Your Schwab Institutional® Statement.
A complete and easy way to view your portfolio.

This guide shows you how to review your account holdings and activity. You’ll learn how to:
• Quickly access changes in your account value
• Keep track of crucial data you need for tax planning
• Understand the optional features available on this statement
1 Market Monitor—Rates provides important rate information that is relevant to your account. The money market fund yield is the seven-day annualized yield.

2 Indices lists are popular indicators of overall market performance and allow you to check the performance of your portfolio against them. These indices are not total market return indices because they do not include reinvested dividends and distributions.

For illustrative purposes only.

Display of this field is optional. If you have questions, please speak with your advisor.
See highlights of your account at a glance.

1. **Change in Account Value** is organized by transaction type and corresponds to the underlying Transaction Detail sections. For example, the value displayed for Deposits & Withdrawals matches the total amount in the Transaction Detail—Deposits & Withdrawals section.

2. **Cash Value of Purchases & Sales and Investments Purchased/Sold** offset each other in the Change in Account Value section because purchases and sales for investments have no effect on the overall account value.

3. **Income Reinvested** is the amount of dividends and capital gains that are reinvested. Money market dividends are automatically reinvested.

4. **Change in Value of Investments** reflects the change in value that is attributed to market growth or decline. It is calculated by removing the effects of deposits, withdrawals, fees, charges, transfers and income that has been reinvested from the Change in Account Value (Ending Value minus Starting Value).

The formula is as follows:

\[
\text{Change in Account Value} = \text{Ending Value} - \text{Starting Value}
\]

- **Deposits & Withdrawals**
- **Dividends & Interest**
- **Fees & Charges**
- **Transfers**
- **Income Reinvested**

5. **Accrued Interest** represents the interest for your fixed income holdings that has accrued but has not yet been received. Ending Value with Accrued Interest is for reference only; accrued interest is included in the actual account value.

1. Display of this field is optional. If you have questions, please speak with your advisor.

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**Transaction Detail — Deposits & Withdrawals**

<table>
<thead>
<tr>
<th>Transaction Date</th>
<th>Process Date</th>
<th>Activity</th>
<th>Description</th>
<th>Location</th>
<th>Credit/(Debit)</th>
</tr>
</thead>
<tbody>
<tr>
<td>06/19/09</td>
<td>06/19/09</td>
<td>Funds Paid</td>
<td>SCHWAB ONE CHECK 0104</td>
<td></td>
<td>(863.54)</td>
</tr>
<tr>
<td>06/24/09</td>
<td>06/29/09</td>
<td>Visa Purchase</td>
<td>CLAY’S DEPT STORE #212</td>
<td>KENOSHA WI</td>
<td>(26.36)</td>
</tr>
</tbody>
</table>

**Ending Value with Accrued Interest**

$889.90

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**Asset Composition**

- **Cash, Money Market & Deposit Accounts**
- **Equities**
- **Fixed Income**
- **Bonds**
- **Equity Funds**
- **Other Assets**

**Total Assets**

$3,351,327.74

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**Change in Account Value**

<table>
<thead>
<tr>
<th>This Period</th>
<th>Year to Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>$3,280,045.42</td>
<td>$3,295,752.51</td>
</tr>
</tbody>
</table>

**Gain or (Loss) Summary**

<table>
<thead>
<tr>
<th>Description</th>
<th>This Period</th>
<th>Year to Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unrealized Gain or (Loss)</td>
<td>$3,051.61b</td>
<td>$3,051.61b</td>
</tr>
<tr>
<td>Realized Gain or (Loss)</td>
<td>$652.17</td>
<td>$652.17</td>
</tr>
</tbody>
</table>

**Accrued Interest**

$57,560.23

For illustrative purposes only.
See highlights of your account at a glance. (Continued)

6 **Historical View of Account Value** provides a quick snapshot of changes over the last 12 months.²

7 **Asset Composition** offers clear portfolio details and charts. It helps you manage risk by allowing you to continually check if you still have the right mix of assets for your risk tolerance and goals.¹

8 **% of Account Assets** column shows the percentage of each investment type relative to the overall value of the account. These figures correspond to the Overview pie chart to the right.¹

9 **Gain or (Loss) Summary** recaps all closing transactions that created realized gains and losses, as well as the total unrealized gains and losses for investments in the account.¹

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¹ For illustrative purposes only.

² Display of this field is optional. If you have questions, please speak with your advisor.
Get an overview of your income and margin account.

1 **Income Summary** highlights the income generated by your account activity. Information is broken down into the current period and year-to-date, showing both federally taxable and tax-exempt income.

2 **Cash Dividends** includes both cash dividends and short-term capital gains, which are reported in Box 1a of IRS Form 1099 and taxed as original income. (Long-term capital gains are reported under Total Capital Gains.)

