



# Understanding Your Account Statement

As a valued customer, State Farm® understands your account statement is an essential source of information for your financial decision making. The following pages will help answer many of the questions you may have about your statement. You'll find descriptions of the various sections that appear on the statement plus brief explanations to help you understand the information provided.

As you chart your progress toward your long-term financial goals, you may want to pay special attention to the following areas:

	 <b>1 ACCOUNT STATEMENT</b> NOVEMBER 1, 2018 - NOVEMBER 30, 2018	Account number: 7SF-A##L# Page 1 of 7															
JAKE CUSTOMER 123 MAIN STREET ANYTOWN, IL 12345	SFOIP BWS	<b>2 ACCOUNT VALUE SUMMARY</b>															
<b>YOUR INFORMATION</b> <b>Individual Account</b>	<b>3 YOUR MESSAGE BOARD</b>	<table border="1"><thead><tr><th></th><th>THIS PERIOD</th><th>THIS YEAR</th></tr></thead><tbody><tr><td><b>Beginning account value</b></td><td><b>\$0.00</b></td><td><b>\$0.00</b></td></tr><tr><td>Deposits</td><td>163,738.85</td><td>163,738.85</td></tr><tr><td>Change in asset value</td><td>-2,985.28</td><td>-2,985.28</td></tr><tr><td><b>Ending account value</b></td><td><b>\$160,753.57</b></td><td><b>\$160,753.57</b></td></tr></tbody></table>		THIS PERIOD	THIS YEAR	<b>Beginning account value</b>	<b>\$0.00</b>	<b>\$0.00</b>	Deposits	163,738.85	163,738.85	Change in asset value	-2,985.28	-2,985.28	<b>Ending account value</b>	<b>\$160,753.57</b>	<b>\$160,753.57</b>
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<b>Your Financial Advisor</b> Joe Agent 124 Main Street Anytown, IL 12345 Telephone: (123) 456-789 E-mail: agent.name.aaaa@statefarm.com Web: www.statefarm.com	<i>Whether you want to build, preserve, enjoy, or share your hard-earned wealth, we're here to help. For questions about your account, please contact your financial advisor, who will be happy to assist you.</i>																

**1 Account Statement**  
The dates for this account statement.

**2 Account Value Summary**  
In this section you'll get a "snapshot" of your beginning and ending account values. This section also includes the total value of deposits and withdrawals received or distributed during the statement period. Also included is the change in asset value due to account activity and market changes.

**3 Your Message Board**  
In this area you'll find important information or announcements.

## Summary of Accounts

If you have more than one account you will receive an Account Summary Statement (not shown), which provides you a basic overview of all your accounts as a cover page to your account statements. Detailed statements for your individual accounts are included in your statement mailing and multiple accounts will be combined in a single envelope through a process called "householding".

Contact your State Farm registered agent with any questions you may have about your account statement. Contact information is provided in the bottom left corner on the first page of your statement.

ASSET ALLOCATION SUMMARY		4
		CURRENT VALUE PERCENT
<input type="checkbox"/>	RBC Insured Deposits	\$1,005.79 1%
<input checked="" type="checkbox"/>	Mixed assets	157,143.18 99%
	<b>Current account value</b>	<b>\$158,148.97 100%</b>

Mutual funds are included in the above categories. Funds that invest in more than one category are reported as "Mixed Assets."  
The cash and money market figure is net of debits including any RBC Express Credit (margin) debit, if applicable.  
Deposits in the RBC Insured Deposits are not covered by SIPC. Please see Asset Detail beginning on page 4 for more information.

INVESTMENT OBJECTIVE / RISK TOLERANCE		5
The investment objective for this account is: Balanced Growth		
The risk tolerance for this account is: Moderate Risk		
Please see "About Your Investment Objective / Profile and Risk Tolerance" on page 2 for further information.		

GAIN/LOSS SUMMARY			6
	THIS PERIOD	THIS YEAR	
Total realized gain or loss	\$0.00	\$0.00	
Short-term gain or loss	0.00	0.00	
Long-term gain or loss	0.00	0.00	
	AS OF JANUARY 31, 2019		
Unrealized gain or loss		\$4,479.70	

Please see "About Your Statement" on page 2 for further information.

