

22369 11185 3729

LANA GOLD WALDER
AKA YOLANDA GOLD WALDER

[REDACTED]

ASSET VALUE

Net Cash Equivalents
Net Portfolio Assets held at Stifel
Net Portfolio Assets not held at Stifel
Total Net Portfolio Value as of December 31, 2008
Total Net Portfolio Value end of September, 2008

FROM YOUR FINANCIAL ADVISOR

JAMES ROSENTHAL
Telephone: (973)549-4141

Office Servicing Your Account
18 COLUMBIA TURNPIKE
FLORHAM PARK, NJ 07932

PRIMARY INVESTMENT OBJECTIVE

None Specified. If you have any questions concerning your investment objective, or wish to make a change, please contact your Financial Advisor, or the Branch Manager for this office.

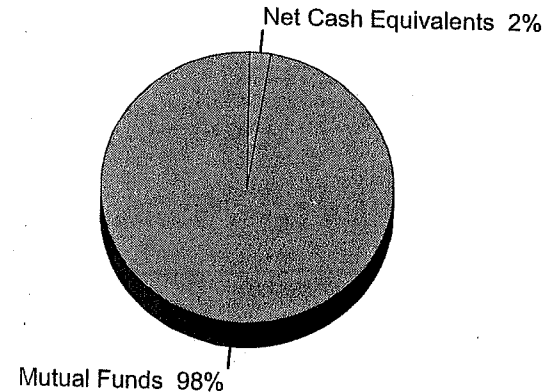
Investor Update

It's official – the U.S. has been in a recession since December 2007. So what does that mean for the stock market? This month's Investment Strategist offers a review of past recessions which shows some interesting patterns with regards to bear markets and recessions. Contact your Stifel Financial Advisor for more information.

ASSET SUMMARY

Portfolio Bulletin Board

Please contact your Financial Advisor for suitable investment alternatives.



Account Protection

Stifel, Nicolaus & Company, Incorporated provides up to \$150 million of coverage for securities held in client accounts, of which \$1 million may be in cash deposits. Ask your Financial Advisor for more details.

Thank you for allowing Stifel Nicolaus to serve you. In order to protect your rights, including rights under the Securities Investor Protection Act (SIPA), please promptly report, in writing, any inaccuracies or discrepancies in this account or statement to the Compliance Department of Stifel Nicolaus at the address below. If you have any questions regarding your account or this statement, please contact your Financial Advisor or the Branch Manager for this office. Please refer to the enclosed Investment Strategist newsletter for important disclosure information about your account.

ASSET SUMMARY

Value as of **December 31, 2008**

	At Stifel	Not at Stifel	Total	% of assets *	Gains/(-)Losses		
					Unrealized	Realized This Period	Year-to-date
Cash							
Money Market Funds							
Margin Balance							
Net Cash Equivalents							
Equities							
Preferreds							
Municipal Bonds							
Corporate/Government Bonds							
Mutual Funds							
Unit Investment Trusts							
Annuities							
Other/Alternative Investments							
Net Portfolio Assets							
Net Portfolio Value							

INCOME & DISTRIBUTION SUMMARY

Dividend	Tax-Exempt
	Taxable
Interest	Tax-Exempt
	Taxable
Capital Gain Distributions	
Return of Principal	
Other	
Total Income & Distributions	

TAX INFORMATION SUMMARY

	Year-to-date	This period
Accrued Interest Paid	Tax-Exempt	
	Taxable	
Accrued Interest	Tax-Exempt	
Received	Taxable	
Gross Proceeds		
Federal Withholding		
Foreign Taxes Paid		
Margin Interest Charged		

* Please note "% of assets" figures are

: short positions.

ASSET DETAILS

This section shows the cash equivalents and/or securities in your account. Prices obtained from outside sources are considered reliable but are not guaranteed by Stifel. Actual prices may vary and you may receive more or less than your original purchase price. Contact your Financial Advisor for current price quotes. Gain/Loss is provided for informational purposes only. Cost basis may be adjusted for, but not limited to, amortization, accretion, principal paydowns, capital changes, or listed option premiums. The Gain/Loss information should not be used for tax preparation without the assistance of your tax advisor.

NET CASH EQUIVALENTS

	<i>Current value</i>	<i>Anticipated annualized income</i>	<i>Current yield %</i>
GENERAL MONEY MARKET			
Total Net Cash Equivalents			

PORTFOLIO ASSETS

Mutual Funds

Open-End Funds

	<i>Symbol/ Bond Rating</i>	<i>Quantity</i>	<i>Current price</i>
DREYFUS / LAUREL FUNDS INC TAX MANAGED GROWTH FUND CLASS A CUSIP: 261978381	DTMGX		
FIRST EAGLE FUNDS INC GLOBAL FUND CLASS A CUSIP: 32008F507	SGENX		
GOLDMAN SACHS TR STRUCTURED US EQUITY FUND CLASS A CUSIP: 38141W620	GSSQX		
GOLDMAN SACHS TR CAP GROWTH PORTFOLIO CL A CUSIP: 38141W638	GSCGX		



ASSET DETAILS (continued)

Mutual Funds	Symbol/ Bond Rating	Quantity	Current price	Average unit cost	Current value	Cost	Unrealized gain/(-)loss*	Anticipated annualized income	Current yield %
Open-End Funds									
GOLDMAN SACHS TRUST TOLLKEEPER FUND CLASS A CUSIP: 38142Y823	GITAX						N/A	N/A	N/A

Total Mutual Funds

Total Net Portfolio Assets

Total Net Portfolio Value

* Please note "Unrealized gain/(-)loss" does not e
information only and should not be used for tax

ACTIVITY SUMMARY

Type of Activity	Activity	Year-to-date	This period	CASH EQUIVALENTS		
				Cash	Money Market	Margin
Opening Balance - Net Cash Equivalents						
Buy and Sell Transactions	Assets Bought					\$0.00
	Assets Sold/Redeemed					
Deposits	Deposits Made To Your Account					
Withdrawals	Withdrawals From Your Account					
Income and Distributions	Income and Distributions					
Money Market Activity	Money Market Activity					
Margin Interest	Margin Interest Charged					
Other	Other Transactions					
Cash Management Activity	Card Activity					
	ACH/ATM Activity					
Checkwriting Activity	Checks You Wrote					
Closing Balance - Net Cash Equivalents						
						\$0.00

STIFEL NICOLAUS

LANA GOLD WALDER
AKA YOLANDA GOLD WALDER

October 1 -
December 31, 2008
Account Number:

ACTIVITY DETAILS

CASH EQUIVALENTS

Opening Balance - Net Cash Equivalents

This period

Cash

Money Market

Margin

Assets Bought

Date	Activity	Quantity	Price	Description	Total	Cash	Money Market	Margin
12/09/08	Reinvest Div							
	****note****							
12/11/08	Reinvest Div							
	****note****							
12/11/08	Reinvest Lt Cap Gain							
	****note****							
12/11/08	Reinvest Lt Cap Gain							
	****note****							

Total Assets Bought

REINVEST AT 12.000

Income And Distributions

Date	Activity	Quantity	Description	Total	Cash	Money Market	Margin
10/31/08	Dividend						
11/28/08	Dividend						
12/09/08	Dividend						

lskld



ACTIVITY DETAILS continued

Income And Distributions continued

<i>Date</i>	<i>Activity</i>	<i>Quantity</i>	<i>Description</i>	<i>Total</i>
12/11/08	Long Term Cap Gain			
12/11/08	Dividend			
12/11/08	Long Term Cap Gain			
12/19/08	Long Term Cap Gain			
12/19/08	Dividend			
12/31/08	Dividend			
Total Income And Distributions				

CASH EQUIVALENTS continued

Money Market Activity

<i>Date</i>	<i>Activity</i>	<i>Description</i>	<i>Total</i>
10/31/08	Purchase	GENERAL MONEY MARKET	
11/28/08	Purchase	GENERAL MONEY MARKET	
12/22/08	Purchase	GENERAL MONEY MARKET	
12/31/08	Purchase	GENERAL MONEY MARKET	

Total Money Market Activity

Closing Balance - Net Cash Equivalents

This perio

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SNAPSHOT
Current period ending February 28, 2009

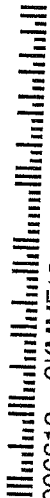
ACCOUNT NAME: LANA GOLD WALDER

ACCOUNT NUMBER:

Your Financial Advisor:
BERNARD L KASHMANN
Phone: 800-631-1094

4 GATEHALL DRIVE
PARSIPPANY, NJ 07054

If you have more than one account with us, why not link them and receive summary information for your entire household? Contact Your Financial Advisor for more details.



006612 GKMM13
LANA GOLD WALDER



Accounts are carried by First Clearing, LLC (FCC), member NYSE/SIPC.

General instructions and disclosures

About this statement

Clearing services

First Clearing, LLC ("FCC"), an indirect majority owned subsidiary of Wells Fargo & Company, is a clearing broker-dealer registered with the Securities and Exchange Commission ("SEC") and is a member of the New York Stock Exchange ("NYSE"), the Financial Industry Regulatory Authority ("FINRA") and all principal U.S. exchanges. FCC carries your account and acts as your custodian for funds and securities deposited with us directly by you, through Your Introducing Firm as identified on the front of this statement or as a result of transactions we process for your account. Twice a year, FCC publishes on its web site www.firstclearingllc.com a statement of the firm's financial condition. Alternatively, a printed statement is available to you upon request. Unless and until we receive written notice from you to the contrary, FCC may, without inquiry or investigation, accept from Your Introducing Firm (i) orders for the purchase or sale of securities for your account on margin or otherwise, and (ii) any other instructions concerning your account.

Trade date statement

All activity and positions on this statement are shown as of the date a trade is entered on the brokerage trading system (i.e., the trade date). Proceeds from the sale of securities and costs for the purchase of securities are not transacted through your account until the actual settlement date of the trade, which may be up to three business days after the trade date (or longer for certain securities with an extended settlement date).

Pricing of securities

Securities prices reflected on your statement may vary from actual liquidation value. Prices shown are provided by outside quotation services which we believe to be reliable. Due to the nature of market data the accuracy of such prices cannot be guaranteed, or in the absence of such prices are estimated by First Clearing, LLC using available information and its judgment. Such estimates may not reflect actual trades and do not reflect a commitment by the firm to buy or sell at those prices. Securities listed on a national exchange such as the NYSE or Nasdaq Stock Market are priced as of the close of the statement period. Unlisted shares may be valued at the current lowest published "bid-price", and, if none exists, the last reported transaction if occurring within the last 45 days. Prices of securities not actively traded may not be available and are indicated by "N/A." Corporate and municipal bonds and other fixed income securities are priced by a computerized pricing service or, for less actively traded issues, by utilizing a yield-based matrix system to arrive at an estimated market value. Listed options are priced based on the closing "bid-ask" prices and the last reported trade. Mutual fund shares are priced at net asset value. Shares of direct participation program ("DPP") and real estate investment trust ("REIT") securities that are not listed on a national exchange are generally illiquid. Because no formal trading market may exist for these investments, their values are estimated. Unless otherwise indicated, the values shown for DPP and REIT securities have been provided by the management of each program and represent management's estimate of the investor's interest in the net assets of the program. Prices for hedge funds are provided on a month delay basis. Long-term certificates of deposit (maturity beyond one year from date of issue) are priced using a market value pricing model. Generally, the sale or redemption price of your securities may be higher or lower than the prices shown on your statement. For an actual quote, speak to Your Financial Advisor.

Estimated annual income/yield

Estimated Annual Income (EAI), when available, reflects the estimated amount you would earn on a security if your current position and its related income remained constant for a year. Estimated Annual Yield (EAY), when available, reflects the current estimated annual income divided by the current value of the security as of the statement closing date. EAI and EAY are estimates and the actual income and yield might be lower or higher than the estimated amounts. EAY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate. The information used to derive these estimates is obtained from various outside vendors; FCC and our Firm are not responsible for incorrect or missing estimated annual income and yields. Past performance is not a guarantee of future results.

Income summary

The Income summary displays all income as recorded in the tax system as of period end date. The totals in the Cash flow snapshot may not match the totals in the Income snapshot due to reclassifications or other corrections made in the tax system. Remember, you may have certain products that are not included in these figures and whose income is only available on the tax forms sent to you at year-end. Reclassifications and other tax reporting requirements may alter these numbers both during and after year end. You should rely only on tax reporting documents. Contact your tax advisor if you have any questions about the tax consequences of your brokerage activity.

About your rights and responsibilities

Questions and complaints about Your Account

This account statement contains important information about your brokerage account, including recent transactions. All account statements sent to you shall be deemed complete and accurate if not objected to in writing within ten days of receipt. We encourage you to review the details in this statement. If you do not understand any of the information in your statement or if you believe there are any inaccuracies or discrepancies in your statement, you should promptly report them to both FCC and to Your Introducing Firm listed on the front of your statement. To further protect your rights, including any rights under the Securities Investor Protection Act, any verbal communications with either Your Introducing Firm or with FCC should be re-confirmed in writing. Inquiries or complaints about your account statement, including the positions and balances in your account, may be directed to **First Clearing Client Services** at ATTN: MO3630, 1 N. Jefferson Ave, St. Louis, MO 63103, (866) 786-4879. All other inquiries or complaints regarding your account or the activity therein should be directed to Your Introducing Firm.

Public Disclosure: You may reach FINRA by calling the FINRA Regulation Public Disclosure Program Hotline at (800) 289-9999 or by visiting FINRA Regulation online at www.finra.org. A brochure describing the FINRA Regulation Public Disclosure Program is also available from the FINRA upon request.

SIPC Protection

Securities and cash in client accounts have two sources of protection. First Clearing, LLC ("First Clearing") is a member of the Securities Investor Protection Corporation ("SIPC"). SIPC protects the clients of its member firms against the loss of their securities in the event of the member's insolvency and liquidation. Each client is insured up to a maximum of \$500,000 (including \$100,000 for claims for cash). For more information on SIPC coverage, please see the explanatory brochure at www.sipc.org or contact SIPC at (202) 371-8300. In addition, First Clearing maintains a program of additional protection. This additional insurance coverage is provided through London Underwriters (led by Lloyd's of London Syndicate) ("Lloyd's"). For clients who have received the full SIPC payout limit, First Clearing's policy with Lloyd's provides additional coverage above the SIPC limits for any missing securities and cash in client brokerage accounts up to a First Clearing aggregate limit of \$1 billion (including up to \$1.9 million for cash per client). SIPC and the additional protection do not insure the quality of investments or protect against losses from fluctuating market value.

Free credit balances

Free credit balances are not segregated and may be used by FCC in the operation of its business in accordance with 17CFR Section 240.15c3-2 & -3 under the Securities and Exchange Act of 1934. You have the right to receive from us in the course of normal business operations, subject to any open commitments in any of your accounts, any free credit balances to which you are entitled.

Investment objectives/Risk tolerances

Please inform Your Financial Advisor promptly of any material change that might affect your investment objectives, risk tolerances or financial situation.

Tax reporting

We are required by federal law to report annually to you and to the Internal Revenue Service ("IRS") on Form 1099 and 1099B certain interest, dividend income and sales proceeds credited to your account.



SNAPSHOT

LANA GOLD WALDER

FEBRUARY 1 - FEBRUARY 28, 2009
ACCOUNT NUMBER: 8

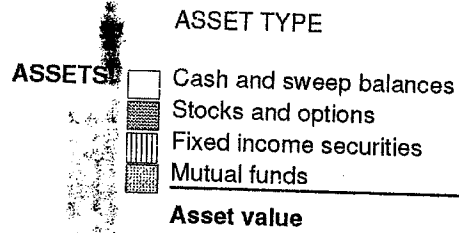
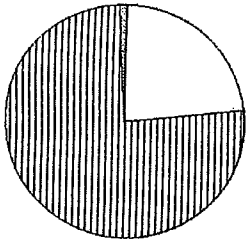
Progress summary

Opening value
Income earned
Change in value

Closing value

Portfolio summary

CURRENT



PREVIOUS VALUE ON JAN 31	%	CURRENT VALUE ON FEB 28	%	ESTIMATED ANN. INCOME

SNAPSHOT

LANA GOLD WALDER

FEBRUARY 1 - FEBRUARY 28, 2009
ACCOUNT NUMBER: --

Cash flow summary

	THIS PERIOD	THIS YEAR
Opening value of cash and sweep balances		
Income and distributions		
Securities sold and redeemed		
Net additions to cash		
Net subtractions from cash		
Closing value of cash and sweep balances		

Income summary

TAXABLE	Ordinary dividends and ST capital gains
	Total taxable income
TAX-EXEMPT	Money market/sweep funds
	Interest
	Total federally tax-exempt income
	Total income



SNAPSHOT

LANA GOLD WALDER

FEBRUARY 1 - FEBRUARY 28, 2009
ACCOUNT NUMBER:

Your Financial Advisor

BERNARD L KASHMANN
Phone: 800-631-1094

4 GATEHALL DRIVE
PARSIPPANY, NJ 07054

Account profile

Full account name: LANA GOLD WALDER
Account type: Standard Package
Brokerage account number:
Tax status: Taxable
Investment objective/Risk tolerance: MODERATE GROWTH & INCOME
Sweep option: FEDERATED MUNICIPAL CASH SERIES

Document delivery status

	Paper	Electronic
Statements:	X	
Trade confirmations:	X	
Tax documents:	X	

LANA GOLD WALDER

FEBRUARY 1 - FEBRUARY 28, 2009
ACCOUNT NUMBER: 7000

Additional information

	THIS PERIOD	THIS YEAR
Gross proceeds		

Portfolio detail

Cash and Sweep Balances

Estimated Annual Yield on Money Market funds, when available, reflects the current estimated yield for the Interest Period dates displayed.

DESCRIPTION	CURRENT MARKET VALUE	ESTIMATED ANNUAL INCOME	ESTIMATED CURRENT YIELD (%)
Cash			
FEDERATED MUNICIPAL CASH SERIES			
Interest Period 02/01/09 - 02/28/09			
Total Cash and Sweep Balances			

Fixed Income Securities

Corporate and municipal bonds and other fixed income securities are priced by a computerized pricing service or, for less actively traded issues, by utilizing a yield-based matrix system to arrive at an estimated market value.

Municipal Bonds

DESCRIPTION	QUANTITY	CURRENT PRICE	CURRENT MARKET VALUE	ESTIMATED		
				ACCRUED INTEREST	ANNUAL INCOME	ANNUAL YIELD (%)
NEW JERSEY HLTH CARE FAC FINANCE AUTH VIRTUA HLTH B/E FSA INSD CPN 4.750% DUE 07/01/18 DTD 11/15/98 FC 07/01/99 CALL 01/01/09 @ 101.000 Moody AA3, S&P AAA CUSIP 64579EQQ2						



LANA GOLD WALDER

FEBRUARY 1 - FEBRUARY 28, 2009
ACCOUNT NUMBER:

Fixed Income Securities

Municipal Bonds continued

DESCRIPTION	QUANTITY	CURRENT PRICE	CURRENT MARKET VALUE	ESTIMATED		
				ACCRUED INTEREST	ANNUAL INCOME	ANNUAL YIELD (%)
N.J. TRANSPORTATION TR FUND SRS A B/E CPN 4.500% DUE 06/15/19 DTD 12/01/98 FC 06/15/99 CALL 06/15/09 @ 100.000 Moody AA3, S&P AAA CUSIP 646135PH0						
ESSEX CNTY N J UTILS AUTH SOLID WST REV SER A FSA OY=5.09% CPN 5.000% DUE 04/01/22 DTD 03/15/99 FC 10/01/99 CALL 04/01/09 @ 100.000 Moody AA3, S&P NR CUSIP 296816BC4						
NEW JERSEY HEALTH CARE FING AUTH REV UNREF BAL ST BARNABAS B CPN 4.750% DUE 07/01/28 DTD 12/01/98 FC 07/01/99 CALL 03/17/09 @ 101.000 Moody BAA1, S&P AA CUSIP 64579FPJ6						
NEW JERSEY ECONOMIC DEV AUTH WTR FACS REV AMT UTD WTR NJ INC PJ AMBAC CPN 5.000% DUE 11/01/28 DTD 12/01/98 FC 05/01/99 CALL 12/20/08 @ 102.000 Moody BAA1, S&P A CUSIP 645780DX2 SUBJECT TO ALTERNATIVE MINIMUM TAX						

LANA GOLD WALDER

FEBRUARY 1 - FEBRUARY 28, 2009
ACCOUNT NUMBER:

Fixed Income Securities

Municipal Bonds continued

DESCRIPTION	QUANTITY	CURRENT PRICE	CURRENT MARKET VALUE	ESTIMATED		
				ACCRUED INTEREST	ANNUAL INCOME	ANNUAL YIELD (%)
NEW JERSEY ST TRANSN TR FD AUTH TRANSN SYS- SER A REV B/E AMBAC CPN 4.750% DUE 12/15/37 DTD 09/27/07 FC 06/15/08 CALL 12/15/17 @ 100.000 Moody A1 , S&P AA- CUSIP 646136QD6						
Total Municipal Bonds						
Total Fixed Income Securities						

Mutual Funds

Mutual fund shares are priced at net asset value. Estimated Annual Income and Yield refer to Dividends and Interest Income only, and typically do not reflect Total return.

Closed End Mutual Funds

DESCRIPTION	QUANTITY	CURRENT PRICE	CURRENT MARKET VALUE	ESTIMATED	
				ANNUAL INCOME	ANNUAL YIELD (%)
BLACKROCK PREFERRED AND EQUITY ADVANTAGE TRUST BTZ					
Total Closed End Mutual Funds					
Total Mutual Funds					



FEBRUARY 1 - FEBRUARY 28, 2009
ACCOUNT NUMBER: 1

Activity detail

DATE	ACCOUNT TYPE	TRANSACTION	QUANTITY	DESCRIPTION	PRICE	AMOUNT	CASH AND SWEEP BALANCES
02/01				BEGINNING BALANCE			
02/27	Cash						
02/27	Cash						

Cash sweep activity

Our Cash Sweep program allows you to sweep transactions into one of our cash sweep options. These 'sweep transactions' may represent a net amount for the month. Transactions displayed here are Transfer To, Transfer From and Reinvested Dividends and Interest. These transaction amounts are not included in your cash flow summary.

DATE	TRANSACTION	DESCRIPTION	AMOUNT
02/01			
02/27	REINVST DIV/INT		

DATE	TRANSACTION	DESCRIPTION	AMOUNT

Specific instructions

About this statement

Callable bonds and preferred stock

Bonds and preferred stock that are subject to a partial call will be selected by an impartial lottery process pursuant to NYSE Rule 402.30 in which the probability of your securities being selected for redemption is proportional to the holdings of all shareholders of such securities held in street name. If a security is called prior to maturity it may affect the yield you receive. Additional information is available upon request.





TOTAL MERRILL®

Primary Account

LANA GOLD WALDER
AKA YOLANDA GOLD WALDER



YOUR MERRILL LYNCH REPORT

January 31, 2009 - February 27, 2009

PORTFOLIO SUMMARY

Net Portfolio Value

Your assets
Your liabilities ¹

Your Net Cash Flow (Inflows/Outflows)
Securities You Transferred In/Out

Subtotal Net Contributions

Your Dividends/Interest Income
Your Market Change

Subtotal Investment Earnings

**Need Investment Guidance?
Call Your Financial Advisor**

Your Financial Advisor:

PRINCIPE BISHOP COMITO GROUP
100 CAMPUS DRIVE
FLORHAM PARK NJ 07932
(800) 374-1528

**If you have questions on your statement,
call 24-Hour Assistance:**

(800) MERRILL
(800) 637-7455

Access Code:

Up-to-date account information can be viewed
at: www.mlol.ml.com, where your statements
are archived for three or more years.

Questions about MLOL? Click the "help" tab at
the top of the screen once you log in.

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¹ Includes cash/margin debit balances and short market values. See Your Balance Sheet and account statements for more details.

YOU CAN STILL MAKE A 2008 IRA CONTRIBUTION UNTIL 4/15/09!

Don't miss out on the potential tax deduction of a traditional IRA contribution
or the tax-free growth potential of a Roth IRA contribution.
Call your Financial Advisor today for details!

Primary Account:

24-Hour Assistance: (800) MERRILL
Access Code:

January 31, 2009 - February 27, 2009

YOUR ACCOUNTS

	Account No.	Account Type/Managing Firm	February 27	January 30	Page
BEYOND BANKING					
<i>Ask your Financial Advisor about your tax payment options.</i>					
INVESTMENTS					
LANA GOLD WALDER					
LANA GOLD WALDER					
<i>Subtotal</i>					
					6
					16
RETIREMENT					
<i>To help achieve your retirement lifestyle, ask</i>					
<i>Income Service®.</i>					
CREDIT & LENDING					
<i>If you have a tax payment due, ask your Financial Advisor about the suitability of our Credit & Lending options.</i>					
ESTATE PLANNING SERVICES					
<i>Trusted IRA - The Benefits of an IRA and the Power of a Trust. Ask your Financial Advisor for details.</i>					
SOLUTIONS FOR BUSINESS					
<i>Investing, cash management, and online business services through one account. Call your Financial Advisor.</i>					

All brokerage accounts are held at Merrill Lynch, Pierce, Fenner & Smith Incorporated, Member SIPC. Bank deposits are held at the ML Banks or other depository institutions and are covered by FDIC insurance up to applicable limits. They are not protected by SIPC, see footnote 14 on the last page of this statement for more information.

