



P.O. Box 1776, Baltimore MD 21203

Deutsche Bank Private Wealth Management  
Markets Coverage Group  
Deutsche Bank Securities Inc.  
New York Office  
345 Park Avenue, 26th Floor  
New York, NY 10154  
(212) 454-2888, (855) 288-4095

Account Number: [REDACTED]

Statement Period: 12/01/2013 - 12/31/2013

### Valuation at a Glance

	This Period	Year-to-Date
Beginning Account Value	\$63,000.00	\$0.00
Net Cash Deposits and Withdrawals	0.00	63,000.00
Adjusted Previous Account Value	63,000.00	63,000.00
Dividends, Interest and Other Income	0.42	0.42
Total Taxes Withheld	-0.13	-0.13
<b>Ending Account Value</b>	<b>\$63,000.29</b>	<b>\$63,000.29</b>
Estimated Annual Income	\$0.42	

SOUTHERN FINANCIAL LLC  
6100 RED HOOK QUARTER B3  
ST THOMAS VI 00802

Your Client Advisor:  
TAZIA SMITH  
[REDACTED]

### Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation	
USD Cash, Money Funds, and Bank Deposits <sup>1</sup>	0.00	63,000.00	63,000.29	100.00%	Your Account is 100% invested in USD Cash, Money Funds, and Bank Deposits.
<b>Account Total</b>	<b>\$0.00</b>	<b>\$63,000.00</b>	<b>\$63,000.29</b>	<b>100.00%</b>	

<sup>1</sup> The Bank Deposits in your account are FDIC insured bank deposits. FDIC insured bank deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). These bank deposits are covered by the Federal Deposit Insurance Corporation (FDIC), up to allowable limits.



## For Your Information

Deutsche Bank will change certain service and account-related fees effective January 1, 2014.

See the "Messages" section at the end of this statement for details.

## FDIC Insured Bank Deposits

Date	Activity Type	Description	Amount	Balance
<b>Sweep FDIC Insured Bank Deposits</b>				
<b>INSURED DEPOSITS PROGRAM</b>				
Account Number: N4G026161 Activity Ending: 12/31/13				
11/30/13	Opening Balance		63,000.00	63,000.00
12/13/13	Deposit	INTEREST CREDITED APY 0.01%	0.42	63,000.42
12/16/13	Withdrawal	WITHDRAWAL TriState Capital Bank A/O 12/16 \$63000.29	-0.13	63,000.29
12/31/13	Closing Balance			<b>\$63,000.29</b>
<b>Total FDIC Insured Bank Deposits</b>				<b>\$63,000.29</b>

The FDIC Insured Bank Deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). The Bank Deposits at each bank are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 for each category of legal ownership including individual retirement accounts and certain other self directed retirement accounts. Please review this in connection with other deposits you may have at each respective bank.

## Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
Interest Income				
FDIC Insured Bank Deposits	0.42	0.00	0.42	0.00
<b>Total Dividends, Interest, Income and Expenses</b>	<b>\$0.42</b>	<b>\$0.00</b>	<b>\$0.42</b>	<b>\$0.00</b>

## Portfolio Holdings

Description	Quantity	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield
<b>Cash, Money Funds, and Bank Deposits 100.00% of Portfolio</b>						
FDIC Insured Bank Deposits						
INSURED DEPOSITS PROGRAM	63,000.290	63,000.00	63,000.29	0.88	0.42	N/A
<b>Total FDIC Insured Bank Deposits</b>		<b>\$63,000.00</b>	<b>\$63,000.29</b>	<b>\$0.88</b>	<b>\$0.42</b>	

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DBAB-CUT

Account Number: N4G-026161

SOUTHERN FINANCIAL LLC

Go paperless  
ASK ABOUT E-DELIVERY



Rated Excellent  
Seven Years In A Row  
DALBAR RATED COMMUNICATIONS  
EXCELLENCE

Clearing through Pershing LLC, a wholly owned subsidiary  
of The Bank of New York Mellon Corporation (BNY Mellon)  
Pershing LLC, member FINRA, NYSE, SIPC

CONFIDENTIAL – PURSUANT TO FED. R. CRIM. P. 6(e)

**CONFIDENTIAL**

SDNY\_GM\_00049839

DB-SDNY-0012663

EFTA\_00160448

EFTA01291919



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Statement Period: 12/01/2013 - 12/31/2013

**Portfolio Holdings** *(continued)*

Description	Quantity	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield
<b>Cash, Money Funds, and Bank Deposits</b> <i>(continued)</i>						
<b>Total Cash, Money Funds, and Bank Deposits</b>		\$63,000.00	\$63,000.29	\$0.88	\$0.42	
			Market Value	Accrued Interest	Estimated Annual Income	
<b>Total Portfolio Holdings</b>			\$63,000.29	\$0.00	\$0.42	

**Messages**

Federal Deposit Insurance Corporation (FDIC)-Insured Bank Deposits are not protected by Securities Investor Protection Corporation.(SIPC).

