Edward Jones

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ELMER H BRUNSTING DECEDENTS TR U/A DTD 10/10/1996 VICTORIA TX 77904-3049 203 BLOOMINGDALE CIRCLE ANITA KAY BRUNSTING TTEE 77904304903 \$\$SEQ\$\$

DOUG WILLIAMS

Your Edward Jones financial advisor

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Edward Jones VISA debit card: 888–289–6635

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# Account number: 609–91956–1–9 Statement type: Preferred April 26 – May 30, 2014

EDWARD D JONES & CO CUSTODIAN FBO NELVA E BRUNSTING IRA 203 BLOOMINGDALE CIRCLE VICTORIA TX 77904–3049 201 Progress Parkway Maryland Heights, MO 63043-3042 www.edwardjones.com Member SIPC

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DOUG WILLIAMS 36 WELLES STREET GLASTONBURY CT 06033 860–659–8145 888–659–9931

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# Value Summary

Value on May 30	\$505.27
Value on Apr 26	\$520.12
Value one year ago	\$450.87

Held at Edward Jones	Value on May 30	Value on Apr 26	Dollar change
Cash, Insured Bank Deposit & Money Market funds	\$204.88	\$204.88	\$0.00
Stocks	300.39	315.24	-14.85
Total at Edward Jones	\$505.27	\$520.12	-\$14.85

### Your Retirement Account Summary

	This period	Cumulative	
2014 Contributions	\$0.00	\$0.00	
2013 Contributions	\$0.00	\$0.00	
Fee paid by this account	\$0.00	\$40.00	

## It's Your Day, Dads

If you're a father, you've worked hard to make a good life for your family. Make the most of this Father's Day by identifying key risks that could derail your hard work. This is also a good time to discuss the legacy you'd like to leave your loved ones. Already have a strategy in place? Make sure it's current and still supports your plans. Your financial advisor can help. Give him or her a call.

Summary of Your Income	This Period	Year-to-date
Income from securities		
Dividends	~	\$0.30
Total	~	\$0.30



# Edward Jones

Your Assets at Edward Jones

Cash, Insured Bank Deposit & Money Market funds	Current Yield/Rate	Current value
Cash		\$204.88
Total Cash, Insured Bank Deposit & Money M	arket funds	\$204.88

Stocks	Asset Category/ Research Opinion	Current price	Current shares	Current value	Amt. invested since inception	Amt. withdrawn since inception
GENERAL MOTORS CO	Aggressive	16.410	1.	\$16.41	~	~
WARRANT	None					
EXPIRES 07/10/2019						
Symbol: GM WSB						
GENERAL MOTORS CO WARRANTS	Aggressive	24.580	1.	24.58	~	~
EXPIRES 07/10/2016	None					
Symbol: GM WSA						
GENERAL MOTORS COMPANY	Aggressive	34.580	1.	34.58	~	~
NEW	Hold					
Symbol: GM						
MOTORS LIQUIDATION COMPANY GUC	Aggressive	24.980	9.	224.82	~	~
TRUST UNIT BENEFICIAL INTEREST	None					
Symbol: MTLQU						
Preferred Stocks	Asset Category/ Research Opinion	Current price	Current shares	Current value	Amt. invested since inception	Amt. withdrawn since inception
GENERAL MOTORS	Aggressive	~	389.	~	~	~
ESCROW CUSIP	None					
Symbol: 370ESC75						
Total Stocks				\$300.39	~	~

The Edward Jones' Research Opinion referenced in this document does not take into account your particular investment profile and is not intended as an express recommendation to purchase, hold or sell particular securities, financial instruments or strategies. You should contact your Edward Jones Financial Advisor before acting upon the Edward Jones Research Opinion referenced in this report.



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Total estimated asset value

\$505.27

# Don't Let Identity Theft Spoil Your Vacation

Thieves don't take vacations from crime, so as you prepare for your summer getaway, consider stopping your mail and newspaper delivery. Don't post your itinerary on social media. While traveling, carry only the credit cards you'll need, and leave your checkbook and Social Security number at home. Safeguard tickets, itineraries and other travel documents that list personal information. To learn more, visit www.edwardjones.com/fraud.





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### **Shedding Light on Star Ratings**

Many people use Morningstar "star ratings" to evaluate mutual funds. However, when you're trying to understand the quality of a mutual fund, the star ratings may not give you the full story. Understanding how star ratings are assigned can help you make better–informed decisions regarding which mutual funds may be appropriate for you.