These summary reports are provided for informational purposes only and contain information from accounts linked for delivery in a single package. The underlying accounts may have different owners and use of "you" or "your" in these reports refer to all owners. The enclosed separate account statements are the official record for each account.





TOTAL MERRILL®

Primary Account:

January 31, 2009 - February 27, 2009

YOUR BALANCE SHEET (for your ML accounts)

ASSETS

	February 27	January 30
Cash/Money Accounts		
Fixed Income		
Equities		
Mutual Funds		
Options		
Other		
<i>Subtotal (Long Portfolio)</i>		
Estimated Accrued Interest		
Life Insurance/Annuities		

TOTAL ASSETS

LIABILITIES

Margin Loan/Debit Balance	
Short Market Value	
<i>Subtotal</i>	

NET PORTFOLIO VALUE

OTHER LIABILITIES (not included in Net Portfolio Value)

Loan Management Account ⁽¹⁾	-
Mortgages	-
Home Equity Loans	-
Business Loans	-
<i>Subtotal</i>	-
TOTAL LIABILITIES	-

⁽¹⁾ Secured by assets in a Merrill Lynch account

CASH FLOW

Opening Cash/Money Accounts

CREDITS

Funds Received
Electronic Transfers
Other Credits
<i>Subtotal</i>

DEBITS

Electronic Transfers
Margin Interest Charged
Other Debits
Visa Purchases (<i>debits</i>)
ATM/Cash Advances
Checks Written/Bill Payment
<i>Subtotal</i>

Net Cash Flow

Dividends/Interest Income
Security Purchases/Debits
Security Sales/Credits

Closing Cash/Money Accounts

Securities You Transferred In/Out

This Report

Year to Date

Primary Account:

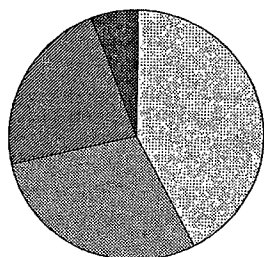
24-Hour Assistance: (800) MERRILL
Access Code

January 31, 2009 - February 27, 2009

YOUR PORTFOLIO REVIEW

ASSET ALLOCATION *

*Estimated Accrued Interest not included
May not reflect all holdings*



Percent

* Includes the categorical values for funds, closed end funds, and UITs

CURRENT INCOME

Taxable Dividends
Total

Your Estimated Annual Income

BOND MATURITY SCHEDULE

Does not include Fixed Income Mutual Funds

Maturity Years	% of Total Bond Assets	Par Value	Estimated Market Value
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TOP FIVE PORTFOLIO HOLDINGS

Based on Estimated Market Value

Current Value	% of Portfolio
CMA NJ MUNICIPAL MONEY	
BLACKROCK AURORA	
MANCHESTER TWP NJ BRD ED	
NEW JERSEY ST EDL FACS	
EATON VANCE TAX MGD	

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TOTAL MERRILL®

Primary Account:

YOUR MONTHLY INCOME & GAIN/(LOSS) REVIEW

January 31, 2009 - February 27, 2009

INCOME SUMMARY

Account No.	This Report				Total This Report Income	Year to Date				Total YTD Income
	Tax- Exempt Interest	Taxable Interest	Tax- Exempt Dividends	Taxable Dividends		Tax- Exempt Interest	Taxable Interest	Tax- Exempt Dividends	Taxable Dividends	

GAIN/(LOSS) SUMMARY

Account No.	Realized Gains/(Losses)				Long Term Capital Gain Distributions Year To Date	Unrealized Gains/(Losses)	
	This Report Short Term	YTD Short Term	This Report Long Term	YTD Long Term		Short Term	Long Term
	-	-	-	-	-		
	-	-	-	-	-		
	-	-	-	-	-		

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Online at: www.mlol.ml.com

Account Number: . . .

24-Hour Assistance: (800) MERRILL

Access Code



TOTAL MERRILL®

LANA GOLD WALDER
AKA YOLANDA GOLD WALDER



Net Portfolio Value:

Your Financial Advisor:

PRINCIPE BISHOP COMITO GROUP
100 CAMPUS DRIVE
FLORHAM PARK NJ . 07932
(800) 374-1528

■ CMA® ACCOUNT

January 31, 2009 - February 27, 2009

ASSETS

Cash/Money Accounts
Fixed Income
Equities
Mutual Funds
Options
Other
Subtotal (Long Portfolio)
Estimated Accrued Interest
Life Insurance/Annuities

TOTAL ASSETS

LIABILITIES

Debit Balance
Short Market Value

TOTAL LIABILITIES

NET PORTFOLIO VALUE

February 27

January 30

CASH FLOW

This Statement

Year to Date

Opening Cash/Money Accounts

CREDITS

Funds Received
Electronic Transfers
Other Credits

Subtotal

DEBITS

Electronic Transfers
Margin Interest Charged
Other Debits
Visa Purchases (*debits*)
ATM/Cash Advances
Checks Written/Bill Payment

Subtotal

Net Cash Flow

Dividends/Interest Income
Security Purchases/Debits
Security Sales/Credits

Closing Cash/Money Accounts

Securities You Transferred In/Out

LANA GOLD WALDER

Account Number:

24-Hour Assistance: (800) MERRILL
Access Code:

January 31, 2009 - February 27, 2009

YOUR CMA ASSETS

CASH/MONEY ACCOUNTS

Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Estimated Annual Income	Est. Annual Yield%
CASH						
CMA NJ MUNICIPAL MONEY						
TOTAL						

MUNICIPAL BONDS

Description	Acquired	Quantity	Adjusted/Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield%
Δ MORRISTOWN NJ CAP IMPT	05/08/02								
MBIA RE SER A FGIC MAY02 04.150%MAY01 09									
MOODY'S: A1 S&P: *** CUSIP:618533VK6									
ORIGINAL UNIT/TOTAL COST: 102.8214/25,705.35									
Δ UTAH ST	09/13/02								
SER B RF OID PRF09 JUN01 04.500%JUL01 14									
MOODY'S: AAA S&P: AAA CUSIP:917542KA9									
CALL DT:07/01/09 CALL PR:100									
ORIGINAL UNIT/TOTAL COST: 105.1124/26,278.10									
Δ HANOVER PARK NJ RGL HGH	07/14/05								
SCH DT SCH GTD MBIA JUL05 03.750%OCT01 09									
MOODY'S: AA2 S&P: *** CUSIP:411144DA3									
ORIGINAL UNIT/TOTAL COST: 103.6000/20,720.00									
Δ GARFIELD NJ	11/06/01								
MBIA EBD NOV01 03.750%NOV01 09									
:365856FN8									
ORIGINAL UNIT/TOTAL COST: 101.3964/25,349.10									
Δ ATLANTIC NJ IMPT AT LUX	05/30/90								
TAX RV MBIA ETM DEC85 07.375%JUL01 10									
MOODY'S: BAA1 S&P: AAA CUSIP:048503AT3									
ORIGINAL UNIT/TOTAL COST: 101.0000/25,250.01									

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TOTAL MERRILL*

LANA GOLD WALDER

Account Number:

YOUR CMA ASSETS

January 31, 2009 - February 27, 2009

MUNICIPAL BONDS (continued)									
Description	Acquired	Quantity	Adjusted/Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield%
Δ HOWELL TWP NJ	11/06/01								
RF MBIA NOV01 04.000%JAN01 11									
MOODY'S: A3 S&P: *** CUSIP:443157DS8									
ORIGINAL UNIT/TOTAL COST:									
Δ NEW JERSEY ST EDL FACS	06/11/02								
AUTH REV SER C OID FGIC JUN02 04.100%JUL01 1									
MOODY'S: A3 S&P: AA- CUSIP:64605KX96									
ORIGINAL UNIT/TOTAL COST:									
Δ CLEARVIEW NJ REGL HIGH	01/30/03								
SCH DIST SCH GTD FGIC FEB03 04.250%FEB15 13									
MOODY'S: AA2 S&P: *** CUSIP:185072DX0									
ORIGINAL UNIT/TOTAL COST: .									
Δ UPPER FREEHOLD TWP NJ	12/10/03								
GEN IMPT MBIA DEC03 04.000%DEC15 13									
MOODY'S: A1 S&P: *** CUSIP:915801AM6									
ORIGINAL UNIT/TOTAL COST:									
Δ MONMOUTH CNTY NJ IMPT	12/10/03								
AUTH REV AMBAC DEC03 04.250%DEC01 14									
MOODY'S: BAA1 S&P: A CUSIP:609566A95									
ORIGINAL UNIT/TOTAL COST:									
Δ SOUTH BRUNSWICK TWP NJ	07/15/04								
MBIA JUL04 04.375%JUL01 15									
MOODY'S: AA2 S&P: AA CUSIP:836785ZG3									
ORIGINAL UNIT/TOTAL COST:									
Δ MANCHESTER TWP NJ BRD ED	07/15/04								
FSA JUL04 04.250%JUL15 16									
MOODY'S: AA3 S&P: AAA CUSIP:562468EW4									
ORIGINAL UNIT/TOTAL COST:									

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LANA GOLD WALDER

Account Number.

24-Hour Assistance: (800) MERRILL
Access Code:

YOUR CMA ASSETS

January 31, 2009 - February 27, 2009

MUNICIPAL BONDS (continued)

Description	Acquired	Quantity	Adjusted/Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield%
Δ WEST ESSEX NJ REGL SCH DIST SCH GTD OID FSA JAN03 04.100%NOV01 17 MOODY'S: AA2 S&P: *** CUSIP:952700DT6 ORIGINAL UNIT/TOTAL COST: :	01/16/03								
Δ NEW JERSEY ST EDL FACS AUTH REV SER C OID FGIC JUN02 04.750%JUL01 1 MOODY'S: A3 S&P: AA- CUSIP:64605KY87 ORIGINAL UNIT/TOTAL COST: :	12/10/03								
TOTAL									

PREFERRED STOCKS

Description	Acquired	Quantity	Adjusted/Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest
AEGON NV 6.375% PERPETUAL CAP SEC PFD STK CUSIP:007924301	01/12/07						
ING GROEP NV ING PERPETUAL DEBT SEC 6.125% CUSIP:456837509	09/16/05						
ROYAL BK OF SCOT GRP PLC SER M ADR REP NON CUM P 06.400% PERPETUAL CUSIP:780097796	02/09/06						
TOTAL							

PLEASE REFER TO NOTES BELOW FOR INFORMATION REGARDING CREDIT RATINGS.

EQUITIES

Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
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LANA GOLD WALDER

Account Number:



TOTAL MERRILL®

YOUR CMA ASSETS

January 31, 2009 - February 27, 2009

EQUITIES (continued)

<i>Description</i>	<i>Symbol</i>	<i>Acquired</i>	<i>Quantity</i>	<i>Unit Cost Basis</i>	<i>Total Cost Basis</i>	<i>Estimated Market Price</i>	<i>Estimated Market Value</i>	<i>Unrealized Gain/(Loss)</i>	<i>Estimated Current Annual Income</i>	<i>Yield%</i>
BANCO SANTANDER SA ADR	STD									

LANA GOLD WALDER

Account Number

24-Hour Assistance: (800) MERRILL
Access Code:

YOUR CMA ASSETS

January 31, 2009 - February 27, 2009

EQUITIES (continued)

Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
BANCO SANTANDER SA ADR	STD									
(.0999 FRACTIONAL SHARE)										
Subtotal										
TOTAL										

RESEARCH RATINGS

Security	Symbol	BAS-ML Research		IPR Rating*	IPR Rating*	Jaywalk Consensus Rating		
		Rating	IPR Rating*			SELL	HOLD	BUY
BANCO SANTANDER SA ADR	STD	A-2-8	Buy	-Morningstar	Buy -Sabrient Systems, L.L.C.			

PLEASE REFER TO THE BACK OF YOUR STATEMENT FOR A GUIDE TO YOUR BAS-ML RESEARCH AND IPR RATINGS.

MUTUAL FUNDS/CLOSED END FUNDS/UIT

Description	Quantity	Total Client Investment	Cumulative Investment Return	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%	
BLACKROCK MUNIHDS NJ INS										
SYMBOL: MUJ Initial Purchase:01/12/07										
Fixed Income 100%										
BLACKROCK AURORA										
PTFL CL A										

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LANA GOLD WALDER

Account Number



TOTAL MERRILL®

YOUR CMA ASSETS

January 31, 2009 - February 27, 2009

MUTUAL FUNDS/CLOSED END FUNDS/UIT (continued) Description	Quantity	Total Client Investment	Cumulative Investment Return	Total Estimated Cost Basis Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
SYMBOL: SSRAX Initial Purchase:03/18/97 Equity 100%								
EATON VANCE TAX MGD GROWTH FD 1.1 CL A SYMBOL: ETTGX Initial Purchase:06/07/99 Equity 100%								
Subtotal (Fixed Income)								
Subtotal (Equities)								
TOTAL								

Total Client Investment: Cost of shares directly purchased and still held. Does not include shares purchased through reinvestment.

Cumulative Investment Return: Estimated Market Value minus Total Client Investment. Cumulative Investment Return is the capital appreciation (depreciation) of all shares purchased, including shares purchased through reinvestment.

Unrealized Gain or (Loss): Estimated Market Value minus Total Cost Basis (total cost of shares directly purchased and still held, as well as cost of shares acquired through reinvestment). Provided for Tax Planning purposes only and is not applicable to retirement accounts.

Initial Purchase: Date of your initial investment in this fund.

Market Timing: Merrill Lynch's policies prohibit mutual fund market timing, which involves the purchase and sale of mutual fund shares within short periods of time with the intention of capturing short-term profits resulting from market volatility. Market timing may result in lower returns for long-term fund shareholders because market timers capture short-term gains that would otherwise pass to all shareholders and due to increased transaction costs and fewer assets for investment due to the need to retain cash to satisfy redemptions.

LONG PORTFOLIO

	Adjusted/Total Cost Basis	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield%
TOTAL						

Notes

Δ Debt Instruments purchased at a premium show amortization

Θ Debt Instruments purchased at a discount show accretion

*** Rating currently unavailable or not rated/unrated as provided by Rating Agency or recognized industry wide third party vendor source.

Total values exclude N/A items

For Credit Ratings: S&P and Moody's provide credit ratings on the credit quality of certain bonds and preferred stocks. For a credit enhanced security, Moody's and S&P publish and provide third party vendors the higher of the rating on the credit enhancer (guarantor) or the stand alone rating on the underlying security.

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LANA GOLD WALDER

Account Number

24-Hour Assistance: (800) MFERRILL
Access Code:

YOUR INSURANCE CONTRACTS

January 31, 2009 - February 27, 2009

Life Insurance / Annuities

AIG TRILOGY VAR ANUTY

POLICY NUMBER EAM00043

CONTRACT VALUE AS OF 02/26/09

Contract Value

Estimated Annual Payments

TOTAL

Insurance and annuity contracts are not held in your account.

Insurance and Annuity Products: - ARE NOT FDIC INSURED - ARE NOT BANK GUARANTEED - MAY LOSE VALUE - ARE NOT A BANK DEPOSIT - ARE NOT A CONDITION TO ANY BANKING SERVICE OR ACTIVITY - ARE NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY.

YOUR CMA TRANSACTIONS

DIVIDENDS/INTEREST INCOME TRANSACTIONS

Date	Transaction Type	Quantity	Description	Income	Income Year To Date
02/17	Non Rept Int		CLEARVIEW NJ REGL HIGH SCH DIST SCH GTD FGIC FEB03 04.250%FEB15 13 PAY DATE 02/15/2009		
	Subtotal (Tax-Exempt Interest)				
02/02	Dividend		BLACKROCK MUNIHDS NJ INS HOLDING 1000.0000 PAY DATE 02/02/2009		
02/27	Share Dividend	57	CMA NJ MUNICIPAL MONEY PAY DATE 02/26/2009		
02/27	Cash Dividend		CMA NJ MUNICIPAL MONEY PAY DATE 02/26/2009 FROM 01-30 THRU 02-26 CMA NJ MUNICIPAL MONEY		
	Income Total				
	Subtotal (Tax-Exempt Dividends)				
02/12	* Rpt Fgn Div		BANCO SANTANDER SA ADR ADJ PAYDATE 02/09/09 PAY DATE 02/09/2009		

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LANA GOLD WALDER

Account Number



TOTAL MERRILL®

YOUR CMA TRANSACTIONS

January 31, 2009 - February 27, 2009

DIVIDENDS/INTEREST INCOME TRANSACTIONS (continued)

Date	Transaction Type	Quantity	Description	Income	Income Year To Date
<i>Subtotal (Taxable Dividends)</i>					
NET TOTAL					

SECURITY TRANSACTIONS

Date	Description	Transaction Type	Quantity	Unit Price	Debit	Credit	Accrued Interest Earned/(Paid)
02/04	BANCO SANTANDER SA ADR PAY DATE 02/04/2009	Exchange					
02/04	SOVEREIGN BANC RP INC COM PAY DATE 02/04/2009	Exchange					
<i>Subtotal (Other Security Transactions)</i>							
TOTAL							

CASH/OTHER TRANSACTIONS

Date	Transaction Type	Quantity	Description	Debit	Credit
02/12	Fgn Div Tax		BANCO SANTANDER SA ADR ADJ PAYDATE 02/09/09		
02/12	Journal Entry		BANCO SANTANDER SA ADR ADJ PAYDATE 02/09/09 PAY DATE 02/09/2009		
<i>Subtotal (Other Debits/Credits)</i>					
NET TOTAL					

YOUR CMA MONEY FUND TRANSACTIONS

Date	Description	Sales	Purchases	Date	Description	Sales	Purchases
02/09	CMA NJ MUNICIPAL MONEY			02/23	CMA NJ MUNICIPAL MONEY		
02/17	CMA NJ MUNICIPAL MONEY						

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LANA GOLD WALDER

Account Number:

24-Hour Assistance: (800) MERRILL
Access Code:

YOUR CMA MONEY FUND TRANSACTIONS *(continued)*

January 31, 2009 - February 27, 2009

<i>Date</i>	<i>Description</i>	<i>Sales</i>	<i>Purchases</i>	<i>Date</i>	<i>Description</i>	<i>Sales</i>	<i>Purchases</i>
NET TOTAL							

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Online at: www.mlol.ml.com

Account Number: 8

24-Hour Assistance: (800) MERRILL

Access Code: 93-825-48705



TOTAL MERRILL®

LANA GOLD WALDER
[REDACTED]

Net Portfolio Value:

Your Financial Advisor:

PRINCIPE BISHOP COMITO GROUP
100 CAMPUS DRIVE
FLORHAM PARK NJ 07932
(800) 374-1528

CMA® ACCOUNT

This account is enrolled in the Personal Investment Advisory Program

January 31, 2009 - February 27, 2009

ASSETS

	February 27	January 30
Cash/Money Accounts	57,115.00	
Fixed Income		
Equities		
Mutual Funds		
Options		
Other		
<i>Subtotal (Long Portfolio)</i>		

TOTAL ASSETS

LIABILITIES

Debit Balance
Short Market Value
TOTAL LIABILITIES

NET PORTFOLIO VALUE

CASH FLOW

Opening Cash/Money Accounts

CREDITS

Funds Received
Electronic Transfers
Other Credits

Subtotal

DEBITS

Electronic Transfers
Margin Interest Charged
Other Debits
Visa Purchases (debits)
ATM/Cash Advances
Checks Written/Bill Payment

Subtotal

Net Cash Flow

Dividends/Interest Income
Security Purchases/Debits
Security Sales/Credits

Closing Cash/Money Accounts

Securities You Transferred In/Out

LANA GOLD WALDER

Account Number: 825-48S05

24-Hour Assistance: (800) MERRILL
Access Code: 6

YOUR CMA ASSETS

January 31, 2009 - February 27, 2009

CASH/MONEY ACCOUNTS

Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Estimated Annual Income	Est. Annual Yield%
CASH						
CMA NJ MUNICIPAL MONEY						
TOTAL						

MUTUAL FUNDS/CLOSED END FUNDS/UIT

Description	Quantity	Total Client Investment	Cumulative Investment Return	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
HEALTH CARE SELECT SPDR									
SYMBOL: XLV									
Initial Purchase: 07/02/07									
Equity 100%									
ISHARES S&P 500 VALUE									
INDEX FUND									
SYMBOL: IVE									
Initial Purchase: 03/26/07									
Equity 100%									
ISHARES TRUST S&P MIDCAP									
400 INDEX FUND									
SYMBOL: IJH									
Initial Purchase: 03/26/07									
Equity 100%									
ISHARES DJ US TELCOMMUNI									
SECTOR INDEX FUND									
SYMBOL: IYZ									
Initial Purchase: 05/04/07									
Equity 100%									
ISHARES COHEN & STEERS									
REALTY MAJORS INDEX FUND									
SYMBOL: ICF									
Initial Purchase: 03/26/07									
Equity 100%									



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LANA GOLD WALDER

Account Number:



TOTAL MERRILL®

YOUR CMA ASSETS

January 31, 2009 - February 27, 2009

MUTUAL FUNDS/CLOSED END FUNDS/UIT (continued)	Total Client	Cumulative	Total	Estimated	Estimated	Unrealized	Estimated	Current
Description	Investment	Investment	Cost Basis	Market Price	Market Value	Gain/(Loss)	Annual Income	Yield%
	Quantity	Return						
ISHARES NASDAQ BIOTECH- NOLOGY INDEX FUND SYMBOL: IBB Initial Purchase:07/02/07 Equity 100%								
ISHARES MSCI EAFE INDEX FUND SYMBOL: EFA Initial Purchase:03/26/07 Equity 100%								
ISHARES TR DOW JONES US TECHNOLOGY SECTOR INDX F SYMBOL: IYW Initial Purchase:07/02/07 Equity 100%								
ISHARES S&P 500 GROWTH INDEX FUND SYMBOL: IWV Initial Purchase:03/26/07 Equity 100%								
ISHARES TR RUSSELL 2000 INDEX FD SYMBOL: IWM Initial Purchase:03/26/07 Equity 100%								
ISHARES MSCI BRAZIL FREE INDEX FUND SYMBOL: EWZ Initial Purchase:07/02/07 Equity 100%								

LANA GOLD WALDER

Account Number:

24-Hour Assistance: (800) MERRILL
Access Code

YOUR CMA ASSETS

January 31, 2009 - February 27, 2009

MUTUAL FUNDS/CLOSED END FUNDS/UIT (continued) Description	Quantity	Total Client Investment	Cumulative Investment Return	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
SECTOR SPDR ENERGY									
SYMBOL: XLE	Initial Purchase: 05/04/07								
Equity 100%									
SECTOR SPDR INDUSTRIAL									
SYMBOL: XLJ	Initial Purchase: 07/02/07								
Equity 100%									
<hr/> Subtotal (Equities)									
TOTAL									

Total Client Investment: Cost of shares directly purchased through reinvestment.

Cumulative Investment Return: Estimated Market Value minus Total Client Investment. Cumulative Investment Return is the capital appreciation (depreciation) of all shares purchased, including shares purchased through reinvestment.

Market Timing: Merrill Lynch's policies prohibit mutual fund market timing, which involves the purchase and sale of mutual fund shares within short periods of time with the intention of capturing short-term profits resulting from market volatility. Market timing may result in lower returns for long-term fund shareholders because market timers capture short-term gains that would otherwise pass to all shareholders and due to increased transaction costs and fewer assets for investment due to the need to retain cash to satisfy redemptions.

Value minus Total Cost Basis (total cost of shares directly purchased and still held, as well as cost of shares acquired through reinvestment). Provided for Tax Planning purposes only and is not applicable to retirement accounts.

Initial Purchase: Date of your initial investment in this fund.

LONG PORTFOLIO

	Adjusted/Total Cost Basis	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield%
TOTAL						



LANA GOLD WALDER

Account Number:



TOTAL MERRILL®

YOUR CMA TRANSACTIONS

January 31, 2009 - February 27, 2009

DIVIDENDS/INTEREST INCOME TRANSACTIONS

<i>Date</i>	<i>Transaction Type</i>	<i>Quantity</i>	<i>Description</i>	<i>Income</i>	<i>Income Year To Date</i>
02/27	Share Dividend				
02/27	Cash Dividend				
	Income Total				
	Subtotal (Tax-Exempt Divid				
NET TOTAL					

YOUR CMA MONEY FUN

<i>Date</i>	<i>Description</i>	<i>Sales</i>	<i>Purchases</i>
02/02	CMA NJ MUNICIPAL MONEY		
NET TOTAL			

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FUNDAMENTAL EQUITY OPINION KEY AND GUIDE TO YOUR BAS-ML RESEARCH RATINGS

BAS-ML RESEARCH

Bank of America Securities-Merrill Lynch Research or BAS-ML Research is equity research produced by Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S) and/or one or more of its non-U.S. affiliates. MLPF&S is a wholly-owned subsidiary of Bank of America Corporation.

