



CLAUDE ANTHONY CLAIREAUX SIMON  
ADMIN EST VICKI CLAIREAUX SIMON  
71 TONJES RD  
CALLICOON, NY 12723

## Terms and Conditions

TD Ameritrade provides monthly statements for accounts with activity and quarterly statements for inactive accounts with assets.<sup>1</sup>

**Portfolio Summary:** Tracks the current value of your portfolio as of the report date and compares it to the prior month.<sup>2</sup> The asset allocation indicates your portfolio diversification by investment type.

Multiple allocations under 5% will be grouped into the category of "Other" in the pie chart. Margin Equity = Total Account Equity/ (Total Long Marginable Value + Total Short Value)

**Activity Summary:** The opening and closing cash balances are reconciled here for quick reference. All account activity is summarized for the current period and year-to-date.

**Income & Expense Summary (non-IRAs only):** This section details the income and expense totals from the Activity Summary and classifies the tax treatment.

**Retirement Account Summary (IRAs only):** Review the IRS regulated transactions for the current and prior years. IRS Form 5498 fair market value is based on the current account value including Alternative Investments as of December 31 of the previous year and will be furnished to the IRS.

**Performance Summary:** Monitor annual portfolio performance and the unrealized gains and losses for your future investment strategy.

**Account Positions:** View your investments at the current market value and compare the original cost to see unrealized gains and losses in your portfolio. Original cost is assigned using the first-in, first-out (FIFO) method, which assumes the first shares you sell are those you purchased first. The estimated investment income<sup>2</sup> and average cost per share are displayed for your reference (the oldest purchase date is shown for an indication of your holding period). This statement represents a statement of account assets and account activity of your account only. There is no guarantee that you will receive this amount or any dividend.

**Account Activity:** All account activity is listed in date order, and reflected in the closing cash balance.

**Trades Pending Settlement:** Confirm executed trades with a settlement date after month end. These transactions will be reflected in the Account Activity section next month.

**Online Cash Services Transaction Detail:** Cash management transactions that cleared during this period, including check, debit card and ATM activity, are listed in date order.

**Online Cash Services Summary:** Credit and debit transaction totals for the current period are summarized. Individual transactions are not listed.

TD Ameritrade does not provide legal or tax advice. Please consult your legal advisor or tax accountant when necessary.

**Accuracy of Reports: Please review this statement carefully. If you disagree with any transaction, or if there are any errors or omissions, please contact us at 800-669-3900 within ten (10) days of your receipt of this statement. Any oral statements that you have made to us should be confirmed in writing. The statement will otherwise be considered conclusive.**

**Account Protection:** TD Ameritrade FDIC Insured Deposit Account ("IDA") deposits are held at one or more banks ("Program Banks"). Two of the Program Banks are TD Bank, N.A. and TD Bank USA, N.A., both affiliates of TD Ameritrade. IDA deposits are insured by the FDIC (not covered by SIPC) up to \$250,000. Limits are per account ownership per institution. To learn more about FDIC coverage go to [www.fdic.gov](http://www.fdic.gov). Securities, including mutual funds, held in your Brokerage Account are not deposits or obligations of, or guaranteed by, any bank, are not FDIC-insured, and involve investment risks, including possible loss of principal. TD Ameritrade is a member of SIPC, which protects securities customers of its members up to \$500,000 (including \$250,000 for claims for cash). Explanatory brochure is available on request at [www.sipc.org](http://www.sipc.org).

Additionally, TD Ameritrade provides each client \$149.5 million worth of protection for securities and \$2 million of protection for cash through supplemental coverage provided by London insurers. In the event of brokerage insolvency, a client may receive amounts due from the trustee in bankruptcy and then SIPC. Supplemental coverage is paid out after the trustee and SIPC payouts and under such coverage each client is limited to a combined return of \$152 million from a trustee, SIPC and London insurers. The TD Ameritrade supplemental coverage has an aggregate limit of \$500 million over all customers. This policy provides coverage following brokerage insolvency and does not protect against loss in market value of the securities.

