

How to Read Your Statement

Comprehensive investment reporting

INVESTMENT REPORT
Month 1, YYYY - Month 31, YYYY

Envelope # 900043677


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1 **Your Advisor/Agent**
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Advisor Message
It is important that AB Financial Advisors and you touch base at least annually to review any changes to your financial situation, investment objectives, risk tolerance, or investment restrictions on your managed account. Please contact Jonathan Williams, CFP at AB Financial if you are interested in meeting or if there have been any changes to your financial situation that may affect your investment strategy.

Your Advisor is an independent organization and is not affiliated with Fidelity Investments. Brokerage services provided by Fidelity Brokerage Services LLC (FBS), Member NYSE, SIPC, (800) 544-6666. Brokerage accounts carried with National Financial Services LLC (NFS), Member NYSE, SIPC.



AB FINANCIAL ADVISORS
123 Main Street, New York, NY 10001

2 **Your Portfolio Value** **\$3,833,815.21**

3 **Portfolio Change from Last Period:** ▲\$11,438.06

	This Period	Year-to-Date
Beginning Portfolio Value*	\$3,822,377.15	\$1,989,344.09
Additions	-	527,491.28
Subtractions	-22,420.23	-227,305.18
Transfers Between Fidelity Accounts	-	-37,319.72
Net Adjustments	319.72	319.72
Change in Investment Value*	34,178.29	1,581,524.44
Ending Portfolio Value**	\$3,833,815.21	\$3,833,815.21
Accrued Interest (AI)		
Ending Portfolio Value Incl. AI	\$3,833,815.21	

* Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.

** Excludes unapplied securities.

* If you added or removed an account to your statement-reporting household during this period, the Beginning Portfolio Value and Change from Last Period are based off the accounts that were in the statement household at the end of the last period and thus may not accurately reflect the updated statement household.

INVESTMENT REPORT
Month 1, YYYY - Month 31, YYYY

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4 **Portfolio Summary**


Accounts Included in This Report

Page	Account Type/Name	Account Number	Beginning Value*	Net Additions & Subtractions †	Net Adjustments	Change in Investment Value*	Ending Value	
GENERAL INVESTMENT								
5	John W. Doe - Individual - TOD	111-111111	\$120,173.95	\$13,838.90	-	\$1,458.33	\$135,471.18	
PERSONAL RETIREMENT								
20	John W. Doe - Traditional IRA	222-222222	137,232.44	-	-	5,180.68	142,413.12	
TRUST								
27	John W. Doe - Trust Under Agreement	333-333333	117,880.14	-	-	4,724.59	122,604.73	
<small>Separate Account Manager: ABC XYZ - Domestic Equity LG Growth</small>								
Total Portfolio			\$375,286.53	\$13,838.90		\$11,363.60	\$400,489.03	
							Accrued Interest (AI)	582.57
							Total Including AI	\$401,071.60

* Includes transfers between Fidelity accounts.

† Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.

* If you added or removed an account to your statement-reporting household during this period, the Beginning Portfolio Value and Change from Last Period are based off the accounts that were in the statement household at the end of the last period and thus may not accurately reflect the updated statement household.



Multiple Account Statements

Customers with more than one account in their statement household will receive a portfolio summary view of all their accounts. This provides an aggregated view of key information across all accounts within the portfolio. This is in addition to the individual account summaries. (Note: If you have only one account, the portfolio summary will not appear.)

1 Financial Professional Information

Provides you with advisor contact information for easy access when making inquiries about your account.

2 Your Portfolio Value

Provides the value of all the accounts within the portfolio at a glance.

3 Change from Last Period

Indicates the increase or decrease in your portfolio value from the prior period.

4 Accounts Included in This Report

Displays a table of contents that includes each account within the portfolio, high-level account summary information, and the specific page on which each account begins.