Opinions include a Volatility Risk Rating, an Investment Rating and an Income Rating.

BAS-ML Research Volatility Risk Ratings

Indicators of potential price fluctuation are:

- A - Low
- B - Medium
- C - High

BAS-ML Research Income Ratings

Indicators of potential cash dividends are:

- 7 - Same/higher (dividend considered to be secure)
- 8 - Same/lower (dividend not considered to be secure)
- 9 - Pays no cash dividend

BAS-ML Research Investment Ratings

Reflect the analyst's assessment of a stock's absolute total return potential and the stock's attractiveness for investment relative to other stocks within a Coverage Cluster (defined below). There are three investment ratings:

- 1 - Buy stocks are expected to have a total return of at least 10% and are the most attractive stocks in the Coverage Cluster
- 2 - Neutral stocks are expected to remain flat or increase in value and are less attractive than Buy rated stocks
- 3 - Underperform stocks are the least attractive stocks in a Coverage Cluster

Analysts assign investment ratings considering, among other things, the 0-12 month total return expectation for a stock and the firm's guidelines for ratings dispersions (shown in the table below). The current price objective for a stock should be referenced to better understand the total return expectation at any given time. The price objective reflects the analyst's view of the potential price appreciation (depreciation).

BAS-ML Research Investment Rating	Total return expectation (within 12-month period of date of initial rating)	Ratings dispersion guidelines for Coverage Cluster+
Buy	> or = 10%	< or = 70%
Neutral	> or = 0%	< or = 30%
Underperform	N/A	> or = 20%

+Ratings dispersions may vary from time to time where BAS-ML Research believes that it better reflects the investment prospects of stocks in a Coverage Cluster.

A Coverage Cluster is comprised of stocks covered by a single analyst or two or more analysts sharing a common industry, sector, region or other classification(s). A stock's Coverage Cluster is included in the most recent BAS-ML Comment referencing the stock.

*INDEPENDENT THIRD-PARTY RESEARCH

Independent third-party research (IPR) on the equity securities of certain companies covered by BAS-ML Research is available to clients at no cost. Clients can access this research at www.ml.com or can call 1-800-MERRILL to request that a copy be sent to them. For an explanation of IPR ratings key, ask your Financial Advisor or FAC representative or go to www.ml.com/independentresearch. Please note that the IPR rating shown above is not necessarily equivalent to, or derived using the same methodology as, the BAS-ML Research ratings or the ratings of other independent third-party research providers.

JAYWALK CONSENSUS RATING

Jaywalk Consensus Rating represents the average of the ratings of available independent third-party research providers. For additional information about Jaywalk Consensus Rating, ask your Financial Advisor or FAC representative or go to www.ml.com/independentresearch.





Agreement Regarding Your Securities Account and Other Important Information
 You, the Client, and we, Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S), a registered broker-dealer and wholly-owned subsidiary of Bank of America Corporation, agree as follows:

- (1) We will direct your order for an equity or option through a routing system to what is expected to be the best execution venues for that equity or option.
- (2) Except for certain custodial accounts, we will hold bonds and preferred stocks in bulk segregation. In the event of a partial call for those securities, the securities to be called will be randomly selected from those held in bulk with the probability of your holdings being selected being in proportion to all such securities held with us.
- (3) We are not responsible for the loss or destruction of securities that are placed in the custody of a non-U.S. bank or broker or other custodian, and are lost or destroyed as a result of war, civil commotion, enemy action, government acts or any other causes beyond the control of the depository or us.
- (4) This statement of account shall be deemed conclusive if not objected to within ten (10) business days after delivery of or communication of the statement to you. Promptly report any inaccuracy to Merrill Lynch Client Services at (800)MER-RILL. To protect your rights, oral communications should be re-confirmed by you in writing.
- (5) We receive a fee from ISA[®] banks of up to 2% per annum of the average daily balances. We receive a fee from our affiliated banks of up to \$30 per annum for each retirement account and \$65 per annum for each non-retirement account that sweeps balances to the banks under the RASPSM and ML bank deposit programs.
- (6) You will have the right to vote full shares, and we may solicit instructions concerning the voting of full shares held in your account. The voting shares in your account will be governed by the rules and policies of the New York Stock Exchange and the Securities and Exchange Commission then in effect, or other applicable exchanges or regulatory provisions.
- (7) This statement serves as a confirmation of purchases that result from automatic reinvestment transactions, as well as your AIPS transactions, during the statement period.
- (8) As an options client, please advise us promptly of any material change in your investment objectives or financial condition. Individual options commission charges have been included in your confirmation; a summary of this information will be made available to you upon request.
- (9) All transactions in your account are subject to the constitution, rules, regulations, customs, usages, rulings and interpretations of the exchange or market, and its clearinghouse, if any, where the transactions are executed, and if not executed on any exchange, the Financial Industry Regulatory Authority (FINRA).
- (10) We are associated with a NYSE Designated Market Maker (DMM) that may make a market in the security (ies) that are held in your account. The DMM may at any time have a "long" or "short" inventory position in such security and, as a result of its function as a market maker, it may be on the opposite side of transactions in the security executed on the floor of the NYSE. We also act as a market maker, dealer, block positioner or arbitrageur in certain securities. As a result of that activity, we or one of our affiliates may have a position on the opposite side of a transaction that we execute for you and may profit from such trading.
- (11) We can use your free credit balance in our business and such funds are not segregated. You have the right to receive, in the normal course of business, any free credit balance and any fully paid securities to which you are entitled, subject to any open commitments in any of your accounts.
- (12) Our financial statement is available for your inspection at our office, or a copy will be mailed upon request to: Merrill Lynch, WFC-NT, New York, N.Y. 10281.
- (13) If this statement is for a margin account, it is a combined statement of your margin account and special memorandum account maintained for you pursuant to applicable regulations. The permanent record of the separate account, as required by Regulation T, is available for your inspection upon request. You should retain this statement for use with your next statement to calculate interest charges, if any, for the period covered by this statement. The interest charge period will parallel the statement period, except that interest due for the final day of the statement period will be carried over and appear on your next statement.
- (14) The Securities Investor Protection Corporation (SIPC) and our excess-SIPC bond do not cover assets that are not securities or assets that are not held at MLPF&S, such as cash on deposit at Merrill Lynch Bank USA and Merrill Lynch Bank & Trust Co., FSB (the ML Banks), Bank of America, N.A. or other depository institutions. Those bank deposits are protected by the Federal Deposit Insurance Corporation. MLPF&S is not a bank. Unless otherwise disclosed, INVESTMENTS THROUGH MLPF&S ARE NOT FDIC INSURED, ARE NOT BANK GUARANTEED, AND MAY LOSE VALUE. To obtain information about SIPC, including the SIPC Brochure, contact SIPC at <<http://www.sipc.org>> or (202) 371-8300.
- (15) BAS-ML Research is research produced by us and/or one or more of our non-U.S. affiliates. Neither MLPF&S nor any of its affiliates bears any responsibility or liability with respect to Independent Third Party Research (IPR) selected by the Independent Consultant under the Global Research Settlement. You assume full responsibility for any trading decision you make based upon IPR ratings or reports.

Prices and Valuations

While we believe our pricing information to be reliable, we cannot guarantee its accuracy.

Cost Data/Realized Capital Gains & Losses: Cost data and Realized Capital Gains/Losses are provided for informational purposes only. Please review for accuracy. MLPF&S is not responsible for omitted or restated data. Please consult your tax advisor to determine the tax consequences of your securities transactions. Your statement is not an official accounting of gains/losses, and we do not report gains/losses to the IRS. Please refer to your records, trade confirmations and your Consolidated Tax Reporting Statement (Form 1099).
Managed Trust Units: Information is based on data from the Merrill Lynch Trust Company or its agent. Neither the Trust nor its units are held in your MLPF&S account and they are not covered by SIPC.
Fixed-Income Securities: Values on your statement generally are based on estimates, which are obtained from various sources. The values often vary from prices achieved in actual transactions, especially for thinly traded securities, and are not firm bids or offers. The values assume no unusual market conditions and are generally for transactions of \$1 million or more, which often have more favorable pricing than transactions in smaller amounts. Accordingly, you may pay more than the values if you purchase securities, or receive less if you sell securities.
Insurance Policies: Information is based on data from the insurer that issued the policy. We are not custodian or trustee hold a policy that is a security. SIPC protection and excess-SIPC protection apply.
Est. Annual Yield %: An annualized yield based on rates for the statement month. Current yields may be higher or lower.

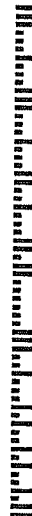
Symbols and Abbreviations

■	Interest reported to the IRS.	N/A	Value and/or cost data not available.
*	Gross Proceeds reported to the IRS.	N/C	Not-Calculated.
:	Dividends reported to the IRS.	N/N	Non-negotiable securities.
:	Transactions reported to the IRS.	N/O	Held registered in your name.
#	Options Clearing Corporation.	N/O CUST	Non-negotiable Custodian Registration.
RD	Transaction you requested required same-day payment - Last day's dividend retained to offset cost of advancing payment on your behalf.		
RG	Bonds are changeable from coupon to registered and vice versa without charge.		
↑ ↓	Bonds registered for both principal and interest.		
	Indicates that BAS-ML Research has upgraded(↑) or downgraded(↓) its fundamental equity opinion on a security.		

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 LANA GOLD WALDER
 AKA YOLANDA GOLD WALDER
 22 WATCHUNG RD
 SHORT HILLS NJ 07078-3018



+





TOTAL MERRILL®

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Consolidation Summary

February 28, 2009

YOLANDA WALDER
CGM IRA ROLLOVER CUSTODIAN

Your Broker/Dealer is
CITIGROUP GLOBAL MKTS INC.
 Your Financial Advisor
 The FLAG Group
 325 COLUMBIA TNPKE
 FLORHAM PK NJ 07932
 973 660 4700

Branch Phone: 800 526 4469

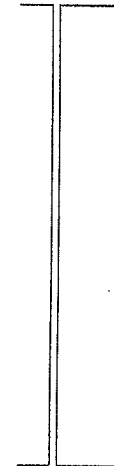


We have enclosed statements for the following accounts in your consolidated household. "Total Value Comparison" and "Year to Date Summary" may contain information for previously existing accounts which have been recently consolidated. Unpriced securities are not included in the "Net Value" columns. Unless otherwise indicated, values shown are for "This Period." Accrued interest and dividends, earned but not paid, are excluded from the Adjusted Net Value.

Summary

Account Number	Abbreviated Name	Account Type	Total Value Prior Month/ Adj.Net Value	Total Value This Period/ Adj.Net Value	Net Securities Deposited/ Withdrawn	Net Capital Deposits/ Withdrawals	Total Income Taxable/ Non-Taxable	Unrealized Gain or (Loss)	Adjusted YTD Realized Gain or (Loss)
630-6G448	YOLANDA WALDER CGM IRA ROLLOVER CUSTODIAN	MANAGED							
630-6H213	YOLANDA WALDER CGM IRA ROLLOVER CUSTODIAN	IRA							
Total									

Year to Date Summary	
Beginning total net value/ Adjusted net value as of	12/31/08
Net security deposits/withdrawals (year to date)	14
Net cash deposits/withdrawals (year to date)	
Beginning value net of deposits/withdrawals	
Ending total net value/ Adjusted net value as of	02/27/09
Year to date change in value	







Individual Retirement Account

February 1 - February 28, 2009

B09000003501 309058A001 CPGFO035A
YOLANDA WALDER
CGM IRA ROLLOVER CUSTODIAN



Your Broker/Dealer is
CITIGROUP GLOBAL MKTS INC.
 Your Financial Advisor
 The FLAG Group
 325 COLUMBIA TNPKE
 FLORHAM PK NJ 07932
 973 660 4700
 Email: shaun.b.freeman@smithbarney.com
 www.smithbarney.com

Account number

Branch Phone: 800 526 4469

Citigroup Global Markets Inc., member principal exchanges, and the Securities Investor Protection Corporation (SIPC). Smith Barney is a division and service mark of Citigroup Global Markets Inc. and its affiliates and is used and registered throughout the world. Citi and Citi with Arc Design are trademarks and service marks of Citigroup Inc. and its affiliates, and are used and registered throughout the world. Working WealthSM is a service mark of Citigroup Global Markets Inc.

Account value

	Last period	This period	%
Money fund			
Exchange traded & closed end funds			
Accrued interest on bonds/CDs			
Mutual funds			
Corporate bonds			
Total value			
Total value (excluding accrued interest)			
Fair Market Value 12/31/08			

Earnings summary

Interest
Money fund earnings
Total

Additional summary information

Other income

Cash, money fund, bank deposits

	This period	This year
Opening balance		
Withdrawals		
Money fund earnings reinvested		
Other income credited		
Closing balance		
A free credit balance in any securities is Although properly accounted for on our used for our business purposes.		

Portfolio summary

Beginning total value (excl. accr. int.)
Net security deposits/withdrawals
Net cash deposits/withdrawals
Beginning value net of deposits/withdra
Total value as of 2/27/2009 (excl. accr.
Change in value





Individual Retirement Account

February 1 - February 28, 2009

YOLANDA WALDER

Account number

Gain/loss summary

	This period	This year
Unrealized gain or (loss) to date		

IRA ACTIVITY SUMMARY

The following is a summary of distributions, rollovers and transfers made into and out of your IRA Rollover account. We report to the IRS distribution and rollover information only.

2009 2008 Since Inception*

Contributions

Deductible			
Unspecified			
Total contributions			

Rollovers and Transfers

Rollover

**Note: This column is provided for incoming or outgoing transfers of ca you wish to adjust this column. We*

BENEFICIARIES

Please contact your Financial Advisor for the documents necessary to change or update your beneficiary information. CGMI is not the custodian of any annuities that may have been purchased through this account. Please contact the annuity company for your annuity beneficiary designation.

Primary Beneficiary

Contingent Beneficiary

PORTFOLIO DETAILS

Your holdings are valued using the most current prices available to us. In most cases, these values are as of 02/28/09, but in some cases our sources are unable to provide timely information. To see the date of the most recent price update, please view your account online at www.smithbarney.com. Securities purchased or sold are included or excluded in this section as of the trade-date. This section may include securities that have not settled as of this statement closing date. Please see the "Unsettled Purchases/Sales" section for more information. Dividend yield is the estimated annual income, assuming the current dividend, divided by the security's market price at the end of the statement period. We do not guarantee the accuracy of the prices reflected on the statement nor do these prices represent levels at which securities can be bought or sold. **Please Note:** unrealized gain/(loss) is being shown for informational purposes only and should not be used for tax preparation without the assistance of your tax advisor.

Money fund

Number of shares	Description	Current value	Accrued dividends	Annualized % dividend yield	Anticipated Income (annualized)
39,126.03	DREYFUS MONEY MARKET INSTRUMENTS INC				

Total money fund





Individual Retirement Account

February 1 - February 28, 2009

YOLANDA WALDER

Account number

Exchange traded & closed end funds

Citi Investment Research ratings may be shown for certain closed-end funds. All research ratings represent the "opinions" of the research provider and are not representations or guarantees of performance. Because the research report contains more complete information regarding the analyst's opinions, analysis, and rating, you should read the entire research report and not infer its contents from the rating. Citi Investment Research closed-end fund recommendations include an investment rating and a risk rating. The Investment Rating code (1,2,3) is based upon Citi Investment Research's expectation of the security's performance relative to its peer group of closed-end funds. The Risk Rating (L, M, H or S) represents the fund's expected risk, taking into account the quality and liquidity of the underlying securities, financial leverage and foreign currency exposure. Please refer to the end of this statement for a guide describing Citi Investment Research ratings.

Closed end investment companies are grouped below by our portfolio designations. Gain/Loss is provided to assist in tax preparation. It is not intended to calculate investment returns or performance.

Consulting Group Research ("CGR") rating codes (FL, AL or NL) may be shown for certain exchange-traded funds. Please refer to the "Guide to Investment Ratings" at the end of this statement for a description of these rating codes. All research ratings represent the "opinions" of Consulting Group Research and are not representations or guarantees of performance.

Quant ^{ty}	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % yield	Anticipated Income (annualized)
	ISHARES TR DOW JONES SELECT DIVIDEND INDEX FD Equity portfolio Rating: CG RESEARCH : AL									
	ISHARES S&P 500 GROWTH INDEX FUND Equity portfolio Rating: CG RESEARCH : AL Reinvestments to date									
	ISHARES RUSSELL 2000 INDEX FD Equity portfolio Rating: CG RESEARCH : AL									

Total closed end fund equity allocation

Total exchange traded funds and closed end funds





Individual Retirement Account

February 1 - February 28, 2009

YOLANDA WALDER

Account number

Mutual funds

Certain mutual funds may not be transferable to other broker-dealers. For example, clients can purchase and hold shares of Legg Mason mutual funds in Smith Barney accounts but (with few exceptions) cannot transfer these positions to other firms. For further information, please refer to the fund's Prospectus or call your Financial Advisor.

Consulting Group Research ("CGR") rating codes (FL, AL or NL) may be shown for certain mutual funds. Please refer to the "Guide to Investment Ratings" at the end of this statement for a description of these rating codes. All research ratings represent the "opinions" of Consulting Group Research and are not representations or guarantees of performance.

Yield is the current distribution annualized, divided by the fund's net asset value at the end of the statement period. Distributions may consist of income, capital gains or the return of capital. Distributions and current dividend for funds not sponsored by us are based upon information provided by an outside vendor and are not verified by us. "Tax-Based Cost vs. Current Value" is being provided for information purposes only. "Cash Distributions (since inception)" when shown, may reflect distributions on positions no longer held in the account, and may not reflect all distributions received in cash due to but not limited to the following: investments made prior to 11/1/89, asset transfers, recent activity and certain adjustments made in your account. "Total Purchases vs. Current Value" is provided to assist you in comparing your "Total purchases" excluding reinvested distributions, with the current value of the fund's shares in your account. "Fund Value Increase/Decrease" reflects the difference between your total purchases and the current value of the fund's shares, plus cash distributions since inception.

Number of shares	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Net Value Increase/Decrease	Yield	Anticipated income (annualized)
207	COLUMBIA MARSICO GROWTH FUND CL A Rating: CG RESEARCH : FL	NMGIX									
	Total Purchases										
	Reinvestments to date										
	Reinvestments to date										
	Tax-based Cost vs. Current Value										
	Total Purchases vs. Current Value										
	Fund Value Increase/Decrease										
1	DAVIS N Y VENTURE FD INC CLASS Y Rating: CG RESEARCH : FL	DNVYX									
	Total Purchases										
	Reinvestments to date										
	Reinvestments to date										
	Tax-based Cost vs. Current Value										
	Total Purchases vs. Current Value										
	Fund Value Increase/Decrease										
165.641	EUROPACIFIC GROWTH FUND CLASS										
139.567	F Rating: CG RESEARCH : AL										





Ref: 00003501 00025982

Individual Retirement Account

February 1 - February 28, 2009

YOLANDA WALDER

Account number

Mutual funds *continued*

Number of shares	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Net Value Increase/Decrease	Yield	Anticipated Income (annualized)
	EUROPACIFIC GROWTH FUND CLASS F	AEGFX									
	Total Purchases										
	Reinvestments to date										
	Tax-based Cost vs. Current Value										
	Cash distributions (since inception)										
	Total Purchases vs. Current Value										
	Fund Value Increase/Decrease										
	PUTNAM ASSET ALLOC GROWTH PORT FUND CL Y	PAGYX	04/02/07								
	Total Purchases										
	Reinvestments to date										
	Tax-based Cost vs. Current Value										
	Cash distributions (since inception)										
	Total Purchases vs. Current Value										
	Fund Value Increase/Decrease										
	THORNBURG INTERNATIONAL VALUE FUND CL I	TGVIX	01/17/06								
	Rating: CG RESEARCH : FL		03/06/06								
	Total Purchases										
	Reinvestments to date										
	Reinvestments to date										
	Tax-based Cost vs. Current Value										
	Cash distributions (since inception)										
	Total Purchases vs. Current Value										
	Fund Value Increase/Decrease										
Total mutual funds (Tax based)											
Total Fund Value Increase/Decrease											





Individual Retirement Account

February 1 - February 28, 2009

YOLANDA WALDER

Account number 1

Bonds

Unrealized gains & losses have been adjusted to account for the accretion of OID (original issue discount), the amortization of premium, and/or the accretion of market discount.

Call features shown indicate the next regularly scheduled call date and price. Your holdings may be subject to other redemption features including sinking funds or extraordinary calls.

The research rating for Standard & Poor's and Moody's Investors Service may be shown for certain fixed income securities. All research ratings represent the "opinions" of the research provider and are not representations or guarantees of performance. Your Financial Advisor will be pleased to provide you with further information or assistance in interpreting research ratings.

Corporate bonds

Amount	Description	Date acquired/ CUSIP #	Cost/ Adjusted cost	Share cost/ Adjusted share cost	Current share price/Accrued Interest	Current value	Unrealized Gain/(loss) Original/ Adjusted	Current % Yield/ Anticip. Income (annualized)	Ordinary Income/ Capital gain/(loss)
	CITIZENS COMMUNICATI DTD 11/12/2004 INT: 06.250% MATY: 01/15/2013 Rating: BA2/BB	02/20/07 17453BAP6							
	HILTON HOTELS CORP BK/ENTRY DTD 12/22/97 INT: 07.200% MATY: 12/15/2009 Rating: WR/BB+	01/19/06 432848ARO							
	SEARS ROEBUCK ACCEPTANCE DTD 3/25/02 INT: 06.700% MATY: 04/15/2012 Rating: BA2/BB-	02/06/06 812404BJ9							
Total corporate bonds									
30,000									
Total portfolio value									

TRANSACTION DETAILS

All transactions appearing

Money fund activity

Opening money fund balance

Date	Activity	Description
02/26/09	Autoinvest	DREYFUS MONEY MARKET INSTRUMENTS INC

All transactions are traded at \$1.00 per share.

Date	Activity	Description
02/27/09	Autoinvest	DREYFUS MONEY MARKET INSTRUMENTS INC
		MONEY FUND EARNINGS REINVESTED (SEE DETAILS UNDER EARNINGS DETAILS)
		Closing balance





Individual Retirement Account

February 1 - February 28, 2009

YOLANDA WALDER

Account number

EARNINGS DETAILS

The tax status of earnings is reliable to the best of our knowledge. Taxable and non-taxable designations refer to the federal income tax status of your securities, not of your account.

Money fund earnings

Date	Description	Comment	Taxable	Non-taxable	Amount
02/27/09	DREYFUS MONEY MARKET INSTRUMENTS INC	REINVESTED FOR PERIOD 02/02/09-03/01/09 28 DAYS AVERAGE YIELD .62 %.			
Total earnings from money fund					\$ 0.00

Other income

Date	Description	Comment	Amount
02/25/09	EUROPACIFIC GROWTH FUND CLASS F	MUTUAL FUND FEE CREDIT	
02/26/09	COLUMBIA MARSICO GROWTH FUND CL A	MUTUAL FUND FEE CREDIT	
Total other income			

DAILY ACTIVITY DETAILS

Account activity

Date	Activity	Quantity	Description	Price	Amount/ Bank Deposits	Money fund balance
Opening Balance						
02/25/09	Payment		EUROPACIFIC GROWTH FUND CLASS F			
02/26/09	Payment		COLUMBIA MARSICO GROWTH FUND CL A			
02/26/09	Autoinvest		DREYFUS MONEY MARKET INSTRUMENTS INC			
02/27/09	Reinvest		DREYFUS MONEY MARKET INSTRUMENTS INC			
02/27/09	Autoinvest		DREYFUS MONEY MARKET INSTRUMENTS INC			
Closing Balance						





Individual Retirement Account

February 1 - February 28, 2009

YOLANDA WALDER

Account number

We have available at no cost, brochures describing our investment advisory services and those of any other investment advisors managing your account. If you would like copies, please ask your Financial Advisor or Portfolio Manager.

Please notify your Financial Advisor if there have been any changes in your financial situation, investment objectives, requested restrictions or other instructions which might affect the services to be provided to you or the manner in which your assets should be invested.

We have available at no cost an investment advisory services disclosure document which describes our investment advisory services and those of any investment advisors managing your account. If you would like a copy, please contact your Financial Advisor.





