

## A Time to Say Thank You

At this time of year, many of us look with gratitude at our friends and family. We also may be looking with anticipation toward the year to come. At Edward Jones, we want to take this time to thank you for your business. Our No. 1 priority is always to serve you, and we thank you for your trust and confidence. We look forward to working with you for many years to come.

-770795914308-  
NELVA E BRUNSTING TTEE                    \$\$SEQ\$\$  
U/A DTD 10/10/96  
NELVA E BRUNSTING SURVIVORS TR  
13630 PINEROCK LANE  
HOUSTON TX 77079-5914

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### Your Edward Jones financial advisor

**DOUG WILLIAMS**

713-464-6071

9525 KATY FREEWAY SUITE 122

HOUSTON TX 77024

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### Other contact information:

Edward Jones

Attention: Client Reporting

201 Progress Parkway

Maryland Heights, MO 63043

Client Relations: 800-441-2357

Monday-Friday 7am-7pm Central time

[www.edwardjones.com/access](http://www.edwardjones.com/access)

Edward Jones MasterCard: 800-362-6299

Edward Jones VISA debit card: 888-289-6635

Account number: 609-91956-1-9  
Statement type: Preferred  
October 30 – November 26, 2010

201 Progress Parkway  
Maryland Heights, MO 63043-3042  
www.edwardjones.com  
Member SIPC

**Edward Jones**

## A Unique Understanding of Your Financial Needs

At Edward Jones, we believe the best investment recommendations are those tailored to your specific needs. That's why we work so hard to thoroughly understand your financial situation and your goals. The following is an overview of your investment and borrowing activity with Edward Jones. Working with your financial advisor, use it to determine how we can help you meet other important financial goals. Call DOUG WILLIAMS at 713-464-6071.

Although account information is provided on this page, it does not guarantee an actual statement was produced. Please refer to your account statement for the exact registration and more specific details regarding each account. Edward Jones statements are issued for each account holding securities in firm name with Edward Jones in March, June, September and December. Monthly statements (for months other than those previously referred to) will not be sent to you in months for which there was no activity or your only account activity is the payment of income on your Edward Jones money market fund or your cash account balance.

| Investment accounts              | Account holder                 | Account number | Current value       | Value one year ago |
|----------------------------------|--------------------------------|----------------|---------------------|--------------------|
| Living trust                     | NELVA E BRUNSTING TTEE         | 653-13555-1-6  | \$180,022.01        | ~                  |
| Individual retirement account    | NELVA E BRUNSTING              | 609-91956-1-9  | \$52,148.72         | \$48,616.00        |
| Living trust                     | ELMER H BRUNSTING DECEDENTS TR | 653-13579-1-8  | \$284,217.39        | ~                  |
| <b>Total investment accounts</b> |                                |                | <b>\$516,388.12</b> | <b>\$48,616.00</b> |

### A Lasting Gift

This year, why not give a gift that will last – a contribution to a 529 plan. You can gift up to \$13,000 this year per beneficiary and receive tax benefits. As you look at your priorities toward the end of the year, think about how impactful a gift for a child's future education could be. This could be especially meaningful considering the rising cost of college. Call your financial advisor today to discuss gifting to a college savings plan.

We hope this overview of your relationship with Edward Jones provides useful information as you consider your financial decisions. Information reported from this point forward is specific to your individual investment and/or retirement account(s).

Please refer to the important information and disclosures on the last page of this package.



