


charles
SCHWAB

Account Statement Guide

How to use your
Schwab Premium
Statement™ to your
advantage.

Own your tomorrow™

Gauge the pulse of the marketplace.



Schwab One® Account of
DANA JONES TTEE
JONES CHARITABLE TRUST
 U/A DTD 08/22/1973 FBO R JONES

Account Number
1111-9999

Statement Period
JUNE 1-30, 2014

Cut paper clutter. Switch to eStatements at www.schwab.com/paperless or call us today to learn more about how to receive statements only when your account has activity. Also visit www.schwab.com/premiumstatement to explore the features and benefits of this statement.

Your Consultants

<p>John Q. Consultant VP – Financial Consultant tel: 1 (415) 123-4567 email: John.Consultant@schwab.com</p>	<p>Bob Smith Portfolio Consultant tel: 1 (800) 648-5300, ext. 12333 email: Bob.Smith@schwab.com</p>
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XYZ Managed Account Affiliates
XYZ Investment Management Inc.
XYZ Moderately Aggressive

Customer Service and Account Information

Customer Service and Trading:
 Call your Schwab Representative
 1 (800) 435-9050

Schwab by Phone™ Automated Services:
 1 (800) 435-8804

TeleBroker®:
 1 (800) 272-4922

Visit Our Web Site:
 Schwab.com

Cost Basis Updates:
 To provide updates for incomplete cost basis information, please visit schwab.com/gainloss

Market Monitor

Rates	Yield
Schwab MMF ¹	0.01%
Schwab Govt MMF	0.01%
Deposit Accounts: Interest Rate as of 06/15 ²	0.01%
Treasury Bill — 6 Months	0.10%
Treasury Bond — 30 Years	3.52%

Indices

	Year To Date Change
Dow Jones Industrial Average	13.78%
Standard & Poor's 500® Index	12.63%
Schwab 1000 Index®	12.81%
NASDAQ Composite Index	12.71%

DANA JONES
123 MAIN STREET
ANYTOWN, NY 12345-0000

All investments in this account are hypothetical and are not intended to reflect the performance of any specific asset. Values and calculations are not the result of a course of reflection of the transactions and balances. The names used are fictional and are not intended to reflect any existing individual or company. All examples and figures used are for illustrative purposes only and are not intended to be reflective of results that a client should expect to achieve, nor should they be construed as recommendations to buy, sell, or continue to hold any investment or investment type.

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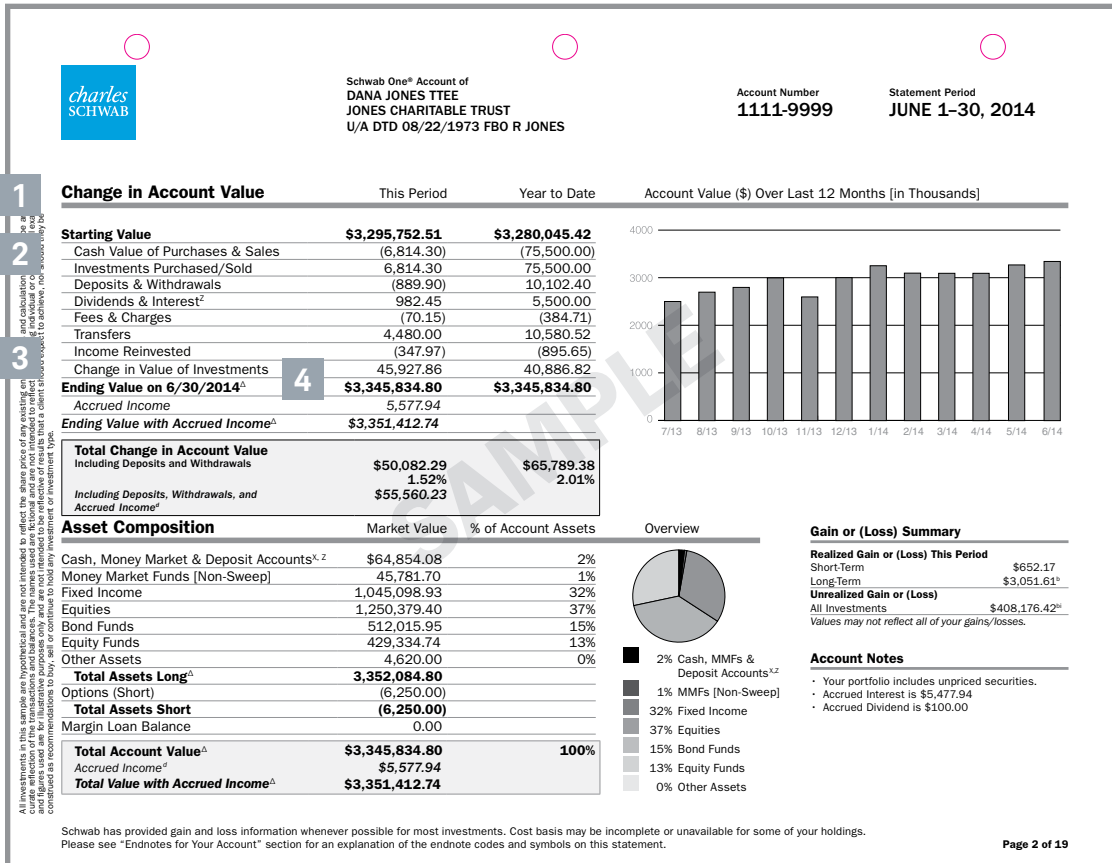
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For illustrative purposes only.