11 Account Summary

Net Account Value: **\$1,031,010.92**

Change in Account Value ▼ \$30,343.33

	This Period	Year-to-Date
Beginning Account Value	\$1,061,354.25	\$1,550,638.15
Additions	-	\$51,481.28
Deposits	-	604.11
Exchanges In	-	50,877.17
Subtractions	-\$18,935.99	-\$806,499.86
Withdrawals	-6,696.44	63,478.50
Exchanges Out	-	-555,544.22
Cards, Checking & Bill Payments	-12,038.29	-158,975.85
Transaction Costs, Fees & Charges	-	-18,644.80
Margin Interest	-201.26	-9,856.49
Transfers Between Fidelity Accounts	-	157,944.42
Change in Investment Value*	-\$11,407.34	77,348.93
Ending Account Value	\$1,031,010.92	\$1,031,010.92
Accrued Interest (AI)	8,029.71	-
Ending Account Value Incl. AI	\$1,039,040.63	-

Free Credit Balance **\$191.06**

Free credit balances (FCB) include cash credits from the sale of long positions, deposits, cash dividends, and interest payments which have not been transferred to a money market fund or FDIC core position. FCB also includes multi-currency positions. FCB is not credit balances that exceed the amount required to satisfy your margin obligations. Refer to the back of your statement for more information.

Balance Details

Market Value of Holdings	\$1,074,703.94
Net Debit Balance	-43,693.02
Ending Net Account Value	\$1,031,010.92

*Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity In or Out and Multi-currency transactions, plus any distributor and income earned during the statement period.

12 Income Summary

	This Period	Year-to-Date
Taxable	\$923.43	\$26,806.62
Dividends	923.24	21,515.63
Interest	0.19	5,290.99
Tax-exempt	3,009.94	33,786.30
Interest	3,009.94	33,786.30
Return of Capital	-	604.11
Total	\$3,924.37	\$61,897.03

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Account Summary

13 Top Holdings

Description	Value	Account
Fidelity Government Cash Reserves	\$150,911.25	14%
FBI Conservative Income Bond Fund	130,450.00	12
Fidelity Mass Multi Money Market	80,625.60	8
Massachusetts St Go Ref Bds Ser2006 B	63,939.50	6
Massachusetts St College Bldg Auth	50,417.50	5
Massachusetts St College Bldg Auth	50,031.50	5
Massachusetts St Wr Res Auth Rev Ref Bds	49,988.50	5
Massachusetts St Dev Fin Agy Spl Oblig	36,400.74	3
Massachusetts St Health & Ed Facs	33,204.99	3
Massachusetts St Go Bds Ser2009B	32,250.00	3
Total	\$678,229.58	64%

Margin Information (as of March 31, 2023)

Margin balance	-\$43,884.08
Maximum amount you can borrow	\$478,382.54
Maximum rate that could currently apply	7.30%

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Realized Gains and Losses from Sales

(May not reflect all gains and losses due to incomplete cost basis)

	This Period	Year-to-Date
Net Short-term Gain/Loss	-	-8,301.59
Short-term Gain	-	154.35
Short-term Loss	-	-8,455.94
Net Long-term Gain/Loss	-	6,384.81
Long-term Gain	-	15,448.95
Long-term Loss	-	-9,064.14
Net Gain/Loss	-	-\$1,916.78

11 Account Summary

Provides a summary of your account activity for the current statement period and year-to-date.

12 Income Summary

Provides a summary of income earned in the current statement period and year-to-date.

13 Top Holdings

Provides a list of the top 10 holdings for this account.

14 Realized Gain/Loss from Sales

Provides a summary of your realized gain or loss information during the current statement period and year-to-date. These figures exclude transactions where cost basis information is incomplete.