For disclosure of rates for DWS money market funds, please visit the DWS Investments website at <https://www.dws-investments.com/EN/products/money-market-funds-yields.jsp>. Please note that all money market funds listed on the website may not be offered through us.

Customer Collateral Account Under Securities Account Control Agreement

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Shares of a money market mutual fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money market mutual fund's prospectus or the bank deposit product's disclosure document or contact your investment professional for additional information.

Effective January 1, 2014, service and account-related fees will be adjusted as follows:

- Trade confirm service charge: \$6.00 per trade
- Annual IRA fee: \$50
- IRA termination fee: \$95
- Estate valuation fee: \$300 base fee (per client) plus \$5 per publicly traded security and \$25 per non-publicly traded security
- Foreign safekeeping fee: \$6 per position, per quarter

**To: Clients who have selected the Deutsche Bank Alex. Brown Insured Deposit Program for Sweep Program investments**

Changes in Program Banks have taken place which require your attention.

For a list of Program Banks, please visit <http://www.pwm.db.com/americas/en/CashSweepOptions.html> or contact your Client Advisor.

You should advise us of Program Banks with whom you carry deposit accounts outside of the Insured Deposit Program, instructing us to exclude them from accepting deposits for your account in the Program, in order to maintain the maximum protection under terms of FDIC coverage.



## Activity Summary (All amounts shown are in base currency: USD)

Credits	This Period	Year-to-Date
Dividends and Interest	\$0.42	\$0.42
Taxes Withheld	\$0.00	\$0.00
<b>Cash</b>		
Withdrawals	0.00	0.00
Deposits	0.00	126,000.00
<b>Total Cash</b>	<b>\$0.00</b>	<b>\$126,000.00</b>
FDIC Insured Bank Deposits	\$0.13	\$0.13
<b>Total Credits</b>	<b>\$0.55</b>	<b>\$126,000.55</b>

Debits	This Period	Year-to-Date
Dividends and Interest	\$0.00	\$0.00
Taxes Withheld	-\$0.13	-\$0.13
<b>Cash</b>		
Withdrawals	0.00	-63,000.00
Deposits	0.00	0.00
<b>Total Cash</b>	<b>\$0.00</b>	<b>-\$63,000.00</b>
FDIC Insured Bank Deposits	-\$0.42	-\$63,000.42
<b>Total Debits</b>	<b>-\$0.55</b>	<b>-\$126,000.55</b>

## Transactions by Type of Activity

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
<b>Dividends and Interest</b>							
12/13/13	FDIC INSURED BANK DEPOSITS INTEREST RECEIVED 458997996	INSURED DEPOSITS INTEREST CREDITED				0.42	USD
<b>Total Dividends and Interest - UNITED STATES DOLLAR</b>						<b>0.00</b>	<b>0.42</b>
<b>Taxes Withheld</b>							
12/13/13	NON-RESIDENT ALIEN TAX 458997996	NRA TAX WITHHELD ON INSURED DEPOSITS INTEREST CREDITED				-0.13	USD
<b>Total Taxes Withheld - UNITED STATES DOLLAR</b>						<b>0.00</b>	<b>-0.13</b>
<b>FDIC Insured Bank Deposits</b>							
12/13/13	FDIC INSURED BANK DEPOSITS INTEREST REINVESTED 458997996	INSURED DEPOSITS INTEREST REINVESTED				-0.42	USD
12/16/13	FDIC INSURED BANK WITHDRAWAL USD999997	INSURED DEPOSITS PROGRAM				0.13	USD
<b>Total FDIC Insured Bank Deposits - UNITED STATES DOLLAR</b>						<b>0.00</b>	<b>-0.29</b>
<b>Total Value of Transactions</b>						<b>0.00</b>	<b>0.00</b>

The price and quantity displayed may have been rounded.