1 Market Monitor—This section provides market rate information that is relevant to your investments. The Schwab Money Market Fund™ yield is the seven-day annualized yield.

2 Indices—Indices lists are popular indicators of overall market performance and allow you to compare the performance of your portfolio to them. These are not total market return indices—they don't include reinvested dividends and distributions.

View highlights of your account at a glance.



For illustrative purposes only.

1 **Change in Account Value** is organized by transaction type and corresponds to the underlying Transaction Detail sections. For example, the value displayed for Deposits & Withdrawals also matches the total amount in the Transaction Detail—Deposits & Withdrawals section.

2 **Cash Value of Purchases & Sales** and **Investments Purchased/Sold** offset each other in the Change in Account Value section because purchases and sales for investments have no effect on the overall account value.

3 **Income Reinvested** is the amount of dividends and capital gains that is reinvested. Money market dividends are automatically reinvested.


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:

$$\text{Ending Value} - \text{Starting Value} = \text{Change in Account Value}$$

$$= \text{Change in Value of Investments}$$

View highlights of your account at a glance. (Continued)



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DANA JONES TTEE
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1111-9999

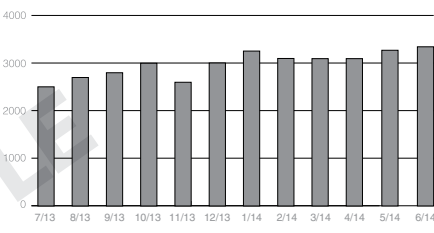
Statement Period
JUNE 1-30, 2014

Change in Account Value

	This Period	Year to Date
Starting Value	\$3,295,752.51	\$3,280,045.42
Cash Value of Purchases & Sales	(6,814.30)	(75,500.00)
Investments Purchased/Sold	6,814.30	75,500.00
Deposits & Withdrawals	(889.90)	10,102.40
Dividends & Interest ²	982.45	5,500.00
Fees & Charges	(70.15)	(384.71)
Transfers	4,480.00	10,580.52
Income Reinvested	(347.97)	(895.65)
Change in Value of Investments	45,927.86	40,886.82
Ending Value on 6/30/2014³	\$3,345,834.80	\$3,345,834.80
Accrued Income	5,577.94	
Ending Value with Accrued Income³	\$3,351,412.74	

Total Change in Account Value		
Including Deposits and Withdrawals	\$50,082.29	\$65,789.38
	1.52%	2.01%
Including Deposits, Withdrawals, and Accrued Income ³	\$55,560.23	