Individual Retirement Account

February 1 - February 28, 2009

YOLANDA WALDER

Account number

Guide to Investment Ratings

Closed-End Fund Ratings			Closed-End Fund Risk		
<p>Investment ratings are a function of Citi Investment Research's expectation of the fund's total return relative to its peer group, and the ability to provide stable to rising dividends, where applicable.</p>			<p>Takes into account the quality and liquidity of the underlying securities, financial leverage and foreign currency exposure.</p>		
Code	Rating	Expected Total Return	Code	Rating	Definitions
1	Outperform	Expected to outperform its peer group of closed-end funds, and/or the fund is expected to provide stable to rising dividends, where applicable	L	Low	The fund invests in high quality, liquid securities with little to no financial leverage or foreign currency exposure
2	In-Line	Expected to perform in line with its peer group of closed-end funds, and/or the fund is expected to provide stable dividends, where applicable	M	Medium	Overall, the fund invests in moderate to high quality, liquid securities with reasonable financial leverage and provides primarily United States Dollar currency exposure
3	Underperform	Expected to underperform its peer group of closed-end funds, and/or the fund is expected to provide a declining dividend, where applicable	H	High	The fund may invest in low quality, less-liquid securities, have exposure to foreign currencies and above average degrees of financial leverage
			S	Speculative	The fund invests in low grade, illiquid and/or highly volatile securities, have exposure to foreign currency and may also use high degrees of financial leverage

Mutual Funds, Separate Account Managers and ETFs		
<p>Investment ratings are a function of Consulting Group Research (CGR).</p>		
Code	Rating	Definition
FL	Focus	Indicates that the investment product is on the CGR Focus List. Investment products on the Focus List have passed an in-depth review and possess CGR's highest level of confidence.
AL	Approved	Indicates that the investment product is on the CGR Approved List. Investment products on the Approved list have passed a less rigorous review process and have been approved for recommendation to investors.
NL	Not CG Approved	Indicates that the investment product is not on the CGR Approved List or Focus List. Investment products rated Not Approved were reviewed by CGR and did not pass the review process to be included on the Approved List or Focus List.
<p>Note: The universe of investment products totals over 20,000 offerings. Not all investment products that are eligible for distribution have been formally reviewed by Consulting Group Research.</p>		

Independent, third-party research on certain companies covered by Citi Investment Research is available to clients of the firm at no cost. Clients can access this research at www.smithbarney.com or call 1-866-836-9542 to request that a copy of this research be sent to them.





Individual Retirement Account

February 1 - February 28, 2009

YOLANDA WALDER

Account number

Message: In the wake of extreme volume and volatility impacting the various debt markets, please be aware that security valuations reflected under the "Current Value" heading of your client statement and/or the "Market Value" of your smithbarney.com account position page, may not necessarily be reflective of actual market prices at which debt securities may be purchased or sold.

Statement valuations provided to us through our pricing sources may not necessarily be indicative of where you may ultimately be able to buy or sell a debt security due to various factors. These factors include, but are not limited to, liquidity of the specific security and overall market, trade size, general credit quality and independent credit ratings, security product attributes such as call provisions and other features disclosed in security prospectuses and debt covenants, supply/demand imbalances in the market, and general volatility attributable to the issuer or overall market in general.

Message: Important notice regarding Current Value for certain securities

With respect to certain instruments, including but not limited to mortgage, asset-backed, structured and high-yield securities, the "Current Value" information herein is an estimate of value and is provided solely for general information purposes. "Current Value" reflects estimated general value as of the statement date and the actual market price can be determined only if and when a trade is executed in the market. "Current Value" is subject to change at any time, without notice, based on a variety of factors, including but not limited to current increased market volatility and illiquidity. Citi's view of these factors as well as underlying assumptions may differ from that of other parties and, consequently, valuations provided by other parties may be significantly different. "Current Value" is based on information derived from sources believed to be reliable, though some of the information is available only periodically and, as a result, may not be timely. Moreover, Citi has not independently verified such information.

Please call your Financial Advisor if you have any questions or wish any additional information concerning the above.

Information regarding commissions and charges will be made available to you promptly upon request. Please advise us of any material change in your financial objectives or financial situation. All checks written and deposited to your account must be made payable to Smith Barney. A financial statement of Citigroup Global Markets Inc. is available for your personal inspection at its offices, or a copy of it will be mailed upon your written request. **If you believe your statement is not correct, you must contact us within ten (10) days. Complaints and incorrect statement issues may be directed to the Manager of the branch servicing your account (see page 1 of statement for address and phone number).** To protect your rights, including any rights you may have under the Securities Investor Protection Act (SIPA), you must reconfirm all communication in writing to Citigroup Global Markets Inc., Attention: Early Dispute Resolution Group, 485 Lexington Avenue, 14th Floor, New York, NY 10017.





Individual Retirement Account

February 1 - February 28, 2009

YOLANDA WALDER

Account number 6000

IRA ACTIVITY SUMMARY

The following is a summary of distributions, rollovers and transfers made into and out of your IRA Rollover account. We report to the IRS distribution and rollover information only.

	<u>2009</u>	<u>2008</u>	<u>Since Inception*</u>
Contributions			
Total contributions			

*Note: This column is provided for informational purposes only. The column does not include incoming or outgoing transfers of cash and securities. Please contact your Financial Advisor if you wish to adjust this column. We are not responsible for any information you provide.

BENEFICIARIES

Please contact your Financial Advisor for the documents necessary to change or update your beneficiary information. CGMI is not the custodian of any annuities that may have been purchased through this account. Please contact the annuity company for your annuity beneficiary designation.

Primary Beneficiary

Contingent Beneficiary

PORTFOLIO DETAILS

Your holdings are valued using the most current prices available to us. In most cases, these values are as of 02/28/09, but in some cases our sources are unable to provide timely information. To see the date of the most recent price update, please view your account online at www.smithbarney.com. Securities purchased or sold are included or excluded in this section as of the trade-date. This section may include securities that have not settled as of this statement closing date. Please see the "Unsettled Purchases/Sales" section for more information. Dividend yield is the estimated annual income, assuming the current dividend, divided by the security's market price at the end of the statement period. We do not guarantee the accuracy of the prices reflected on the statement nor do these prices represent levels at which securities can be bought or sold. **Please Note:** unrealized gain/(loss) is being shown for informational purposes only and should not be used for tax preparation without the assistance of your tax advisor.

Bank Deposit ProgramSM

The Federal Deposit Insurance Corporation (FDIC) provides insurance on deposits up to \$250,000 per account owner, per bank. However, the Smith Barney Bank Deposit Program (BDP) applies certain limits to the maximum deposit amount permitted in each bank, which in most instances is below the maximum FDIC insurance limits for each type of account. In those instances where an account type exceeds the maximum FDIC insurance limits, those deposits will be uninsured. Balances maintained in Deposit Accounts at each Affiliated Program Bank are not protected by the Securities Investor Protection Corporation ("SIPC") or any excess-SIPC coverage purchased by Citigroup for certain of its broker-dealer affiliates.* For complete details please refer to the "Bank Deposit Program Disclosure Statement."

* Citigroup Global Markets Inc. (supplementary protection to SIPC) and In the United Kingdom for Citigroup Global Markets Limited and Quilter and Co., Limited (supplementary protection to the Financial Services Compensation Scheme).

Principal	Current value	Accrued interest	Annualized % return	Anticipated income (annualized)
BANK DEPOSIT PROGRAM				
Total Bank Deposit Program				





Ref: 00003501 00025990

Individual Retirement Account

February 1 - February 28, 2009

YOLANDA WALDER

Account number

Other investments

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % yield	Anticipated Income (annualized)
	CITIGROUP FUNDING INC STOCK MKT UPTURN NOTES LKD TO S&P 500 INDEX									
Total other investments										
Total portfolio value										

Alternative Investments

The value and prices assigned to the investments are estimates based on available information typically received from the funds or other sources outside Smith Barney. These values and prices may not be realized upon the sale or ultimate disposition of the investment and may not reflect more recent market volatility. Smith Barney generally does not maintain custody of these investments. They are listed below solely as a service to the customer and are not covered by SIPC. If your investment is held in "nominee name" at your request, Citigroup Global Markets Inc. (Smith Barney) is the owner of record on the books and records of the issuer. The issuer will only recognize Smith Barney as the owner of the investment for all purposes including, but not limited to, communications, capital calls and distributions. Smith Barney is not required to take any action with respect to your investment unless valid instructions are received from you in a timely manner. Some positions reflected on your statement may not represent interests in the fund, but rather redemption proceeds withheld by the issuer pending final valuations which are not subject to the investment performance of the fund and may or may not accrue interest for the length of the withholding.

Cash distributions from these investments are categorized as "other income" herein and will not be reported as taxable income on your year-end Form 1099. You will receive either a Schedule K-1 or such other documentation from the fund each year for use in preparing your annual tax return. Cash distributions that are classified as income may in fact be a return of principal as a result of a sale of assets, particularly private equity and real estate funds. For more information regarding the source of a cash distribution, please consult the fund's investor reports, investor services or year-end tax report.

Due to delays in the availability of the quarterly estimated values for private equity and real estate funds and for certain hedge and fixed income alternatives that report off cycle quarterly estimated values, this report could contain valuation information, specifically valuation dates, that are inconsistent with other holdings and reflect your contributions and distributions subsequent to the valuation dates, if any, as opposed to the actual valuation of underlying assets, which in most cases is going to be prior to the "as of" date on your statement.

The service on those investments designated "(RPTG ONLY)" is limited to performance reporting only. No investment advice or research is provided. If you have any questions, please contact your Financial Advisor.

Hedge Funds and Funds of Hedge Funds

	Commitment/ Aggregate Investment	No. of Units	NAV	As of	Estimated value	Estimated value + Distributions + Redemptions
MULTI-STRT SER G				01/31/09		
Total Alternative Investments						





Individual Retirement Account

February 1 - February 28, 2009

Ref: 00003501 00025991

YOLANDA WALDER

Account number 1

EARNINGS DETAILS

The tax status of earnings is reliable to the best of our knowledge. Taxable and non-taxable designations refer to the federal income tax status of your securities, not of your account.

Bank Deposit ProgramSM interest

This section contains interest credited to your account. Accrued interest is not included. See Portfolio details section for accrued interest information.

Date	Description	Comment	Taxable	Non-taxable	Amount
02/27/09	CITIBANK NA SOUTH DAKOTA BANK DEPOSIT PROGRAM				

Total Bank Deposit Program interest earned

Independent, third-party research on certain companies covered by Citi Investr
www.smithbarney.com or call 1-866-836-9542 to request that a copy of this research be sent to you.

Message: Important notice regarding Current Value for certain securities

With respect to certain instruments, including but not limited to mortgage, asset-backed, structured and high-yield securities, the "Current Value" information herein is an estimate of value and is provided solely for general information purposes. "Current Value" reflects estimated general value as of the statement date and the actual market price can be determined only if and when a trade is executed in the market. "Current Value" is subject to change at any time, without notice, based on a variety of factors, including but not limited to current increased market volatility and illiquidity. Citi's view of these factors as well as underlying assumptions may differ from that of other parties and, consequently, valuations provided by other parties may be significantly different. "Current Value" is based on information derived from sources believed to be reliable, though some of the information is available only periodically and, as a result, may not be timely. Moreover, Citi has not independently verified such information.

Please call your Financial Advisor if you have any questions or wish any additional information concerning the above.

Message: It's not too late to make your \$5,000 IRA contribution for 2008, but time is running out as the April 15th deadline approaches. At the same time you may also make your \$5,000 IRA contribution for 2009. The contribution limits are higher if you are age 50 or older. For more detailed information or if you have any questions please contact your Financial Advisor.

Information regarding commissions and charges will be made available to you promptly upon request. Please advise us of any material change in your financial objectives or financial situation. All checks written and deposited to your account must be made payable to Smith Barney. A financial statement of Citigroup Global Markets Inc. is available for your personal inspection at its offices, or a copy of it will be mailed upon your written request. **If you believe your statement is not correct, you must contact us within ten (10) days. Complaints and incorrect statement issues may be directed to the Manager of the branch servicing your account (see page 1 of statement for address and phone number).** To protect your rights, including any rights you may have under the Securities Investor Protection Act (SIPA), you must reconfirm all communication in writing to Citigroup Global Markets Inc., Attention: Early Dispute Resolution Group, 485 Lexington Avenue, 14th Floor, New York, NY 10017.





Individual Retirement Account

January 1 - February 28, 2009

LANA GOLD WALDER
CGM IRA CUSTODIAN



Your Broker/Dealer is
CITIGROUP GLOBAL MKTS INC.
 Your Financial Advisor
 EVAN R. KATZ
 150 J F K PARKWAY
 4TH FLOOR
 SHORT HILLS NJ 07078
 973 376 8000
 www.smithbarney.com

Account number

 Branch Phone: 800 526 4931

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Account value

TRAK[®] - Advisory Service

Total value

Fair Market Value 12/31/08

Earnings summary

Other dividends

Total

Gain/loss summary

Unrealized gain or (loss) to date

Last period This period %

Cash, money fund, bank deposits This

Opening balance
 Securities bought and other subtractions
 Securities sold and other additions
 Withdrawals
 Dividends credited
Closing balance

A free credit balance in any securities account may be paid to you on demand. Although properly accounted for on our books and records, these funds may be used for our business purposes.

Portfolio summary

	This period	This year
Beginning total value (excl. accr. int.)		
Net security deposits/withdrawals		
Net cash deposits/withdrawals		
Beginning value net of deposits/withdrawals		
Total value as of 2/27/2009 (excl. accr. int.)		
Change in value		



Individual Retirement Account

January 1 - February 28, 2009

LANA GOLD WALDER

Account number

IRA ACTIVITY SUMMARY

We report to the IRS total contributions, rollovers, recharacterizations, and distributions. For your convenience, deductible and non-deductible contributions are shown separately, based on information you

Contributions

Deductible _____

Non-deductible _____

Total contributions _____

*Note: This column is provided for informational purposes only. The column does not include incoming or outgoing transfers of cash and securities. Please contact your Financial Advisor if you wish to adjust this column. We are not responsible for any information you provide.

BENEFICIARIES

Please contact your Financial Advisor for the documents necessary to change or update your beneficiary information. CGMI is not the custodian of any annuities that may have been purchased through this account. Please contact the annuity company for your annuity beneficiary designation.

Primary Beneficiary

Contingent Beneficiary

PORTFOLIO DETAILS

Your holdings are valued using the most current prices available to us. In most cases, these values are as of 02/28/09, but in some cases our sources are unable to provide timely information. To see the date of the most recent price update, please view your account online at www.smithbarney.com.

Securities purchased or sold are included or excluded in this section as of the trade-date. This section may include securities that have not settled as of this statement closing date. Please see the "Unsettled Purchases/Sales" section for more information. Dividend yield is the estimated annual income, assuming the current dividend, divided by the security's market price at the end of the statement period. We do not guarantee the accuracy of the prices reflected on the statement nor do these prices represent levels at which securities can be bought or sold. **Please Note:** unrealized gain/(loss) is being shown for informational purposes only and should not be used for tax preparation without the assistance of your tax advisor.





Individual Retirement Account

January 1 - February 28, 2009

LANA GOLD WALDER

Account number

TRAK® Personalized Investment Advisory Service

Certain mutual funds may not be transferable to other broker-dealers. For example, clients can purchase and hold shares of Legg Mason mutual funds in Smith Barney accounts but (with few exceptions) cannot transfer these positions to other firms. For further information, please refer to the fund's Prospectus or call your Financial Advisor.

Yield is the current distribution annualized, divided by the fund's net asset value at the end of the statement period. Distributions may consist of income, capital gains or the return of capital. Distributions and current dividend for funds not sponsored by us are based upon information provided by an outside vendor and are not verified by us. **"Tax-Based Cost vs. Current Value"** is being provided for information purposes only. **"Cash Distributions (since inception)"** when shown, may reflect distributions on positions no longer held in the account, and may not reflect all distributions received in cash due to but not limited to the following: investments made prior to 1/1/89, asset transfers, recent activity and certain adjustments made in your account. **"Total Purchases vs. Current Value"** is provided to assist you in comparing your **"Total purchases"** excluding reinvested distributions, with the current value of the fund's shares in your account. **"Fund Value Increase/Decrease"** reflects the difference between your total purchases and the current value of the fund's shares, plus cash distributions since inception.

Number	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Net Value Increase/Decrease	Yield	Anticipated income (annualized)
	CG CAPITAL MARKETS- MONEY MARKET INVESTMENTS										
	CG CAPITAL MARKETS CORE FIXED INCOME FUND										
Total Purchases											
	Reinvestments to date										
	Reinvestments to date										
	Tax-based Cost vs. Current Value										
	Total Purchases vs. Current Value										
	Fund Value Increase/Decrease										
	CG CAPITAL MARKETS- LARGE CAP VALUE INVESTMENTS										





Individual Retirement Account

January 1 - February 28, 2009

LANA GOLD WALDER

Account number

TRAK® Personalized Investment Advisory Service *continued*

Number	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Net Value Increase/Decrease	Yield	Anticipated income (annualized)
	CG CAPITAL MARKETS- LARGE CAP VALUE INVESTMENTS										
	Total Purchases										
	Reinvestments to date										
	Reinvestments to date										
	Tax-based Cost vs. Current Value										
	Total Purchases vs. Current Value										
	Fund Value Increase/Decrease										
	CG CAPITAL MARKETS- SMALL CAP VALUE INVESTMENTS										
	Total Purchases										
	Reinvestments to date										
	Reinvestments to date										
	Tax-based Cost vs. Current Value										
	Total Purchases vs. Current Value										
	Fund Value Increase/Decrease										
	CG CAPITAL MARKETS- EMERGING MARKETS INVESTMENTS										





Individual Retirement Account

January 1 - February 28, 2009

LANA GOLD WALDER

Account number

TRAK® Personalized Investment Advisory Service *continued*

Number of shares	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Net Value Increase/Decrease	Yield	Anticipated Income (annualized)
	CG CAPITAL MARKETS- EMERGING MARKETS INVESTMENTS										
	Total Purchases										
	Reinvestments to date										
	Reinvestments to date										
	Tax-based Cost vs. Current Value										
	Total Purchases vs. Current Value										
	Fund Value Increase/Decrease										
	CG CAPITAL MARKETS- INTERNAT'L FIXED INCOME INVTS										
	Total Purchases										
	Reinvestments to date										
	Reinvestments to date										
	Tax-based Cost vs. Current Value										
	Total Purchases vs. Current Value										
	Fund Value Increase/Decrease										
	CG CAPITAL MARKETS- INTERNAT'L EQUITY INVESTMENTS										
	Total Purchases										
	Reinvestments to date										
	Reinvestments to date										
	Tax-based Cost vs. Current Value										
	Total Purchases vs. Current Value										
	Fund Value Increase/Decrease										
	CG CAPITAL MARKETS- LARGE CAP GROWTH INVESTMENTS										
	Total Purchases										
	Reinvestments to date										
	Reinvestments to date										
	Tax-based Cost vs. Current Value										





Individual Retirement Account

January 1 - February 28, 2009

LANA GOLD WALDER

Account number

TRAK® Personalized Investment Advisory Service *continued*

Number	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Net Value Increase/Decrease	Yield	Anticipated Income (annualized)
	CG CAPITAL MARKETS- LARGE CAP GROWTH INVESTMENTS										
	Total Purchases vs. Current Value										
	Fund Value Increase/Decrease										
	CG CAPITAL MARKETS SMALL CAP GROWTH INVESTMENTS										
	Total Purchases vs. Current Value										
	Fund Value Increase/Decrease										

Total TRAK Investments (Tax based)
Total Fund Value Increase/Decrease
Total portfolio value

TRANSACTION DETAILS

All transactions appearing are based on trade-date

Investment activity

Date	Activity	Description	Quantity	Price	Amount
01/30/09	Reinvest	CG CAPITAL MARKETS- MONEY MARKET INVESTMENTS FOR PERIOD 01/02/09-02/01/09 31 DAYS AVERAGE YIELD .33 %.			
01/30/09	Reinvest	CG CAPITAL MARKETS CORE FIXED INCOME FUND			
02/13/09	Sold	CG CAPITAL MARKETS- MONEY MARKET INVESTMENTS TO COVER TRAK QUARTERLY FEE			





AT SMITH BARNEY

Individual Retirement Account

January 1 - February 28, 2009

Ref: _____

LANA GOLD WALDER

Account number _____

Investment activity	continued				
Date	Activity	Description	Quantity	Price	Amount
02/27/09	Reinvest	CG CAPITAL MARKETS- MONEY MARKET INVESTMENTS FOR PERIOD 02/02/09-02/28/09 27 DAYS AVERAGE YIELD .26 %.			
02/27/09	Reinvest	CG CAPITAL MARKETS CORE FIXED INCOME FUND			
Total securities bought and other subtractions					
Total securities sold and other additions					

Withdrawals

Date	Description	Reference no.	Amount	Date	Description	Reference no.	Amount
02/13/09	INVESTMENT & ADVISORY SERVICES FROM 01/01/09 TO 03/31/09						

EARNINGS DETAILS

The tax status of earnings is reliable to the best of our knowledge. Taxable and non-taxable designations refer to the federal income tax status of your securities, not of your account.

Other dividends

Date	Description	Comment	Taxable	Non-taxable
01/30/09	CG CAPITAL MARKETS- MONEY MARKET INVESTMENTS			
01/30/09	CG CAPITAL MARKETS CORE FIXED INCOME FUND			
02/27/09	CG CAPITAL MARKETS- MONEY MARKET INVESTMENTS	30/09		
02/27/09	CG CAPITAL MARKETS CORE FIXED INCOME FUND			
Total other dividends earned				\$ 0.00

We have available at no cost, brochures describing our investment advisory services and those of any other investment advisors managing your account. If you would like copies, please ask your Financial Advisor or Portfolio Manager.

Please notify your Financial Advisor if there have been any changes in your financial situation, investment objectives, requested restrictions or other instructions which might affect to be provided to you or the manner in which your assets should be invested.

We have available at no cost an investment advisory services disclosure document which describes our investment advisory services and those of any investment advisors managing your account. If you would like a copy, please contact your Financial Advisor.





Ref: 00000394 00009155

Individual Retirement Account

January 1 - February 28, 2009

Page 8 of 8

LANA GOLD WALDER

Account number

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Message: It's not too late to make your \$5,000 IRA contribution for 2008, but time is running out as the April 15th deadline approaches. At the same time you may also make your \$5,000 IRA contribution for 2009. The contribution limits are higher if you are age 50 or older. For more detailed information or if you have any questions please contact your Financial Advisor.

Information regarding commissions and charges will be made available to you promptly upon request. Please advise us of any material change in your financial objectives or financial situation. All checks written and deposited to your account must be made payable to Smith Barney. A financial statement of Citigroup Global Markets Inc. is available for your personal inspection at its offices, or a copy of it will be mailed upon your written request. **If you believe your statement is not correct, you must contact us within ten (10) days. Complaints and incorrect statement issues may be directed to the Manager of the branch servicing your account (see page 1 of statement for address and phone number).** To protect your rights, including any rights you may have under the Securities Investor Protection Act (SIPA), you must reconfirm all communication in writing to Citigroup Global Markets Inc., Attention: Early Dispute Resolution Group, 485 Lexington Avenue, 14th Floor, New York, NY 10017.





Client Statement

January 1 - February 28, 2009

Ref: 00000394 00009141

AT SMITH BARNEY

B09000000394 309058AA01 CFLAT014A
LANA GOLD WALDER



Your Broker/Dealer is
CITIGROUP GLOBAL MKTS INC.

Your Financial Advisor
 EVAN R. KATZ
 150 J F K PARKWAY
 4TH FLOOR
 SHORT HILLS NJ 07078
 973 376 8000
 www.smithbarney.com

Account number
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Branch Phone: 800 526 4931

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Account value

	Last period	This period	%
TRAK® - Advisory Service			100.00
Total value			

Cash, money fund, bank deposits

	This period	This year
Opening balance		
Securities bought and other subtractions		
Securities sold and other additions		
Withdrawals		
Dividends credited		
Closing balance		

A free credit balance in any securities account may be paid to you on demand. Although properly accounted for on our books and records, these funds may be used for our business purposes.

Earnings summary

Other dividends
Total

Gain/loss summary

Unrealized gain or (loss) to date

is year

Portfolio summary

	This period	This year
Beginning total value (excl. accr. int.)		
Net security deposits/withdrawals		
Net cash deposits/withdrawals		
Beginning value net of deposits/withdrawals		
Total value as of 2/27/2009 (excl. accr. int.)		
Change in value		



LANA GOLD WALDER

Account number

PORTFOLIO DETAILS

Your holdings are valued using the most current prices available to us. In most cases, these values are as of 02/28/09, but in some cases our sources are unable to provide timely information. To see the date of the most recent price update, please view your account online at www.smithbarney.com.

Securities purchased or sold are included or excluded in this section as of the trade-date. This section may include securities that have not settled as of this statement closing date. Please see the "Unsettled Purchases/Sales" section for more information. Dividend yield is the estimated annual income, assuming the current dividend, divided by the security's market price at the end of the statement period. We do not guarantee the accuracy of the prices reflected on the statement nor do these prices represent levels at which securities can be bought or sold.

Please Note: unrealized gain/(loss) is being shown for informational purposes only and should not be used for tax preparation without the assistance of your tax advisor.

TRAK® Personalized Investment Advisory Service

Certain mutual funds may not be transferable to other broker-dealers. For example, clients can purchase and hold shares of Legg Mason mutual funds in Smith Barney accounts but (with few exceptions) cannot transfer these positions to other firms. For further information, please refer to the fund's Prospectus or call your Financial Advisor.

