

Social Security: The High Cost of Early Withdrawals

According to the Social Security Administration, nearly 74% of all retired workers begin taking Social Security benefits before full retirement age. If you're tempted to do so based solely on short-term fears about the future of Social Security, it's important to realize the long-term consequences. Claiming Social Security early can reduce future payments by as much as 25%. Your financial advisor may be able to offer some alternative scenarios that may help you delay claiming your Social Security benefits. Contact him or her today.

77904304903
ANITA KAY BRUNSTING TTEE \$\$SEQ\$\$
U/A DTD 10/10/1996
NELVA E BRUNSTING SURVIVORS TR
NELVA E BRUNSTING
203 BLOOMINGDALE CIRCLE
VICTORIA TX 77904-3049

Your Edward Jones financial advisor

DOUG WILLIAMS

713-464-6071

9525 KATY FREEWAY SUITE 122

HOUSTON TX 77024

Other contact information:

Edward Jones

Attention: Client Reporting

201 Progress Parkway

Maryland Heights, MO 63043

www.edwardjones.com/access

Edward Jones MasterCard: 800-362-6299

Edward Jones VISA debit card: 888-289-6635

Client Relations: 800-441-2357

Monday-Friday 7am-7pm Central time

Account number: 609-91956-1-9
Statement type: Preferred
July 30 – August 26, 2011

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	653-13555-1-6	\$72,102.86	\$169,688.27
Individual retirement account	NELVA E BRUNSTING	609-91956-1-9	\$208.02	\$49,156.21
Living trust Advisory Solutions Fund Model	ELMER H BRUNSTING DECEDENTS TR	653-13579-1-8	\$241,949.31	\$282,281.25
Total investment accounts			\$314,260.19	\$501,125.73

Building a Solid Foundation for Your Stock Portfolio

When building a home, certain steps are followed to help ensure it is built on a solid foundation that will enable it to endure for years to come. That same level of care should be used when building your portfolio. Edward Jones' latest Investment Policy Guidance Report, "Principles of Individual Stock Investing," examines several principles that we believe are key to building a solid stock portfolio. For a free copy of this report, contact your Edward Jones financial advisor or visit www.edwardjones.com/guidancereport.

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.



Account number: 609-91956-1-9
Statement type: Preferred
July 30 – August 26, 2011

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

Edward Jones

EDWARD D JONES & CO CUSTODIAN
FBO NELVA E BRUNSTING IRA
203 BLOOMINGDALE CIRCLE
VICTORIA TX 77904-3049

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

Value Summary

Value on Aug 26	\$208.02
Value on Jul 30	\$212.83
Value one year ago	\$49,156.21

Your Retirement Account Summary

	This period	Cumulative
2011 Contributions	\$0.00	\$0.00
2010 Contributions	\$0.00	\$0.00
2011 Distributions	\$0.00	\$58,792.35

Required Minimum Distribution (RMD) Summary

*This information is based solely on this account.

Amount you are required to withdraw this year	\$3,673.48
Amount paid to you to date	\$58,792.35
Amount remaining to be withdrawn this year	\$0.00

Summary of Your Assets

Held at Edward Jones	Value on Aug 26	Value on Jul 30	Dollar change
Cash, Insured Bank Deposit & Money Market funds	\$185.15	\$185.15	\$0.00
Stocks	22.87	27.68	-4.81
Total at Edward Jones	\$208.02	\$212.83	-\$4.81

Don't neglect your 401(k).

Having your 401(k) contribution automatically deducted from your paycheck is a smart move, but it doesn't mean your retirement plan should be on autopilot. Life changes, and as it does, it's important to make sure your retirement plan still fits your needs. When was the last time you increased your contribution? Do you still have the right mix of investments? Edward Jones can help you answer these questions and give your 401(k) the attention it deserves.



Account number: 609-91956-1-9
 Statement type: Preferred
 July 30 – August 26, 2011

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



Summary of Your Income

	<u>This Period</u>	<u>Year-to-date</u>
Income from securities		
Interest	~	\$663.68
Dividends	~	223.98
Total	~	\$887.66

Your Assets at Edward Jones

Cash, Insured Bank Deposit & Money Market funds	Current Yield/Rate	Current value
Cash		\$185.15
Total Cash, Insured Bank Deposit & Money Market funds		\$185.15

Stocks	Our asset category/ Our recommendation	Current price	Current shares	Current value	Amt. invested since inception	Amt. withdrawn since inception
GENERAL MOTORS COMPANY	Aggressive	22.870	1.	\$22.87	~	~
NEW Symbol: GM	Hold					

Preferred Stocks	Our asset category/ Our recommendation	Current price	Current shares	Current value	Amt. invested since inception	Amt. withdrawn since inception
GENERAL MOTORS CORP	Unclassified	~	389.	~	~	~
	None					
Total stocks				\$22.87	~	~

Total estimated asset value **\$208.02**



Stock Market Perspective

The first half of 2011 has been a roller-coaster ride for investors. Gross domestic product (GDP) reports showed that economic growth was weaker than anticipated in the first half of the year, but importantly, the economy is still growing. We also watched news unfold on topics, including the debt ceiling, S&P's downgrade of the U.S. credit rating to AA+ and renewed European debt issues. All of these events made August a particularly volatile month in the markets. The economic recovery is progressing, but growth is likely to be slower than most would hope for. The market's roller-coaster ride may continue in the near term, but we believe improving economic fundamentals and healthy corporate profits are reasons to look forward to the "ups" and not be so fearful of the downs.

A Bright Spot in Corporate Earnings

While slow economic growth is certainly disappointing, it can provide a positive environment for investors. Second-quarter corporate earnings are up more than 10% over the past year. In addition, at the end of July, 73% of the companies that had reported earnings had exceeded expectations. Although companies in the S&P 500 are on track to reach new record high earnings in the second half of the year, their prices haven't kept pace. As a result, we believe many quality companies are attractively valued.

Invest in Your Strategy, Not Your Emotions

While market fluctuations are unsettling, market declines are common and can even be used as an opportunity to add quality investments that fit well with your portfolio and will help work toward your long-range goals. After all, investing isn't about buying when you feel good and selling when you feel bad. It's about developing and following a solid strategy that addresses your needs today and your goals for the future. It can be tempting to abandon your investment strategy when the market is down, but we believe that doing so can be a costly mistake. It all boils down to one simple fact: You can't control the market or the economy, but you can control how you react to them.

Edward Jones Is Here to Help

That's where Edward Jones can help. If you find yourself considering changes to your investments based solely on recent headlines or market performance, contact your Edward Jones financial advisor. He or she can review your portfolio and provide a fresh perspective of where you are today and if you're still on track to reach your goals based not on what happened last week or last month but on longer-term trends in the market. In the end, we believe that these trends will ultimately matter more than the market's short-term ups and downs.

Remember, your Edward Jones financial advisor is there to help and to answer any questions and address any concerns you have regarding your investments. Don't hesitate to contact him or her.

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 adviser. 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
- * 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

**Go Green! Did you know you can receive your statements and other documents online instead of on paper?
Visit www.edwardjones.com/edelivery for more information.**