Account Value (\$) Over Last 12 Months [in Thousands]



Asset Composition

	Market Value	% of Account Assets
Cash, Money Market & Deposit Accounts ^{2,3}	\$64,854.08	2%
Money Market Funds [Non-Sweep]	45,781.70	1%
Fixed Income	1,045,098.93	32%
Equities	1,250,379.40	37%
Bond Funds	512,015.95	15%
Equity Funds	429,334.74	13%
Other Assets	4,620.00	0%
Total Assets Long³	3,352,084.80	
Options (Short)	(6,250.00)	
Total Assets Short	(6,250.00)	
Margin Loan Balance	0.00	
Total Account Value³	\$3,345,834.80	100%
Accrued Income ³	\$5,577.94	
Total Value with Accrued Income³	\$3,351,412.74	

Overview



Gain or (Loss) Summary

Realized Gain or (Loss) This Period	
Short-Term	\$652.17
Long-Term	\$3,051.61 ¹
Unrealized Gain or (Loss)	
All Investments	\$408,176.42 ¹

Account Notes

- Your portfolio includes unpriced securities.
- Accrued Interest is \$5,477.94
- Accrued Dividend is \$100.00

For illustrative purposes only.

- 5** **Accrued Income** represents the total of estimated dividends and interest for your investments that has accrued but has not yet been received. Ending Value with Accrued Income is for reference only; accrued income is not included in the actual account value.
- 6** **Historical View of Account Value** provides a quick snapshot of changes over the last 12 months.
- 7** **Asset Composition** offers clear portfolio details and charts. It helps you manage risk by allowing you to continually check to see if you still have the right mix of assets for your risk tolerance and goals.
- 8** **% of Account Assets** column shows the percentage of each investment type relative to the overall value of your account. These figures correspond to the Overview pie chart to the right.
- 9** **Gain or (Loss) Summary** recaps all closing transactions that created realized gains and losses, as well as the total unrealized gains and losses for investments in your account.

Get an overview of your income and margin account.

		This Period		Year to Date	
		Federally Tax-Exempt ¹	Federally Taxable	Federally Tax-Exempt ¹	Federally Taxable
1	Income Summary				
	Deposit Account Interest	0.00	278.23	0.00	278.23
	Money Funds Dividends	0.00	275.48	0.00	873.42
2	Cash Dividends ³	0.00	3.21	0.00	23.11
	Treasury Bond Interest	0.00	356.25	0.00	356.25
	Total Capital Gains	0.00	69.28	30.00	956.25
	Total Income	0.00	982.45	30.00	2,487.26
3	Accrued Interest Paid ⁴	0.00	(33.25)	0.00	(124.47)
4	Interest Paid on Margin Loan—This Period ²		0.00		
	Interest Paid on Margin Loan—Year to Date ²		12.83		
5	Margin Loan Information				
	This Period	0.00	1,458,324.00	2,916,648.00	6.00%–8.50%
	The opening margin loan balance for the statement period was \$0.00.				
	*Values include any cash plus the amount available using margin borrowing.				

For illustrative purposes only.

- Income Summary** highlights the income generated by your account activity. Information is broken down into the current period and year to date, showing both federally taxable and tax-exempt income.
- Cash Dividends** includes both cash dividends and short-term capital gains, which are reported in Box 1a of IRS Form 1099 and are taxed as original income. (Long-term capital gains are reported under Total Capital Gains.)
- Accrued Interest Paid** is interest paid during the purchase of a bond (or bonds).
- Interest Paid on Margin Loan** represents the interest you have paid on margin loans. Certain margin loan interest may be deductible; please consult your tax advisor.
- Margin Loan Information** helps you effectively track your margin loan. Visit schwab.com/marginloans for more information on this feature.
- Margin Loan Balance** is the opening margin loan balance for the statement period.
- Funds Available to Withdraw** is the amount of money that can be borrowed and withdrawn from the account.
- Securities Buying Power** is the amount of money that can be borrowed to purchase investments on margin in the account.

Note: Your statement will show the margin information only if you have that feature on your account.