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EDWARD D JONES & CO CUSTODIAN  
 FBO NELVA E BRUNSTING IRA  
 13630 PINEROCK LANE  
 HOUSTON TX 77079-5914

DOUG WILLIAMS  
 9525 KATY FREEWAY SUITE 122  
 HOUSTON TX 77024  
 713-464-6071

**Value Summary**

|                    |             |
|--------------------|-------------|
| Value on Nov 26    | \$52,148.72 |
| Value on Oct 30    | \$52,705.01 |
| Value one year ago | \$48,616.00 |

**Summary of Your Assets**

| Held at Edward Jones                            | Value on Nov 26    | Value on Oct 30    | Dollar change    |
|---|--------------------|--------------------|------------------|
| Cash, Insured Bank Deposit & Money Market funds | \$424.69           | \$424.69           | \$0.00           |
| Bonds   | 25,091.77          | 25,961.08          | -869.31          |
| Stocks  | 22,348.59          | 21,953.58          | 395.01           |
| Mutual funds                                    | 4,283.67           | 4,365.66           | -81.99           |
| <b>Total at Edward Jones</b>                    | <b>\$52,148.72</b> | <b>\$52,705.01</b> | <b>-\$556.29</b> |

**Your Retirement Account Summary**

|                              | This period | Cumulative |
|------------------------------|-------------|------------|
| 2010 Contributions           | \$0.00      | \$0.00     |
| 2009 Contributions           | \$0.00      | \$0.00     |
| 2010 Net Distributions       | \$0.00      | \$2,995.66 |
| 2010 Federal Tax Withholding | \$0.00      | \$222.50   |
| 2010 Gross Distributions     | \$0.00      | \$3,218.16 |

**Required Minimum Distribution (RMD) Summary**

\*This information is based solely on this account.

|   |            |
|---|------------|
| Amount you are required to withdraw this year | \$3,148.95 |
| Amount paid to you to date                    | \$3,218.16 |
| Amount remaining to be withdrawn this year    | \$0.00     |

**Take your RMD before Dec. 31.**

If you have reached age 70½ and have a traditional, SEP or SIMPLE IRA or an employer-sponsored retirement plan, then you'll want to take your required minimum distribution (RMD) before Dec. 31. Any amount not withdrawn will be taxed at 50%. Speak with your financial advisor to help ensure your distributions are in order.



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**Summary of Your Income**

|                               | <u>This Period</u> | <u>Year-to-date</u> |
|-------------------------------|--------------------|---------------------|
| <b>Income from securities</b> |                    |                     |
| Interest                      | ~                  | \$1,005.14          |
| Dividends                     | ~                  | 519.51              |
| <b>Total</b>                  | ~                  | <b>\$1,524.65</b>   |

**Your Assets at Edward Jones**

| <b>Cash, Insured Bank Deposit &amp; Money Market funds</b>       | <b>Current Yield/Rate</b> | <b>Current value</b> |
|--|---------------------------|----------------------|
| Cash   |                           | \$424.69             |
| <b>Total Cash, Insured Bank Deposit &amp; Money Market funds</b> |                           | <b>\$424.69</b>      |

**Bonds**

| <b>Corporate bonds</b>   | <b>Rating</b> | <b>Maturity value</b> | <b>Maturity date</b> | <b>Interest rate</b> | <b>Current value</b> | <b>Amt. invested since inception</b> | <b>Amt. withdrawn since inception</b> | <b>Estimated yield</b> |
|--|---------------|-----------------------|----------------------|----------------------|----------------------|--------------------------------------|---------------------------------------|------------------------|
| GENERAL ELECTRIC CAPITAL CORP<br>INTERNOTES<br>DTD 04/10/2008                                  | AA+/Aa2       | \$13,000.00           | 04/15/2019           | 5.125%               | \$13,273.52          | ~                                    | ~                                     | 5.01%                  |
| GENERAL MOTORS ACCEPTANCE CORP<br>SMARTNOTES<br>DTD 06/22/2004<br>CALLABLE 12/15/2010 @ 100.00 | B/B3/B        | 10,000.00             | 06/15/2019           | 6.750%               | 9,036.90             | ~                                    | ~                                     | 7.46%                  |
| <b>Total corporate bonds</b>   |               | <b>\$23,000.00</b>    |                      |                      | <b>\$22,310.42</b>   | ~                                    | ~                                     |                        |