3 **Accrued Interest Paid** is interest paid during the purchase of the bond.

4 **Interest Paid on Margin Loan** represents the interest you have paid on margin loans. Certain margin loan interest may be deductible; please consult your tax advisor.

5 **Margin Loan Information** helps you effectively track your margin loan. Visit schwab.com/marginloans for more information on this feature.

6 **Margin Loan Balance** is the opening margin loan balance for the statement period.

7 **Funds Available to Withdraw** is the amount of money that can be borrowed and withdrawn from the account.

8 **Securities Buying Power** is the amount of money that can be borrowed to purchase investments on margin in the account.

**Schwab One® Account of**

**DANA JONES TTEE JONES CHARITABLE TRUST**

**U/A DTD 08/22/1973 FBO R JONES**

**Account Number**

**1111-9999**

**Statement Period**

**JUNE 1–30, 2009**

**Schwab has provided gain and loss information whenever possible for most investments. Cost Basis may be incomplete or unavailable for some of your holdings. Please see “Endnotes for Your Account” section for an explanation of the endnote codes and symbols on this statement.**

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Quickly view detailed information on your current assets.

1 Cost Basis represents the amount paid for the investment, including applicable commissions, fees and adjustments.¹

2 Adjusted Cost Basis shows the amortized cost basis (for bonds bought at a premium) or the accreted cost basis (for bonds bought at a discount).¹

3 Unrealized Gain or (Loss) is the increase (or decrease) in the value of a stock or other investment that is not realized because the investment has not yet been sold.¹ It is calculated by subtracting the Cost Basis or Adjusted Cost Basis from the Market Value.

4 Yield to Maturity represents the average annual return on a fixed income investment, assuming the investment is held to maturity and all interest payments are reinvested at the same rate. This value is calculated based on the original cost basis and does not account for amortization and accretion.¹

5 Accrued Interest represents the interest for your fixed income holdings that has accrued but has not yet been received.¹

6 Estimated Yield shows the amount of annual interest on a bond divided by the amount paid for it, expressed as a percentage.¹

7 Estimated Annual Income is a projection of dividend income that may be earned for a particular investment during the next 365 days.¹

8 Total Cost Basis is the total amount paid for the investment, calculated at the asset sub-category, category or entire account level.

¹Display of this field is optional. If you have questions, please speak with your advisor.
Find important data for tax planning and reporting purposes.

1. **Realized Gain or (Loss)** is shown for investments you’ve sold during the statement period. Sold investments are removed using the accounting method set within the account. This information can assist you in tax preparation and planning. Data for each closing transaction are displayed as one record, which means that multiple closing tax lots for the same investment are combined into one record.\(^1\)

2. **Accounting Method** determines how the cost basis is calculated for individual accounts and/or investments, as well as the order in which lots are closed.\(^1\)

3. **Cost Basis** represents the amount paid for the investment, including applicable commissions, fees and adjustments.\(^1\)

4. **Adjusted Cost Basis** represents the amortized cost basis (for bonds bought at a premium) or the accreted cost basis (for bonds bought at a discount).\(^1\)

5. **Adjusted Realized Gain or (Loss)** is the realized gain (or loss) that is calculated using the Adjusted Cost Basis.\(^1\)

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<table>
<thead>
<tr>
<th>Short Term</th>
<th>Quantity/Par</th>
<th>Acquired/Opened</th>
<th>Sold/Closed</th>
<th>Total Proceeds</th>
<th>Cost Basis</th>
<th>Adjusted Realized Gain or (Loss)</th>
</tr>
</thead>
<tbody>
<tr>
<td>NATIONAL COMPUTERS: NCM</td>
<td>50,000</td>
<td>05/25/09</td>
<td>06/09/09</td>
<td>10,533.33</td>
<td>9,881.16</td>
<td>652.17</td>
</tr>
<tr>
<td><strong>Total Short Term</strong></td>
<td></td>
<td></td>
<td></td>
<td><strong>10,533.33</strong></td>
<td><strong>9,881.16</strong></td>
<td><strong>652.17</strong></td>
</tr>
<tr>
<td>Long Term</td>
<td>Quantity/Par</td>
<td>Acquired/Opened</td>
<td>Sold/Closed</td>
<td>Total Proceeds</td>
<td>Adjusted Cost Basis</td>
<td>Adjusted Realized Gain or (Loss)</td>
</tr>
<tr>
<td>NATIONAL COMPUTERS: NCM</td>
<td>75,000</td>
<td>09/03/91</td>
<td>06/09/09</td>
<td>15,800.00</td>
<td>12,600.00</td>
<td>3,200.00</td>
</tr>
<tr>
<td>TREASURY NOTE 7.125% 10: X44987BBB</td>
<td>10,000,000</td>
<td>multiple</td>
<td>06/10/09</td>
<td>10,061.25</td>
<td>10,296.00</td>
<td>(234.75)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>10,209.64</td>
<td>(248.39)</td>
</tr>
<tr>
<td><strong>Total Long Term</strong></td>
<td></td>
<td></td>
<td></td>
<td><strong>25,861.25</strong></td>
<td><strong>22,896.00</strong></td>
<td><strong>2,965.25</strong></td>
</tr>
<tr>
<td><strong>Total Realized Gain or (Loss)</strong></td>
<td></td>
<td></td>
<td></td>
<td><strong>36,394.58</strong></td>
<td><strong>32,777.16</strong></td>
<td><strong>3,617.32</strong></td>
</tr>
</tbody>
</table>

