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A Guide to Your  
Statement

Investments since 1901

# Introducing Your Statement

This easy-to-use reference guide has been designed to assist in understanding your monthly statement. Your statement provides the following detail information:

- **Account Summary / Portfolio Summary**  
Summarizes the activity in your portfolio during the statement period. This gives a picture of your account value at a glance for both the current statement period and year-to-date.
- **Cash Balance Summary / Income Expense Summary**  
Shows the cash movement for the current statement period. Summarizes monthly and year-to-date reportable and non-reportable balances in income categories.
- **Portfolio Holdings**  
A synopsis of the securities in your portfolio—cost basis, current value, estimated annual income, and unrealized gains or losses.
- **Transaction Detail**  
All transaction activity during the statement period is listed in these sections.

## Account Summary

### 1. Asset Summary

Represents the account cash balances and asset values from the last statement period and the current value as of the current statement period. This section also shows by category the asset values that make up the account net portfolio equity. Details for these categories can be found in the appropriate section within the statement.

### 2. Cash Activity

Summarizes the cash activity for the current statement period. Starting with the cash balance from the last statement, this summary identifies by category the sources and uses of cash in the account and provides the ending date cash balance for the account where the funds were derived from or used toward. Details of these activities can be found in the appropriate section within the statement.

### 3. Earnings Summary

Summarizes this period and year-to-date income received by sources of funds such as cash dividends, bond interests, etc.

### 4. Retirement Summary

For retirement account statements, summarizes the current monthly, year-to-date, reportable distribution and contributions for the account.

### 5. Messages

Periodically, regulatory news or other information and messages may appear in the section.



**JOHN DOE**  
**INVESTMENT ACCOUNT SUMMARY**

**ACCOUNT NUMBER 82753786**

Statement Period: 09/01/05 to 09/30/05

1 ASSET SUMMARY	This Month	Prior Month
Cash or Cash Equivalents	\$12,446.06	\$7,114.79
Equities	142,257.75	196,071.77
Corporate Debt	0.00	100,669.00
Government Debt	0.00	9,940.70
Municipal Debt	0.00	70,476.00
Mutual Funds	6,231.92	19,447.84
Master Limited Partnership	64,850.00	115,000.00
Total Invested Assets	225,785.73	518,720.10
Less Debit Balance	0.00	(12,166.62)
<b>Total Account Value</b>	<b>\$225,785.73</b>	<b>\$506,553.48</b>

2 CASH ACTIVITY	This Period
Opening Balance	\$(12,166.62)
Securities Sold	17,434.22
Deposits	163.39
Checking, Debit Card, Cash Withdrawals	(163.39)
Net Dividend	82.54
Total Interest	(18.86)
Net Money Market Activity	7,114.79
Net Other Bookkeeping	(0.01)
<b>Ending Balance</b>	<b>\$12,446.06</b>

3 EARNINGS SUMMARY	This Period	Year-to-Date
Money Fund Earnings	\$6.54	\$13.45
Dividends	76.00	126.02
<b>Total Income</b>	<b>\$82.54</b>	<b>\$139.47</b>

Introduced through Sterne Agee Capital Markets, Inc. Account carried by Sterne, Agee & Leach, Inc.



**JOHN DOE**  
**IRA**

**ACCOUNT NUMBER 82753786**

Statement Period: 09/01/05 to 09/30/05

4	This Month	Current Year	Prior Year
Contributions	2000.00	8,504.03	0.00
Distributions	(0.00)	(3,527.00)	0.00
Rollover	0.00	0.00	0.00
Non-Deductible	0.00	0.00	0.00
SEP	0.00	0.00	0.00
Tax Withholding	0.00	(353.00)	0.00

5 **MESSAGES**

See new statement in fourth quarter.

# Portfolio Holdings

## 6. Cash and Cash Equivalents

Identifies the amount of funds in each category and the earning yield for that category.

## 7. Equities, Bonds, Options etc.

Identifies all the security assets broken down by product categories.

### a. Total Shares

The number of shares or the face amount of each security held within the account. If the position contains a fractional share, the position is displayed in a decimal equivalent up to five (5) decimal places.

### b. Description

The descriptive name of each security held in the account. In addition, for bond positions, provides the industry cusip number assigned to that bond position.

### c. Symbol

For those securities that have a ticker symbol, the symbol is displayed in this column.

### d. Price

The most recent closing price available for your holdings as of the statement closing date. As most bonds are traded infrequently, bond prices are generally based on estimates. While we believe our sources are reliable, reported prices for bonds are not as precise as those for actively traded securities. Please note that privately held securities are not generally maintained with a current price. If no price can be obtained for the specific asset, "Unavailable" appears under this column.

### e. Current Value

Derived by multiplying the quantity by the closing market price on that security. Bonds are generally priced per \$100 of face amount.