An investment in a money market fund is not insured or guaranteed by the FDIC or any other government agency. Although certain money market funds may seek to preserve their value of your investment at \$1 per share, it is possible to lose money by investing in such a fund. Mutual fund purchases may be subject to eligibility and other restrictions, as well as charges and expenses. Certain money market funds may impose liquidity fees and redemption gates in certain circumstances.

Dividends are declared daily and paid/reinvested monthly. The prospectus contains this and other important information. Read the prospectus carefully before investing. Non-deposit investments held by your broker-dealer are NOT FDIC INSURED / NOT BANK GUARANTEED / MAY LOSE VALUE.

The balance in your bank deposit account or shares of your money market mutual fund can be liquidated on your order, and the proceeds returned to your securities account or remitted to you.

**Tax Reporting:** The portfolio report is not a tax document. You will receive Form 1099 for annual tax reporting in compliance with IRS requirements (includes taxable interest, dividends, capital gains, taxes withheld, and sales proceeds). Some payments are subject to reclassification which will be reflected on subsequent tax reports.

**Cost Basis:** Cost-Basis, tax lot and performance reporting and Gainskeeper are offered and conducted by CCH INCORPORATED. TD Ameritrade is not responsible for the reliability or suitability of the information. TD Ameritrade and its information providers do not guarantee the accuracy of the information and data provided. CCH INCORPORATED is a separate company and is not affiliated with TD Ameritrade.

**Margin and Options Account Agreements:** Promptly advise TD Ameritrade in writing of any change in your investment objectives or financial situation as they pertain to your margin or options account agreements. Commission/Fee represents base commission and any options contract, exercise, and assignment fees.

**Current Market Prices:** The market values of securities have been obtained, if available, from quotation services and other independent sources. Values are based on the closing price, the mean between the bid and asking prices, or other methods. If no market value is available from a quotation service or other independent source, the security is subject to being reflected as Not Available ("NA"). The valuations on your portfolio report are provided as general information and we do not guarantee the accuracy of any securities prices. Mortgage backed positions are valued using the remaining balance and the current market price. Portfolio report valuations may not represent sales proceeds. The secondary market for Certificates of Deposits ("CDs") is generally illiquid and the actual value may be different from the purchase price. A significant loss of principal may result from the sale of a CD prior to maturity. Bonds and/or Fixed Income Securities trade differently than equity securities and do not trade on a liquid exchange. Rather, they trade in the OTC (over the counter) market and sufficient liquidity may not exist for you to sell your position prior to maturity. The sale of bonds prior to maturity may result in a loss of principal.

**Bonds Quantity:** The figure on the statement represents the number of bonds. For example, \$3,000 of a \$1,000 face value bond would display as "3" in the quantity.

**Alternative Investments ("AI"),** also called Non Standard Assets ("NSA"), are typically investments in direct participation program securities (partnerships, limited liability companies, or real estate investment trusts), commodity pools, private equity, private debt or hedge funds. AI are typically illiquid investments and do not trade on a national securities exchange. The values shown for these investments are estimated values derived from various methods, including, but not limited to, unconfirmed management estimates, independent appraisals, the program's net assets, and/or third party tender offers that have been provided by the management, administrator, and/or sponsor of each program, or by a third-party vendor without independent verification by TD Ameritrade. Values may not reflect the original purchase price, actual market value or be realized upon liquidation. If an estimated value cannot be established through these methods, the valuation may be reflected as Not Available ("NA"). For additional detail regarding valuation for Alternative Investments, please contact Client Services. These investments are not covered under the SIPC. AI transaction fees are applicable to purchases, capital call processing, and redemptions.

Δ Distributions on Direct Participation Programs and/or REITs are reported and a net investment per share estimated value is also reported. Pricing and distribution information has been provided by the sponsor, issuer or other external party responsible for reporting of the DPP or REIT and the classification of distributions as income or return of capital, in whole or in part, is subject to final accounting by such party(ies) and will be reported to you on a Form 1099 or K-1, as applicable.

**Auction Rate Securities ("ARS") Pricing:** The market values for ARS securities have been obtained, if available, from quotation services or other independent sources. The accuracy of the pricing is not guaranteed. If a market value is not available, TD Ameritrade will price the ARS position, taking into consideration both the liquidity and underlying credit quality. The ARS may lack liquidity and, as a result, there can be no assurance that such securities can be sold under current market conditions.