ACTIVITY SUMMARY		7
Total account value last statement		\$153,662.28
Cash activity		
Beginning balance	153,662.28	
Money coming into your account		
Interest	6.99	
<b>Total</b>	<b>6.99</b>	
Money going out of your account		
Funds to purchase securities	-152,663.48	
<b>Total</b>	<b>-152,663.48</b>	
<b>Ending balance</b>	<b>1,005.79</b>	
<b>Net change cash activity</b>		<b>-\$152,656.49</b>
Change in security value		
Beginning value of priced securities	0.00	
Securities purchased	152,663.48	
Change in value of priced securities	4,479.70	
<b>Ending value of priced securities</b>	<b>157,143.18</b>	
<b>Net change in securities value</b>		<b>\$157,143.18</b>
<b>Total account value as of January 31, 2019</b>		<b>\$158,148.97</b>

**4 Asset Allocation Summary**  
This pie chart and the accompanying table show how your money is allocated among different types of asset classes, such as cash, U.S. and international equities, fixed income, tax-exempt fixed income, etc.  
Your asset allocation mix should reflect your individual tolerance for risk, your investment preferences and your time horizon (how many years you plan on investing). As your individual circumstances change over the years, you'll want to work with your State Farm registered agent to adjust your asset allocation mix accordingly.  
Mutual funds invested in more than one asset category (e.g. target date funds) are reported as "Mixed Assets."

**5 Investment Objective/ Risk Tolerance**  
This section displays the investment objective you have provided to your State Farm registered agent. While you may have a range of investment goals, remember that your "Investment Objective" reflects your overall risk tolerance – the risk you are willing to assume when seeking returns on your investments.  
If your objective is not listed or your needs have changed, please discuss with your State Farm registered agent.

**6 Gain/Loss Summary**  
This section displays realized and unrealized gains or losses for the statement period and for the current year.  
Unrealized gains/losses are those that exist from current investments that remain open, while realized gains/losses are those that exist from investments that are now closed (sold).  
Unrealized gains/losses are calculated as the difference between market value at the end of the statement period and the cost of your open investments.

**7 Activity Summary**  
This section displays high-level information about the activity in your account.  
This section includes the beginning and ending account balance as well as all the money coming in and going out of your account for the current statement period.

## ASSET DETAIL 8

The Estimated Annualized Income ("EAI") for certain securities could include a return of principal or capital gains, in which case EAI depicted on this account statement would be overstated. EAI is only an estimate of income generated by the investment and the actual income may be higher or lower. In the event the investment matures, is sold or called, the full EAI may not be realized.

\* The Unrealized Gain/Loss may not reflect your investments' total return. Specifically, the net cost may include dividend and capital gains distributions which have been reinvested. Additionally, the information that appears in these columns may be based on information provided to you or at your direction. RBC has not verified such data. For further information, please refer to "About Your Statement" on page 10.

Your Financial Advisor has elected to display Asset Detail using the following options: asset purchases (tax lots) consolidated.

### US EQUITIES

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	MARKET PRICE	MARKET VALUE	NET COST *	UNREALIZED GAIN/LOSS *	ESTIMATED ANNUALIZED INCOME
BLACKROCK ADVANTAGE SMALL CAP CORE FUND CLASS A	BDSAX	1,833.330	\$13.270	\$24,328.29	\$25,259.22	-\$930.93	\$143.00
BLACKROCK FDS III ISHARES S&P 500 INDEX FD CL P	BSPPX	150.506	\$319.900	\$48,146.87	\$32,077.49	\$16,069.38	\$859.39
BLACKROCK LARGE CAP SER FDS ADVANTAGE LARGE CAP CORE FD A	MDLRX	3,292.066	\$14.570	\$47,965.40	\$45,467.07	\$2,498.33	\$546.48
<b>TOTAL US EQUITIES</b>				<b>\$120,440.56</b>	<b>\$102,803.78</b>	<b>\$17,636.78</b>	<b>\$1,548.87</b>