Morningstar describes its star ratings as "strictly a quantitative measure ... based solely on the investment's historical performance." Morningstar measures each fund's risk-adjusted return, which is calculated based on the level of volatility impacting that return. The star ratings range from one-star as the lowest to five-star as the highest. Among similar funds, the ratings reflect a bell-curve distribution, meaning that 35% of the funds in a category receive the median three-star rating. In addition, only 10% of the funds in that category receive the lowest (one-star) rating while 10% receive the highest (five-star) rating.

#### **Five Limitations of Star Ratings**

Star ratings can be useful when researching mutual funds; however, because they are based on past performance, ratings alone should not be used to estimate future performance. Like last week's weather report, star ratings may be interesting but have limited use when planning for the future.

- 1. The fund is rated, not the portfolio manager. Portfolio managers change frequently, and if a successful portfolio manager leaves, the fund's star rating remains, potentially overstating the quality of a fund.
- 2. Short-term performance can create biases. Morningstar ranks funds over three time periods (three, five and 10 years). Funds with longer performance histories receive a star rating based on a weighted average. Since each period takes into account the most recent three years, star ratings are more sensitive to shorter-term returns.
- 3. One fund may carry multiple star ratings. If a fund has multiple share classes, each share class will have a separate star rating because of differences in fees and inception dates.
- 4. Ratings are not comparable across asset classes. It's important to remember that when looking at funds across categories, it is not an apples-to-apples comparison.
- 5. Ratings do not account for complexity and do not take into account how returns were achieved. Star ratings don't identify funds that use complex instruments (such as derivatives), which may expose investors to additional risks.

### What You Can Do

If limitations are accounted for, star ratings are one of many items to consider when searching for quality mutual fund investments. Edward Jones has additional resources to help with this process, including a Mutual Fund Research department and Investment Policy Committee.

By working with these teams, your financial advisor can help you understand your mutual fund investment options. Talk with him or her to determine which mutual funds are designed to help you work toward your long-term financial goals.



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Withholding on Distributions or Withdrawals - Federal law requires Edward Jones to withhold income tax on distribution(s) from your retirement accounts and other plans unless you elect not to have withholding apply. You may elect a percentage to be withheld from your distribution or not to have the withholding apply by signing and dating the appropriate form and returning it to the address specified on the form. Your election will remain in effect until you change or revoke it by returning another signed and dated form. If you do not return the form by the date your distributions are scheduled to begin, Federal income tax will be withheld. If you do not have enough income tax withheld from your distributions, you may need to pay estimated tax. You may incur penalties if the amounts withheld and your estimated tax payments are not equal to the tax you owe. State withholding, if applicable, is subject to the state's withholding requirements. Fees and Charges - The "Fees and charges" amount shown in your Summary of Your Investment Activity includes all activity fees, except dividend reinvestment fees. Fair Market Value for Individual Retirement Accounts – Your fair market value as of December 31st will be reported to the IRS as required by law. Rights to Your Money Market Fund, Bank Deposit and Free Credit Balances - Your

free credit balances are payable on demand. You may require us to liquidate your bank deposit or money market fund balance. We will then disburse the proceeds to you or place them in your securities account. Your instructions must be made during normal business hours and are subject to terms and conditions of the Account Agreement.

Important disclosures and other information relating to your account(s) are available at www.edwardjones.com/disclosures.

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### **About Edward Jones**

Edward D. Jones & Co., L.P. is dually registered with the Securities and Exchange Commission (SEC) as a broker–dealer and an investment adviser. Edward Jones is also a member of FINRA.

**Statement of Financial Condition –** Edward Jones' statement of financial condition is available for your personal review:

- \* at your local branch office
- \* at www.edwardjones.com/en\_US/company/index.html
- \* by mail upon written request

### **About Your Account**

**Account Information** – Your Account Agreement contains the complete conditions that govern your account. Please contact your financial advisor if you have any changes to your financial situation, contact information or investment objectives.

Account Safety – Please review your statement carefully. If you believe there are errors on your account, you must notify us promptly of your concerns. You may either contact our Client Relations department or your financial advisor. You should re–confirm any oral communication by sending us a letter within 30 days to protect your rights, including your rights under the Securities Investor Protection Act (SIPA).

**Errors or Questions about your Electronic Transfers –** Contact Client Relations at (800) 441–2357.

**Complaints about Your Account –** If you have a complaint please send a letter to Edward Jones, Attn: Complaints Dept., 1245 JJ Kelley Memorial Dr., St. Louis, MO 63131.

