



NELVA E BRUNSTING TTEE  
U/A DTD 10/10/96  
ELMER H BRUNSTING DECEDENTS TR  
13630 PINEROCK LANE  
HOUSTON TX 77079-5914

### 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.

#### Total Account Value

**\$284,217.39**

**Value One Month Ago**  
\$285,262.30

**Value One Year Ago**  
\$0.00

#### Value Summary

	This Period	This Year
Beginning value	\$285,262.30	\$0.00
Assets added to account	0.00	291,261.84
Income	222.39	3,788.88
Assets withdrawn from account	0.00	-41,944.09
Change in value	-1,267.30	31,110.76

**Ending Value** **\$284,217.39**

#### Summary of Assets (as of Nov 26, 2010)

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

					Ending Balance
<b>Cash &amp; Money Market</b>					
Money Market 0.01%*					<b>\$28.12</b>

\* The average yield on the money market fund for the past seven days.

Mutual Funds	Price	Quantity	Amount Invested Since Inception	Amount Withdrawn Since Inception	Value
Brandywine Blue Fund	23.98	387.256	8,821.62	-847.84	<b>9,286.40</b>
Columbia Mid Cap Value Fd Cl Z	12.55	707.727	8,821.62	-1,239.47	<b>8,881.97</b>
Dodge & Cox Income Fund	13.41	2,044.309	29,408.39	-3,068.34	<b>27,414.18</b>
Dodge & Cox Intl Stock Fund	34.25	846.202	29,409.83	-6,075.32	<b>28,982.42</b>
DWS Small Cap Value Fund Instl	35.66	170.077	5,881.09	-658.52	<b>6,064.95</b>
Fidelity New Insights Fd Instl	19.65	766.074	14,708.61	-2,012.03	<b>15,053.35</b>
ING Global Real Estate Fund I	15.75	532.648	8,821.62	-1,900.11	<b>8,389.21</b>
Investment Co of America Cl F1	26.79	756.591	20,588.05	-2,779.54	<b>20,269.07</b>
JPMorgan Core Bond Fund Select	11.64	2,113.808	26,464.91	-2,800.87	<b>24,604.73</b>
Jpm Fed Money Market Instl Cl	1.00	4,185.35	—	—	<b>4,185.35</b>
JPMorgan High Yield Fd Select	8.16	694.259	5,881.08	-779.66	<b>5,665.15</b>
MFS Research Intl Fd Cl I	15.11	1,348.376	20,583.79	-4,220.68	<b>20,373.96</b>
New World Fund Cl F1	53.09	108.461	5,881.08	-1,201.77	<b>5,758.19</b>
Oppnhmr Cmd Strat Ttl Rtn Cl Y	3.41	3,415.229	11,762.17	-1,465.14	<b>11,645.93</b>



**Summary of Assets (continued)**

Mutual Funds	Price	Quantity	Amount Invested Since Inception	Amount Withdrawn Since Inception	Value
Oppenheimer Intl Bond Fund Y	6.53	1,245.02	8,821.62	-1,466.80	<b>8,129.98</b>
Pioneer Fund CI Y	38.72	612.69	23,524.35	-3,105.52	<b>23,723.36</b>
T Rowe Price Equity Income Fd	22.09	899.467	20,583.80	-2,702.51	<b>19,869.23</b>
T Rowe Price New Income Fund	9.66	2,528.581	26,468.80	-2,896.76	<b>24,426.09</b>
Thornburg Invt Tr Value Fd I	32.06	357.634	11,762.16	-1,506.55	<b>11,465.75</b>
<b>Total Account Value</b>					<b>\$284,217.39</b>

**Investment and Other Activity**

Date	Description	Quantity	Amount
11/01	Dividend on Jpm Fed Money Market Instl CI on 4,510.33 Shares at Daily Accrual Rate		\$0.28
11/01	Reinvestment into Jpm Fed Money Market Instl CI @ 1.00	0.28	-0.28
11/01	Dividend on JPMorgan Core Bond Fund Select on 2,107.139 Shares @ 0.037		77.96
11/01	Reinvestment into JPMorgan Core Bond Fund Select @ 11.69	6.669	-77.96
11/01	Dividend on JPMorgan High Yield Fd Select on 689.639 Shares @ 0.055		37.93
11/01	Reinvestment into JPMorgan High Yield Fd Select @ 8.21	4.62	-37.93
11/01	Dividend on Oppenheimer Intl Bond Fund Y on 1,240.388 Shares at Daily Accrual Rate		32.01
11/01	Reinvestment into Oppenheimer Intl Bond Fund Y @ 6.91	4.632	-32.01
11/01	Dividend on T Rowe Price New Income Fund on 2,520.978 Shares at Daily Accrual Rate		74.21
11/01	Reinvestment into T Rowe Price New Income Fund @ 9.76	7.603	-74.21
11/05	Redeemed Jpm Fed Money Market Instl CI @ 1.00	-325.26	325.26
11/05	Advisory Solutions Program Fee		-325.26
11/18	Fee Offset Less Admin Fee		13.05

**Money Market Detail**

Money Market shares were deposited or withdrawn at a price of \$1.00 per share.

Date	Description	Deposits	Withdrawals
11/19	Deposit	\$13.05	
<b>Total</b>		<b>\$13.05</b>	

## 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.



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**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.

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201 Progress Parkway Maryland Heights, MO 63043	Edward Jones Online Support 800-441-5203	Edward Jones VISA Debit Card 888-289-6635