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Statement Period: 12/01/2013 - 12/31/2013

## Client Service Information

Your Client Advisor: TDS

TAZIA SMITH

Contact Information

Telephone Number: [REDACTED]

## Your Account Information

### Tax Lot Default Disposition Method

Default Method for Mutual Funds: FIRST IN FIRST OUT

Default Method for Stocks in a Dividend Reinvestment Plan: FIRST IN FIRST OUT

Default Method for all Other Securities: FIRST IN FIRST OUT

### Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Client Advisor for more information.

## Important Information and Disclosures

### Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from sources which we believe to be reliable. Pershing may not use the closing price of the particular exchange or marketplace where your position was purchased as the "Market Price." Securities for which a price is not available are marked "N/A" and are omitted from the Total.

The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to [www.pershing.com/business\\_continuity.html](http://www.pershing.com/business_continuity.html) for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

### Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

### Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

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DRAB-CUT

Account Number: N4G-026161

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CONFIDENTIAL – PURSUANT TO FED. R. CRIM. P. 6(e)

CONFIDENTIAL

SDNY\_GM\_00049842  
DB-SDNY-0012666

EFTA\_00160451

EFTA01291922

## Important Information and Disclosures (continued)

### The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: [www.pershing.com/strength\\_stability.html](http://www.pershing.com/strength_stability.html).
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading), to your financial organization and Pershing, within ten days after receipt of this statement. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330. Errors and Omissions excepted.

### Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

### Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330.



TERMS AND CONDITIONS

TRANSACTIONS

- ALL ORDERS AND TRANSACTIONS SHALL BE SOLELY FOR YOUR ACCOUNT AND RISK SHALL BE SUBJECT TO THE CONSTITUTION, RULES, REGULATIONS, CUSTOMS, USAGES, RULINGS AND INTERPRETATIONS OF THE EXCHANGE OR MARKET AND THE CLEARING FACILITY, IF ANY, WHERE THE TRANSACTIONS ARE EXECUTED AND/OR SETTLED, OR IF APPLICABLE, OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY AND TO ALL APPLICABLE LAWS AND REGULATIONS.
- TITLE TO SECURITIES SOLD TO YOU, WHERE PERSHING HAS ACTED AS PRINCIPAL, SHALL REMAIN WITH PERSHING UNTIL THE ENTIRE PURCHASE PRICE IS RECEIVED OR UNTIL THE SETTLEMENT DATE, WHICHEVER IS LATER.
- YOU MAY HAVE RECEIVED CONFIRMATIONS FOR TRANSACTIONS WHICH DO NOT APPEAR ON YOUR STATEMENT. IF SO, THE TRANSACTIONS WILL APPEAR ON YOUR NEXT PERIODIC STATEMENT. SUCH TRANSACTIONS MUST BE CONSIDERED BY YOU WHEN COMPUTING THE VALUE OF YOUR ACCOUNT. THIS IS ESPECIALLY TRUE IF YOU HAVE WRITTEN OPTIONS WHICH HAVE BEEN EXERCISED.

**FREE CREDIT BALANCES:** ANY FREE CREDIT BALANCE CARRIED FOR YOUR ACCOUNT REPRESENTS FUNDS PAYABLE UPON DEMAND WHICH, ALTHOUGH PROPERLY ACCOUNTED FOR ON PERSHING'S BOOKS OF RECORD, ARE NOT SEGREGATED AND MAY BE USED IN THE CONDUCT OF ITS BUSINESS.

**DEBIT BALANCES:** INTEREST CHARGED ON DEBIT BALANCES IN YOUR ACCOUNT APPEARS ON THE STATEMENT. THE RATE OF INTEREST AND PERIOD COVERED ARE INDICATED. THE RATE MAY CHANGE FROM TIME TO TIME DUE TO FLUCTUATIONS IN MONEY RATES OR OTHER REASONS. INTEREST IS COMPUTED AS DESCRIBED IN MATERIAL PREVIOUSLY FURNISHED TO YOU. PLEASE CONTACT YOUR FINANCIAL INSTITUTION IF YOU DESIRE ADDITIONAL COPIES.