All transactions are subject to (i) the constitution, rules, regulations, customs and usages of the exchange or market, and its clearinghouse, if any, on which such transactions are executed; (ii) federal and state laws, and the rules and regulations promulgated thereunder; and (iii) the rules and regulations of FINRA and the Federal Reserve System.

For an investor brochure that includes information describing FINRA's Public Disclosure Program, please contact FINRA at 800-289-9999 or [www.finra.org](http://www.finra.org).

The interest rate shown for TD Ameritrade Cash is taken from the applicable interest rate tier for the Market Value balance in the TD Ameritrade Cash, as of the statement closing date. Simple interest is accrued daily based on the interest rate tier applicable to each day's balance.

**MSRB RULE G-10:** TD Ameritrade, Inc. is registered with the Municipal Securities Rulemaking Board and the U.S. Securities and Exchange Commission. The website address for the Municipal

Securities Rulemaking Board is <http://www.msrb.org>. An investor brochure is available on the website of the Municipal Securities Rulemaking Board which describes the protections that may be provided by the Municipal Securities Rulemaking Board rules and how to file a complaint with an appropriate regulatory authority.

**Financial Statement Notification:** The statement of financial condition for TD Ameritrade Clearing, Inc. is available twice a year and may be obtained at no cost, via the internet at <http://www.tdameritrade.com/financialstatement.html>.

**Option Assignment:** All short equity option positions and some index option positions are available for assignment. Exercise assignment notices for equity or index options are randomly allocated among all clients' short positions.

**Free Credit Balances (Rule 15c3-2 & 3):** Under the client protection rules, we may use free credit balances in your account in the ordinary course of our business which are payable to you on demand.

**Margin Accounts (Regulation T) :** If you have a margin account, this report is a combination of your margin account and a special memorandum account. Trading on margin poses additional risks and is not suitable for all investors. A complete list of risks associated with margin trading is available in the margin risk disclosure document. You may obtain a copy of this document by contacting us at the number listed on page one of your statement.

**Payment for Order Flow Disclosure (Rules 606 and 607):** The firm receives compensation for directing listed and OTC securities, and options order flow to selected market centers (e.g., broker-dealers, exchanges and alternative trading systems (including electronic communications networks)) for execution. Compensation generally is in the form of a per share or per contract cash payment. TD Ameritrade also may receive compensation related to the foreign currency exchange component of transactions in foreign securities from market centers executing such trades. TD Ameritrade posts SEC Rule 606 quarterly reports that include order routing disclosures at [www.tdameritrade.com](http://www.tdameritrade.com). A written copy is available upon request. In addition, on request, TD Ameritrade will provide the identity of the venue to which your orders were routed for execution in the six months prior to the request, whether the orders were directed orders or non-directed orders, and the time of the transactions, if any, that resulted from such orders.

TD Ameritrade regularly assesses the execution quality provided by the market centers to which we route order flow in seeking best execution for our clients. For non-directed client orders, it is our policy to route orders to market centers based on a number of factors that are more fully discussed in the Supplemental Materials of FINRA Rule 5310, including where applicable, but not necessarily limited to, speed of execution, price improvement opportunities, differences in price disimprovement, likelihood of executions, the marketability of the order, size guarantees, service levels and support, the reliability of order handling systems, customer needs and expectations, transaction costs and whether the firm will receive remuneration for routing order flow to such market centers. Price improvement is available under certain market conditions and for certain order types and we regularly monitor executions to test for such improvement if available.

**Trade Confirmations (Rule 10b-10):** All confirmations are transmitted on the transaction date. If you participate in the Dividend Reinvestment Plan (DRIP) details regarding the reinvestment of dividends will be included on your monthly statements. TD Ameritrade will act as agent in having your DRIP purchases executed.

**Futures/Options Disclosures for EU Clients:** In accordance with the Packaged Retail and Insurance-based Investment Products Regulation - EU No 1286, retail investors based in the European Economic Area (EEA) can access Key Information Documents (KIDs) through the following landing page: <https://tdameritrade.com/priips-regulation.page>

**Taxes:** Transactions in foreign securities (including foreign company ADRs that trade in the U.S.) may include taxes and fees charged by the foreign markets or governments, which may be reflected in the price of the security or charged as an independent line item.