### f. Est. Annual Income

Derived by multiplying the current dividend rate payable per share by the number of shares times four (4), assuming dividends are paid quarterly at the same rate for the entire year. For bonds, it is the coupon rate multiplied by the quantity or face amount of the bond. "Blank" indicates income could not be calculated at this time or, in the case of stock, does not pay income or bonds that are in default.

### g. Trade Date

For those accounts that are reported on average cost basis, the date is blank.

### h. Shares Purchased

For those accounts that are reported on average cost basis, this represents the total shares on a trade date basis that reside in the account as of the statement closing date.

### i. Purchase Price

The price at which the securities were originally acquired. If the original price is not available to us, "Unavailable" appears under this column. Contact your Brokerage Office with the necessary information to update.



ACCOUNT NUMBER 82753786

Statement Period: 09/01/05 to 09/30/05

6 PORTFOLIO HOLDINGS - CASH AND CASH EQUIVALENTS

Amount	Description	Daily Yield
1,618.30	PRIME CASH TRUST *	2.83%
<b>Total Cash and Cash Equivalents</b>	<b>1,618.30</b>	
<b>Percentage of Total Invested Assets</b>	<b>0.88%</b>	

7 PORTFOLIO HOLDINGS - EQUITIES

Common Stocks											
7a	7b	7c	7d	7e	7f	7g	7h	7i	7j	7k	
Total Shares	Description	Symbol	Price	Current Value	Est. Annual Income	Trade Date	Shares Purchased	Purchase Price	Cost Basis	Unrealized Gain/Loss	
1,000	CREE INC	CREE	25.02	25,020.00		11/23/04	500	37.14	18,594.95	(6,084.95)	
						02/25/05	500	23.77	11,909.95	600.05	
600	GEORGIA PACIFIC CORP	GP	34.06	20,436.00	420.00	10/11/04	300	35.16	10,572.95	(354.95)	
						10/26/04	300	32.58	9,798.95	419.05	
1,000	LYONDELL CHEMICAL COMPANY	LYO	28.62	28,620.00	900.00	03/22/05	1,000	30.15	30,174.95	(1,554.95)	
1,500	PFIZER INCORPORATED	PFE	24.97	37,455.00	1,140.00	07/29/04	1,000	31.749	31,773.95	(6,803.95)	
						12/10/04	300	27.26	8,202.95	(711.95)	
						07/22/05	200	26.578	5,340.67	(346.67)	
<b>Total Common Stocks</b>				<b>111,531.00</b>	<b>2,460.00</b>				<b>126,369.32</b>	<b>(14,838.32)</b>	
<b>Percentage of Total Equities</b>				<b>100.00%</b>							
<b>Percentage of Total Invested Assets</b>				<b>60.96%</b>							

j. Cost Basis

For those accounts that are reported on average cost basis, this represents the total cost of the overall positions. If the information is not complete, "Unavailable" appears under this column for those specific holdings. Contact your Brokerage Office with the necessary information to update.

k. Unrealized Gain/Loss

Reflects the difference between the cost basis and the current market value (loss indicated by brackets).

# Transaction Detail

## 8. Security Transaction Activity

Represents bookkeeping activity related to purchases and sales. These transactions are broken into sub-categories for purchases and sales and other. The activity for this entire section will be sorted by each sub-category and then within each sub-category by the date posted to account.

## 9. Principal Pay Down Activity

Represents bookkeeping activity related to payments received toward principal from paying agents on mortgage backed assets. The activity is sorted by sub-category with income (credits) first and charges (debits) second, then within each sub-category by date. (Not shown on guide.)

## 10. Maturities, Tenders, Redemptions Activity

Represents bookkeeping activity related to partial and full principal payments of bonds. Also included are payments received as a result of corporate actions. The activity is sorted by sub-category with income (credits) first and charges (debits) second, then within each sub-category by date.

## 11. Deposits

Represents bookkeeping activity related to cash deposits made to the account.

## 12. Withdrawal Activity

Represents bookkeeping activity related to cash disbursements made from the account.

## 13. Checks Written

Represents bookkeeping activity related to check writing. Checks that have cleared the account are sorted by check number allowing for easy checkbook reconciliation to this activity.

## 14. Debit Card Transactions

Represents bookkeeping activity related to debit or ACH charges that have cleared our bank. This activity is sorted by the date cleared.

## 15. Dividends

Represents the client's bookkeeping activity related to dividend payments received from the paying agent. The activity is sorted by sub-category with income (credits) first and charges (debits) second, then within each sub-category by date.

## 16. Interest

Represents bookkeeping activity related to bond interest payments received from the paying agent. The activity is sorted by sub-category with income (credits) first and charges (debits) second, then within each sub-category by date.