**MARGIN INFORMATION:** IF YOU MAINTAIN A MARGIN ACCOUNT, THIS IS A COMBINED STATEMENT OF YOUR GENERAL ACCOUNT AND A SPECIAL MEMORANDUM ACCOUNT MAINTAINED FOR YOU UNDER REGULATION T OF THE BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM. THE PERMANENT RECORD OF THE SEPARATE ACCOUNT AS REQUIRED BY REGULATION T IS AVAILABLE FOR YOUR INSPECTION UPON REQUEST.

TAX INFORMATION

- AFTER YEAR END, PERSHING IS REQUIRED TO PROVIDE TAX INFORMATION TO THE INTERNAL REVENUE SERVICE AND OTHER GOVERNMENTAL AUTHORITIES. AT THAT TIME PERSHING WILL PROVIDE THAT INFORMATION ON THE ANNUAL TAX INFORMATION STATEMENT TO YOU; USE THAT STATEMENT TO PREPARE YOUR TAX FILINGS. THE TAX STATEMENT ALSO INCLUDES OTHER USEFUL INFORMATION TO ASSIST IN ACCUMULATING THE DATA TO PREPARE YOUR TAX RETURNS.
- DIVIDENDS, INTEREST AND OTHER DISTRIBUTIONS SHOWN ON THIS STATEMENT WERE CLASSIFIED AS TAXABLE OR NONTAXABLE BASED ON CERTAIN INFORMATION KNOWN AS OF THE DISTRIBUTION DATE. THIS CLASSIFICATION IS SUBJECT TO CHANGE AND IS SOLELY INTENDED FOR USE AS GENERAL INFORMATION.
- PERSHING DOES NOT PROVIDE TAX, INVESTMENT OR LEGAL ADVISORY SERVICES AND NO ONE ASSOCIATED WITH PERSHING IS AUTHORIZED TO RENDER SUCH ADVICE. DO NOT RELY UPON ANY SUCH ADVICE, IF GIVEN. INVESTORS ARE ENCOURAGED TO CONSULT THEIR TAX ADVISORS TO DETERMINE THE APPROPRIATE TAX TREATMENT OF THEIR BUSINESS.

GENERAL INFORMATION

- WHENEVER YOU ARE INDEBTED TO PERSHING LLC ("PERSHING") FOR ANY AMOUNT, ALL SECURITIES HELD BY IT FOR YOU IN ANY ACCOUNT IN WHICH YOU HAVE ANY INTEREST SHALL SECURE ALL YOUR LIABILITIES TO PERSHING, AND PERSHING MAY IN ITS DISCRETION AT ANY TIME, WITHOUT TENDER, DEMAND OR NOTICE TO YOU, CLOSE OR REDUCE ANY OR ALL OF YOUR ACCOUNTS BY PUBLIC OR PRIVATE SALE OR PURCHASE OR BOTH OF ALL OR ANY SECURITIES CARRIED IN SUCH ACCOUNTS; ANY BALANCE REMAINING DUE PERSHING TO BE PROMPTLY PAID BY YOU.
- WHENEVER YOU ARE INDEBTED TO PERSHING FOR ANY AMOUNT, ALL SECURITIES CARRIED FOR YOUR ACCOUNT ARE OR MAY BE, WITHOUT FURTHER NOTICE TO YOU, LOANED OR PLEDGED BY PERSHING, EITHER SEPARATELY OR UNDER CIRCUMSTANCES WHICH WILL PERMIT THE COMMINGLING THEREOF, WITH OTHER SECURITIES FOR ANY AMOUNT LESS THAN, EQUAL TO OR GREATER THAN YOUR LIABILITIES TO PERSHING, BUT NOT UNDER CIRCUMSTANCES FOR AN AMOUNT PROHIBITED BY LAW.