Yield is the current distribution annualized, divided by the fund's net asset value at the end of the statement period. Distributions may consist of income, capital gains or the return of capital. Distributions and current dividend for funds not sponsored by us are based upon information provided by an outside vendor and are not verified by us. **"Tax-Based Cost vs. Current Value"** is being provided for information purposes only. **"Cash Distributions (since inception)"** when shown, may reflect distributions on positions no longer held in the account, and may not reflect all distributions received in cash due to but not limited to the following: investments made prior to 1/1/89, asset transfers, recent activity and certain adjustments made in your account. **"Total Purchases vs. Current Value"** is provided to assist you in comparing your **"Total purchases"** excluding reinvested distributions, with the current value of the fund's shares in your account. **"Fund Value Increase/Decrease"** reflects the difference between your total purchases and the current value of the fund's shares, plus cash distributions since inception.

Number of shares	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Net Value Increase/Decrease	Yield	Anticipated Income (annualized)
	CG CAPITAL MARKETS- MONEY MARKET INVESTMENTS										
	CG CAPITAL MARKETS CORE FIXED INCOME FUND										

Total Purchases
Reinvestments to date
Reinvestments to date
Tax-based Cost vs. Current Value
Total Purchases vs. Current Value
Fund Value Increase/Decrease

LANA GOLD WALDER

Account number

TRAK® Personalized Investment Advisory Service *continued*

Number of shares	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Net Value Increase/Decrease	Yield	Anticipated income (annualized)
	CG CAPITAL MARKETS- EMERGING MARKETS INVESTMENTS										
	Total Purchases										
	Reinvestments to date										
	Reinvestments to date										
	Tax-based Cost vs. Current Value										
	Total Purchases vs. Current Value										
	Fund Value Increase/Decrease										
	CG CAPITAL MARKETS- INTERNAT'L FIXED INCOME INVTS										
	Total Purchases										
	Reinvestments to date										
	Reinvestments to date										
	Tax-based Cost vs. Current Value										
	Total Purchases vs. Current Value										
	Fund Value Increase/Decrease										
	CG CAPITAL MARKETS- INTERNAT'L EQUITY INVESTMENTS										
	Total Purchases										
	Reinvestments to date										



LANA GOLD WALDER

Account number: ..

TRAK® Personalized Investment Advisory Service *continued*

Number of shares	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Net Value Increase/Decrease	Yield	Anticipated income (annualized)
	CG CAPITAL MARKETS- INTERNAT'L EQUITY INVESTMENTS										
	Reinvestments to date										
	Tax-based Cost vs. Current Value										
	Total Purchases vs. Current Value										
	Fund Value Increase/Decrease										
	CG CAPITAL MARKETS- LARGE CAP GROWTH INVESTMENTS										
	Total Purchases										
	Reinvestments to date										
	Reinvestments to date										
	Tax-based Cost vs. Current Value										
	Total Purchases vs. Current Value										
	Fund Value Increase/Decrease										
	CG CAPITAL MARKETS SMALL CAP GROWTH INVESTMENTS										
	Total Purchases vs. Current Value										
	Fund Value Increase/Decrease										
	Total TRAK Investments (Tax based)										
	Total Fund Value Increase/Decrease										
	Total portfolio value										





Client Statement

January 1 - February 28, 2009

LANA GOLD WALDER

Account number

TRANSACTION DETAILS

All transactions appearing are based on trade-date.

Investment activity

Date	Activity	Description	Quantity	Price	Amount
01/30/09	Reinvest	CG CAPITAL MARKETS- MONEY MARKET INVESTMENTS FOR PERIOD 01/02/09-02/01/09 31 DAYS AVERAGE YIELD .33 %.			
01/30/09	Reinvest	CG CAPITAL MARKETS CORE FIXED INCOME FUND			
02/13/09	Sold	CG CAPITAL MARKETS- MONEY MARKET INVESTMENTS TO COVER TRAK QUARTERLY FEE			
02/27/09	Reinvest	CG CAPITAL MARKETS- MONEY MARKET INVESTMENTS FOR PERIOD 02/02/09-02/28/09 27 DAYS AVERAGE YIELD .26 %.			
02/27/09	Reinvest	CG CAPITAL MARKETS CORE FIXED INCOME FUND			

Total securities bought and other subtractions

Total securities sold and other additions

Withdrawals

Date	Description	Reference no.	Amount	Date	Description
02/13/09	INVESTMENT & ADVISORY SERVICES FROM 01/01/09 TO 03/31/09		222.17		

EARNINGS DETAILS

The tax status of earnings is reliable to the best of our knowledge. Taxable and non-taxable designations refer to the federal income tax status of your securities, not of your account.

Other dividends

Date	Description	Comment	Taxable	Non-taxable	Amount
01/30/09	CG CAPITAL MARKETS- MONEY MARKET INVESTMENTS	CASH DIV			
01/30/09	CG CAPITAL MARKETS CORE FIXED INCOME FUND	CASH DIV RECORD 01/29/09 PAY 01/30/09			
02/27/09	CG CAPITAL MARKETS- MONEY MARKET INVESTMENTS	CASH DIV			
02/27/09	CG CAPITAL MARKETS CORE FIXED INCOME FUND	CASH DIV RECORD 02/26/09 PAY 02/27/09			

Total other dividends earned





Client Statement

January 1 - February 28, 2009

LANA GOLD WALDER

Account number

We have available at no cost, brochures describing our investment advisory services and those of any other investment advisors managing your account. If you would like copies, please ask your Financial Advisor or Portfolio Manager.

Please notify your Financial Advisor if there have been any changes in your financial situation, investment objectives, requested restrictions or other instructions which might affect the services to be provided to you or the manner in which your assets should be invested.

We have available at no cost an investment advisory services disclosure document which describes our investment advisory services and those of any investment advisors managing your account. If you would like a copy, please contact your Financial Advisor.

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Message: It's not too late to make your \$5,000 IRA contribution for 2008, but time is running out as the April 15th deadline approaches. At the same time you may also make your \$5,000 IRA contribution for 2009. The contribution limits are higher if you are age 50 or older. For more detailed information or if you have any questions please contact your Financial Advisor.

Information regarding commissions and charges will be made available to you promptly upon request. Please advise us of any material change in your financial objectives or financial situation. All checks written and deposited to your account must be made payable to Smith Barney. A financial statement of Citigroup Global Markets Inc. is available for your personal inspection at its offices, or a copy of it will be mailed upon your written request. **If you believe your statement is not correct, you must contact us within ten (10) days. Complaints and incorrect statement issues may be directed to the Manager of the branch servicing your account (see page 1 of statement for address and phone number).** To protect your rights, including any rights you may have under the Securities Investor Protection Act (SIPA), you must reconfirm all communication in writing to Citigroup Global Markets Inc., Attention: Early Dispute Resolution Group, 485 Lexington Avenue, 14th Floor, New York, NY 10017.





AT SMITH BARNEY

citi smith barney





Primary Account

JUSTIN P WALDER
WALDER HAYDEN & BROGAN PA
5 BECKER FARM RD
ROSELAND NJ 07068-1741

YOUR MERRILL LYNCH REPORT

January 01, 2009 - January 30, 2009

**Need Investment Guidance?
Call Your Private Wealth Advisor**

Your Private Wealth Advisor:
KKM
2 WORLD FINANCIAL CENTER 35TH
NEW YORK NY 10281-6100
(800) 527-0436

PORTFOLIO SUMMARY

Net Portfolio Value

Your assets
Your liabilities ¹

Your Net Cash Flow (Inflows/Outflows)
Securities You Transferred In/Out
Subtotal Net Contributions

Your Dividends/Interest Income
Your Market Change
Subtotal Investment Earnings

**If you have questions on your statement,
call 24-Hour Assistance:**
(800) MERRILL
(800) 637-7455
Access Code:

Up-to-date account information can be viewed
at: www.mlol.ml.com, where your statements
are archived for three or more years.

Questions about MLOL? Click the "help" tab at
the top of the screen once you log in.

¹ Includes cash/margin debit balances and short market values. See Your Balance Sheet and account statements for more details.

MERRILL LYNCH OUTLOOK 2009

What's next for the markets and the economy? In an insightful look at the year ahead,
some of Wall Street's top strategists talk about the recession, the markets and
actionable investment ideas for 2009. Learn more at outlook.ml.com.





Primary Account.

24-Hour Assistance: (800) MERRILL
Access Code:

January 01, 2009 - January 30, 2009

YOUR ACCOUNTS

	Account No.	Account Type/Managing Firm	January 30	December 31	Page
INVESTMENTS					
Main Investment Acct		Master CMA			7
Munis and Cash		CMA Sub			16
Munis and Cash		CMA Sub			20
Santa Barbara LCG		CMA Sub/SANTA BARBARA LCG			25
LORD ABBET		CMA Sub/LORD ABBETT TAX EXEMPT FIXED			40
Main Joint Account		CMA			44
<i>Subtotal</i>					
RETIREMENT					
Main IRA Account		IRA			48
Santa Barbara LCG		IRA/SANTA BARBARA LCG			53
MFS LCV		IRA/MFS INST LCTV			65
Earnest Smid Core		IRA/EARNEST SMID CORE			94
Heitman REITS		IRA/HEITMAN REITS			113
NWQ International		IRA/TRADEWINDS NWQ INTL VALUE			141
<i>Subtotal</i>					
SOLUTIONS FOR BUSINESS					
LLC-Neuberger Berman		WCMA/NEUBERGER INTL CORE			162
LLC-Main Account		WCMA			179
LLC-Blackrock LCC		WCMA/BLACKROCK LCC MAA			183
<i>Subtotal</i>					

All brokerage accounts are held at Merrill Lynch, Pierce, Fenner & Smith Incorporated, Member SIPC. Bank deposits are held at the ML Banks or other depository institutions and are covered by FDIC insurance up to applicable limits. They are not protected by SIPC, see footnote 14 on the last page of this statement for more information. These summary reports are provided for informational purposes only and contain information from accounts linked for delivery in a single package. The underlying accounts may have different owners and use of "you" or "your" in these reports refer to all owners. The enclosed separate account statements are the official record for each account.





Primary Account:

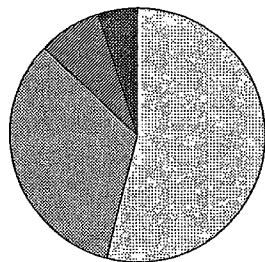
24-Hour Assistance: (800) MERRILL
Access Code:

YOUR PORTFOLIO REVIEW

January 01, 2009 - January 30, 2009

ASSET ALLOCATION *

Estimated Accrued Interest not included
May not reflect all holdings



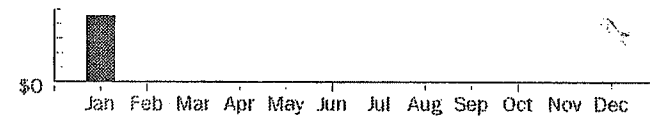
- Fixed Income
- Equities
- Cash/Money Accounts
- Alternative Investments

Percent

TOTAL 100%

* Includes the categorical values for the underlying portfolio of individual mutual funds, closed end funds, and UITs

CURRENT INCOME



	This Report	Year To Date
Tax-Exempt Interest		
Taxable Interest		
Tax-Exempt Dividends		
Taxable Dividends		
Total		

Your Estimated Annual Income

BOND MATURITY SCHEDULE

Does not include Fixed Income Mutual Funds

Maturity Years	% of Total Bond Assets	Par Value	Estimated Market Value
<1			
1-2			
2-5			
5-10			
10-15			
15-20			
20+			

Total

TOP FIVE PORTFOLIO HOLDINGS

Based on Estimated Market Value

	Current Value	% of Portfolio
CMA NJ MUNICIPAL MONEY		
BLACKROCK GLOBAL		
BAYONNE NJ MUA WTR SYSRV		
UNION CNTY NJ IMPT AUTH		
SYSTEMATIC MOMENTUM II		





Primary Account:

YOUR BALANCE SHEET (for your ML accounts)

January 01, 2009 - January 30, 2009

ASSETS

	January 30	December 31
Cash/Money Accounts		
Fixed Income		
Equities		
Mutual Funds		
Options		
Other		
Alternative Investments		
<i>Subtotal (Long Portfolio)</i>		
Estimated Accrued Interest		
Life Insurance/Annuities		
TOTAL ASSETS	-	-
LIABILITIES	-	-
Margin Loan/Debit Balance		
Short Market Value		
<i>Subtotal</i>		
NET PORTFOLIO VALUE	-	-
OTHER LIABILITIES (not included in Net Portfolio Value)		
Loan Management Account ⁽¹⁾	-	-
Mortgages	-	-
Home Equity Loans	-	-
Business Loans	-	-
<i>Subtotal</i>	-	-
TOTAL LIABILITIES	-	-

⁽¹⁾ Secured by assets in a Merrill Lynch account

CASH FLOW

	This Report	Year to Date
Opening Cash/Money Accounts		
CREDITS		
Funds Received		
Electronic Transfers		
Other Credits		
<i>Subtotal</i>		
DEBITS		
Electronic Transfers		
Margin Interest Charged		
Other Debits		
Visa Purchases (<i>debits</i>)		
ATM/Cash Advances		
Checks Written/Bill Payment		
<i>Subtotal</i>		
Net Cash Flow		
Dividends/Interest Income		
Security Purchases/Debits		
Security Sales/Credits		
Closing Cash/Money Accounts		
Securities You Transferred In/Out		



Primary Account.

YOUR MONTHLY INCOME & GAIN/(LOSS) REVIEW

January 01, 2009 - January 30, 2009

INCOME SUMMARY

Account No.	This Report				Year to Date					
	Tax-Exempt Interest	Taxable Interest	Tax-Exempt Dividends	Taxable Dividends	Total This Report Income	Tax-Exempt Interest	Taxable Interest	Tax-Exempt Dividends	Taxable Dividends	Total YTD Income
Non-Retirement										



Primary Account:

24-Hour Assistance: (800) MERRILL
Access Code:

January 01, 2009 - January 30, 2009

YOUR MONTHLY INCOME & GAIN/(LOSS) REVIEW (continued)

GAIN/(LOSS) SUMMARY

Account No.	Realized Gains/(Losses)				Long Term Capital Gain Distributions Year To Date	Unrealized Gains/(Losses)	
	This Report Short Term	YTD Short Term	This Report Long Term	YTD Long Term		Short Term	Long Term
Non-Retirement							

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Online at: www.mlol.ml.com

Account Number

24-Hour Assistance: (800) MERRILL

Access Code:

JUSTIN P WALDER
WALDER HAYDEN & BROGAN PA
5 BECKER FARM RD
ROSELAND NJ 07068-1741

Net Portfolio Value:

Your Private Wealth Advisor:

KKM
2 WORLD FINANCIAL CENTER 35TH
NEW YORK NY 10281-6100
(800) 527-0436

Main Investment Acct

This account is enrolled in the Master Financial Service

January 01, 2009 - January 30, 2009

ASSETS

	January 30	December 31
Cash/Money Accounts		
Fixed Income		
Equities		
Mutual Funds		
Options		
Other		
Alternative Investments		
<i>Subtotal (Long Portfolio)</i>		
Estimated Accrued Interest		
TOTAL ASSETS		

LIABILITIES

Debit Balance
Short Market Value
TOTAL LIABILITIES
NET PORTFOLIO VALUE

CASH FLOW

	This Statement	Year to Date
Opening Cash/Money Accounts		
CREDITS		
Funds Received		
Electronic Transfers		
Other Credits		
<i>Subtotal</i>		
DEBITS		
Electronic Transfers		
Margin Interest Charged		
Other Debits		
Visa Purchases (<i>debits</i>)		
ATM/Cash Advances		
Checks Written/Bill Payment		
<i>Subtotal</i>		
Net Cash Flow		
Dividends/Interest Income		
Security Purchases/Debits		
Security Sales/Credits		
Closing Cash/Money Accounts		
Securities You Transferred In/Out		



Main Investment Acct

Account Number:

24-Hour Assistance: (800) MERRILL
Access Code:

YOUR CMA ASSETS

January 01, 2009 - January 30, 2009

CASH/MONEY ACCOUNTS

Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Estimated Annual Income	Est. Annual Yield%
CASH						
CMA NJ MUNICIPAL MONEY			1.0000			
TOTAL						3

MUNICIPAL BONDS

Description	Acquired	Quantity	Adjusted/Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield%
Δ CAMDEN CO NJ IMPT AT LSE REV B RF CO GTD OID FGIC JAN98 04.400%DEC01 09 MOODY'S: A1 S&P: AA CUSIP:13281KEU8 ORIGINAL UNIT/TOTAL COST: 109.9653/109,965.35	03/12/03								
Δ KENDALL CNTY ILL FGIC-MBIA RE SER A FGIC DEC02 03.750%DEC01 09 MOODY'S: *** S&P: AA CUSIP:488638AD9 ORIGINAL UNIT/TOTAL COST: 105.4197/52,709.85	03/06/03								
Δ NJ SPORTS-EXPO AT ST CONTRACT SER A MBIA ETM FEB00 05.750%MAR01 10 MOODY'S: AAA S&P: AAA CUSIP:64603RNW3 ORIGINAL UNIT/TOTAL COST: 106.8167/21,363.34	12/01/06								
Δ NJ SPORTS-EXPO AT ST CONTRACT SER A MBIA FEB00 05.750%MAR01 10 MOODY'S: A2 S&P: AA CUSIP:64603RNY9 ORIGINAL UNIT/TOTAL COST: 106.8167/32,045.01	12/01/06								
Δ LAFAYETTE YD CDC NJ REV GUAR OID MBIA PRF10 APR00 05.800%APR01 35 MOODY'S: BAA1 S&P: *** CUSIP:506810AM2 CALL DT:04/01/10 CALL PR:101 ORIGINAL UNIT/TOTAL COST: 108.5807/54,290.35	08/29/06								
NEW JERSEY HLTH CRE FFA REV ST B RF OID MBIA ETM DEC04 03.100%JUL01 10 MOODY'S: BAA1 S&P: AA CUSIP:64579FEM1	12/09/04								





Main Investment Acct

Account Number:

YOUR CMA ASSETS

January 01, 2009 - January 30, 2009

MUNICIPAL BONDS (continued)			Adjusted/Total	Estimated	Estimated	Unrealized	Estimated	Estimated	Current
Description	Acquired	Quantity	Cost Basis	Market Price	Market Value	Gain/(Loss)	Accrued Interest	Annual Income	Yield%
Δ PUERTO RICO ELEC PWR	03/13/06								
AUTH PWR RV HH FSA PRF10 AUG00 05.750%JUL01 14									
MOODY'S: AAA S&P: AAA CUSIP:745268Z39									
CALL DT:07/01/10 CALL PR:101									
ORIGINAL UNIT/TOTAL COST: 110.1553/110,155.35									
Δ UNION CNTY NJ GEN IMPT	03/10/03								
JUN99 05.000%FEB01 11									
MOODY'S: AA1 S&P: AA+ CUSIP:906344M60									
ORIGINAL UNIT/TOTAL COST: 111.1107/55,555.35									
Δ ALABAMA WTR POLLUTION	03/04/03								
CTL AUTH SER B RF AMBAC JAN03 04.000%FEB15 11									
MOODY'S: BAA1 S&P: A CUSIP:010653QV8									
ORIGINAL UNIT/TOTAL COST: 105.0027/52,501.35									
Δ NEW JERSEY ST TRANSN TR	02/14/07								
FD AUTH TRANSN C RF FSA DEC01 05.500%DEC15 11									
MOODY'S: AA3 S&P: AAA CUSIP:646135XK4									
ORIGINAL UNIT/TOTAL COST: 108.3391/81,254.35									
Δ TOBACCO SETTLEMENT FING	02/13/07								
CORP NJ ASSET OID PRF12 AUG02 05.000%JUN01 14									
MOODY'S: AAA S&P: AAA CUSIP:888808AL6									
CALL DT:06/01/12 CALL PR:100									
ORIGINAL UNIT/TOTAL COST: 106.3357/53,167.85									
Δ ATLANTIC CNTY NJ	11/28/06								
RF OID FSA NOV01 04.000%AUG01 12									
MOODY'S: AA3 S&P: AAA CUSIP:048483SS1									
ORIGINAL UNIT/TOTAL COST: 102.5519/92,296.75									
Δ PASSAIC VY NJ SEW COMMRS	03/06/03								
MBIA RE SER F RF FGIC JAN03 05.000%DEC01 12									
MOODY'S: BAA1 S&P: *** CUSIP:702826HK7									
ORIGINAL UNIT/TOTAL COST: 112.5053/112,505.35									





Main Investment Acct

Account Number:

24-Hour Assistance: (800) MERRILL
Access Code:

YOUR CMA ASSETS

January 01, 2009 - January 30, 2009

MUNICIPAL BONDS (continued)

Description	Acquired	Quantity	Adjusted/Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield%
Δ NEWARK NJ	07/24/03								
GUAR FSA JUL03 04.000%JUL15 13									
MOODY'S: AA3 S&P: *** CUSIP:650367AK1									
ORIGINAL UNIT/TOTAL COST: 101.1250/101.125.00									
Δ NEW JERSEY ST TRANSN TR	02/13/07								
FD AUTH TRANSN B RF MBIA JAN05 05.250%DEC15 13									
MOODY'S: A1 S&P: AA CUSIP:6461355D1									
ORIGINAL UNIT/TOTAL COST: 109.2793/109,279.35									
Δ NEW JERSEY ST EDL FACS	06/19/07								
AUTH REV C MBIA PRF14 JUL04 05.000%JUL01 34									
MOODY'S: A2 S&P: AA CUSIP:64605LQX9									
CALL DT:07/01/14 CALL PR:100									
ORIGINAL UNIT/TOTAL COST: 106.0387/53,019.35									
Δ UNION CNTY NJ IMPT AUTH	03/13/06								
LEASE-CNTY COLLEGE B FSA MAR06 04.000%FEB01 15									
MOODY'S: AA1 S&P: *** CUSIP:906346DL2									
ORIGINAL UNIT/TOTAL COST: 101.3750/152,062.50									
Δ LACEY TWP NJ BRD ED	02/23/06								
FGIC-MBIA RE RF FGIC MAR06 04.000%APR01 15									
MOODY'S: *** S&P: AA CUSIP:505472FG0									
ORIGINAL UNIT/TOTAL COST: 101.0600/50,530.00									
Δ BAYONNE NJ MUA WTR SYSRV	06/21/05								
SER A RF SYNGI JUN03 05.000%APR01 16									
MOODY'S: *** S&P: *** CUSIP:072896AY9									
ORIGINAL UNIT/TOTAL COST: 109.0764/27,269.10									
Δ EVESHAM TWP NJ BRD ED	08/29/06								
SER B SCH GTD FSA SEP06 04.125%MAR01 17									
MOODY'S: AA2 S&P: *** CUSIP:300479GCO									
ORIGINAL UNIT/TOTAL COST: 101.7690/101,769.00									

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Main Investment Acct

Account Number:

YOUR CMA ASSETS

January 01, 2009 - January 30, 2009

MUNICIPAL BONDS (continued)									
Description	Acquired	Quantity	Adjusted/Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield%
NEW JERSEY ST EDL FACS	N/A								
AUTH REV SER B OID PRF09 JUL99 05.100%JUL01 17									
MOODY'S: AAA S&P: AAA CUSIP:64605KLE8									
Δ NEW JERSEY ST TRAN CORP	07/23/07								
CTFS PARTN SUB-FED FGIC SEP05 05.000%SEP15 17									
MOODY'S: A2 S&P: AA CUSIP:646133HC5									
ORIGINAL UNIT/TOTAL COST: 107.2717/53,635.85									
Δ EVESHAM TWP NJ BRD ED	08/24/06								
SER B SCH GTD FSA SEP06 04.125%MAR01 19									
MOODY'S: AA2 S&P: *** CUSIP:300479GE6									
ORIGINAL UNIT/TOTAL COST: 100.7500/100,750.00									
Δ NEW JERSEY ST EDL FACS	02/15/07								
AUTH REV RF FSA OCT06 04.375%SEP01 20									
MOODY'S: AA3 S&P: AAA CUSIP:64605LY85									
ORIGINAL UNIT/TOTAL COST: 102.9521/77,214.10									
Δ UNION CNTY NJ GEN IMPT &	02/21/08								
CNTY COLLEGE RF FEB08 04.500%FEB15 21									
MOODY'S: AA1 S&P: AA+ CUSIP:9063443X2									
ORIGINAL UNIT/TOTAL COST: 103.6570/103,657.00									
TOTAL									

PLEASE REFER TO NOTES BELOW FOR INFORMATION REGARDING CREDIT RATINGS.

EQUITIES										
Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
COMCAST CORP NEW CL A	CMCSA	04/20/99								
RONSON CORP NEW COM	RONC	12/09/99								
TOTAL										

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Main Investment Acct

Account Number:

24-Hour Assistance: (800) MERRILL
Access Code:

YOUR CMA ASSETS

January 01, 2009 - January 30, 2009

RESEARCH RATINGS

Security	Symbol	BAS-ML Research Rating	IPR Rating*	IPR Rating*	Jaywalk Consensus Rating		
					SELL	HOLD	BUY
COMCAST CORP NEW CL A	CMCSA	B-1-7	Buy -Morningstar	Buy -Market Edge Research			1.44

PLEASE REFER TO THE BACK OF YOUR STATEMENT FOR A GUIDE TO YOUR BAS-ML RESEARCH AND IPR RATINGS.

