

# A GUIDE TO YOUR STATEMENTS

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**Your quarterly statements** from LPL Financial are designed to provide a clear, comprehensive view of your investments.

Inside each statement, you'll find:

- A summary of key information is presented first on statements.
- Total values and important changes are highlighted up-front, followed by supporting details.
- Charts and graphs help you understand your information at a glance.
- Explanations and disclosures are written in plain, understandable language.
- If you have questions, your financial advisor's phone number and contact information are on the very first page.

In addition to your quarterly statement, LPL generates a simplified statement in any month when there is qualifying activity in the account.

One more reason to work with a financial advisor backed by the resources of LPL Financial. With us, your needs always come first.



Your Investment Advisor Firm:  
Appleseed Investments

## 3rd Quarter 2016 Statement

Values as of September 30, 2016

Primary Advisor: Matthew Williams  
(123)-345-6789 | Matthew.Williams5@lpl.com  
100 Smith St. San Diego, CA 92515



WILL CLARK  
INFORMATION LINE  
123 MAIN ST.  
DELIVERY ADDRESS 1  
DELIVERY ADDRESS 2  
ANYTOWN, ST 12345-6789

### PAPERLESS STATEMENTS

Go paperless and view your monthly statements and trade confirmations online. Monthly statements are available online within three business days, and trade confirmations are available the next business day after the trade is executed. To go paperless, click on the LPL AccountView link accessible through your financial advisor or institution website.

## 1 Your Portfolio 5 Accounts

Value on January 1, 2016  
**\$1,895,321.42**

Value on September 1, 2016  
**\$1,741,064.89**

since the last statement

Value on September 30, 2016  
**\$1,710,923.71**

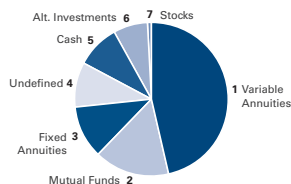
	Year to Date 01/01 - 09/30/2016	3rd Quarter 07/01 - 09/30/2016
Starting Value	\$1,895,321.42	\$1,747,690.01
Contributions / Inflows	\$2,500.00	\$0.00
Distributions / Outflows	(\$121,009.33)	(\$14,533.12)
Market Fluctuation	(\$101,437.68)	\$14,754.93
Dividends, Interest, Capital Gains	\$5,280.29	\$828.20
Undefined Change (from assets not held at LPL) <sup>1</sup>	\$31,940.24	(\$36,221.19)
Fees / Expenses	(\$1,671.23)	(\$504.90)
Ending Value (Sept 30, 2016)	\$1,710,923.71	\$1,710,923.71
Total Change in Value	(\$184,397.71)	(\$36,766.30)

## 2 Your Accounts

Account Nickname	Location	Account #	Status	Amount	Total Change in Value YTD
1. Will's Investment Account	LPL	1234-5567		\$11,793.68	(\$1,873.89) ↓
2. Susan's Investment Account	LPL	0123-1814		\$167,081.67	(\$185,344.75) ↓
3. Susan's MWP IRA	LPL & Other	1123-1213		\$545,563.99	(\$29,119.31) ↓
4. Will's IRA Account	Other	0166-1721		\$895,048.19	\$31,940.24 ↑
5. Susan's Outside Account	Other	1199-1883		\$91,436.18	\$0.00
Total				\$1,710,923.71	(\$184,397.71) ↓

## 3 Asset Allocation As of September 30, 2016

1. Variable Annuities	56.50%	\$795,631.21	5. Cash / Money Market	9.12%	\$155,995.78
2. Mutual Funds / ETF's	15.77%	\$269,888.36	6. Alternative Investments	7.31%	\$125,012.37
3. Fixed Annuities	11.15%	\$190,853.16	7. Stocks / Options	0.66%	\$11,214.16
4. Undefined <sup>1</sup>	9.49%	\$162,328.67	8. Fixed Income	—	—



**The Consolidated Portfolio Summary** provides a high-level view of all your LPL Financial accounts.

If you have more than one LPL Financial account, but receive separate statements, you won't see this summary. Ask your advisor to set up a combined group statement for your accounts.