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| <b>Bonds</b>   |                       |                       |                      |                      |                                      |                                       |
|--|-----------------------|-----------------------|----------------------|----------------------|--------------------------------------|---------------------------------------|
| <b>Bonds with par value other than \$1000</b>                          |                       |                       |                      |                      |                                      |                                       |
|  | <b>Current shares</b> | <b>Maturity value</b> | <b>Current price</b> | <b>Current value</b> | <b>Amt. invested since inception</b> | <b>Amt. withdrawn since inception</b> |
| GENERAL MOTORS CORP<br>SENIOR NOTE 7.25% DUE 2/15/52<br>Symbol: GM-RGM | 389.                  | \$9,725.00            | 7.150                | \$2,781.35           | ~                                    | ~                                     |
| <b>Total Bonds with par value other than \$1000</b>                    |                       | <b>\$9,725.00</b>     |                      | <b>\$2,781.35</b>    | ~                                    | ~                                     |
| <b>Total bonds</b>   |                       | <b>\$32,725.00</b>    |                      | <b>\$25,091.77</b>   | ~                                    | ~                                     |

| <b>Stocks</b>                  |   |                      |                       |                      |                                      |                                       |
|--------------------------------|---|----------------------|-----------------------|----------------------|--------------------------------------|---------------------------------------|
|                                | <b>Our asset category/<br/>Our recommendation</b> | <b>Current price</b> | <b>Current shares</b> | <b>Current value</b> | <b>Amt. invested since inception</b> | <b>Amt. withdrawn since inception</b> |
| CHEVRON CORP<br>Symbol: CVX    | Growth & Income<br>Buy                            | 82.110               | 93.                   | \$7,636.23           | ~                                    | ~                                     |
| DOW CHEMICAL CO<br>Symbol: DOW | Growth & Income<br>None                           | 31.290               | 164.                  | 5,131.56             | 7,501.68                             | -291.55                               |
| STRYKER CORP<br>Symbol: SYK    | Growth<br>Buy                                     | 51.460               | 186.17952             | 9,580.80             | 9,010.35                             | ~                                     |
| <b>Total stocks</b>            |   |                      |                       | <b>\$22,348.59</b>   | ~                                    | ~                                     |

**Estimated Yield**

The Estimated Yield (EY) in the preceding sections(s) compares the anticipated earnings on your investments in the coming year to the current price of the investments. It is based on past interest and dividend payments made by the securities held in your account. Changes in the price of a security over time or in the amount of the investment held in your account will cause the EY to vary. The EY is only an estimate and cannot be guaranteed by Edward Jones or the issuers of the securities. Your actual yield may be higher or lower than the estimated amounts. Estimates for any securities that have a return of principal or capital gain may be overstated. Income cannot be estimated for any securities that do not have an annual payment amount or frequency available at this time.

| <b>Mutual funds</b>  |                           |                      |                       |                      |                                      |                                       |
|--|---------------------------|----------------------|-----------------------|----------------------|--------------------------------------|---------------------------------------|
|  | <b>Our asset category</b> | <b>Current price</b> | <b>Current shares</b> | <b>Current value</b> | <b>Amt. invested since inception</b> | <b>Amt. withdrawn since inception</b> |
| CAPITAL INCOME BUILDER FUND<br>CL A<br>Quote Symbol: CAIBX | Growth & Income           | 49.11                | 87.226                | \$4,283.67           | \$5,116.03                           | ~                                     |
| <b>Total mutual funds</b>                                  |                           |                      |                       | <b>\$4,283.67</b>    | \$5,116.03                           | ~                                     |
| <b>Total estimated asset value</b>                         |                           |                      |                       | <b>\$52,148.72</b>   |                                      |                                       |



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### **The Importance of Updating Your Estate Plan**

There's never a bad time to update your estate plan. But given the upcoming changes to estate tax laws, updating your plan is more important than ever.

As the law now stands, there is no federal estate tax in 2010. In 2011, the estate tax is scheduled to return, with an exemption amount of \$1 million and a top rate of 55%.

Remember, your estate taxes depend on the size of your estate. But no matter the value of your assets, you'll want to have your estate plan in order.