15 Holdings

Account # 111-11111
JOHN W. DOE - INDIVIDUAL TOD

Stocks	Description	Quantity	Price Per Unit	Total Market Value	Total Cost Basis	Unrealized Gain/Loss	Est. Annual Income (EA)	Est. Yield (EY)
Common Stock								
	APPLE INC (AAPL)	25.00	\$525.31	\$13,132.75	\$9,350.12	\$3,782.63	\$304.68	2.32%
	AMERIGO COM (AHAL)	30.00	203.15	6,094.50	4,149.75	1,944.75	-	-
	ENTAR GROUP LIMITED COM STK USD 1.00 (ESOR)	100.00	131.10	13,110.00	14,310.99	-1,200.99	-	-
	Total Common Stock (24% of account holdings)							
	Total Market Value: \$32,937.25 Total Cost Basis: \$28,010.86 Unrealized Gain/Loss: \$4,926.39 Est. Annual Income: \$304.68							
Preferred Stock								
	BANK AMER CORP DEP SHS REPS1G 1/1200TH PFD SER S (BMLPRL)	150.00	\$20.230	\$3,034.50	\$2,470.16	\$564.34	\$154.15	5.08%
	M CITICORP INC DEP SH REP STG 1/100TH INT NON CUMULATIVE PFD SER F 5.50% (CPFM)	300.00	25.843	7,752.90	6,895.40	857.50	616.36	7.95%
	Total Preferred Stock (8% of account holdings)							
	Total Market Value: \$10,787.40 Total Cost Basis: \$9,365.56 Unrealized Gain/Loss: \$1,421.84 Est. Annual Income: \$1,230.51							
Bonds								
	Total Market Value: \$43,724.65 Total Cost Basis: \$37,376.42 Unrealized Gain/Loss: \$6,348.23 Est. Annual Income: \$1,875.19							
Asset Backed Securities								
	FEDERAL NATL MTO ASSN CL51SP: 31 36P PLEX1 Int: Semi-Annually	12/17/13	10,000.00	\$10,000.00	\$10,250.00	-\$250.00	\$125.00	1.25%
	Total Asset Backed Securities (7% of account holdings)							
	Total Market Value: \$10,000.00 Total Cost Basis: \$10,250.00 Unrealized Gain/Loss: -\$250.00 Est. Annual Income: \$125.00							

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16 Activity

Account # 111-11111
JOHN W. DOE - INDIVIDUAL TOD

Securities Bought & Sold										
Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Total Cost Basis	Transaction Cost	Amount		
	SPDR SER TR BARCLAYS CAP HIGH YIELD BD ETF	JNK	You bought	100	\$37,179.00		-\$7.95	-\$3,725.85		
	SPDR SER TR BARCLAYS CAP HIGH YIELD BD ETF	JNK	You sold	-200	36,862.00	\$6,000.00	-7.95	7,368.45		
			LT Iss: \$8,781.90							
			LT Disallowed Iss: \$8,781.90							
	Total Securities Bought							-\$7.95	-\$3,725.85	
	Total Securities Sold							-\$7.95	\$7,368.45	
	Net Securities Bought & Sold								\$3,642.60	
Deposits										
Date	Reference	Description	Amount							
09/12		Wire Trans From Bank	\$17,500.00							
12/29		Deposit Received	\$5,256.27							
	Total Deposits		\$362,756.27							
Withdrawals										
Date	Reference	Description	Amount							
01/05		EFT FUNDS PRID AD35639794 DIRECTED	-\$10,000.00							
01/14		WIRE TRN TO BANK	-\$5,000.00							
	Total Withdrawals		-\$15,000.00							
Bill Payments										
Payee	Post Date	Code	Amount	YTD Payments						
MCI'S	02/10	0	-\$33.84							
PORTRAY BANK	02/10	0	-\$5.09							
AFAI MOBILITY	02/10	0	-\$97.45							
	Total Bill Payments		-\$336.38							

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Holdings and Activity for All Statements

The holdings and activity sections will provide detailed information for all holdings and transactions at the account level.

15 Holdings

A detailed view of your positions as of the end of the current statement period, including core account/cash, mutual funds, stocks, bonds, ETFs, loaned/collateralized, options, and other securities.

16 Activity

A recap of transactions that occurred in your account for the current statement period. See details on trading, additions, withdrawals, income, expenses, and other activity.

Your statement is customized to include information about your portfolio and/or account. It may not contain all the sections described here, or it may contain sections in addition to those described here. Contact your investment advisor if you have any questions.

Your statement provides a fast and easy way to analyze your portfolio, and provides details on your account(s) activity and positions for the current period. The statement is designed to help you make informed decisions about your portfolio and account, while enabling you to effectively manage your investments and plan for your financial future.



Screenshots are for illustrative purposes only.

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