**Privacy Policy Notification:** A copy of the TD Ameritrade privacy policy is available at [www.tdameritrade.com](http://www.tdameritrade.com)

**Callable Securities:** The allocation of partial redemptions or calls is done using a pro-rata lottery system. A description of the procedures for callable securities is available on the website or hard copies are available upon request.

In case of errors or questions about your Electronic Fund Transfers, please contact us at 1-800-669-3900, or in writing to P.O. Box 2209, Omaha, NE 68103, or by email at [clientservices@tdameritrade.com](mailto:clientservices@tdameritrade.com). The information contained in your account statement shall be binding upon you if you do not object within sixty (60) days for any transfer of funds subject to Regulation E, such as ATM and point-of-sale transfers, debit transactions, direct deposits, and withdrawals. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and account number.
  - (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
  - (3) Tell us the dollar amount of the suspected error.
- We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

<sup>1</sup>Due to rounding adjustments, the statement details may not equal the statement totals.

<sup>2</sup>Estimated Annual Income and Estimated Annual Yield values are based upon the number of shares owned or current value balance as of the statement date and the most recent dividend rate or cash yield provided.



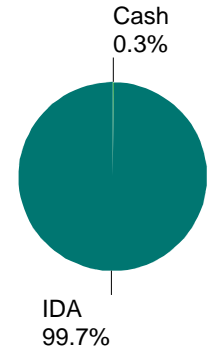
Statement Reporting Period:  
11/01/20 - 11/30/20

800-669-3900  
TD AMERITRADE  
DIVISION OF TD AMERITRADE INC  
PO BOX 2209  
OMAHA, NE 68103-2209  
TD Ameritrade Clearing, Inc., Member SIPC

**Statement for Account # 496-121567**

CLAUDE ANTHONY CLAIREAUX SIMON  
ADMIN EST VICKI CLAIREAUX SIMON  
71 TONJES RD  
CALLICOON, NY 12723

Portfolio Summary						
Investment	Current Value	Prior Value	Period Change	% Change	Estimated Income	Estimated Yield
Cash	(\$2.00)	(\$2.00)	\$ -	-	\$ -	-
Insrd Dep Acct (IDA)	608.76	721.00	(112.24)	(15.6)%	-	0.01%
Money Market	-	-	-	-	-	-
Short Balance	-	-	-	-	-	-
Stocks	-	-	-	-	-	-
Short Stocks	-	-	-	-	-	-
Fixed Income	-	-	-	-	-	-
Options	-	-	-	-	-	-
Short Options	-	-	-	-	-	-
Mutual Funds	-	-	-	-	-	-
Other	-	-	-	-	-	-
<b>Total</b>	<b>\$606.76</b>	<b>\$719.00</b>	<b>(\$112.24)</b>	<b>(15.6)%</b>	<b>\$ 0.00</b>	<b>0.0%</b>



Cash Activity Summary			Income & Expense Summary			Performance Summary	
	Current	YTD		Reportable	Non Reportable	YTD	
<b>Opening Balance</b>	(\$2.00)	\$ -	<b>Income</b>				<b>Cost Basis As Of - 11/30/20 **</b> \$ -
Securities Purchased	-	-	Dividends	\$ -	\$ -	\$655.23	Unrealized Gains -
Securities Sold	-	-	Interest	-	-	-	Unrealized Losses -
Funds Deposited	-	-	Other	-	-	-	Funds Deposited/(Disbursed) <sup>YTD</sup> (441.25)
Funds Disbursed	(110.25)	(441.25)	<b>Expense</b>				Income/(Expense) <sup>YTD</sup> 594.65
Income	-	655.23	Interest	-	-	-	Securities Received/(Delivered) <sup>YTD</sup> (34,402.76)
Expense	(2.00)	(60.58)	Fees	-	(2.00)	(18.00)	
Other	112.25	(155.40)	Other	-	-	(42.58)	
<b>Closing Balance</b>	<b>(\$2.00)</b>	<b>(\$2.00)</b>	<b>Net</b>	<b>\$0.00</b>	<b>(\$2.00)</b>	<b>\$594.65</b>	