Quickly view detailed information on your current assets.

Investment Detail — Fixed Income		2	3	4			
	Par	Market Price	Market Value	Adjusted Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Annual Income
US Treasuries			Cost Basis				Yield to Maturity
TREASURY NOTE 7.125%(M)	6,000,000	101.62%	6,097.50	3,043.19'	<1%	3,054.31 ¹⁾	427.50
DUE 06/16/15			3064.40'				N/A'
CALLABLE 09/30/14 AT 105							
CUSIP: XX4987BBB							
MOODY'S: AAA							
						5	Accrued Interest: 18.74
TREASURY NOTE 5.125%(M)	2,000,000	99.1250	1,982.50	1,995.34	<1%	(12.84) ²⁾	102.50
DUE 06/16/15			1,962.50				6.15%
PRE-REFUNDED 09/30/14 AT 105							
CUSIP: XX4987YYY							
MOODY'S: AAA							
							Accrued Interest: 4.49
TREASURY NOTE VAR ³⁾	2,000,000	99.1250	1,982.50	N/A	<1%	920.00	N/A
DUE 06/16/15			1,062.50				N/A
CALLABLE 09/30/14 AT 105							
CUSIP: XX4987YYY							
MOODY'S: AAA							
Total US Treasuries			10,062.50	5,038.53'	<1%	3,961.47⁴⁾	530.00
		Total Cost Basis:	6,089.40'				
							Total Accrued Interest for US Treasuries: 23.23

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Schwab has provided gain and loss information whenever possible for most investments. Cost basis 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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For illustrative purposes only.

- 1 Cost Basis** represents the amount paid for the investment, including applicable commissions, fees, and adjustments.
- 2 Adjusted Cost Basis** shows the amortized cost basis (for bonds bought at a premium) or the accreted cost basis (for bonds bought at a discount).
- 3 Unrealized Gain or (Loss)** is the increase (or decrease) in the value of a stock or other investment that is not realized because the investment has not been sold. It is calculated by subtracting the Cost Basis or Adjusted Cost Basis from the Market Value.
- 4 Yield to Maturity** represents the average annual return on a fixed income investment, assuming the investment is held to maturity and all interest payments are reinvested at the same rate. This value is calculated based on the original cost basis and does not account for amortization and accretion.
- 5 Accrued Interest** represents the interest for your fixed income holdings that has accrued but has not yet been received.

Quickly view detailed information on your current assets. (Continued)

Investment Detail — Equities		6	7				
	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
Equities			Cost Basis				
AMERICAN MANUFACTURING 6.40%	600.0000	26.0000	15,600.00	<1%	(2,400.00)	2.70%	96.00
PERPETUAL MATURITY SER M PFD			18,000.00				
SYMBOL: ANM+M							
ENWORKS^(M)	4,050.0000	102.5300	415,246.50	13%	11,320.00	1.40%	160.00
SYMBOL: ENW 1 NEW YORK SH REP 1 ORD			403,926.50*				
NATIONAL COMPUTERS^(M)	2,000.0000	125.3846	250,769.20	7%	52,769.20	0.49%	100.00
SYMBOL: NCM			198,000.00				
TELE-OPS^(M)	7,000.0000	81.2520	568,763.70	17%	121,196.10	0.89%	200.00
SYMBOL: OPS 1 ADR REP 3 ORD			447,567.60*				Accrued Dividend: 100.00
Total Equities			1,250,379.40	37%	142,259.60		556.00
	8	Total Cost Basis:	725,494.10				Total Accrued Dividend for Equities: 100.00

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.

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6 Estimated Yield shows the amount of annual interest on a bond divided by the amount paid for it, expressed as a percentage.

7 Estimated Annual Income is a projection of dividend income that may be earned for a particular investment during the next 365 days.

8 Total Cost Basis is the total amount paid for the investment, calculated at the asset sub-category, category, or entire account level.

Find important data for tax planning and reporting.