**1 Your Portfolio** Displays a clear picture of most important information. Two time ranges compared side by side for more transparent and in-depth account understanding.

**2 Your Accounts** View important account information consolidated for the entire household portfolio.

**3 Asset Allocation** Summarizes the portfolio's asset allocation in list and graphical pie chart format.

The example provided is merely an illustration and does not represent an actual statement or account.



Your Investment Advisor Firm:  
Appleseed Investments

2 OF 5 ACCOUNTS



## 2 Susan's Investment Account

0123-1814

3rd Quarter 2016

Values as of September 30, 2016

SUSAN CLARK  
INFORMATION LINE  
123 MAIN ST.  
DELIVERY ADDRESS 1  
DELIVERY ADDRESS 2  
ANYTOWN, ST 12345-6789



Investment Objective  
Growth with Income

Advisor: Matthew Williams  
(123)-345-6789 | Matthew.Williams5@lpl.com  
100 Smith St. San Diego, CA 92515

A copy of this statement was sent to James Worthy.

Value on January 1, 2016

**\$352,426<sup>.42</sup>**

Value on September 1, 2016

**\$161,789<sup>.77</sup>**

Value on September 30, 2016

**\$161,081<sup>.67</sup>**

since the last statement

### 2 Account Summary

	Year to Date 01/01 - 09/30/2016	3rd Quarter 07/01 - 09/30/2016
Starting Value	\$352,426.42	\$169,445.64
Contributions / Inflows	\$0.00	\$0.00
Distributions / Outflows	(\$193,765.10)	\$0.00
Market Fluctuation	\$8,340.46	(\$2,340.09)
Dividends, Interest, Capital Gains	\$4,135.66	\$178.54
Fees / Expenses	(\$4,055.77)	(\$202.42)
Ending Value (September 30, 2016)	\$167,081.67	\$167,081.67
Total Change in Value	(\$185,344.75)	(\$2,363.97)

### 3 Gain/Loss Summary

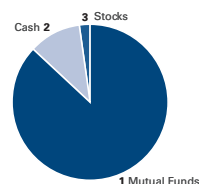
	Year to Date (Realized) 01/01 - 09/30/2016	3rd Quarter (Realized) 07/01 - 09/30/2016
Short Term	(\$18,010.80)	\$0.00
Long Term	\$0.00	\$0.00

#### Unrealized

Unrealized Gain/Loss	\$4,851.34
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### 4 Asset Allocation As of September 30, 2016

1. Mutual Funds / ETF's	88.77%	\$148,325.30
2. Cash / Money Market	9.58%	\$16,000.21
3. Stocks / Options	1.65%	\$2,756.16
4. Fixed Income	—	—



### 5 Messages From Your Financial Advisor

Be sure to visit our website at [www.appleseedinvestments.com](http://www.appleseedinvestments.com).

Your LPL Financial Statement is available online 24/7! Access my website and click on...

Think of the Independent Investor publication as your portal to stay informed about financial goals and objectives. Contact us and we'll make sure it comes to you monthly. As you are available to meet with you to discuss how your investment portfolio can stay aligned with your goals.

Thank you for referring friends, family and associates to me. I regard every investor as an individual thoughtfully and thoroughly before making an investment recommendation.

### 6 Retirement Summary

	2015	2016
Retirement Contributions applied to...	\$0.00	\$0.00
Retirement Distributions applied to...	(\$98,000.00)	(\$109,138.90)
Tax Withheld	(\$25,553.09)	(\$31,034.72)
Fair Market Value as of 12/31/2016		\$516,444.68
Required Minimum Distribution 2016		\$20,173.62
Required Distribution Remaining as of 09/30/2016		\$0.00
Annual Maintenance Fee (due 12/31/2016)		\$300.00

The first page of an account statement gives you a high-level view of your account and any changes in value that have occurred during the period. The format of the account-level summary is similar to that of the Consolidated Portfolio Summary, so they are easy to reconcile.