- PERSHING MAY TRADE FOR ITS OWN ACCOUNT AS A MARKET MAKER, SPECIALIST, ODD LOT DEALER, BLOCK POSITIONER, ARBITRAGEUR OR INVESTOR. CONSEQUENTLY, AT THE TIME OF ANY TRANSACTION YOU MAY MAKE, PERSHING MAY HAVE A POSITION IN SUCH SECURITIES, WHICH POSITION MAY BE PARTIALLY OR COMPLETELY HEDGED.
- IF AVERAGE PRICE TRANSACTION IS INDICATED ON THE FRONT OF THIS STATEMENT YOUR FINANCIAL INSTITUTION OR PERSHING MAY HAVE ACTED AS PRINCIPAL, AGENT OR BOTH. DETAILS AVAILABLE UPON REQUEST.
- A FINANCIAL STATEMENT OF PERSHING IS AVAILABLE FOR YOUR PERSONAL INSPECTION AT PERSHING'S OFFICES. A COPY OF IT WILL BE MAILED UPON YOUR WRITTEN REQUEST OR YOU CAN VIEW IT ONLINE AT [WWW.PERSHING.COM](http://WWW.PERSHING.COM).
- FOR BUSINESS CONTINUITY AND ADDITIONAL DISCLOSURES: [WWW.PERSHING.COM/BUSINESS\\_CONTINUITY.HTML](http://WWW.PERSHING.COM/BUSINESS_CONTINUITY.HTML)
- THIS STATEMENT SHOULD BE RETAINED FOR YOUR RECORDS.

PAYMENT FOR ORDER FLOW AND ORDER ROUTING POLICIES DISCLOSURES [REGULATION NMS—RULE 607(A)(1)-(2)]

PERSHING SENDS CERTAIN EQUITY ORDERS TO EXCHANGES, ELECTRONIC COMMUNICATION NETWORKS, OR BROKER-DEALERS DURING NORMAL BUSINESS HOURS AND DURING EXTENDED TRADING SESSIONS. CERTAIN OF THESE VENUES PROVIDE PAYMENTS TO PERSHING OR CHARGE ACCESS FEES TO PERSHING DEPENDING UPON THE CHARACTERISTICS OF THE ORDER AND ANY SUBSEQUENT EXECUTION. IN ADDITION PERSHING MAY EXECUTE CERTAIN EQUITY ORDERS AS PRINCIPAL. THE DETAILS OF THESE PAYMENTS AND FEES ARE AVAILABLE UPON WRITTEN REQUEST. PERSHING RECEIVES PAYMENTS FOR DIRECTING LISTED OPTIONS ORDER FLOW TO CERTAIN OPTION EXCHANGES. COMPENSATION IS GENERALLY IN THE FORM OF A PER OPTION CONTRACT CASH PAYMENT.

**BEST EXECUTION:** NOTWITHSTANDING THE PREVIOUS PARAGRAPH REGARDING PAYMENT FOR ORDER FLOW, PERSHING SELECTS CERTAIN MARKET CENTERS TO PROVIDE EXECUTION OF OVER-THE-COUNTER AND EXCHANGE-LISTED SECURITIES TRANSACTIONS WHICH AGREE TO ACCEPT ORDERS, TRANSMITTED ELECTRONICALLY UP TO A SPECIFIED SIZE, AND TO EXECUTE THEM AT OR BETTER THAN THE NATIONAL BEST BID OR OFFER (NBBO). ON CERTAIN LARGER ORDERS, OR IF THE DESIGNATED MARKET CENTERS DO NOT MAKE A MARKET IN THE SUBJECT SECURITY, PERSHING DIRECTLY CONTACTS MARKET CENTERS TO OBTAIN AN EXECUTION. THE DESIGNATED MARKET CENTERS TO WHICH ORDERS ARE AUTOMATICALLY ROUTED ARE SELECTED BASED ON THE CONSISTENT HIGH QUALITY OF THEIR EXECUTIONS IN ONE OR MORE MARKET SEGMENTS AND THEIR ABILITY TO PROVIDE OPPORTUNITIES FOR EXECUTIONS AT PRICES SUPERIOR TO THE NBBO. PERSHING ALSO REGULARLY REVIEWS REPORTS FOR QUALITY OF EXECUTION PURPOSES.

IF ANY OF THE ABOVE TERMS AND CONDITIONS ARE UNACCEPTABLE TO YOU, PLEASE NOTIFY PERSHING IMMEDIATELY IN WRITING BY CERTIFIED MAIL TO ONE PERSHING PLAZA, JERSEY CITY, NJ 07399, ATTN: LEGAL DEPT





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Account Number: [REDACTED]

Statement Period: 10/29/2013 - 11/30/2013

### Valuation at a Glance

	This Period	Year-to-Date
Beginning Account Value	\$0.00	\$0.00
Net Cash Deposits and Withdrawals	63,000.00	63,000.00
Adjusted Previous Account Value	63,000.00	63,000.00
<b>Ending Account Value</b>	<b>\$63,000.00</b>	<b>\$63,000.00</b>

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ST THOMAS VI 00802

Your Client Advisor:  
TAZIA SMITH  
[REDACTED]

### Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation	
USD Cash, Money Funds, and Bank Deposits <sup>1</sup>	0.00	0.00	63,000.00	100.00%	Your Account is 100% invested in USD Cash, Money Funds, and Bank Deposits.
<b>Account Total</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$63,000.00</b>	<b>100.00%</b>	

<sup>1</sup> The Bank Deposits in your account are FDIC insured bank deposits.  
FDIC insured bank deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). These bank deposits are covered by the Federal Deposit Insurance Corporation (FDIC), up to allowable limits.