MUTUAL FUNDS/CLOSED END FUNDS/UIT

Description	Quantity	Total Client Investment	Cumulative Investment Return	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
BLACKROCK GLOBAL									
ALLOCATION FD INC C									
SYMBOL: MCLOX Initial Purchase:12/31/08									
Fixed Income 23% Equity 77%									
Subtotal (Fixed Income)									
Subtotal (Equities)									
TOTAL									

Total Client Investment: Cost of shares directly purchased and still held. Does not include shares purchased through reinvestment.

Cumulative Investment Return: Estimated Market Value minus Total Client Investment. Cumulative Investment Return is the capital appreciation (depreciation) of all shares purchased, including shares purchased through reinvestment.

Market Timing: Merrill Lynch's policies prohibit mutual fund market timing, which involves the purchase and sale of mutual fund shares within short periods of time with the intention of capturing short-term profits resulting from market volatility. Market timing may result in lower returns for long-term fund shareholders because market timers capture short-term gains that would otherwise pass to all shareholders and due to increased transaction costs and fewer assets for investment due to the need to retain cash to satisfy redemptions.

Unrealized Gain or (Loss): Estimated Market Value minus Total Cost Basis (total cost of shares directly purchased and still held, as well as cost of shares acquired through reinvestment). Provided for Tax Planning purposes only and is not applicable to retirement accounts.

Initial Purchase: Date of your initial investment in this fund.

ALTERNATIVE INVESTMENTS

Description	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
ML-CSP II TRUST CLASS A									
1MTH ML-CSP II TRUST									
(US CLIENTS), CLASS A									
TOTAL									



764121230001380006





Main Investment Acct

Account Number.

YOUR CMA ASSETS

January 01, 2009 - January 30, 2009

LONG PORTFOLIO	Adjusted/Total Cost Basis	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield%
TOTAL						

Notes
 Δ Debt Instruments purchased at a premium show amortization Θ Debt Instruments purchased at a discount show accretion
 *** Rating currently unavailable or not rated/unrated as provided by Rating Agency or recognized industry wide third party vendor source.
 Total values exclude N/A items
 For Credit Ratings: S&P and Moody's provide credit ratings on the credit quality of certain bonds and preferred stocks. For a credit enhanced security, Moody's and S&P publish and provide third party vendors the higher of the rating on the credit enhancer (guarantor) or the stand alone rating on the underlying security.

YOUR CMA TRANSACTIONS

DIVIDENDS/INTEREST INCOME TRANSACTIONS						
Date	Transaction Type	Quantity	Description	Income	Income Year To Date	
01/02	Non Rept Int		NEW JERSEY HLTH CRE FFA REV ST B RF OID MBIA ETM DEC04 03.100%JUL01 10 PAY DATE 01/01/2009			
01/02	Non Rept Int		NEW JERSEY ST EDL FACS AUTH REV SER B OID PRF09 JUL99 05.100%JUL01 17 PAY DATE 01/01/2009			
01/02	Non Rept Int		NEW JERSEY ST EDL FACS AUTH REV C MBIA PRF14 JUL04 05.000%JUL01 34 PAY DATE 01/01/2009			
01/02	Non Rept Int		PUERTO RICO ELEC PWR AUTH PWR RV HH FSA PRF10 AUG00 05.750%JUL01 14 PAY DATE 01/01/2009			





Main Investment Acct

Account Number:

24-Hour Assistance: (800) MERRILL
Access Code:

January 01, 2009 - January 30, 2009

YOUR CMA TRANSACTIONS

DIVIDENDS/INTEREST INCOME TRANSACTIONS (continued)

Date	Transaction Type	Quantity	Description	Income	Income Year To Date
01/15	Non Rept Int		NEWARK NJ GUAR FSA JUL03 04.000%JUL15 13 PAY DATE 01/15/2009		
01/15	Non Rept Int		SEA BRIGHT NJ FSA EBD JAN99 04.600%JAN15 09 PAY DATE 01/15/2009		
	<i>Subtotal (Tax-Exempt Interest)</i>				
01/30	Share Dividend	8	CMA NJ MUNICIPAL MONEY PAY DATE 01/29/2009		
01/30	Cash Dividend		CMA NJ MUNICIPAL MONEY PAY DATE 01/29/2009 FROM 01-02 THRU 01-29 CMA NJ MUNICIPAL MONEY		
	<i>Income Total</i>				
	<i>Subtotal (Tax-Exempt Dividends)</i>				
01/28	* Dividend		COMCAST CORP NEW CL A HOLDING 484.0000 PAY DATE 01/28/2009		
	<i>Subtotal (Taxable Dividends)</i>				
NET TOTAL					

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Main Investment Acct

Account Number:

YOUR CMA TRANSACTIONS

January 01, 2009 - January 30, 2009

SECURITY TRANSACTIONS

Date	Description	Transaction Type	Quantity	Unit Price	Debit	Credit	Accrued Interest Earned/(Paid)
01/15	SEA BRIGHT NJ FSA EBD JAN99 04.600%JAN15 09 PAY DATE 01/15/2009	Redeemed					
	<i>Subtotal (Other Security Transactions)</i>						
	TOTAL						

REALIZED GAINS/(LOSSES)

Description	Quantity	Acquired Date	Liquidation Date	Sales Price	Cost Basis	Gains/(Losses) *	
						This Statement	Year to Date
Δ SEA BRIGHT NJ		04/13/04	01/15/09			.00	
TOTAL							

* - Excludes transactions for which we have insufficient data

Δ Debt Instruments purchased at a premium show amortization θ Debt Instruments purchased at a discount show accretion

YOUR CMA MONEY FUND TRANSACTIONS

Date	Description	Sales	Purchases	Date	Description	Sales	Purchases
01/05	CMA NJ MUNICIPAL MONEY			01/16	CMA NJ MUNICIPAL MONEY		
NET TOTAL							

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Online at: www.mlol.ml.com

Account Number:

24-Hour Assistance: (800) MERRILL

Access Code:

JUSTIN WALDER
PLDG COLL TO NORTH FORK BANK
5 BECKER FARM RD
ROSELAND NJ 07068-1741

Net Portfolio Value:

Your Private Wealth Advisor:

KKM
2 WORLD FINANCIAL CENTER 35TH
NEW YORK NY 10281-6100
(800) 527-0436

Munis and Cash

This account is enrolled in the Master Financial Service

January 01, 2009 - January 30, 2009

ASSETS

	January 30	December 31
Cash/Money Accounts		
Fixed Income		
Equities		
Mutual Funds		
Options		
Other		
<i>Subtotal (Long Portfolio)</i>		
Estimated Accrued Interest		
TOTAL ASSETS		

LIABILITIES

Debit Balance
Short Market Value
TOTAL LIABILITIES
NET PORTFOLIO VALUE

CASH FLOW

	This Statement	Year to Date
Opening Cash/Money Accounts		
CREDITS		
Funds Received	-	-
Electronic Transfers	-	-
Other Credits	-	-
<i>Subtotal</i>	-	-
DEBITS		
Electronic Transfers	-	-
Margin Interest Charged	-	-
Other Debits	-	-
Visa Purchases (<i>debits</i>)	-	-
ATM/Cash Advances	-	-
Checks Written/Bill Payment	-	-
<i>Subtotal</i>		
Net Cash Flow		
Dividends/Interest Income		
Security Purchases/Debits		
Security Sales/Credits		
Closing Cash/Money Accounts		
Securities You Transferred In/Out		



Munis and Cash

Account Number

24-Hour Assistance: (800) MERRILL
Access Code

YOUR CMA SUBACCOUNT ASSETS

January 01, 2009 - January 30, 2009

CASH/MONEY ACCOUNTS

Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Estimated Annual Income	Est. Annual Yield%
CASH						
CMA NJ MUNICIPAL MONEY						
TOTAL						

MUNICIPAL BONDS

Description	Acquired	Quantity	Adjusted/Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield%
Δ EVESHAM TWP NJ BRD ED	03/07/03								
FGIC PRF09 FEB99 04.600%MAR01 1.1									
MOODY'S: AA2 S&P: AA CUSIP:300479EB4									
CALL DT:03/01/09 CALL PR:100									
ORIGINAL UNIT/TOTAL COST: 107.4407/53,720.35									
Δ NEW JERSEY SPORT-EXPO AT	03/07/06								
SER A RF OID MBIA PRF09 DEC98 04.750%MAR01 1.8									
MOODY'S: AAA S&P: AA CUSIP:64603RLY1									
CALL DT:03/01/09 CALL PR:100									
ORIGINAL UNIT/TOTAL COST: 102.9217/51,460.85									
Δ NEW JERSEY ST TRANSN TR	11/21/06								
FD AUTH MBIA PRF11 DEC01 06.000%DEC15 1.4									
MOODY'S: A1 S&P: AA CUSIP:646135L35									
CALL DT:12/15/11 CALL PR:100									
ORIGINAL UNIT/TOTAL COST: 111.4994/27,874.85									
Δ MOUNT OLIVE TWP NJ BRD	01/25/05								
ED RF SCH GTD MBIA NOV04 04.000%JAN15 1.3									
MOODY'S: AA2 S&P: *** CUSIP:622214GW8									
ORIGINAL UNIT/TOTAL COST: 104.9281/78,696.10									
TOTAL									

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366121270001780000



Munis and Cash

Account Number:

YOUR CMA SUBACCOUNT ASSETS

January 01, 2009 - January 30, 2009

PLEASE REFER TO NOTES BELOW FOR INFORMATION REGARDING CREDIT RATINGS.

LONG PORTFOLIO	Adjusted/Total Cost Basis	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield%
TOTAL						

Notes
 Δ Debt Instruments purchased at a premium show amortization θ Debt Instruments purchased at a discount show accretion
 *** Rating currently unavailable or not rated/unrated as provided by Rating Agency or recognized industry wide third party vendor source.
 For Credit Ratings: S&P and Moody's provide credit ratings on the credit quality of certain bonds and preferred stocks. For a credit enhanced security,
 Moody's and S&P publish and provide third party vendors the higher of the rating on the credit enhancer (guarantor) or the stand alone rating on
 the underlying security.

YOUR CMA SUBACCOUNT TRANSACTIONS

DIVIDENDS/INTEREST INCOME TRANSACTIONS				Income	Income Year To Date
Date	Transaction Type	Quantity	Description		
01/15	Non Rept Int		MOUNT OLIVE TWP NJ BRD ED RF SCH GTD MBIA NOV04 04.000%JAN15 13 PAY DATE 01/15/2009		
	<i>Subtotal (Tax-Exempt Interest)</i>				
01/30	Share Dividend	6	CMA NJ MUNICIPAL MONEY PAY DATE 01/29/2009		
01/30	Cash Dividend		CMA NJ MUNICIPAL MONEY PAY DATE 01/29/2009 FROM 01-02 THRU 01-29		
	Income Total		CMA NJ MUNICIPAL MONEY		
	<i>Subtotal (Tax-Exempt Dividends)</i>				
NET TOTAL					



Munis and Cash

Account Number:

24-Hour Assistance: (800) MERRILL
Access Code:

January 01, 2009 - January 30, 2009

YOUR CMA SUBACCOUNT MONEY FUND TRANSACTIONS

<i>Date</i>	<i>Description</i>	<i>Sales</i>	<i>Purchases</i>	<i>Date</i>	<i>Description</i>	<i>Sales</i>	<i>Purchases</i>
01/05	CMA NJ MUNICIPAL MONEY		1.00	01/16	CMA NJ MUNICIPAL MONEY		
NET TOTAL							



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Mixed Sources
Cert no. SGS-COC-00648
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Online at: www.mlol.ml.com

Account Number:

24-Hour Assistance: (800) MERRILL

Access Code:

JUSTIN P WALDER (LBO)
PLDG COLL NORTH FORK BANK
5 BECKER FARM RD
ROSELAND NJ 07068-1741

Net Portfolio Value:

Your Private Wealth Advisor:
KKM
2 WORLD FINANCIAL CENTER 35TH
NEW YORK NY 10281-6100
(800) 527-0436

Munis and Cash

This account is enrolled in the Master Financial Service

January 01, 2009 - January 30, 2009

ASSETS

	January 30	December 31
Cash/Money Accounts		
Fixed Income		
Equities		
Mutual Funds		
Options		
Other		
<i>Subtotal (Long Portfolio)</i>		
Estimated Accrued Interest		
Life Insurance/Annuities		
TOTAL ASSETS		
LIABILITIES		
Debit Balance		
Short Market Value		
TOTAL LIABILITIES		
NET PORTFOLIO VALUE		

CASH FLOW

	This Statement	Year to Date
Opening Cash/Money Accounts		
CREDITS		
Funds Received		-
Electronic Transfers		-
Other Credits		
<i>Subtotal</i>		
DEBITS		
Electronic Transfers		
Margin Interest Charged		
Other Debits		
Visa Purchases (debits)		
ATM/Cash Advances		
Checks Written/Bill Payment		
<i>Subtotal</i>		
Net Cash Flow		
Dividends/Interest Income		
Security Purchases/Debits		
Security Sales/Credits		
Closing Cash/Money Accounts		
Securities You Transferred In/Out		





Munis and Cash

Account Number:

24-Hour Assistance: (800) MERRILL
Access Code:

YOUR CMA SUBACCOUNT ASSETS

January 01, 2009 - January 30, 2009

CASH/MONEY ACCOUNTS

Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Estimated Annual Income	Est. Annual Yield%
CASH						
CMA NJ MUNICIPAL MONEY						
TOTAL						

MUNICIPAL BONDS

Description	Acquired	Quantity	Adjusted/Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield%
NEW JERSEY ST TRANSN TR	12/17/01								
FD AUTH SER C RF OID FSA DEC01 04.375%DEC15 10									
MOODY'S: A1 S&P: AAA CUSIP:646135XH1									
Δ TRENTON NJ	04/21/04								
RF GUAR AMBAC JANO4 05.000%JAN15 11									
MOODY'S: A1 S&P: *** CUSIP:895130N32									
ORIGINAL UNIT/TOTAL COST: 110.2307/55,115.35									
Δ PUERTO RICO CMWLH HWY-TR	02/27/06								
AT RV MBIA APRO4 05.000%SEP15 11									
MOODY'S: A2 S&P: AA CUSIP:745180AM1									
ORIGINAL UNIT/TOTAL COST: 107.7797/53,889.85									
Δ NEW JERSEY ST TRANSN TR	11/21/06								
FD AUTH TRANSN A RF MBIA MAR05 05.250%DEC15 11									
MOODY'S: A1 S&P: AA CUSIP:6461352X0									
ORIGINAL UNIT/TOTAL COST: 107.8962/91,711.85									
Δ BAYONNE NJ SCH	01/25/05								
SCH GTD FSA DECO4 04.250%JUL15 14									
MOODY'S: AA2 S&P: *** CUSIP:072887WY4									
ORIGINAL UNIT/TOTAL COST: 106.2661/79,699.60									
Δ ESSEX CNTY NJ IMPT AUTH	08/21/06								
GTD CO GTD OID FGIC APRO3 04.000%OCT01 15									
MOODY'S: A1 S&P: *** CUSIP:296806KY7									
ORIGINAL UNIT/TOTAL COST: 101.2524/25,313.10									

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Munis and Cash

Account Number:

YOUR CMA SUBACCOUNT ASSETS

January 01, 2009 - January 30, 2009

MUNICIPAL BONDS (continued)			<i>Adjusted/Total</i>	<i>Estimated</i>	<i>Estimated</i>	<i>Unrealized</i>	<i>Estimated</i>	<i>Estimated</i>	<i>Current</i>
<i>Description</i>	<i>Acquired</i>	<i>Quantity</i>	<i>Cost Basis</i>	<i>Market Price</i>	<i>Market Value</i>	<i>Gain/(Loss)</i>	<i>Accrued Interest</i>	<i>Annual Income</i>	<i>Yield%</i>
Δ BAYONNE NJ MUA WTR SYSRV	06/21/05								
SER A RF SYNGI JUN03 05.000%APR01 16									
MOODY'S: *** S&P: *** CUSIP:072896AY9									
ORIGINAL UNIT/TOTAL COST: 109.0657/54,532.85									
Δ NEW JERSEY HCFFA DEPT	06/26/08								
HUMAN SVC LSE RV AMBAC SEP05 05.000%SEP15 18									
MOODY'S: A1 S&P: AA- CUSIP:64579XBL7									
ORIGINAL UNIT/TOTAL COST: 103.9877/51,993.85									
Δ PUERTO RICO CMWLTH	07/23/07								
HWY-TRN REV SER AA MBIA APR03 05.500%JUL01 19									
MOODY'S: BAA1 S&P: AA CUSIP:745181XK8									
ORIGINAL UNIT/TOTAL COST: 111.7697/55,884.85									

TOTAL

PLEASE REFER TO NOTES BELOW FOR INFORMATION REGARDING CR

LONG PORTFOLIO

TOTAL

Notes
 Δ Debt Instruments purchased at a premium show amortization θ Debt Instruments purchased at a discount show accretion
 *** Rating currently unavailable or not rated/unrated as provided by Rating Agency or recognized industry wide third party vendor source.
 For Credit Ratings: S&P and Moody's provide credit ratings on the credit quality of certain bonds and preferred stocks. For a credit enhanced security, Moody's and S&P publish and provide third party vendors the higher of the rating on the credit enhancer (guarantor) or the stand alone rating on the underlying security.



Munis and Cash

Account Number:

24-Hour Assistance: (800) MERRILL
Access Code:

YOUR CMA SUBACCOUNT INSURANCE SERVICES

January 01, 2009 - January 30, 2009

Policy Owner: JUSTIN P WALDER
Name(s) of Insured: JUSTIN P WALDER

MLF RETIREMENT PLUS Y981393259
Contract Effective Date: 05/12/98

Contract Value as of 01/30/09

ML Fund
SEP ACCT A
ALLIANCEBER LGCP GRW
BLK S&P 500 INDEX VI
TOTAL VALUE SEP ACCT A
TOTAL

CMA SUBACCOUNT Account Insurance Activity

Transaction	Amount
SUMMARY	
INITIAL PREMIUM	
TOTAL PREMIUMS	

This CMA Insurance Service Summary is reported to you based upon information supplied by Merrill Lynch Life Insurance Company and/ or ML Life Insurar New York. The official accounting of your contract values will be provided by the insurance company in a separate statement. The investments underlying t values are held in the insurance company's separate account, which is registered with the SEC under the Investment Company Act of 1940. If you have elected the Guaranteed Interest Division (GID), it is part of the insurance company's general account. These investments, as well as your contract, are not held in your Merrill Lynch CMA Account, and therefore are not covered by SIPC protection. Any questions concerning your contract should be directed to the Insurance Company. Please call 1-800-535-5549.

Insurance and Annuity Products: - ARE NOT FDIC INSURED - ARE NOT BANK GUARANTEED - MAY LOSE VALUE - ARE NOT A BANK DEPOSIT - ARE NOT A CONDITION TO ANY BANKING SERVICE OR ACTIVITY - ARE NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY.

YOUR CMA SUBACCOUNT TRANSACTIONS

DIVIDENDS/INTEREST INCOME TRANSACTIONS

Date	Transaction Type	Quantity	Description	Income	Income Year To Date
01/02	Non Rept Int		PUERTO RICO CMWLTH HWY-TRN REV SER AA MBIA APR03 05.500%JUL01 19		
01/15	Non Rept Int		PAY DATE 01/01/2009 BAYONNE NJ SCH SCH GTD FSA		





Munis and Cash

Account Number:

YOUR CMA SUBACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

DIVIDENDS/INTEREST INCOME TRANSACTIONS (continued)

Date	Transaction Type	Quantity	Description	Income	Income Year To Date
01/15	Non Rept Int		DEC04 04.250%JUL15 14 PAY DATE 01/15/2009 TRENTON NJ RF GUAR AMBAC JAN04 05.000%JAN15 11 PAY DATE 01/15/2009		
01/30	Subtotal (Tax-Exempt Interest)				
01/30	Share Dividend		CMA NJ MUNICIPAL MONEY PAY DATE 01/29/2009		
01/30	Cash Dividend		CMA NJ MUNICIPAL MONEY PAY DATE 01/29/2009 FROM 01-02 THRU 01-29 CMA NJ MUNICIPAL MONEY		
	Income Total				
	Subtotal (Tax-Exempt Dividends)				
NET TOTAL					

YOUR CMA SUBACCOUNT MONEY FUND TRANSACTIONS

Date	Description	Sales	Description	Sales
01/05	CMA NJ MUNICIPAL MONEY		CMA NJ MUNICIPAL MONEY	
NET TOTAL				





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Online at: www.mlol.ml.com

Account Number:

JUSTIN P WALDER
WALDER HAYDEN & BROGAN PA
5 BECKER FARM RD
ROSELAND NJ 07068-1741

Net Portfolio Value:

Your Private Wealth Advisor:

KKM
2 WORLD FINANCIAL CENTER 35TH
NEW YORK NY 10281-6100
(800) 527-0436

Santa Barbara LCG

Your Consults® Investment Manager is SANTA BARBARA LCG

January 01, 2009 - January 30, 2009

ASSETS

	January 30	December 31
Cash/Money Accounts		
Fixed Income		
Equities		
Mutual Funds		
Options		
Other		
<i>Subtotal (Long Portfolio)</i>		
TOTAL ASSETS		

LIABILITIES

Debit Balance
Short Market Value
TOTAL LIABILITIES
NET PORTFOLIO VALUE

CASH FLOW

	This Statement	Year to Date
Opening Cash/Money Accounts		
CREDITS		
Funds Received		
Electronic Transfers		
Other Credits		
<i>Subtotal</i>		
DEBITS		
Electronic Transfers		
Margin Interest Charged		
Other Debits		
Visa Purchases (<i>debits</i>)		
ATM/Cash Advances		
Checks Written/Bill Payment		
<i>Subtotal</i>		
Net Cash Flow		
Dividends/Interest Income		
Security Purchases/Debits		
Security Sales/Credits		
Closing Cash/Money Accounts		
Securities You Transferred In/Out		



Santa Barbara LCG

Account Number:

MERRILL LYNCH CONSULTS SERVICE

January 01, 2009 - January 30, 2009

YOUR INVESTMENT MANAGER - SANTA BARBARA LCG

The SEC requires us to offer, annually, a written disclosure statement describing various investment advisory services offered by MLPF&S. If you would like to receive a copy, please send a written request to: Merrill Lynch, Managed Solutions Group, 101 Hudson Street, 7th Floor, Jersey City, NJ 07302-3997.