**\*\*To view realized gains and losses for your account, login at [www.tdameritrade.com](http://www.tdameritrade.com) and visit My Account > Cost Basis.**

**Statement for Account # 496-121567**

11/01/20 - 11/30/20

Online Cash Services Summary		
Description	Current	Year To Date
<b>DEBITS</b>		
Checks Paid	\$ (110.25)	\$ (441.25)
<b>Subtotal</b>	(110.25)	(441.25)
<b>TOTAL</b>	<b>(110.25)</b>	<b>(441.25)</b>

Income Summary Detail*		
Description	Current	Year to Date
Foreign Dividend Tax Withheld	\$ 0.00	\$ (42.58)
Qualified Dividends	0.00	655.23
IDA Interest	0.01	0.09

\*This section displays current and year to date totals for this account. The year to date totals will accurately reflect your cumulative amount for the year. Year-end tax reporting income amounts may differ from what is reflected on monthly statements versus your tax documents. Please reference your official tax document(s) for tax reporting.

Online Cash Services Transaction Detail			
Category	Transaction Date	Description	Amount
<b>DEBITS</b>			
Checks Paid	11/02/2020	TD BANK USA CHECKING Check #:102	\$ (110.25)
<b>Subtotal</b>			(110.25)
<b>TOTAL</b>			<b>(110.25)</b>

Account Activity									
Trade Date	Settle Date	Acct Type	Transaction/ Cash Activity*	Description	Symbol/ CUSIP	Quantity	Price	Amount	Balance
<b>Opening Balance</b>									<b>(\$2.00)</b>
11/02/20	11/02/20	Cash	Journal - Other	REDEMPTION FDIC INSURED DEPOSIT ACCOUNT	-	-	\$ 0.00	\$ 2.00	0.00
11/02/20	11/02/20	Cash	Ck# - Funds Disbursed	TD BANK USA CHECKING Check #:102	-	-	0.00	(110.25)	(110.25)
11/03/20	11/03/20	Cash	Journal - Other	REDEMPTION FDIC INSURED DEPOSIT ACCOUNT	-	-	0.00	110.25	0.00
11/30/20	11/30/20	Cash	Journal - Expense	Paper Statement Fee	-	-	0.00	(2.00)	(2.00)
<b>Closing Balance</b>									<b>(\$2.00)</b>

\*For Cash Activity totals, refer to the Cash Activity Summary on page one of your statement.

**Statement for Account # 496-121567**

11/01/20 - 11/30/20

Insured Deposit Account Interest Credited						
Begin Date	Balance	Number of Days	Interest Rate	Interest Accrued	MTD Accrued	MTD PAID
11/01/20	\$ 719.00	1	0.0100	\$ -	\$ -	\$ -
11/02/20	608.75	28	0.0100	-	-	-
11/30/20	606.75	1	0.0100	0.01	0.01	0.01
<b>Total Interest Income</b>						<b>\$0.01</b>

Insured Deposit Account Activity								
Date Cleared	Check Number	Date Written	Transaction	Description	Tracking Code	Expense Code	Amount	Balance
Opening Balance								\$721.00
11/02/20	-	11/02/20	Delivered	FDIC INSURED DEPOSIT ACCOUNT CORE NOT COVERED BY SIPC REDEMPTION FDIC INSURED DEPOSIT ACCOUNT	-	-	\$ (2.00)	719.00
11/03/20	-	11/03/20	Delivered	FDIC INSURED DEPOSIT ACCOUNT CORE NOT COVERED BY SIPC REDEMPTION FDIC INSURED DEPOSIT ACCOUNT	-	-	(110.25)	608.75
11/30/20	-	11/30/20	Received	Interest: Insured Deposit Account Bank NA	-	-	0.01	608.76
Closing Balance								\$608.76

**TD Bank NA**

**\$608.76**

FDIC Insured Deposit Account (IDA) balances reflected in your brokerage account are FDIC-insured up to applicable limits and held by one or more banks ("Program Banks"). Two of the Program Banks are TD Bank, N.A. and TD Bank USA, N.A., both affiliates of TD Ameritrade. The IDA balances are not covered by the Securities Investor Protection Corporation (SIPC) protection applicable to your brokerage account.