### INTERNATIONAL EQUITIES

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	MARKET PRICE	MARKET VALUE	NET COST *	UNREALIZED GAIN/LOSS *	ESTIMATED ANNUALIZED INCOME
BLACKROCK FDS III ISHARS MSCI EAFE INTL IDX CL P	BTMPX	738.245	\$12.750	\$9,412.62	\$9,316.20	\$96.42	
BLACKROCK FUNDS ADVANTAGE INTERNATIONAL FD A	BROAX	620.896	\$15.230	\$9,456.25	\$8,824.19	\$632.06	\$60.85
<b>TOTAL INTERNATIONAL EQUITIES</b>				<b>\$18,868.87</b>	<b>\$18,140.39</b>	<b>\$728.48</b>	<b>\$60.85</b>

### TAXABLE FIXED INCOME

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	MARKET PRICE	MARKET VALUE/ ACCRUED INTEREST	NET COST *	UNREALIZED GAIN/LOSS *	ESTIMATED ANNUALIZED INCOME
BLACKROCK FDS VI COREALPHA BD FD CL A	BCRAX	2,170.460	\$9.880	\$21,444.14	\$22,748.64	-\$1,304.50	\$573.00
<b>TOTAL TAXABLE FIXED INCOME</b>		<b>2,170.460</b>		<b>\$21,444.14</b>	<b>\$22,748.64</b>	<b>-\$1,304.50</b>	<b>\$573.00</b>

## 8 Asset Detail

The Asset Detail section lists all of the mutual funds held in your account.

This section may also include assets being held in a cash position, i.e., RBC Insured Deposits.

## 9 Symbol/CUSIP

This section includes the ticker symbol (e.g., BDSAX) associated with each mutual fund, which can be helpful when reviewing fund information on financial websites, i.e., statefarm.com®, etc.

## 10 Market Value

The market value for each fund is calculated by multiplying the quantity of shares owned by the market price.

## 11 Net Cost

This column shows the total cost of the asset. If you've made several purchases of the same fund — as you would when buying shares at different times — then this amount would include the total cost of all purchases.

## 12 Unrealized Gain/Loss

Your unrealized gain/loss is listed for certain securities in your account.

If you see N/A in the Net Cost or Unrealized Gain/Loss column, it may mean that RBC Correspondent Services does not have the original cost information and is not able to provide unrealized gain/loss information for that investment.

## 13 Estimated Annualized Income

The estimated annualized income is an estimate of how much income you will make from the account's existing investments within the current year. For equities, it is calculated by multiplying the annualized dividend rate by the number of shares held.

For example, if your January statement lists 500 shares of an equity fund, and the annualized dividend rate is \$2.50, then the statement will display an estimated annualized income amount of \$1,250.

As you go through your account statement — using this fact sheet to help understand key sections — keep these points in mind:

- You'll receive statements every quarter as long as your account contains a cash or mutual fund balance. Statements are mailed monthly when you have transactions during that month, with the exception of money market dividends. If you choose, you can have a statement produced monthly regardless of account activity.
- You can obtain three additional copies of your statement or have them sent to your tax advisor or any other professional with whom you work. For more information, please contact your State Farm registered agent. Note: there is a charge for additional statement copies.
- Your statement is not intended to be used in preparing your tax return or forecasting what will be reported on your year-end tax information summary. Some securities — such as mutual funds — may reclassify distributions after year-end, possibly causing differences between the amounts listed on your statement and the amounts reported for tax purposes.
- Your cash and securities are protected. Your assets are protected by the Securities Investor Protection Corporation (SIPC). SIPC protection currently covers up to \$500,000 per client (of which \$250,000 may be cash). RBC Capital Markets has purchased an additional policy that provides up to an additional \$99.5 million per SIPC-qualified account (of which \$900,000 may be cash) subject to a total maximum aggregate of \$400 million.
- Neither SIPC protection nor protection in excess of that provided by SIPC covers a decline in the value of a customer's assets due to market loss. Additional information is available upon request or at [www.sipc.org](http://www.sipc.org).
- Your account information is viewable online at: [www.statefarm.com](http://www.statefarm.com).
- Please Contact your State Farm registered agent with any questions you may have about your account statement. Contact information is provided in the "Your Financial Advisor" section on the first page of your statement.

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Asset allocation does not assure a profit or protect against loss.

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