		<b>Brokerage Account</b> Account Number: 1111-9999		Statement Period: June 1, 2014, to June 30, 2014 Page 1 of 4																																			
Need help reading this statement? Visit <a href="http://www.schwab.com/CompactStatement">www.schwab.com/CompactStatement</a> for more information.																																							
<b>Account Of</b> <hr/> DANA JONES 123 MAIN STREET ANYTOWN, NY 12345-0000			<b>Your Independent* Investment Advisor</b> <hr/> FINANCIAL CONSULTING FA MASTER ACCOUNT 1234 MAIN STREET SAN FRANCISCO, CA 94111-0000 (555) 555-5555 <small>For questions about this statement, or if there is a change in your financial situation, investment objectives, or risk profile, please contact your Independent Investment Manager and/or Advisor.</small>																																				
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<p><small>to reflect the share price and are not to be used to reflect any existing or future recommendations to buy, sell or continue to hold any investment or investment type.</small></p>																																							
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<table border="1"> <tr><td>Cash &amp; Sweep Money Market Funds</td><td>\$64,854.08</td></tr> <tr><td>Total Investments Long</td><td>\$3,287,230.72</td></tr> <tr><td>Total Investments Short</td><td>\$(6,250.00)</td></tr> <tr><td>Margin Loan Balance</td><td>\$0.00</td></tr> <tr><td><b>Total Account Value</b></td><td><b>\$3,345,834.80</b></td></tr> </table>		Cash & Sweep Money Market Funds	\$64,854.08	Total Investments Long	\$3,287,230.72	Total Investments Short	\$(6,250.00)	Margin Loan Balance	\$0.00	<b>Total Account Value</b>	<b>\$3,345,834.80</b>	<table border="1"> <tr><td>Starting Account Value</td><td>\$3,295,752.51</td></tr> <tr><td>Transactions &amp; Income</td><td>\$4,502.40</td></tr> <tr><td>Income Reinvested</td><td>\$(347.97)</td></tr> <tr><td><b>Change in Value of Investments</b></td><td><b>\$45,927.86</b></td></tr> <tr><td><b>Ending Account Value</b></td><td><b>\$3,345,834.80</b></td></tr> </table>		Starting Account Value	\$3,295,752.51	Transactions & Income	\$4,502.40	Income Reinvested	\$(347.97)	<b>Change in Value of Investments</b>	<b>\$45,927.86</b>	<b>Ending Account Value</b>	<b>\$3,345,834.80</b>	<table border="1"> <tr><td colspan="2"><b>2 Total Funds Available: Cash + Margin</b></td></tr> <tr><td>Available to Withdraw</td><td>\$1,458,324.00</td></tr> <tr><td>Securities Buying Power</td><td>\$2,916,648.00</td></tr> </table>		<b>2 Total Funds Available: Cash + Margin</b>		Available to Withdraw	\$1,458,324.00	Securities Buying Power	\$2,916,648.00	<table border="1"> <tr><td colspan="2"><b>Rate Summary</b></td></tr> <tr><td>Schwab MMF<sup>†</sup></td><td>0.01%</td></tr> <tr><td>Margin Loan Rates Vary by Balance</td><td>6.00% to 8.50%</td></tr> </table>		<b>Rate Summary</b>		Schwab MMF <sup>†</sup>	0.01%	Margin Loan Rates Vary by Balance	6.00% to 8.50%
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For illustrative purposes only.

**1 Account Value Summary** gives you high-level portfolio composition information.

**2 Total Funds Available: Cash + Margin** lets you see what you can borrow using your margin privileges. Available to Withdraw is the amount you can withdraw from your account and includes any cash you have now, plus the amount you can borrow on margin. Securities Buying Power is the amount of marginable securities you can buy using your available cash and a margin loan.


**3 Change in Account Value** gives you a quick, general overview of your beginning balance, total transactions and income, change in value of investments, and ending balance through the statement period.

**4 Change in Value of Investments** reflects the change in value that is attributed to market growth or decline. It is calculated by removing the effects of deposits, withdrawals, fees, charges, transfers, and income that has been reinvested from the Change in Account Value (Ending Value minus Starting Value).