Schwab One® Account of		Account Number		Statement Period		
DANA JONES TTEE		1111-9999		JUNE 1-30, 2014		
JONES CHARITABLE TRUST						
U/A DTD 08/22/1973 FBO R JONES						
1 Realized Gain or (Loss)						
Short Term	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	2 Cost Basis	Realized Gain or (Loss)
NATIONAL COMPUTERS: NCM	50.0000	05/24/14	06/10/14	10,533.33	9,881.16	652.17
Total Short Term				10,533.33	9,881.16	652.17
Long Term	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	3 Cost Basis 4 Adjusted	Realized Gain or (Loss) Adjusted
NATIONAL COMPUTERS: NCM	75.0000	09/03/91	06/10/14	15,800.00	12,600.00	3,200.00
TREASURY NOTE 7.125% 15: XX4987BBB	10,000.0000	multiple	06/10/14	10,061.25	10,296.00	(234.75)
					10,209.64	(148.39) ^b
Total Long Term				25,861.25	22,896.00	2,965.25
					22,809.64	3,051.61^b
Total Realized Gain or (Loss)				36,394.58	32,777.16	3,617.32
					32,690.60	3,703.78^b

All investments in this section have been held for one year or less. The above prices of the securities are not the current market prices. The prices used are the prices as of the close of trading on the date of the transaction and are not intended to reflect any selling and/or other charges. The prices used are for illustrative purposes only and are not intended to be used as a basis for investment decisions. The prices used are for illustrative purposes only and are not intended to be used as a basis for investment decisions. The prices used are for illustrative purposes only and are not intended to be used as a basis for investment decisions.

Schwab has provided accurate realized gain and loss information whenever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. If all data for a given investment is not available, the investment will not be listed here.

Schwab has provided gain and loss information whenever possible for most investments. Cost basis 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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For illustrative purposes only.

- 1 Realized Gain or (Loss)** is shown for investments you've sold during the statement period. Sold investments are removed using the accounting method set within the account. This information can assist you in tax preparation and planning. Data for each closing transaction are displayed as one record, which means that multiple closing tax lots for the same investment are combined into one record.
- 2 Cost Basis** represents the amount paid for the investment, including applicable commissions, fees, and adjustments.
- 3 Adjusted Cost Basis** represents the amortized cost basis (for bonds bought at a premium) or the accreted cost basis (for bonds bought at a discount).
- 4 Adjusted Realized Gain or (Loss)** is the realized gain (or loss) that is calculated using the Adjusted Cost Basis.

Get a categorized view of monthly transactions.

1 Transaction Detail — Purchases & Sales

2

3

4 Transaction Detail — Dividends & Interest

5 Transaction Detail — Fees & Charges


6 Transaction Detail — Transfers

7 Money Funds Detail

For illustrative purposes only.

- 1 Transaction Detail** shows detailed transaction information, including quantities, prices, and trade and settlement dates. This helps you review monthly transactions against the Change in Account Value section.
- 2 Purchases & Sales** represents all buy and sell transactions within the statement period.
- 3 Deposits & Withdrawals** represents all non-securities deposits and withdrawals made, including Visa® and miscellaneous credit/debit transactions, ATM fees, journal credits from and debits made to your other Schwab accounts, and any Schwab One® checks written from your account.
- 4 Dividends & Interest** represents dividends, interest, and capital gains distributions. It also includes miscellaneous income such as cash and non-cash liquidations, forfeitures, return of capital, and partnership distributions.
- 5 Fees & Charges** represents all fees charged, including advised service fees and fee adjustments made to the account.
- 6 Transfers** represents the total dollar value of investments transferred in or out of your account as of the date of the transfer.
- 7 Money Funds Detail** outlines all transactions specific to the money market funds for the entire statement period. It also shows the quantity of shares purchased and sold.

Stay up to date with pending transactions.