**1 Investment Objective** Displays the investment objective for the account in a graphical format.

**2 Account Summary** Shows activity information for the investment accounts year to date and current quarter.

**3 Gain/Loss Summary** Summarizes the realized and unrealized gains and losses for non-retirement accounts. For retirement accounts, a Retirement Summary appears here (example on number 6).

**4 Asset Allocation** Summarizes the account's asset allocation in list and graphical pie chart format.

**5 Messages From Your Financial Advisor** View important messages and updates from your Financial Advisor.

**6 Retirement Summary** Summarizes the activity for the retirement accounts.

The example provided is merely an illustration and does not represent an actual statement or account.

## 0123-1814

As of September 30, 2016

Description	Interest (YTD)	(Since last statement) 08/01 – 09/30/2016	Blended Interest Rate	Current Balance
Cash (DCA <sup>4</sup> ) HSBC BANK USA NATIONAL ASSOCI	\$3.39	\$3.39	0.003%	\$16,000.2
Total Cash and Cash Equivalents	\$3.39	\$3.39		\$16,000.2

Security ID / Description	Quantity	Price	Market Value	Cost Basis Purchase Cost	Unrealized Gain / Loss	Estimated Annual Income	Estimated 30-Day Yield
<b>MLPN</b> CREDIT SUISSE X-LINKS C CUSHING MLP INFRA ETN <sup>C</sup>	132.000	\$20.88	\$2,756.16	\$2,708.18 \$2,708.18	\$47.98	\$185.00	6.72%
<b>Total of Stocks and Options</b>			\$2,756.16	\$2,708.18 \$2,708.18	\$47.98	\$185.00	

Security ID / Description	Quantity	Price	Market Value	Cost Basis Purchase Cost	Unrealized Gain / Loss	Estimated Annual Income	Estimated 30-Day Yield
AHIFX AMERICAN HIGH INCOME CL F2 <sup>R</sup>	169.495	\$0.18	\$1,725.45	\$1,655.56 \$1,655.56	\$69.89	\$105.00	6.19%
AADBX AMERICAN BEACON BALANCED INSTL CL <sup>R</sup>	365.339	\$15.26	\$5,575.07	\$5,390.21 \$5,390.21	\$184.86	\$92.00	1.66%
MCGFX AMG MANAGERS MONTAG CALDWELL GROWTH CL N <sup>R</sup>	225.414	\$19.56	\$4,409.09	\$4,546.59 \$4,546.59	(\$13750)	—	—
AQMIX AQR MANAGED FUTURES STRATEGY CL I <sup>R</sup>	277.528	\$9.77	\$2,711.44	\$3,019.15 \$3,019.15	(\$307.71)	\$125.00	4.68%
ABNFX BOND FUND OF AMERICA CL F2 <sup>R</sup>	680.009	\$13.05	\$8,874.11	\$8,807.28 \$8,807.28	\$66.83	\$179.00	2.05%
CAIFX CAPITAL INCOME BUILDER CL F2 <sup>R</sup>	47.001	\$57.45	\$2,700.20	\$2,715.22 \$2,715.22	(\$15.02)	\$9700	3.68%
SMGIX COLUMBIA CONTRARIAN CORE CL Z <sup>R</sup>	256.256	\$22.04	\$5,647.88	\$5,419.81 \$5,419.81	\$228.07	\$154.00	2.73%
CSHIX CREDIT SUISSE FLOATING RATE HIGH INCOME INSTL CL <sup>R</sup>	337.258	\$6.76	\$2,279.86	\$2,233.22 \$2,233.22	\$46.64	\$104.00	4.73%
DPFFX DELAWARE DIVERSIFIED INCOME INSTL CL <sup>R</sup>	906.276	\$8.82	\$7,993.35	\$7,961.30 \$7,961.30	\$32.05	\$25700	3.29%
DBLTX DOUBLELINE TOTAL RETURN BOND CL I <sup>R</sup>	526.427	\$10.85	\$5,711.73	\$5,770.06 \$5,770.06	(\$58.33)	\$20700	3.71%
GSTOX GOLDMAN SACHS SMALL CAP GROWTH INSIGHTS CL IR <sup>R</sup>	55.471	\$28.93	\$1,604.77	\$1,568.16 \$1,568.16	\$36.61	—	—
GFFFX GROWTH FUND OF AMERICA CL F2 <sup>R</sup>	258.752	\$43.27	\$11,196.19	\$10,600.54 \$10,600.54	\$595.65	\$95.00	0.86%
IBAFX INTERMEDIATE BOND FUND OF AMERICA CL F2 <sup>R</sup>	367.585	\$13.62	\$5,006.50	\$5,010.22 \$5,010.22	(\$3.72)	\$73.00	1.49%
ICAFX INVESTMENT COMPANY OF AMERICA CL F2 <sup>R</sup>	229.387	\$35.88	\$8,230.40	\$7975.10 \$7975.10	\$255.30	\$146.00	1.79%
USMV ISHARES EDGE MSCI MIN VOLATILITY ETF	119.000	\$44.18	\$5,257.42	\$4,967.03 \$4,967.03	\$290.39	\$13700	2.62%
JVLIX JOHN HANCOCK DISCIPLINED VALUE CL I <sup>R</sup>	254.942	\$17.86	\$4,553.26	\$4,402.85 \$4,402.85	\$150.41	\$61.00	1.36%
WOBDX JPMORGAN CORE BOND SELECT CL <sup>R</sup>	288.594	\$11.85	\$3,419.83	\$3,380.83 \$3,380.83	\$39.00	\$78.00	2.38%
MRFX MFS RESEARCH CL I <sup>R</sup>	232.048	\$38.93	\$9,033.62	\$8,059.01 \$8,059.01	\$974.61	\$88.00	0.96%