The formula is as follows:

$$\begin{aligned}
 &\text{Ending Account Value} \\
 &- \text{Starting Account Value} \\
 &= \text{Change in Account Value} \\
 &\quad - \text{Deposits \& Withdrawals} \\
 &\quad - \text{Dividends \& Interest} \\
 &\quad - \text{Fees \& Charges} \\
 &\quad - \text{Transfers} \\
 &\quad - \text{Income Reinvested} \\
 &= \text{Change in Value of Investments}
 \end{aligned}$$

# View your account activity at a glance. (Continued)



**Charles  
SCHWAB**

**Brokerage Account**  
Account Number: **1111-9999**

Statement Period: **June 1, 2014, to June 30, 2014**  
Page 1 of 4

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**Account Of**

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DANA JONES  
123 MAIN STREET  
ANYTOWN, NY 12345-0000

**Your Independent\* Investment Advisor**

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FINANCIAL CONSULTING  
FA MASTER ACCOUNT  
1234 MAIN STREET  
SAN FRANCISCO, CA 94111-0000  
  
(555) 555-5555  
For questions about this statement, or if there is a change in your financial situation, investment objectives, or risk profile, please contact your Independent Investment Manager and/or Advisor.

<b>Account Value Summary</b>		<b>Change in Account Value</b>	
Cash & Sweep Money Market Funds	\$64,854.08	Starting Account Value	\$3,295,752.51
Total Investments Long	\$3,287,230.72	Transactions & Income	\$4,502.40
Total Investments Short	\$(6,250.00)	Income Reinvested	\$(347.97)
Margin Loan Balance	\$0.00	Change in Value of Investments	\$45,927.86
<b>Total Account Value</b>	<b>\$3,345,834.80</b>	<b>Ending Account Value</b>	<b>\$3,345,834.80</b>

**Total Funds Available: Cash + Margin**

Available to Withdraw	\$1,458,324.00
Securities Buying Power	\$2,916,648.00

**5**


**Rate Summary**

Schwab MMF <sup>†</sup>	0.01%
Margin Loan Rates Vary by Balance	6.00% to 8.50%

For illustrative purposes only.

- 5** **Rate Summary** highlights the yield for your money market funds. If you have margin privileges, the Margin Loan Rate will be reflected as it is on the last day of the margin period.

# View your account activity at a glance. (Continued)

		Brokerage Account Account Number: 1111-9999	Statement Period: June 1, 2014, to June 30, 2014 Page 2 of 4		
<b>6</b>	<b>Income Summary</b>				
	<b>Description</b>	<b>This Period</b>	<b>Year to Date</b>		
	<b>Federally Taxable</b>				
	Cash Dividends	3.21	23.11		
	Total Capital Gains	69.28	956.25		
	Treasury Bond Interest	356.25	356.25		
	Money Funds Dividend	275.48	873.42		
	Schwab One® Interest	278.23	278.23		
	<b>Federally Tax-Exempt<sup>1</sup></b>				
	Total Capital Gains	0.00	30.00		
	<b>Total Income</b>	<b>982.45</b>	<b>2,517.26</b>		
	Interest Paid on Margin Loan During Current Period <sup>2</sup>		0.00		
	Interest Paid on Margin Loan Year to Date <sup>2</sup>		12.83		
	<sup>1</sup> Certain income in this category may qualify for state tax exemption; consult your tax advisor.				
	<sup>2</sup> Certain margin loan interest may be deductible; consult your tax advisor.				
	<b>Investment Detail</b>				
	<b>Description</b>	<b>Symbol</b>	<b>Quantity</b>	<b>Price</b>	<b>Market Value</b>
	<b>Cash and Money Market Funds (Sweep)</b>				
	CASH				20,000.00
	Schwab Money Market Fund	SXXX	44,854.0800	1.0000	44,854.08
	<b>Investments</b>				
	Value Advantage Fund ◊	VXXX	45,781.7000	1.0000	45,781.70
	U.S. Treasury Note 7.125% 09/00 (M)		6,000.0000	101.6250	6,097.50
	DUE 06/15/15 Current Yield 7.08074%				
	U.S. Treasury Note 5.125% (M)		2,000.0000	99.1250	1,982.50
	DUE 06/15/15 Current Yield 7.1285%				
	U.S. Treasury Note VAR (M)		2,000.0000	99.1250	1,982.50
	DUE 06/15/15				
	Federal LN 5.785% 07 Cons BD		160,000.0000	98.3125	157,300.00
	DUE 03/15/16 Current Yield 5.88429%				
	AB&B Corp 8.125% 22 Debenture (M)		20,000.0000	102.0000	20,400.00
	DUE 01/15/22 A1/AA Current Yield 7.965678%				
	TTT Corp New 7.75% 25 Sub Debenture (M)		30,000.0000	75.0200	22,506.00
	DUE 11/25/25 BA1/BB Current Yield 10.33057%				
	America Wired 0% 19 Sub Debent		50,000.0000	60.6563	30,328.15
	DUE 12/15/19 Ba3/BB Current Yield 0%				
	Anytown Calif 5% 17 Dept WTR (M)		100,000.0000	98.5180	98,518.00
	DUE 07/15/17 PWR Elec Plt Rev FSA				
	AA/AAA Current Yield 5.0572%				
	Mortgage PL#501450 6.50% 29 DUE 03/15/29		200,000.0000	95.6080	191,216.00

For illustrative purposes only.