		Schwab One® Account of DANA JONES TTEE JONES CHARITABLE TRUST U/A DTD 08/22/1973 FBO R JONES		Account Number 1111-9999	Statement Period JUNE 1-30, 2014			
1	Trades Pending Settlement							
		Transaction	Quantity	Trade Date	Settle Date	Unit Price	Purchase/Debit	Sale/Credit
		National Computer: NCM	Bought	400.0000	06/28/14	07/03/14	103.06	41,224.00
		Total Trades Pending Settlement						41,224.00
	Pending transactions are not included in account value.							
2	Pending Corporate Actions							
		Transaction	Quantity	Payable Date	Rate per Share	Share Distribution	Cash Distribution	
		TeleOps	Cash Dividend	470.0000	07/15/14	0.15		70.50
		Total Pending Corporate Actions						70.50
	Pending transactions are not included in account value.							
3	Open Orders							
	You can change or cancel any open order by calling us. Orders expire as of close of business on the expiration date listed below.							
		Transaction	Quantity	Order Date	Market Price	Limit Price	Will Expire	
		TeleOps	Buy	1,000.0000	06/28/14	43.15	45	08/30/14

For illustrative purposes only.

- 1 Trades Pending Settlement** lists trades that were executed but not yet settled by the last day of the statement period.
- 2 Pending Corporate Actions** lists all corporate actions that are pending (e.g., pending dividends) as of the last day of the statement period.
- 3 Open Orders** lists all outstanding open orders on your account.

Note: Transactions listed in these sections are not included in the Ending Account Value.

Go online to access your statement anytime, anywhere.

The screenshot shows the Charles Schwab account statement interface. At the top, there is a navigation bar with the Charles Schwab logo and links for Message Center(0), Contact Us, Feedback, and Help. Below this is a secondary navigation bar with tabs for Accounts, Trade, Research, Products, Guidance, Service, and Test Drive. A third navigation bar contains links for Summary, Balances, Positions, History & Statements (which is highlighted), Portfolio Performance, and Transfers & Payments. The main content area shows the account type as Individual 1111-9999. There are tabs for Transactions, Statements & Reports (which is selected), and Realized Gain / Loss. Under Statements & Reports, there are sub-tabs for All Statements & Reports, Statements, Trade Confirms, Tax Forms, and Reports & Documents. A date range selector is present with 'From' and 'To' fields set to 01/15/2014 and 07/15/2014 respectively, and a Search button. Below the date range, it says 'Maximum range is 10 years'. A section titled '6 Document(s) Found' contains a table with columns for Account, Date, and Document Type. The table lists six Brokerage Statements for the account 1111-9999, each with a 'view' and 'save' link, and two Regulatory Inserts. Below the table, there is a section for Trade Confirmations.

Account	Date	Document Type
Statements		
Individual 1111-9999	06/30/2014	Brokerage Statement [view save] Regulatory Insert(s)
Individual 1111-9999	05/31/2014	Brokerage Statement [view save]
Individual 1111-9999	04/30/2014	Brokerage Statement [view save] Regulatory Insert(s)
Individual 1111-9999	03/31/2014	Brokerage Statement [view save] Regulatory Insert(s)
Individual 1111-9999	02/28/2014	Brokerage Statement [view save]
Individual 1111-9999	01/31/2014	Brokerage Statement [view save]
Trade Confirmations		

For illustrative purposes only.

Current. Comprehensive. Easy to find.

View your Schwab Premium Statement™ online to manage your accounts with even greater speed and convenience. Your online statement lets you:

- View up to 10 years of archived statements on our secure website.
- Print a paper statement anytime, 24/7.
- Reduce clutter and manage your information with ease.

To view your statements online, visit schwab.com/estatement.

You can also save time and paper by turning off the paper duplicates option—just go to schwab.com/paperless.

Questions?

For more information, please call **1-800-435-4000**, 24 hours a day, 7 days a week, to speak with a Schwab investment professional.

All investments in this sample are hypothetical and are not intended to reflect the share price of any existing entity. Values and calculations may not be an accurate reflection of the transactions and balances. The names used are fictional and are not intended to reflect any existing individual or company. All examples and figures used are for illustrative purposes only and are not intended to be reflective of results that a client should expect to achieve, nor should they be construed as recommendations to buy, sell, or continue to hold any investment or investment type.

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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