## For Your Information

Go Paperless. Deutsche Asset & Wealth Management now offers electronic delivery of certain account communications for Wealth Management clients. Sign up today at [www.mydocumentsuite.com](http://www.mydocumentsuite.com) for this easy, convenient and secure way to receive all of your sensitive account information. If you need assistance during enrollment, please contact your Client Advisor or Web Support at 800-776-7564.

Deutsche Bank will change certain service and account-related fees effective January 1, 2014.

See the "Messages" section at the end of this statement for details.

## FDIC Insured Bank Deposits

Date	Activity Type	Description	Amount	Balance
<b>Sweep FDIC Insured Bank Deposits</b>				
<b>INSURED DEPOSITS PROGRAM</b>				
Account Number: N4G026161 Activity Ending: 11/29/13				
10/29/13	Opening Balance		0.00	0.00
11/22/13	Deposit	DEPOSIT	63,000.00	63,000.00
11/29/13	Closing Balance			<b>\$63,000.00</b>
<b>Total FDIC Insured Bank Deposits</b>				<b>\$63,000.00</b>

The FDIC Insured Bank Deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). The Bank Deposits at each bank are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 for each category of legal ownership including individual retirement accounts and certain other self directed retirement accounts. Please review this in connection with other deposits you may have at each respective bank.

## Portfolio Holdings

Description	Quantity	Opening Balance	Closing Balance	Accrued Income	30-Day Yield
<b>Cash, Money Funds, and Bank Deposits 100.00% of Portfolio</b>					
<b>FDIC Insured Bank Deposits</b>					
INSURED DEPOSITS PROGRAM	63,000.000	0.00	63,000.00	0.17	N/A
<b>Total FDIC Insured Bank Deposits</b>		<b>\$0.00</b>	<b>\$63,000.00</b>	<b>\$0.17</b>	
<b>Total Cash, Money Funds, and Bank Deposits</b>		<b>\$0.00</b>	<b>\$63,000.00</b>	<b>\$0.17</b>	
<b>Total Portfolio Holdings</b>			<b>Market Value</b>	<b>Accrued Interest</b>	
			<b>\$63,000.00</b>	<b>\$0.00</b>	

## Messages

Customer Collateral Account Under Securities Account Control Agreement





P.O. Box 1776, Baltimore MD 21203

Deutsche Bank Private Wealth Management  
Markets Coverage Group  
Deutsche Bank Securities Inc.  
New York Office  
345 Park Avenue, 26th Floor  
New York, NY 10154  
(212) 454-2888, (855) 288-4095

Statement Period: 10/29/2013 - 11/30/2013

## Messages *(continued)*

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Shares of a money market mutual fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money market mutual fund's prospectus or the bank deposit product's disclosure document or contact your investment professional for additional information.

Federal Deposit Insurance Corporation (FDIC)-Insured Bank Deposits are not protected by Securities Investor Protection Corporation(SIPC).

For disclosure of rates for DWS money market funds, please visit the DWS Investments website at <https://www.dws-investments.com/EN/products/money-market-funds-yields.jsp>. Please note that all money market funds listed on the website may not be offered through us.

### To: Clients who have selected the Deutsche Bank Alex. Brown Insured Deposit Program for Sweep Program investments

Changes in Program Banks have taken place which require your attention.

For a list of Program Banks, please visit <http://www.pwm.db.com/americas/en/CashSweepOptions.html> or contact your Client Advisor.

You should advise us of Program Banks with whom you carry deposit accounts outside of the Insured Deposit Program, instructing us to exclude them from accepting deposits for your account in the Program, in order to maintain the maximum protection under terms of FDIC coverage.