<sup>R</sup> Indicates dividends and/or capital gains distributed by this security will be reinvested.



## 1 Activity Summary

	Year to Date 01/01 – 09/30/2016	3rd Quarter 07/01 – 09/30/2016	Since last statement 08/01 – 09/30/2016
Securities Purchased	\$266,378.92	\$0.00	\$0.00
Securities Sold	\$448,451.32	\$0.00	\$0.00
Contributions / Inflows	\$0.00	\$0.00	\$0.00
Distributions / Outflows	(\$193,765.10)	(\$4,533.12)	(\$4,533.12)
Dividends & Interest	\$4,132.31	\$175.15	\$175.15
Fees / Expenses	(\$4,055.77)	(\$202.42)	(\$202.42)

## 2 Account Activity

August 1 – September 30, 2016 (Since last statement)

Date	Transaction Type	Description/Security ID	Price	Quantity	Amount
09/12/2016	Dividend Reinvest	CREDIT SUISSE FLOATING RATE HIGH INCOME INSTL CL REINVEST AT 6.740 CSHIX	—	1.283	(\$8.65)
09/12/2016	Cash Dividend	CREDIT SUISSE FLOATING RATE HIGH INCOME INSTL CL 093016 335.97500 CSHIX AS OF 09/30/16	—	—	\$8.65
09/12/2016	Dividend Reinvest	BOND FUND OF AMERICA CL F2 REINVEST AT 13.130 ABNFX	—	0.829	(\$10.89)
09/12/2016	Cash Dividend	BOND FUND OF AMERICA CL F2 100316 679.18000 ABNFX	—	—	\$10.89
09/12/2016	Dividend Reinvest	AMERICAN HIGH INCOME CL F2 REINVEST AT 10.180 AHIFX	—	0.702	(\$7.15)
09/12/2016	Cash Dividend	AMERICAN HIGH INCOME CL F2 100316 168.79300 AHIFX	—	—	\$7.15
09/12/2016	Sweep (Deposit)	Deposit Cash Account	—	—	\$66.22
09/12/2016	Name Chg	AMG MANAGERS MONTAG CALDWELL GROWTH CL N MCGFX	—	225.414	—
09/12/2016	Name Chg	ASTON MONTAG & CALDWELL GROWTH CL N 00078H299	—	-225.414	—