**6** **Income Summary** is a summary of income earned, designed to help you identify federally taxable and tax-exempt income.

# View your account holdings and monthly transactions.

1		Investment Detail (continued)				
Description	Symbol	Quantity	Price	Market Value		
1/10 NAV PREM INC 5.50% 23 MUN AUCT RATE PFD SER T 10 SHS=1 WHOLE NAV		5,000.0000	2,500.0000	125,000.00		
INCOME FUND (M)	YXXXX	7,000.0000	73.1451	512,015.57		
NATIONAL COMPUTERS (M)	NCM	2,000.0000	125.3846	250,769.20		
TELE-OPS (M)	OPS					
REP 3 ORD		7,000.0000	81.2520	568,763.70		
ENWORKS (M) 1 NY	ENW	4,050.0000	102.5300	415,246.50		
AMERICAN MANUFACTURING (M)		600.0000	26.0000	15,600.00		
TWENTY-FIRST FUND (M) >	YTENW	4,600.0000	99.3337	429,335.12		
CALL MANUFACTURING	NFAC	50.0000	1.2500	(6,250.00)		
HOTEL CORP EXP 12/02/26 6.75% 26 (M) 41.625ADJ		140.0000	33.0000	4,620.00		
QUARTERLY DUE 12/02/26 INCM SECS QUIPS						
ENERGY CORP NOTES DUE 08/15/15'		10,000.0000	N/A			
<b>Total Account Value</b>				<b>3,345,834.80</b>		


  

2		Transaction Detail				
Settle Date	Trade Date	Transaction	Description	Quantity	Price	Total
<b>Cash &amp; Money Market Fund(s) Activity</b>						
06/16	06/11	Reinvested Shares	VALUE ADVANTAGE FUND: VXXXX	190.4800	1.0000	190.48
06/14	06/11	Visa Purchase	CLAY'S DEPT STORE			(26.36)
06/15	06/15	Advisor Fee*	MGMTFEE TO ADVISOR			(70.15)
06/15	06/15	Dividend	SCHWAB MONEY MARKET FUND: SXXXX			85.00
06/22	06/19	Check Paid	SCHWAB ONE CHECK 0104			(863.54)
06/23	06/23	Funds Received	FUNDS RECEIVED			4,480.00
<b>Investments Activity</b>						
06/08	06/03	Bought	AMERICA WIRED 0% 19 SUB DEBENTURE 12/06/19 With accrued interest of \$0.00	50,000.0000	59.8750	29,937.50
06/11	06/08	Sold	TREASURY NOTE 7.125% 15 DUE 06/15/15	10,000.0000	100.6125	10,061.25
06/10	06/10	Reinvested Shares	TWENTY-FIRST FUND: YTENW	0.0400	80.1900	(3.21)
06/10	06/10	Reinvested Shares	TWENTY-FIRST FUND: YTENW	0.8680	79.8100	(69.28)
06/10	06/10	Cap Gain Rein	TWENTY-FIRST FUND: YTENW			69.28
06/10	06/10	Div For Reinvest	TWENTY-FIRST FUND: YTENW			3.21
06/15	06/15	Principal Payment	MORTGAGE PL#501450 6.50% 29		N/A	319.53
06/15	06/15	Dividend	SCHWAB MONEY MARKET FUND: SXXXX			(85.00)
06/15	06/15	Div For Reinvest	VALUE ADVANTAGE FUND: VXXXX			(190.48)

For illustrative purposes only.

- 1 Investment Detail** groups your holdings according to asset category and includes Symbol, Quantity, Price, and Market Value.
- 2 Transaction Detail** displays all activity within your account for the statement period.