YOUR CMA SUBACCOUNT ASSETS

CASH/MONEY ACCOUNTS

Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Estimated Annual Income	Est. Annual Yield%
CASH						
CMA NJ MUNICIPAL MONEY						
TOTAL						

EQUITIES

Description
ACCENTURE LTD CL A

Subtotal

AFFILIATED COMP SVCS A

Subtotal

AFLAC INC COM

Subtotal





Santa Barbara LCG

Account Number:

YOUR CMA SUBACCOUNT ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued)				<i>Unit</i>	<i>Total</i>	<i>Estimated</i>	<i>Estimated</i>	<i>Unrealized</i>	<i>Estimated</i>	<i>Current</i>
<i>Description</i>	<i>Symbol</i>	<i>Acquired</i>	<i>Quantity</i>	<i>Cost Basis</i>	<i>Cost Basis</i>	<i>Market Price</i>	<i>Market Value</i>	<i>Gain/(Loss)</i>	<i>Annual Income</i>	<i>Yield%</i>

ALCON INC

Subtotal

ALLERGAN INC

Subtotal

BARD C R INC

Subtotal

BECTON DICKINSON CO
BUNGE LIMITED

Subtotal

BURLNGTN N SNTA FE\$0.01

Subtotal

CME GROUP INC

Subtotal

EMERSON ELEC CO

Subtotal





Santa Barbara LCG

Account Number:

YOUR CMA SUBACCOUNT ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued)

Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
EXPEDITORS INTL WASH INC										
<i>Subtotal</i>										
EXPRESS SCRIPTS INC COM										
GILEAD SCIENCES INC COM										
<i>Subtotal</i>										
ILLINOIS TOOL WORKS INC										
INTEL CORP										
<i>Subtotal</i>										
INTUIT INC COM										
<i>Subtotal</i>										
ITT CORP										
<i>Subtotal</i>										
JACOBS ENGN GRP INC DELA										
<i>Subtotal</i>										
MCDONALDS CORP COM										
MONSANTO CO NEW DEL COM										
NIKE INC CL B										
<i>Subtotal</i>										

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Santa Barbara LCG

Account Number:

YOUR CMA SUBACCOUNT ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued) <i>Description</i>	<i>Symbol</i>	<i>Acquired</i>	<i>Quantity</i>	<i>Unit Cost Basis</i>	<i>Total Cost Basis</i>	<i>Estimated Market Price</i>	<i>Estimated Market Value</i>	<i>Unrealized Gain/(Loss)</i>	<i>Estimated Annual Income</i>	<i>Current Yield%</i>
NORFOLK SOUTHERN CORP										
OMNICOM GROUP COM										
<i>Subtotal</i>										
PARKER HANNIFIN CORP										
<i>Subtotal</i>										
PATTERSON COS INC										
<i>Subtotal</i>										
PRAXAIR INC										
<i>Subtotal</i>										
PROCTER & GAMBLE CO										
<i>Subtotal</i>										
QUALCOMM INC										
<i>Subtotal</i>										
QUEST DIAGNOSTICS INC										
<i>Subtotal</i>										

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Santa Barbara LCG

Account Number:

YOUR CMA SUBACCOUNT ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued)										
<i>Description</i>	<i>Symbol</i>	<i>Acquired</i>	<i>Quantity</i>	<i>Unit Cost Basis</i>	<i>Total Cost Basis</i>	<i>Estimated Market Price</i>	<i>Estimated Market Value</i>	<i>Unrealized Gain/(Loss)</i>	<i>Estimated Annual Income</i>	<i>Current Yield%</i>
RAYTHEON CO DELAWARE NEW										

Subtotal
SCHLUMBERGER LTD

Subtotal
STANLEY WORKS

Subtotal
STRYKER CORP

Subtotal
TEVA PHARMACTCL INDS ADR

Subtotal
UNITED TECHS CORP COM

Subtotal





Santa Barbara LCG

Account Number

YOUR CMA SUBACCOUNT ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued)				<i>Unit</i>	<i>Total</i>	<i>Estimated</i>	<i>Estimated</i>	<i>Unrealized</i>	<i>Estimated</i>	<i>Current</i>
<i>Description</i>	<i>Symbol</i>	<i>Acquired</i>	<i>Quantity</i>	<i>Cost Basis</i>	<i>Cost Basis</i>	<i>Market Price</i>	<i>Market Value</i>	<i>Gain/(Loss)</i>	<i>Annual Income</i>	<i>Yield%</i>
VARIAN MEDICAL SYS INC										
<i>Subtotal</i>										
WASTE MANAGEMENT INC NEW										
<i>Subtotal</i>										
WESTERN UN CO										
<i>Subtotal</i>										
XEROX CORP										
<i>Subtotal</i>										
XTO ENERGY INC										
<i>Subtotal</i>										
TOTAL										



Santa Barbara LCG

Account Number:

YOUR CMA SUBACCOUNT ASSETS

January 01, 2009 - January 30, 2009

LONG PORTFOLIO

	Adjusted/Total Cost Basis	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield%
TOTAL						

YOUR CMA SUBACCOUNT TRANSACTIONS

REALIZED GAINS/(LOSSES)

Description

UNITED STS STL CORP NEW

Subtotal (Long-Term)

ISHARES RUSSELL 1000

UNITED STS STL CORP NEW

Subtotal (Short-Term)

TOTAL

* - Excludes transactions for which we have insufficient data

YOUR CMA SUBACCOUNT DAILY ACCOUNT TRANSACTIONS

Date	Transaction Type	Quantity	Description	Price	Amount	Money Account and Cash Balance
12/31	Opening Balance					
01/02	* Dividend		BURLNGTN N SNTA FE\$0.01 HOLDING 47.0000 PAY DATE 01/02/2009			
01/02	* Dividend		BECTON DICKINSON CO HOLDING 40.0000 PAY DATE 01/02/2009			
01/02	* Dividend		ITT CORP HOLDING 50.0000			

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Santa Barbara LCG

Account Number:

YOUR CMA SUBACCOUNT DAILY ACCOUNT TRANSACTIONS (continued)

January 01, 2009 - January 30, 2009

Date	Transaction Type	Quantity	Description	Price	Amount	Money Account and Cash Balance
01/05	* Dividend		PAY DATE 01/01/2009 NIKE INC CL B HOLDING 58.0000			
01/05	* Dividend		PAY DATE 01/05/2009 OMNICOM GROUP COM HOLDING 99.0000			
01/07	* Dividend		PAY DATE 01/05/2009 QUALCOMM INC HOLDING 110.0000			
01/09	* Rpt Fgn Div		PAY DATE 01/07/2009 SCHLUMBERGER LTD HOLDING 52.0000			
01/13	Journal Entry		PAY DATE 01/09/2009 ML CONSULTS FEE			
01/15	* Dividend		XTO ENERGY INC HOLDING 80.0000			
01/26	* Dividend		PAY DATE 01/15/2009 QUEST DIAGNOSTICS INC HOLDING 105.0000			
01/26	■ Sale		PAY DATE 01/26/2009 UNITED STS STL CORP NEW EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT PRICE 31.684600			

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Santa Barbara LCG

Account Number.

YOUR CMA SUBACCOUNT DAILY ACCOUNT TRANSACTIONS (continued)

January 01, 2009 - January 30, 2009

Date	Transaction Type	Quantity	Description	Price	Amount	Money Account and Cash Balance
			TRADE DATE 01/21/09 CUS NO 912909108 SEC NO 76B04 PRINCIPAL 380.223 TRN FEE 0.010 BECTON DICKINSON CO ML ACTED AS AGENT PRICE 73.446500			
01/27	Purchase		TRADE DATE 01/22/09 CUS NO 075887109 SEC NO 08540 PRINCIPAL 2276.842 CME GROUP INC WE MAKE A MKT IN ISSUE ML ACTED AS AGENT PRICE 169.809900			
01/27	Purchase		TRADE DATE 01/22/09 CUS NO 12572Q105 SEC NO 153G0 PRINCIPAL 1358.481 ISHARES RUSSELL 1000 GROWTH INDEX FUND EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT PRICE 34.939500			
01/27	■ Sale		TRADE DATE 01/22/09 CUS NO 464287614 SEC NO 31CK0			



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Santa Barbara LCG

Account Number: ..

YOUR CMA SUBACCOUNT DAILY ACCOUNT TRANSACTIONS (continued)

January 01, 2009 - January 30, 2009

Date	Transaction Type	Quantity	Description	Price	Amount	Money Account and Cash Balance
01/27	Purchase	-	PRINCIPAL 21208.282 TRN FEE 0.120 ILLINOIS TOOL WORKS INC ML ACTED AS AGENT PRICE 33.478100 TRADE DATE 01/22/09 CUS NO 452308109 SEC NO 38140			
01/27	Purchase		PRINCIPAL 1740.861 ITT CORP EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST.			
01/27	Purchase		ML ACTED AS AGENT PRICE 45.073700 TRADE DATE 01/22/09 CUS NO 450911102 SEC NO 382M7 PRINCIPAL 1487.431 INTEL CORP WE MAKE A MKT IN ISSUE			
01/27	Purchase		ML ACTED AS AGENT PRICE 12.769500 TRADE DATE 01/22/09 CUS NO 458140100 SEC NO 38886 PRINCIPAL 1698.341 JACOBS ENGN GRP INC DELA ML ACTED AS AGENT			

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Santa Barbara LCG

Account Number

YOUR CMA SUBACCOUNT DAILY ACCOUNT TRANSACTIONS (continued)

January 01, 2009 - January 30, 2009

Date	Transaction Type	Quantity	Description	Price	Amount	Money Account and Cash Balance
01/27	Purchase		PRICE 38.588000 TRADE DATE 01/22/09 CUS NO 469814107 SEC NO 40469 PRINCIPAL 1003.291 NORFOLK SOUTHERN CORP ML ACTED AS AGENT			
01/27	Purchase		PRICE 35.544600 TRADE DATE 01/22/09 CUS NO 655844108 SEC NO 55645 PRINCIPAL 1172.971 OMNICOM GROUP COM ML ACTED AS AGENT			
01/27	Purchase		PRICE 25.219000 TRADE DATE 01/22/09 CUS NO 681919106 SEC NO 57830 PRINCIPAL 1765.331 PARKER HANNIFIN CORP EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST.			
01/27	Purchase		ML ACTED AS AGENT PRICE 38.329300 TRADE DATE 01/22/09 CUS NO 701094104 SEC NO 59478 PRINCIPAL 2146.442 PATTERSON COS INC			

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Santa Barbara LCG

Account Number

YOUR CMA SUBACCOUNT DAILY ACCOUNT TRANSACTIONS (continued)

January 01, 2009 - January 30, 2009

Date	Transaction Type	Quantity	Description	Price	Amount	Money Account and Cash Balance
			EXECUTED 100% AGENCY EXECUTED ON MULTIPLE MAR PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. WE MAKE A MKT IN ISSUE ML ACTED AS AGENT PRICE 18.106100 TRADE DATE 01/22/09 CUS NO 703395103 SEC NO 597N2 PRINCIPAL 1539.021			
01/27	Purchase		PRAXAIR INC ML ACTED AS AGENT PRICE 59.742400 TRADE DATE 01/22/09 CUS NO 74005P104 SEC NO 61889 PRINCIPAL 2927.382			
01/27	Purchase		SCHLUMBERGER LTD ML ACTED AS AGENT PRICE 37.079500 TRADE DATE 01/22/09 CUS NO 806857108 SEC NO 67241 PRINCIPAL 1965.211			
01/27	Purchase		STRYKER CORP ML ACTED AS AGENT PRICE 40.300000 TRADE DATE 01/22/09			

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Santa Barbara LCG

Account Number:

YOUR CMA SUBACCOUNT DAILY ACCOUNT TRANSACTIONS (continued)

January 01, 2009 - January 30, 2009

Date	Transaction Type	Quantity	Description	Price	Amount	Money Account and Cash Balance
01/27	Purchase		CUS NO 863667101 SEC NO 72459 PRINCIPAL 1007.501 WESTERN UN CO EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT PRICE 13.839900 TRADE DATE 01/22/09			
01/27	Purchase		CUS NO 959802109 SEC NO 8DMJO PRINCIPAL 1660.791 XEROX CORP EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT PRICE 7.538100 TRADE DATE 01/22/09			
01/30	* Dividend		CUS NO 984121103 SEC NO 83859 PRINCIPAL 1756.381 MONSANTO CO NEW DEL COM			

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Santa Barbara LCG

Account Number

YOUR CMA SUBACCOUNT DAILY ACCOUNT TRANSACTIONS (continued)

January 01, 2009 - January 30, 2009

Date	Transaction Type	Quantity	Description	Price	Amount	Money Account and Cash Balance
01/30	* Dividend		HOLDING 33.0000 PAY DATE 01/30/2009 RAYTHEON CO DELAWARE NEW HOLDING 82.0000 PAY DATE 01/30/2009			
01/30	* Dividend		STRYKER CORP HOLDING 32.0000 PAY DATE 01/30/2009			
01/30	Share Dividend		CMA NJ MUNICIPAL MONEY PAY DATE 01/29/2009			
01/30	Cash Dividend		CMA NJ MUNICIPAL MONEY PAY DATE 01/29/2009 FROM 01-02 THRU 01-29			

01/30 Closing Balance

Dollar value of securities transferred in or out is for informational purposes only and is not included in the Net Total for the Daily Act

YOUR CMA SUBACCOUNT MONEY FUND TRANSACTIONS

Date	Description	Sales	Purchases	Date	Description	Sales	Purchases
01/05	CMA NJ MUNICIPAL MONEY			01/20	CMA NJ MUNICIPAL MONEY		
01/12	CMA NJ MUNICIPAL MONEY			01/27	CMA NJ MUNICIPAL MONEY		
01/13	CMA NJ MUNICIPAL MONEY						

NET TOTAL



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771212300130001



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Online at: www.mlol.ml.com

Account Number:

JUSTIN P. WALDER
5 BECKER FARM RD
ROSELAND NJ 07068-1741

Net Portfolio Value:

Your Private Wealth Advisor:

KKM
2 WORLD FINANCIAL CENTER 35TH
NEW YORK NY 10281-6100
(800) 527-0436

LORD ABBET

Your Consults® Investment Manager is LORD ABBETT TAX EXEMPT FIXED

January 01, 2009 - January 30, 2009

ASSETS

	January 30	December 31
Cash/Money Accounts		
Fixed Income		
Equities		
Mutual Funds		
Options		
Other		
<i>Subtotal (Long Portfolio)</i>		
Estimated Accrued Interest		
TOTAL ASSETS		

LIABILITIES

Debit Balance
Short Market Value
TOTAL LIABILITIES
NET PORTFOLIO VALUE

CASH FLOW

	This Statement	Year to Date
Opening Cash/Money Accounts		
CREDITS		
Funds Received		
Electronic Transfers		
Other Credits		
<i>Subtotal</i>		
DEBITS		
Electronic Transfers		
Margin Interest Charged		
Other Debits		
Visa Purchases (<i>debits</i>)		
ATM/Cash Advances		
Checks Written/Bill Payment		
<i>Subtotal</i>		
Net Cash Flow		
Dividends/Interest Income		
Security Purchases/Debits		
Security Sales/Credits		
Closing Cash/Money Accounts		
Securities You Transferred In/Out		



LORD ABBET

Account Number:

MERRILL LYNCH CONSULTS SERVICE

January 01, 2009 - January 30, 2009

YOUR INVESTMENT MANAGER - LORD ABBETT TAX EXEMPT FIXED

The SEC requires us to offer, annually, a written disclosure statement describing various investment advisory services offered by MLPF&S. If you would like to receive a copy, please send a written request to: Merrill Lynch, Managed Solutions Group, 101 Hudson Street, 7th Floor, Jersey City, NJ 07302-3997.

YOUR CMA SUBACCOUNT ASSETS

CASH/MONEY ACCOUNTS

Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Estimated Annual Income	Est. Annual Yield%
CASH						
CMA NJ MUNICIPAL MONEY						
TOTAL						

MUNICIPAL BONDS

Description	Acquired	Quantity	Adjusted/Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield%
Δ OHIO ST MAJOR NEW ST INFRASTRUCTURE PJ REV 1 OCT08 06.000%JUN15 17 MOODY'S: AA2 S&P: AA CUSIP:677581DD9 ORIGINAL UNIT/TOTAL COST:	10/22/08								
Δ MISSOURI ST HEALTH & EDL FACS AUTH EDL FACS REV A NOV08 05.250%MAR15 18 MOODY'S: AAA S&P: AAA CUSIP:6069015D4 ORIGINAL UNIT/TOTAL COST:	10/23/08								
Δ CALIFORNIA ST DEPT TRANSN REV FED HWY SER A OCT08 05.000%FEB01 19 MOODY'S: AA3 S&P: AA- CUSIP:130657BX6 ORIGINAL UNIT/TOTAL COST: 1	10/09/08								
Δ DESERT SANDS CA UNI SCH DIST ELECTION 2001 NOV08 05.500%AUG01 28 MOODY'S: AA3 S&P: AA- CUSIP:250433NV7 ORIGINAL UNIT/TOTAL COST:	10/28/08								





LORD ABBET

Account Number:

YOUR CMA SUBACCOUNT ASSETS

January 01, 2009 - January 30, 2009

MUNICIPAL BONDS (continued)									
Description	Acquired	Quantity	Adjusted/Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield%
CALIFORNIA ST PUB WKS	10/23/08								
BRD LEASE REV UNIV SER E OCT06 05.000%OCT01 28									
MOODY'S: AA2 S&P: AA- CUSIP:1306843T8									
NEW YORK N Y SUBSER	10/17/08								
SER E-1 OID OCT08 06.250%OCT15 28									
MOODY'S: AA3 S&P: AA CUSIP:64966HDB3									
KENTUCKY ST PPTY & BLDGS	10/22/08								
COMMN REVS PROJ RF OID OCT08 05.500%NOV01 28									
MOODY'S: AA3 S&P: A+ CUSIP:49151EU92									
METROPOLITAN TRANSN AUTH	10/20/08								
NY REV TRANSN SER C OID OCT08 06.500%NOV15 28									
MOODY'S: A2 S&P: A CUSIP:59259R8P2									
SEATTLE WASH SOLID WASTE	10/21/08								
REV RF MBIA DEC07 05.000%FEB01 29									
MOODY'S: AA3 S&P: AA CUSIP:812702AV0									
MASSACHUSETTS ST DEV FIN	10/24/08								
AGY REV DRAPER RF OID OCT08 05.875%SEP01 30									
MOODY'S: AA3 S&P: *** CUSIP:57583RB53									
TOTAL									

PLEASE REFER TO NOTES BELOW FOR INFORMATION REGARDING CREDIT RATINGS.





LORD ABBET

Account Number: 2SD-18362

YOUR CMA SUBACCOUNT ASSETS

January 01, 2009 - January 30, 2009

LONG PORTFOLIO

	Adjusted/Total Cost Basis	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield%
TOTAL						

Notes
 Δ Debt Instruments purchased at a premium show amortization Θ Debt Instruments purchased at a discount show accretion
 *** Rating currently unavailable or not rated/unrated as provided by Rating Agency or recognized industry wide third party vendor source.
 For Credit Ratings: S&P and Moody's provide credit ratings on the credit quality of certain bonds and preferred stocks. For a credit enhanced security,
 Moody's and S&P publish and provide third party vendors the higher of the rating on the credit enhancer (guarantor) or the stand alone rating on
 the underlying security.

YOUR CMA SUBACCOUNT DAILY ACCOUNT TRANSACTIONS

Date	Transaction Type	Quantity	Description	Price	Amount	Money Account and Cash Balance
12/31	Opening Balance					
01/13	Journal Entry		ML CONSULTS FEE			
01/30	Cash Dividend		CMA NJ MUNICIPAL MONEY PAY DATE 01/29/2009 FROM 01-02 THRU 01-29			
01/30	Closing Balance					

Dollar value of securities transferred in or out is for informational purposes only and is not included in the Net Total for the Daily Activity Section.

YOUR CMA SUBACCOUNT MONEY FUND TRANSACTIONS

Date	Description	Sales	Purchases	Date	Description	Sales	Purchases
01/05	CMA NJ MUNICIPAL MONEY		1.00	01/13	CMA NJ MUNICIPAL MONEY		
NET TOTAL							

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Online at: www.mlol.ml.com

Account Number:

24-Hour Assistance: (800) MERRILL

Access Code:

JUSTIN P WALDER AND
LANA WALDER JTWROS
C/O WALDER HAYDEN AND BROGAN
5 BECKER FARM RD
ROSELAND NJ 07068-1741

Net Portfolio Value:

Your Private Wealth Advisor:

KKM
2 WORLD FINANCIAL CENTER 35TH
NEW YORK NY 10281-6100
(800) 527-0436

■ **Main Joint Account**

January 01, 2009 - January 30, 2009

ASSETS

	January 30	December 31
Cash/Money Accounts		
Fixed Income		
Equities		
Mutual Funds		
Options		
Other		
<i>Subtotal (Long Portfolio)</i>		
Estimated Accrued Interest		
TOTAL ASSETS		

LIABILITIES

Debit Balance	
Short Market Value	
TOTAL LIABILITIES	
NET PORTFOLIO VALUE	

CASH FLOW

	This Statement	Year to Date
Opening Cash/Money Accounts		
CREDITS		
Funds Received		
Electronic Transfers		
Other Credits		
<i>Subtotal</i>		
DEBITS		
Electronic Transfers		
Margin Interest Charged		
Other Debits		
Visa Purchases (<i>debits</i>)		
ATM/Cash Advances		
Checks Written/Bill Payment		
<i>Subtotal</i>		
Net Cash Flow		
Dividends/Interest Income		
Security Purchases/Debits		
Security Sales/Credits		
Closing Cash/Money Accounts		
Securities You Transferred In/Out	-	-



Main Joint Account

Account Number:

24-Hour Assistance: (800) MERRILL
Access Code:

YOUR CMA ASSETS

January 01, 2009 - January 30, 2009

CASH/MONEY ACCOUNTS

Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Estimated Annual Income	Est. Annual Yield%
CASH						
CMA NJ MUNICIPAL MONEY						
TOTAL						

MUNICIPAL BONDS

Description	Acquired	Quantity	Adjusted/Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield%
Δ NEW JERSEY ST	03/10/03								
OID PRF09 FEB99 04.500%FEB01.16 MOODY'S: AA3 S&P: AAA CUSIP:6460382Z1 CALL DT:02/01/09 CALL PR:100 ORIGINAL UNIT/TOTAL COST:									
Δ NEW JERSEY ST EDL FACS	01/03/07								
AUTH REV SER A FSA PRF11 FEB01 04.500%JUL01.12 MOODY'S: AA3 S&P: AAA CUSIP:64605KYG9 CALL DT:07/01/11 CALL PR:100 ORIGINAL UNIT/TOTAL COST:									
Δ BAYONNE NJ MUA WTR SYSRV	06/21/05								
SER A RF SYNGI JUN03 05.000%APR01.16 MOODY'S: *** S&P: *** CUSIP:072896AY9 ORIGINAL UNIT/TOTAL COST:									
TOTAL									

PLEASE REFER TO NOTES BELOW FOR INFORMATION REGARDING CREDIT



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Main Joint Account

Account Number.

YOUR CMA ASSETS

January 01, 2009 - January 30, 2009

LONG PORTFOLIO	Adjusted/Total Cost Basis	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield%
TOTAL						

Notes

Δ Debt Instruments purchased at a premium show amortization Θ Debt Instruments purchased at a discount show accretion
 *** Rating currently unavailable or not rated/unrated as provided by Rating Agency or recognized industry wide third party vendor source.
 For Credit Ratings: S&P and Moody's provide credit ratings on the credit quality of certain bonds and preferred stocks. For a credit enhanced security,
 Moody's and S&P publish and provide third party vendors the higher of the rating on the credit enhancer (guarantor) or the stand alone rating on
 the underlying security.

YOUR CMA TRANSACTIONS

DIVIDENDS/INTEREST INCOME TRANSACTIONS

Date	Transaction Type	Quantity	Description	Income	Income Year To Date
01/02	Non Rept Int		NEW JERSEY ST EDL FACS AUTH REV SER A FSA PRF11 FEB01 04.500%JUL01 12 PAY DATE 01/01/2009		
	<i>Subtotal (Tax-Exempt Interest)</i>				
01/30	Share Dividend	9	CMA NJ MUNICIPAL MONEY PAY DATE 01/29/2009		
01/30	Cash Dividend		CMA NJ MUNICIPAL MONEY PAY DATE 01/29/2009 FROM 01-02 THRU 01-29		
	Income Total		CMA NJ MUNICIPAL MONEY		
	<i>Subtotal (Tax-Exempt Dividends)</i>				
NET TOTAL					



Main Joint Account

Account Number:

24-Hour Assistance: (800) MERRILL
Access Code:

YOUR CMA MONEY FUND TRANSACTIONS

January 01, 2009 - January 30, 2009

<i>Date</i>	<i>Description</i>	<i>Sales</i>	<i>Purchases</i>	<i>Date</i>	<i>Description</i>	<i>Sales</i>	<i>Purchases</i>
01/05	CMA NJ MUNICIPAL MONEY						
NET TOTAL							

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Online at: www.mlol.ml.com

Account Number:

24-Hour Assistance: (800) MERRILL

Access Code:

MLPF& S CUST FPO
JUSTIN P WALDER IRA
FBO JUSTIN P WALDER
C/O WALDER HAYDEN & BROGAN
5 BECKER FARM RD
ROSELAND NJ 07068-1741

Net Portfolio Value:

Your Private Wealth Advisor:
KKM
2 WORLD FINANCIAL CENTER 35TH
NEW YORK NY 10281-6100
(800) 527-0436

Main IRA Account

January 01, 2009 - January 30, 2009

ASSETS

	January 30	December 31
Cash/Money Accounts		
Fixed Income		
Equities		
Mutual Funds		
Options		
Other		
Alternative Investments		
<i>Subtotal (Long Portfolio)</i>		

TOTAL ASSETS

LIABILITIES

Debit Balance

TOTAL LIABILITIES

NET PORTFOLIO VALUE

CASH FLOW

	This Statement	Year to Date
Opening Cash/Money Accounts		
CREDITS		
Funds Received		
Electronic Transfers		
Other Credits		
<i>Subtotal</i>		
DEBITS		
Electronic Transfers		
Other Debits		
<i>Subtotal</i>		
Net Cash Flow		
Dividends/Interest Income		
Security Purchases/Debits		
Security Sales/Credits		
Closing Cash/Money Accounts		
Securities You Transferred In/Out		



Main IRA Account

Account Number

24-Hour Assistance: (800) MERRILL
Access Code:

YOUR RETIREMENT ACCOUNT ASSETS

January 01, 2009 - January 30, 2009

CASH/MONEY ACCOUNTS

Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Estimated Annual Income	Est. Annual Yield%
CASH						
ML BANK USA RASP						
TOTAL						

CORPORATE BONDS

Description	Acquired	Quantity	Adjusted/Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield%
ISRAEL STATE	N/A								
2ND LIB FL RTE IS DL BND FLOAT % AUG 01 2010									
MOODY'S: *** S&P: *** CUSIP:465138T21									
TOTAL									

PLEASE REFER TO NOTES BELOW FOR INFORMATION REGARDING CREDIT RATINGS.