## 17. Money Market Activity

Represents bookkeeping activity related to money market transactions. The activity is sorted by sub-category with redemptions (credits) first and purchases (debits) second, then within each sub-category by date.

## 18. Other Bookkeeping

Represents bookkeeping activity that is posted to the account but does not fit into any specific activity section. The activity is sorted by sub-category with income (credits) first and charges (debits) second, then within each sub-category by date.

## 19. Open Orders Not Executed

Shows good until cancelled transactions that have been entered but not executed as of the end of the statement period. (Not shown on guide.)

ACCOUNT NUMBER 82753786 Statement Period: 09/01/05 to 09/30/05

8 SECURITY TRANSACTION ACTIVITY

Date	Transaction	Quantity	Description	Price	Amount
09/23/05	PURCHASE	5	GROWTH FUND AMER INC CL A	31.20	(163.80)
09/23/05	PURCHASE	5	VANGUARD SPECIALIZED PORT ENERGY FUND	59.28	(306.35)
09/30/05	PURCHASE	200	VULCAN MATERIALS COMPANY	38.00	(7,609.95)
09/30/05	PURCHASE	100	ADOBE SYSTEMS INC DELAWARE	30.00	(3,009.95)
Total Securities Purchased					(11,090.05)

09/30/05	SALE	(100)			
Total Securities Sold					

ACCOUNT NUMBER 82753786 Statement Period: 09/01/05 to 09/30/05

10 MATURITIES, TENDERS, REDEMPTIONS

Date	Transaction	Quantity	Description	Amount
09/29/05	REDEMPTION	(50,000)	FIRST GA COMMUNITY BANK JACKSON GA CTF DEP FDIC ACT/365 MONTHLY CPN 2.350% DUE 09/29/05 DTD 09/29/04 FC 10/29/04	50,000.00
Total Maturities, Tenders, Redemptions Credit				50,000.00

12 WITHDRAWAL ACTIVITY

Date	Transaction	Quantity	Description	Amount
09/30/05			ACH	(0.01)
09/30/05			TEST	(0.01)
09/30/05	CHECK ISSUED		ON ACCT CHK ISS #RC00045403	(0.01)
09/30/05	00 0		CMA ACH WITHDRAWAL	(15.00)
Total Withdrawal Activity				(15.03)

11 DEPOSITS

Date	Transaction	Quantity	Description	Amount
09/30/05			ACH	0.01
09/30/05			FUNDS REC'D	75.09
09/30/05	00 0		CMA ACH DEPOSIT	50.00
Total Deposit Activity				125.10

13 CHECKS WRITTEN

Date	Check #	Description	Amount
09/30/05	1006	CMA CHECK # 01006	(10.00)
Total Checks Written			(10.00)

14 DEBIT CARD TRANSACTIONS

Description	Amount
CMA CARD CHARGE	(100.09)
rawals	(125.12)

ACCOUNT NUMBER 82753786 Statement Period: 09/01/05 to 09/30/05

15 DIVIDENDS

Date	Transaction	Quantity	Description	Amount
09/15/05	DIVIDEND		PRIME CASH TRUST 091505 26.676	45.20
Total Dividend Credits				45.20

17 MONEY MARKET ACTIVITY

Date	Transaction	Quantity	Description	Amount
09/01/05	SALE		PRIME CASH TRUST	3,557.88
09/27/05	SALE		PRIME CASH TRUST	470.15
Total Money Market Credits				4,028.03

16 INTEREST

Date	Transaction	Quantity	Description	Amount
09/29/05	INTEREST		FIRST GA COMMUNITY BANK JACKSON GA CTF DEP FDIC ACT/365 MONTHLY CPN 2.350% DUE 09/29/05 DTD 09/29/04 FC 10/29/04 092905 50,000	99.79
09/30/05	DEBIT INT		TEST	0.01
Total Interest Credits				99.80

09/15/05	REINVEST DIV		PRIME CASH TRUST	(45.20)
09/30/05	PURCHASE		PRIME CASH TRUST	(50,099.79)
Total Money Market Debits				(50,144.99)
Net Money Market				(46,116.96)

18 OTHER BOOKKEEPING

Date	Transaction	Quantity	Description	Amount
09/30/05	JOURNAL	(115.25)	AIM FDS PREMIER EQUITY FD CL A T-900200081 F-827537791	
09/30/05	JOURNAL	(225.754)	BLACKROCK FDS SMLL CAP GRWTH EQUITY PORTFOLIO CL A T-900200081 F-827537791	
09/30/05	JOURNAL	(280)	GENESCO INC SUB CONV PFD NO PAR T-900200081 F-827537791	
09/30/05	JOURNAL	(5)	GROWTH FUND AMER INC CL A T-900200081 F-827537791	

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