# View your account holdings and monthly transactions. (Continued)



Brokerage Account  
Account Number: 1111-9999

Statement Period: June 1, 2014, to June 30, 2014  
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are not intended to reflect the share price of any existing entity. Values and calculations may not be an accurate reflection of the trade and are not intended to reflect any existing individual or company. All examples and figures used are for illustrative purposes only and should expect to achieve, nor should they be construed as recommendations to buy, sell or continue to hold any investment or investment


**3 Money Funds Detail**

Settle Date	Transaction	Quantity	Price	Purchase/Debit	Safe/Credit	
<b>MONEY MARKET FUNDS (SWEEP) ACTIVITY</b>						
Opening Shares of Schwab Money Market Fund		89,639.2600				
06/08	Redeemed	29,937.5000	1.000		29,937.50	
06/16	Purchased	5,200.0000	1.000	5,200.00		
06/18	Dividend	85.0000	1.000	85.00		
06/18	Redeemed	20,132.6800	1.000		20,132.68	
Closing Shares of Schwab Money Market Fund		44,854.0800				
Schwab MMF Average Yield For The Most Recent Pay Period: 0.01%; 7-Day Yield: 0.01%.						
<b>Dividends Pending Settlement</b>						
Payable Date	Transaction	Description	Quantity	Rate Per Share	Share Distribution	Cash Distribution
07/15	CASH DIVIDEND	TELE-OPS	470.0000	0.1500		70.50
Pending transactions are not included in account value.						
<b>Trades Pending Settlement</b>						
Settle Date	Trade Date	Transaction	Description	Quantity	Price	Total
07/01	06/29	BOUGHT	NATIONAL COMPUTERS	400.0000	103.0600	41,224.00
Pending transactions are not included in account value.						
<b>Endnotes For Your Account</b>						
(M)	Denotes a marginable investment.					
7	Alternative Investments: Price is provided for informational purposes only and is the initial purchase price or the most recent price received from the Issuer or third party, and may not represent the current market value. See the addendum to the Account Agreement, "Alternative Investment Custody Agreement," for details on pricing policies. If you have sold or transferred this asset, please contact Charles Schwab & Co., Inc. and, if applicable, your Investment Advisor.					
o	Dividends paid on this security will be automatically reinvested.					
*	You have authorized Schwab to pay your advisor's fees from your account. It is your responsibility to verify the accuracy of the fees. Schwab has no obligation to review or monitor these fees. Contact your Investment Advisor if you have questions.					
†	7-day yield: Annualized fund yield based on the average daily yield for the previous 7 days, assuming dividends are paid in cash and not reinvested.					

For illustrative purposes only.

**3 Money Funds Detail** outlines all transactions specific to the money market funds for that statement period. It also shows the quantity of shares purchased and sold, and displays yield information.

# Keep track of pending transactions.



Brokerage Account  
Account Number: 1111-9999

Statement Period: June 1, 2014, to June 30, 2014  
Page 4 of 4

**Money Funds Detail**

Settle Date	Transaction	Quantity	Price	Purchase/Debit	Safe/Credit
<b>MONEY MARKET FUNDS (SWEEP) ACTIVITY</b>					
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Schwab MMF Average Yield For The Most Recent Pay Period: 0.01%; 7-Day Yield: 0.01%.

**1 Dividends Pending Settlement**

Payable Date	Transaction	Description	Quantity	Rate Per Share	Share Distribution	Cash Distribution
07/15	CASH DIVIDEND	TELE-OPS	470.0000	0.1500		70.50

Pending transactions are not included in account value.

**1 Trades Pending Settlement**

Settle Date	Trade Date	Transaction	Description	Quantity	Price	Total
07/01	06/29	BOUGHT	NATIONAL COMPUTERS	400.0000	103.0600	41,224.00

Pending transactions are not included in account value.

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o Dividends paid on this security will be automatically reinvested.

\* You have authorized Schwab to pay your advisor's fees from your account. It is your responsibility to verify the accuracy of the fees. Schwab has no obligation to review or monitor these fees. Contact your Investment Advisor if you have questions.

† 7-day yield: Annualized fund yield based on the average daily yield for the previous 7 days, assuming dividends are paid in cash and not reinvested.

For illustrative purposes only.

**1 Dividends Pending Settlement and Trades Pending Settlement** are lists of all dividends and trades that were executed during the statement period but that have not yet settled. This section will only appear if there are pending transactions.

Note: Pending transactions are not included in Total Account Value.

## Questions?

For more information, please call your independent investment advisor or the Schwab Alliance™ team at **1-800-515-2157**.

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The material in the gain/loss sections is provided for informational purposes only, and is not intended as tax or legal advice. Please consult your tax advisor.

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