Effective January 1, 2014, service and account-related fees will be adjusted as follows:

- Trade confirm service charge: \$6.00 per trade
- Annual IRA fee: \$50
- IRA termination fee: \$95
- Estate valuation fee: \$300 base fee (per client) plus \$5 per publicly traded security and \$25 per non-publicly traded security
- Foreign safekeeping fee: \$6 per position, per quarter

Go Paperless. Electronic delivery of certain account communications is now available. Sign up today at [www.mydocumentsuite.com](http://www.mydocumentsuite.com) for this easy and convenient way to access all of your account information. Eliminating paper delivery of all your sensitive account information can help to reduce the risk of identity theft, simplify recordkeeping and, at the same time, help to preserve the environment's precious resources. Have questions or need help enrolling? Please contact your Client Advisor or Web Support at 800-776-7564.



## Activity Summary (All amounts shown are in base currency: USD)

Credits	This Period	Year-to-Date
<b>Cash</b>		
Withdrawals	0.00	0.00
Deposits	126,000.00	126,000.00
<b>Total Cash</b>	<b>\$126,000.00</b>	<b>\$126,000.00</b>
FDIC Insured Bank Deposits	\$0.00	\$0.00
<b>Total Credits</b>	<b>\$126,000.00</b>	<b>\$126,000.00</b>

Debits	This Period	Year-to-Date
<b>Cash</b>		
Withdrawals	-63,000.00	-63,000.00
Deposits	0.00	0.00
<b>Total Cash</b>	<b>-\$63,000.00</b>	<b>-\$63,000.00</b>
FDIC Insured Bank Deposits	-\$63,000.00	-\$63,000.00
<b>Total Debits</b>	<b>-\$126,000.00</b>	<b>-\$126,000.00</b>

## Transactions by Type of Activity

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
<b>Cash Withdrawals and Deposits</b>							
11/21/13	CUSTOMER AUTHORIZED TRANSFER USD999997	TRANS FRM N4G-023804				63,000.00	USD
11/21/13	CUSTOMER AUTHORIZED TRANSFER USD999997	TRANS FRM N4G-023804				63,000.00	USD
11/22/13	CUSTOMER AUTHORIZED TRANSFER USD999997	TRANS TO N4G-023804				-63,000.00	USD
<b>Total Cash Withdrawals and Deposits - UNITED STATES DOLLAR</b>					<b>0.00</b>	<b>63,000.00</b>	
<b>FDIC Insured Bank Deposits</b>							
11/22/13	FDIC INSURED BANK DEPOSIT USD999997	INSURED DEPOSITS PROGRAM				-63,000.00	USD
<b>Total FDIC Insured Bank Deposits - UNITED STATES DOLLAR</b>					<b>0.00</b>	<b>-63,000.00</b>	
<b>Total Value of Transactions</b>					<b>0.00</b>	<b>0.00</b>	

The price and quantity displayed may have been rounded.

## Client Service Information

<b>Your Client Advisor:</b> TDS TAZIA SMITH	<b>Contact Information</b> Telephone Number: [REDACTED]
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New York Office  
345 Park Avenue, 26th Floor  
New York, NY 10154  
(212) 454-2888, (855) 288-4095

Statement Period: 10/29/2013 - 11/30/2013

## Your Account Information

### Tax Lot Default Disposition Method

Default Method for Mutual Funds: FIRST IN FIRST OUT

Default Method for Stocks in a Dividend Reinvestment Plan: FIRST IN FIRST OUT

Default Method for all Other Securities: FIRST IN FIRST OUT

### Copies of Statement Sent

JEFFREY EPSTEIN

At your request copies of this statement have been sent to the above.

### Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Client Advisor for more information.

## Important Information and Disclosures

### Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from sources which we believe to be reliable. Pershing may not use the closing price of the particular exchange or marketplace where your position was purchased as the "Market Price." Securities for which a price is not available are marked "N/A" and are omitted from the Total.

The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results.

These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to [www.pershing.com/business\\_continuity.html](http://www.pershing.com/business_continuity.html) for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

### Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

### Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

### The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it

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DBAB-CUT

Account Number: N4G-026161

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## Important Information and Disclosures *(continued)*

### The Role of Pershing *(continued)*

receives as the result of securities transactions it processes.

- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: [www.pershing.com/strength\\_stability.html](http://www.pershing.com/strength_stability.html).
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading), to your financial organization and Pershing, within ten days after receipt of this statement. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330. Errors and Omissions excepted.

### Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

### Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330.