## 3 Realized Gain/Loss Year-to-date

January 1 – September 30, 2016

Description	Symbol/Cusip	Quantity	Cost Basis	Proceeds	Short-Term Gain / Loss	Long-Term Gain / Loss
ALLIANZGI TECHNOLOGY CL P	ARTPX	-115.259	\$5,797.53	\$6,013.06	\$215.53	—
AMERICAN HIGH INCOME CL F2	AHIFX	-193.796	\$1,891.45	\$1,941.84	\$50.39	—
AMERICAN BEACON BALANCED INSTL CL	AADBXX	-605.802	\$9,482.49	\$9,152.94	(\$329.55)	—
AQR MANAGED FUTURES STRATEGY CL I	AQMIX	-584.398	\$6,451.76	\$5,988.10	(\$463.66)	—
ASTON MONTAG & CALDWELL GROWTH CL N	AMCMX	-1,201.233	\$31,325.78	\$23,583.86	(\$7,741.92)	—
BLACKROCK STRATEGIC INCOME OPPTY INSTL CL	BSIIX	-1,094.543	\$10,908.75	\$10,540.45	(\$368.30)	—
BOND FUND OF AMERICA CL F2	ABNFX	-760.768	\$9,851.96	\$9,985.07	\$133.11	—
CAPITAL INCOME BUILDER CL F2	CAIFX	-54.694	\$3,160.21	\$3,255.39	\$95.18	—
COLUMBIA CONTRARIAN CORE CL Z	SMGIX	-308.588	\$6,526.64	\$6,867.91	\$341.27	—
CREDIT SUISSE FLOATING RATE HIGH INCOME INSTL CL	CSHIX	-374.261	\$2,477.61	\$2,503.81	\$26.20	—
CREDIT SUISSE X-LINKS CUSHING MLP INFRA ETN	MLPN	-303.000	\$6,216.55	\$6,103.14	(\$113.41)	—
DAVIS NY VENTURE CLY	DNVYX	-676.422	\$3,160.21	\$3,255.39	\$95.18	—
DELAWARE DIVERSIFIED INCOME INSTL CL	DPFFX	-2,008.840	\$17,657.71	\$17,769.41	\$111.70	—

Realized Gain/Loss continued on next page...



**In the Account Activity section**, the transactions and other activities that have occurred in your account during the month are summarized by type.

**1 Activity Summary** Displays activity information for the investment accounts including year to date, current quarter, and since last statement.

**2 Account Activity** Summarizes the account activity since the last statement.

**3 Realized Gain/Loss Year-to-date** Displays when you have liquidated positions from your account (if cost basis has been activated). Total for cost basis, proceeds, short-term gain/loss, and long-term gain/loss are displayed for you if available.

The example provided is merely an illustration and does not represent an actual statement or account.

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**When you work with a financial advisor** backed by the resources of LPL Financial, you can expect:

- Your needs to come first—Your financial advisor will engage you in an ongoing conversation about your needs, goals, and objectives to create the financial plan that is right for you.
- Objective guidance and advice—With access to independent research, your financial advisor can help you make informed, objective decisions.
- Investment choice and flexibility—LPL Financial does not offer any proprietary products, so your advisor can help you choose objective investment solutions from many of the nation's leading investment managers.



This was prepared by LPL Financial.

To the extent you are receiving investment advice from a separately registered independent investment advisor, please note that LPL Financial is not an affiliate of and makes no representation with respect to such entity.

OP-03318-1017 Tracking #1-656707 (Exp. 10/19)

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