Schwab has provided accurate realized gain and loss information whenever possible for most investments. Cost Basis data may be incomplete or unavailable for some of your holdings. If all data for a given investment is not available, the investment will not be listed here.

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\(^1\) Display of this field is optional. If you have questions, please speak with your advisor.
Get a categorized view of monthly transactions.

1. **Transaction Detail** shows detailed transaction information, including quantities, prices, and trade and settlement dates. This helps you review monthly transactions against the Change in Account Value section.

2. **Purchases & Sales** represents all buy and sell transactions within the statement period.

3. **Deposits & Withdrawals** represents all non-securities deposits and withdrawals made, including Visa® and miscellaneous credit/debit transactions, ATM fees, journal credits from and debits made to your other Schwab accounts, and Schwab One® checks written from your account.

4. **Dividends & Interest** represents dividends, interest, and capital gains distributions. It also includes miscellaneous income such as cash and noncash liquidations, forfeitures, return of capital, and partnership distributions.

5. **Fees & Charges** represents all fees charged, including advisor management fees, and fee adjustments made to the account.

6. **Transfers** represents the total dollar value of investments transferred in or out of your account as of the date of the transfer.

7. **Money Funds Detail** outlines all transactions specific to the money market funds for the entire statement period. It also shows the quantity of shares purchased and sold.
Stay up-to-date with pending transactions.

1. **Trades Pending Settlement** lists trades that were executed but not yet settled by the last day of the statement period.

2. **Pending Corporate Actions** lists all corporate actions that are pending (e.g., pending dividends) as of the last day of the statement period.

3. **Open Orders** lists all outstanding open orders on the account.

Note: Transactions listed in these sections are not included in the Ending Account Value.

### Trades Pending Settlement

<table>
<thead>
<tr>
<th>Transaction</th>
<th>Quantity</th>
<th>Trade Date</th>
<th>Settle Date</th>
<th>Unit Price</th>
<th>Purchase/Debit</th>
<th>Sale/Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>National Computer: NCM</td>
<td>Bought</td>
<td>400,000.00</td>
<td>06/29/09</td>
<td>07/02/09</td>
<td>103.06</td>
<td>41,224.00</td>
</tr>
</tbody>
</table>

Total Trades Pending Settlement: 41,224.00

Pending transactions are not included in account value.

### Pending Corporate Actions

<table>
<thead>
<tr>
<th>Transaction</th>
<th>Quantity</th>
<th>Payable Date</th>
<th>Rate Per Share</th>
<th>Share Distribution</th>
<th>Cash Distribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>TeleOps: OPS</td>
<td>Cash Dividend</td>
<td>470,000.00</td>
<td>07/15/09</td>
<td>0.15</td>
<td>70.50</td>
</tr>
</tbody>
</table>

Total Pending Corporate Actions: 70.50

Pending transactions are not included in account value.

### Open Orders

<table>
<thead>
<tr>
<th>Transaction</th>
<th>Quantity</th>
<th>Order Date</th>
<th>Market Price</th>
<th>Limit Price</th>
<th>Will Expire</th>
</tr>
</thead>
<tbody>
<tr>
<td>TeleOps: OPS</td>
<td>Buy</td>
<td>1,000.0000</td>
<td>06/30/09</td>
<td>43.15</td>
<td>08/31/09</td>
</tr>
</tbody>
</table>
Questions?
For more information, please call your independent investment advisor or contact Schwab Signature Alliance® at 1-800-515-2157 to speak with a Client Service Specialist.

Individual names used in the sample statement are fictional and are not intended to reflect any existing individual. Any referenced securities and/or allocations are for the purposes of illustration only and are not, nor should they be construed as, recommendations to buy, sell or continue to hold any investment or investment type.

The material in the gain/loss section is provided for informational purposes only and is not intended as tax or legal advice. Please consult your tax advisor.

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