First, you'll need a will. You'll also want to make sure you've named the proper beneficiaries in all your legal documents.

Next, work with your tax and legal professionals and Edward Jones financial advisor to review your financial strategy. During this review, look for options to potentially reduce your estate taxes, which may include the following:

- **Taking Advantage of Your Exemptions** – You and your spouse each receive an exemption from the federal estate tax. To help maximize these exemptions, consider creating a credit shelter trust for your surviving spouse and beneficiaries.
- **Using Life Insurance** – Consider creating an irrevocable life insurance trust (ILIT) with a new insurance policy to help keep the life insurance proceeds out of your taxable estate.
- **Giving Generously** – To help reduce your estate, you can give up to \$13,000 per year to as many individuals as you want without incurring gift taxes. You can also make gifts to charitable organizations.

Keep in mind that estate planning can be complex. It's essential you work with your legal and tax professionals, as well as your Edward Jones financial advisor, before establishing any type of trust or other estate-planning strategy. And with the looming return of the estate tax, there's no time like the present to get started.

Call your financial advisor to schedule time to discuss your estate plan.

Edward Jones, its employees and financial advisors are not estate planners and cannot provide tax or legal advice. Consult a qualified tax professional or attorney for advice about your situation.



## About Edward Jones

Edward D. Jones & Co., L.P. is dually registered with the Securities and Exchange Commission (SEC) as a broker-dealer and an investment advisor. Edward Jones is also a member of FINRA.

**Statement of Financial Condition** – Edward Jones' statement of financial condition is available for your personal review:

- \* at your local branch office
- \* at [www.edwardjones.com/en\\_US/company/index.html](http://www.edwardjones.com/en_US/company/index.html)
- \* by mail upon written request

## About Your Account

**Account Information** – Your Account Agreement contains the complete conditions that govern your account. Please contact your financial advisor if you have any changes to your financial situation, contact information or investment objectives.

**Account Safety** – Please review your statement carefully. If you believe there are errors on your account, you must notify us promptly of your concerns. You may either contact our Client Relations department or your financial advisor. You should re-confirm any oral communication by sending us a letter within 30 days to protect your rights, including your rights under the Securities Investor Protection Act (SIPA).

**Errors or Questions about your Electronic Transfers** – Contact Client Relations at (800) 441-2357.

**Complaints about Your Account** – If you have a complaint please send a letter to Edward Jones, Attn: Complaints Dept., 1245 JJ Kelley Memorial Dr., St. Louis, MO 63131.

**Withholding on Distributions or Withdrawals** – Federal law requires Edward Jones to withhold income tax on distribution(s) from your retirement accounts and other plans unless you elect not to have withholding apply. You may elect a percentage to be withheld from your distribution or not to have the withholding apply by signing and dating the appropriate form and returning it to the address specified on the form. Your election will remain in effect until you change or revoke it by returning another signed and dated form. If you do not return the form by the date your distributions are scheduled to begin, Federal income tax will be withheld. If you do not have enough income tax withheld from your distributions, you may need to pay estimated tax. You may incur penalties if the amounts withheld and your estimated tax payments are not equal to the tax you owe. State withholding, if applicable, is subject to the state's withholding requirements.

**Fair Market Value for Individual Retirement Accounts** – Your fair market value as of December 31st will be reported to the IRS as required by law.

**Rights to Your Free Credit Balance** – You may ask to withdraw your free credit balance during normal business hours, subject to any indebtedness in your account. While your funds are not segregated, they are properly accounted for on our books. Edward Jones may use your free credit balance to conduct business.

**Learn More about Your Statement, Review Additional Disclosures and Terminology** –

Visit [http://www.edwardjones.com/en\\_US/resources/knowledge\\_center/index.html](http://www.edwardjones.com/en_US/resources/knowledge_center/index.html)

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Visit [www.edwardjones.com/edelivery](http://www.edwardjones.com/edelivery) for more information.**

