

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

### Social Security: The 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.

#### Total Account Value

**\$72,102.86**

#### Value One Month Ago

\$72,461.58

#### Value One Year Ago

\$169,688.27

#### Value Summary

	This Period	This Year
Beginning value	\$72,461.58	\$191,205.79
Assets added to account	0.00	0.00
Income	372.86	2,605.54
Assets withdrawn from account	0.00	-120,401.68
Change in value	-731.58	-1,306.79

#### Ending Value

**\$72,102.86**

#### Summary of Assets (as of Aug 26, 2011)

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

					Ending Balance
<b>Cash &amp; Money Market</b>					<b>\$610.42</b>
Cash					
<b>Unit Trusts</b>					
	Price	Quantity	Amount Invested Since Inception	Amount Withdrawn Since Inception	Value
Invsco Bld Amer Bds Incm Tr 58	1,028.16	10	9,955.90	—	10,281.60
VK Bld Amer Bonds Incm Tr #33	1,005.16	14	13,919.36	—	14,072.24
<b>Stocks</b>					
	Price	Quantity	Amount Invested Since Inception	Amount Withdrawn Since Inception	Value
Deere & Co	76.03	620	102,795.94	-96,456.95	47,138.60
<b>Total Account Value</b>					<b>\$72,102.86</b>



**Summary of Other Products and Services**

Loans and Credit	Account Number	Balance	Approved Credit	Available Credit	Rate
Amount of money you can borrow for Nelva E Brunsting	653-13555-1-6	\$0.00	\$23,569*	\$23,569	6.00%

\* Your approved credit is not a commitment to loan funds. It is based on the value of your Investment account which could change daily. The amount you may be eligible to borrow may differ from your approved credit. Borrowing against securities has its risks and is not appropriate for everyone. If the value of your collateral declines, you may be required to deposit cash or additional securities, or the securities in your account may be sold to meet the margin call. The interest rate will vary depending on the amount borrowed and will begin to accrue from the date of the loan and be charged to the account. A minimum account value is required if you have loan features on your account. Call your financial advisor today.

**Investment and Other Activity**

Date	Description	Quantity	Amount
8/01	Dividend on Deere & Co on 620 Shares @ 0.41		\$254.20
8/25	Interest on VK Bld Amer Bonds Incm Tr #33 on 14 Shares @ 4.84		67.76
8/25	Interest on Invsco Bld Amer Bds Incm Tr 58 on 10 Shares @ 5.09		50.90

## 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](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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**Contact Information**

Client Relations	Online Access	Other Contacts
Toll Free Phone 800-441-2357 Monday-Friday 7am -7pm CST	Online Account Access <a href="http://www.edwardjones.com/access">www.edwardjones.com/access</a>	Edward Jones MasterCard 800-362-6299
201 Progress Parkway Maryland Heights, MO 63043	Edward Jones Online Support 800-441-5203	Edward Jones VISA Debit Card 888-289-6635