MUTUAL FUNDS/CLOSED END FUNDS/UIT

Description	Quantity	Total Client Investment	Cumulative Investment Return	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
BLACKROCK GLOBAL									
ALLOCATION FD INC C									
SYMBOL: MCLOX Initial Purchase:10/26/07 .9910 Fractional Share									
Fixed Income 23% Equity 77%									
Subtotal (Fixed Income)									
Subtotal (Equities)									
TOTAL									

Total Client Investment: Cost of shares directly purchased and still held. Does not include shares purchased through reinvestment.

Cumulative Investment Return: Estimated Market Value minus Total Client Investment. Cumulative Investment Return is the capital appreciation (depreciation) of all shares purchased, including shares purchased through reinvestment.

Cost of shares directly purchased and still held, as well as cost of shares acquired through reinvestment. Provided for Tax Planning purposes only and is not applicable to retirement accounts.

Initial Purchase: Date of your initial investment in this fund.

Market Timing: Merrill Lynch's policies prohibit mutual fund market timing, which involves the purchase and sale of mutual fund shares within short periods of time with the intention of capturing short-term profits resulting from market volatility. Market timing may result in lower returns for long-term fund shareholders because market timers capture short-term gains that would otherwise pass to all shareholders and due to increased transaction costs and fewer assets for investment due to the need to retain cash to satisfy redemptions.



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Main IRA Account

Account Number:

YOUR RETIREMENT ACCOUNT ASSETS

January 01, 2009 - January 30, 2009

ALTERNATIVE INVESTMENTS

Description	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
SYSTEMATIC MOMENTUM II CLASS C	03/01/07								
TOTAL									

LONG PORTFOLIO

	Adjusted/Total Cost Basis	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield%
TOTAL						

Notes

*** Rating currently unavailable or not rated/unrated as provided by Rating Agency or recognized industry wide third party vendor source.

Total values exclude N/A items

For Credit Ratings: S&P and Moody's provide credit ratings on the credit quality of certain bonds and preferred stocks. For a credit enhanced security, Moody's and S&P publish and provide third party vendors the higher of the rating on the credit enhancer (guarantor) or the stand alone rating on the underlying security.

YOUR RETIREMENT ACCOUNT TRANSACTIONS

DIVIDENDS/INTEREST INCOME TRANSACTIONS

Date	Transaction Type	Quantity	Description	Income	Income Year To Date
	Income Total		ML BANK USA RASP		
	Subtotal (Tax-Exempt Dividends)				
NET TOTAL					



Main IRA Account

Account Number

24-Hour Assistance: (800) MERRILL
Access Code:

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

SECURITY TRANSACTIONS

Date	Description	Transaction Type	Quantity	Unit Price	Debit	Credit	Accrued Interest Earned/(Paid)
01/02	BLACKROCK GLOBAL ALLOCATION FD INC C FRAC SHR QUANTITY CUS NO 09251T301	Sale	.713				
	<i>Subtotal (Sales)</i>						
	TOTAL						

REALIZED GAINS/(LOSSES)

Description	Quantity	Acquired Date	Liquidation Date	Sales Price	Cost Basis	This Statement	Gains/(Losses) * Year to Date
BLACKROCK GLOBAL ALLOC C *		10/26/07	12/29/08				
TOTAL							

* - Excludes transactions for which we have insufficient data

* - Trades settling this month but executed in 2008 must be reported in 2008. These totals exclude (DK) broad-based index option results. Short Term Total 0.00 Long Term Total (6631.72)

NOTE: Transactions which must be reported on your 2008 tax return have been noted below with an asterisk (*). These reportable transactions have been excluded from the capital gain and loss summary for 2009 shown above.

SECURITIES YOU TRANSFERRED IN/OUT

Date	Description	Transaction Type	Quantity	Value of Securities	Year To Date
01/02	* 12/31/08 DISTRIBUTION 788.0000 NO S @ 13.9600 PER SHARE \$11,000.48	Journal Entry			
01/02	BLACKROCK GLOBAL ALLOCATION FD INC C FULL SHARE ACCUM SHARE VALUE \$14.21	Journal Entry	-1		
	NET TOTAL				

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Main IRA Account

Account Number:

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

FUNDS RECEIVED, WITHDRAWALS, AND CHARGES

Date	Transaction Type	Quantity	Description	Debit	Credit
01/02	Received		ML BANK USA RASP		
01/02	Redeemed		ML BANK USA RASP		
NET TOTAL					

YOUR RETIREMENT ACCOUNT CONTRIBUTIONS AND DISTRIBUTIONS

Year End Plan Value as of December 31, 2008:

Contributions after December 31, 2008 for 2008: \$.00

Contributions

Tax Year 2009

Tax Year 2008

Total Rollover Deposits

Distributions

Normal

Federal Taxes Withheld

NJ Taxes Withheld



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764121230001380028



Online at: www.mlol.ml.com

Account Number

MLPF& S CUST FPO
JUSTIN P WALDER IRA
FBO JUSTIN P WALDER
C/O WALDER, HAYDEN & BROGAN
5 BECKER FARM RD
ROSELAND NJ 07068-1741

Net Portfolio Value:

Your Private Wealth Advisor:

KKM
2 WORLD FINANCIAL CENTER 35TH
NEW YORK NY 10281-6100
(800) 527-0436

Santa Barbara LCG

Your Consults® Investment Manager is SANTA BARBARA LCG

January 01, 2009 - January 30, 2009

ASSETS

	January 30	December 31
Cash/Money Accounts		
Fixed Income		
Equities		
Mutual Funds		
Options		
Other		
<i>Subtotal (Long Portfolio)</i>		

TOTAL ASSETS

LIABILITIES

Debit Balance

TOTAL LIABILITIES

NET PORTFOLIO VALUE

CASH FLOW

	This Statement	Year to Date
Opening Cash/Money Accounts		
CREDITS		
Funds Received		
Electronic Transfers		
Other Credits		
<i>Subtotal</i>		
DEBITS		
Electronic Transfers		
Other Debits		
<i>Subtotal</i>		
Net Cash Flow		
Dividends/Interest Income		
Security Purchases/Debits		
Security Sales/Credits		
Closing Cash/Money Accounts		
Securities You Transferred In/Out		



Santa Barbara LCG

Account Number

MERRILL LYNCH CONSULTS SERVICE

January 01, 2009 - January 30, 2009

YOUR INVESTMENT MANAGER - SANTA BARBARA LCG

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YOUR RETIREMENT ACCOUNT ASSETS

CASH/MONEY ACCOUNTS

Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Estimated Annual Income	Est. Annual Yield%
CASH						
RETIREMENT RESERVES CL I						
TOTAL						

EQUITIES

Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
ACCENTURE LTD	CL A									
<i>Subtotal</i>										
AFFILIATED COMP SVCS A										
<i>Subtotal</i>										
AFLAC INC	COM									
<i>Subtotal</i>										
ALCON INC										
<i>Subtotal</i>										
ALLERGAN INC										
<i>Subtotal</i>										
BARD C R INC										

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Santa Barbara LCG

Account Number:

YOUR RETIREMENT ACCOUNT ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued)										
Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
BECTON DICKINSON CO										
BUNGE LIMITED										
<i>Subtotal</i>										
BURLNGTN N SNTA FE\$0.01										
<i>Subtotal</i>										
CME GROUP INC										
<i>Subtotal</i>										
EMERSON ELEC CO										
<i>Subtotal</i>										
EXPEDITORS INTL WASH INC										
<i>Subtotal</i>										
EXPRESS SCRIPTS INC COM										
<i>Subtotal</i>										
GILEAD SCIENCES INC COM										
<i>Subtotal</i>										
ILLINOIS TOOL WORKS INC										
<i>Subtotal</i>										
INTEL CORP										

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Santa Barbara LCG

Account Number: _____

YOUR RETIREMENT ACCOUNT ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued)										
Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Current Annual Income	Yield%
INTEL CORP										
<i>Subtotal</i>										
INTUIT INC	COM									
<i>Subtotal</i>										
ITT CORP										
JACOBS ENGN GRP INC DELA										
<i>Subtotal</i>										
MCDONALDS CORP	COM									
MONSANTO CO NEW DEL	COM									
NIKE INC CL B										
<i>Subtotal</i>										
NORFOLK SOUTHERN CORP										
OMNICOM GROUP COM										
PARKER HANNIFIN CORP										
PATTERSON COS INC										
<i>Subtotal</i>										
PRAXAIR INC										
<i>Subtotal</i>										
PROCTER & GAMBLE CO										
<i>Subtotal</i>										





Santa Barbara LCG

Account Number

YOUR RETIREMENT ACCOUNT ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued) <i>Description</i>	<i>Symbol</i>	<i>Acquired</i>	<i>Quantity</i>	<i>Unit Cost Basis</i>	<i>Total Cost Basis</i>	<i>Estimated Market Price</i>	<i>Estimated Market Value</i>	<i>Unrealized Gain/(Loss)</i>	<i>Estimated Annual Income</i>	<i>Current Yield%</i>
QUALCOMM INC										
<i>Subtotal</i>										
QUEST DIAGNOSTICS INC										
<i>Subtotal</i>										
RAYTHEON CO DELAWARE NEW										
<i>Subtotal</i>										
SCHLUMBERGER LTD										
<i>Subtotal</i>										
STANLEY WORKS										
<i>Subtotal</i>										
STRYKER CORP										
TEVA PHARMACTCL INDS ADR										
<i>Subtotal</i>										
UNITED TECHS CORP COM										
<i>Subtotal</i>										
VARIAN MEDICAL SYS INC										
<i>Subtotal</i>										





Santa Barbara LCG

Account Number

YOUR RETIREMENT ACCOUNT ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued)

Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
WASTE MANAGEMENT INC NEW										
<i>Subtotal</i>										
WESTERN UN CO										
<i>Subtotal</i>										
XEROX CORP										
<i>Subtotal</i>										
XTO ENERGY INC										
<i>Subtotal</i>										
TOTAL										
LONG PORTFOLIO										
TOTAL										

YOUR RETIREMENT ACCOUNT TRANSACTIONS

DIVIDENDS/INTEREST INCOME TRANSACTIONS

Date	Transaction Type	Quantity	Description	Income	Income Year To Date
01/02	* Dividend		BURLNGTN N SNTA FE\$0.01 HOLDING 160.0000 PAY DATE 01/02/2009		

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Santa Barbara LCG

Account Number:

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

DIVIDENDS/INTEREST INCOME TRANSACTIONS (continued)

<i>Date</i>	<i>Transaction Type</i>	<i>Quantity</i>	<i>Description</i>	<i>Income</i>	<i>Income Year To Date</i>
01/02	* Dividend		BECTON DICKINSON CO HOLDING 117.0000 PAY DATE 01/02/2009		
01/02	* Dividend		ITT CORP HOLDING 168.0000 PAY DATE 01/01/2009		
01/05	* Dividend		NIKE INC CL B HOLDING 149.0000 PAY DATE 01/05/2009		
01/05	* Dividend		OMNICOM GROUP COM HOLDING 232.0000 PAY DATE 01/05/2009		
01/07	* Dividend		QUALCOMM INC HOLDING 298.0000 PAY DATE 01/07/2009		
01/09	* Rpt Fgn Div		SCHLUMBERGER LTD HOLDING 141.0000 PAY DATE 01/09/2009		
01/13	* Dividend		ILLINOIS TOOL WORKS INC HOLDING 152.0000 PAY DATE 01/13/2009		
01/15	* Dividend		XTO ENERGY INC HOLDING 274.0000 PAY DATE 01/15/2009		
01/26	* Dividend		QUEST DIAGNOSTICS INC HOLDING 255.0000 PAY DATE 01/26/2009		
01/30	* Dividend		MONSANTO CO NEW DEL COM HOLDING 96.0000 PAY DATE 01/30/2009		

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Santa Barbara LCG

Account Number

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

DIVIDENDS/INTEREST INCOME TRANSACTIONS (continued)

Date	Transaction Type	Quantity	Description	Income	Income Year To Date
01/30	* Dividend		RAYTHEON CO DELAWARE NEW HOLDING 230.0000 PAY DATE 01/30/2009		
01/30	* Dividend		STRYKER CORP HOLDING 142.0000 PAY DATE 01/30/2009		
	Income Total		RETIREMENT RESERVES CL I		
	Subtotal (Tax-Exempt Dividends)				
	NET TOTAL				

SECURITY TRANSACTIONS

TRANSACTIONS CONDUCTED PER YOUR CONSULTS CLIENT AGREEMENT

Settlement Date	Trade Date	Description	Transaction Type	Quantity	Unit Price	Debit	Credit	Accrued Interest Earned/(Paid)
01/05	12/30	AFFILIATED COMP SVCS A EXECUTED 100PC OTC ML ACTED AS AGENT CUS NO 008190100 SEC NO 005B6 PRINCIPAL 2017.352 TRN FEE 0.020	Sale					
01/05	12/30	BURLNGTN N SNTA FE\$0.01 EXECUTED 100PC OTC ML ACTED AS AGENT CUS NO 12189T104 SEC NO 073NO PRINCIPAL 2214.302 TRN FEE 0.020	Sale					
01/05	12/30	GILEAD SCIENCES INC COM EXECUTED 100% AGENCY EXECUTED 100PC OTC PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. WE MAKE A MKT IN ISSUE ML ACTED AS AGENT CUS NO 375558103 SEC NO 32422 PRINCIPAL 2294.552 TRN FEE 0.020	Sale					

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Santa Barbara LCG

Account Number.

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

SECURITY TRANSACTIONS (continued)

TRANSACTIONS CONDUCTED PER YOUR CONSULTS CLIENT AGREEMENT

Settlement Date	Trade Date	Description	Transaction Type	Quantity	Unit Price	Debit	Credit	Accrued Interest Earned/(Paid)
01/05	12/30	ITT CORP EXECUTED 100PC OTC ML ACTED AS AGENT CUS NO 450911102 SEC NO 382M7 PRINCIPAL 1560.651 TRN FEE 0.010	Sale					
01/05	12/30	INTUIT INC COM EXECUTED 100PC OTC WE MAKE A MKT IN ISSUE ML ACTED AS AGENT CUS NO 461202103 SEC NO 39958 PRINCIPAL 1638.001 TRN FEE 0.010	Sale					
01/05	12/30	PROCTER & GAMBLE CO EXECUTED 100PC BAT ML ACTED AS AGENT CUS NO 742718109 SEC NO 62726 PRINCIPAL 1818.001 TRN FEE 0.020	Sale					
01/05	12/30	QUEST DIAGNOSTICS INC EXECUTED 100% AGENCY EXECUTED 100PC OTC PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 74834L100 SEC NO 63YD9 PRINCIPAL 2056.682 TRN FEE 0.020	Sale					
01/05	12/30	RAYTHEON CO DELAWARE NEW EXECUTED 100PC OTC ML ACTED AS AGENT CUS NO 755111507 SEC NO 64AP3 PRINCIPAL 2008.002 TRN FEE 0.020	Sale					
01/05	12/30	TEVA PHARMACTCL INDS ADR EXECUTED 100PC OTC WE MAKE A MKT IN ISSUE ML ACTED AS AGENT CUS NO 881624209 SEC NO 73763 PRINCIPAL 2092.502 TRN FEE 0.020	Sale					

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Santa Barbara LCG

Account Number

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

SECURITY TRANSACTIONS (continued)

TRANSACTIONS CONDUCTED PER YOUR CONSULTS CLIENT AGREEMENT

Settlement Date	Trade Date	Description	Transaction Type	Quantity	Unit Price	Debit	Credit	Accrued Interest Earned/(Paid)
01/05	12/30	WASTE MANAGEMENT INC NEW EXECUTED 100PC OTC ML ACTED AS AGENT CUS NO 94106L109 SEC NO 9D8C4 PRINCIPAL 2248.402 TRN FEE 0.020	Sale					
01/26	01/21	UNITED STS STL CORP NEW EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 912909108 SEC NO 76B04 PRINCIPAL 2091.182 TRN FEE 0.020	Sale					
		<i>Subtotal (Sales)</i>						
		TOTAL						

REALIZED GAINS/(LOSSES)

Description	
AFFILIATED COMP SVCS A	*
GILEAD SCIENCES INC COM	*
ITT CORP	*
INTUIT INC COM	*
QUEST DIAGNOSTICS INC	*
RAYTHEON CO DELAWARE NEW	*
UNITED STS STL CORP NEW	*
WASTE MANAGEMENT INC NEW	*
<i>Subtotal (Long-Term)</i>	
BURLNGTN N SNTA FE\$0.01	*

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Santa Barbara LCG

Account Number

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

REALIZED GAINS/(LOSSES) (continued)

Description	Acquired Date	Liquidation Date	Sales Price	Cost Basis	Gains/(Losses) *	
					This Statement	Year to Date
PROCTER & GAMBLE CO	01/30/08	12/30/08				
TEVA PHARMACTCL INDS ADR	08/11/08	12/30/08				
UNITED STS STL CORP NEW	02/14/08	01/21/09				
<i>Subtotal (Short-Term)</i>						
TOTAL						

* - Excludes transactions for which we ha
* - Trades settling this month but execute
Total (1389.67)

l in 2008. These totals exclude

s.Short Term 1

NOTE: Transactions which must be reported on your 2008 tax return have been noted below with an asterisk (*).
These reportable transactions have been excluded from the capital gain and loss summary for 2009 shown above.

CASH/OTHER TRANSACTIONS

Date	Transaction Type	Quantity	Description	Debit	Credit
01/05	Journal Entry		NUVEEN REBATE		
01/13	Journal Entry		ML CONSULTS FEE		
<i>Subtotal (Other Debits/Credits)</i>					

NET TOTAL

FUNDS RECEIVED, WITHDRAWALS, AND CHARGES

Date	Transaction Type	Quantity	Description
01/02	Fund Delivery		ML RETIREMENT RSRVS CL I
01/02	Subscription		ML RETIREMENT RSRVS CL I
01/05	Fund Delivery		ML RETIREMENT RSRVS CL I
01/05	Subscription		ML RETIREMENT RSRVS CL I
01/06	Fund Delivery		ML RETIREMENT RSRVS CL I
01/06	Subscription		ML RETIREMENT RSRVS CL I
01/07	Fund Delivery		ML RETIREMENT RSRVS CL I
01/07	Subscription		ML RETIREMENT RSRVS CL I

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Santa Barbara LCG

Account Number: _____

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

FUNDS RECEIVED, WITHDRAWALS, AND CHARGES (continued)

Date	Transaction Type	Quantity	Description	Debit	Credit
01/08	Fund Delivery		ML RETIREMENT RSRVS CL I		
01/08	Subscription		ML RETIREMENT RSRVS CL I		
01/12	Fund Delivery		ML RETIREMENT RSRVS CL I		
01/12	Subscription		ML RETIREMENT RSRVS CL I		
01/13	Received		ML RETIREMENT RSRVS CL I		
01/13	Redeemed		ML RETIREMENT RSRVS CL I		
01/14	Fund Delivery		ML RETIREMENT RSRVS CL I		
01/14	Subscription		ML RETIREMENT RSRVS CL I		
01/16	Fund Delivery		ML RETIREMENT RSRVS CL I		
01/16	Subscription		ML RETIREMENT RSRVS CL I		
01/27	Fund Delivery		ML RETIREMENT RSRVS CL I		
01/27	Subscription		ML RETIREMENT RSRVS CL I		

NET TOTAL

YOUR RETIREMENT ACCOUNT CONTRIBUTIONS AND DISTRIBUTIONS

Year End Plan Value as of December 31, 2008:

Contributions after December 31, 2008 for 2008 :





Online at: www.mlol.ml.com

Account Number.

MLPF& S CUST FPO
JUSTIN P WALDER IRA
FBO JUSTIN P WALDER
C/O WALDER HAYDEN & BROGAN
5 BECKER FARM RD
ROSELAND NJ 07068-1741

Net Portfolio Value:

Your Private Wealth Advisor:

KKM
2 WORLD FINANCIAL CENTER 35TH
NEW YORK NY 10281-6100
(800) 527-0436

MFS LCV

Your Consults® Investment Manager is MFS INST LCTV

January 01, 2009 - January 30, 2009

ASSETS

	January 30	December 31
Cash/Money Accounts		
Fixed Income		
Equities		
Mutual Funds		
Options		
Other		
<i>Subtotal (Long Portfolio)</i>		

TOTAL ASSETS

LIABILITIES

Debit Balance

TOTAL LIABILITIES

NET PORTFOLIO VALUE

CASH FLOW

	This Statement	Year to Date
Opening Cash/Money Accounts		
CREDITS		
Funds Received		
Electronic Transfers		
Other Credits		
<i>Subtotal</i>		
DEBITS		
Electronic Transfers		
Other Debits		
<i>Subtotal</i>		
Net Cash Flow		
Dividends/Interest Income		
Security Purchases/Debits		
Security Sales/Credits		
Closing Cash/Money Accounts		
Securities You Transferred In/Out		



MFS LCV

Account Number:

MERRILL LYNCH CONSULTS SERVICE

January 01, 2009 - January 30, 2009

YOUR INVESTMENT MANAGER - MFS INST LCTV

The SEC requires us to offer, annually, a written disclosure statement describing various investment advisory services offered by MLPF&S. If you would like to receive a copy, please send a written request to: Merrill Lynch, Managed Solutions Group, 101 Hudson Street, 7th Floor, Jersey City, NJ 07302-3997.

YOUR RETIREMENT ACCOUNT ASSETS

CASH/MONEY ACCOUNTS

Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Estimated Annual Income	Est. Annual Yield%
CASH						
ML BANK USA RASP						
RETIREMENT RESERVES CL I						
TOTAL						

EQUITIES

Description	Syr
ACCENTURE LTD CL A	

Subtotal

ALLSTATE CORP DEL COM

Subtotal

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MFS LCV

Account Number 123456789

YOUR RETIREMENT ACCOUNT ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued)				<i>Unit</i>	<i>Total</i>	<i>Estimated</i>	<i>Estimated</i>	<i>Unrealized</i>	<i>Estimated</i>	<i>Current</i>
<i>Description</i>	<i>Symbol</i>	<i>Acquired</i>	<i>Quantity</i>	<i>Cost Basis</i>	<i>Cost Basis</i>	<i>Market Price</i>	<i>Market Value</i>	<i>Gain/(Loss)</i>	<i>Annual Income</i>	<i>Yield%</i>

APACHE CORP

Subtotal

AT& T INC

Subtotal

BANK NEW YORK MELLON
CORP

Subtotal

BANK OF AMERICA CORP

Subtotal

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MFS LCV

Account Number:

YOUR RETIREMENT ACCOUNT ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued)										
Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
CHEVRON CORP										

Subtotal
CHUBB CORP

Subtotal
CVS CAREMARK CORP

Subtotal
DEVON ENERGY CORP NEW

Subtotal
DIAGEO PLC SPSD ADR NEW

Subtotal
DISNEY (WALT) CO COM STK

Subtotal
DOMINION RES INC NEW VA

Subtotal
EATON CORP

Subtotal



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MFS LCV

Account Number:

YOUR RETIREMENT ACCOUNT ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued)				<i>Unit</i>	<i>Total</i>	<i>Estimated</i>	<i>Estimated</i>	<i>Unrealized</i>	<i>Estimated</i>	<i>Current</i>
<i>Description</i>	<i>Symbol</i>	<i>Acquired</i>	<i>Quantity</i>	<i>Cost Basis</i>	<i>Cost Basis</i>	<i>Market Price</i>	<i>Market Value</i>	<i>Gain/(Loss)</i>	<i>Annual Income</i>	<i>Yield%</i>
EXXON MOBIL CORP	COM									

Subtotal

FPL GROUP INC

Subtotal

GOLDMAN SACHS GROUP INC

Subtotal

HASBRO INC COM

Subtotal

HESS CORP

Subtotal

HEWLETT PACKARD CO DEL

Subtotal

INTEL CORP

Subtotal





MFS LCV

Account Number:

YOUR RETIREMENT ACCOUNT ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued)

Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
INTL BUSINESS MACHINES CORP IBM										
<i>Subtotal</i>										
J M SMUCKER CO										
<i>Subtotal</i>										
JOHNSON AND JOHNSON COM										
<i>Subtotal</i>										
JPMORGAN CHASE & CO										
<i>Subtotal</i>										
KROGER CO										
<i>Subtotal</i>										
LOCKHEED MARTIN CORP										
<i>Subtotal</i>										

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MFS LCV

Account Number.

YOUR RETIREMENT ACCOUNT ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued)										
<i>Description</i>	<i>Symbol</i>	<i>Acquired</i>	<i>Quantity</i>	<i>Unit Cost Basis</i>	<i>Total Cost Basis</i>	<i>Estimated Market Price</i>	<i>Estimated Market Value</i>	<i>Unrealized Gain/(Loss)</i>	<i>Estimated Annual Income</i>	<i>Current Yield%</i>

MERCK&CO INC

Subtotal

METLIFE INC COM

Subtotal

NESTLE S A REP RG SH ADR

Subtotal

NIKE INC CL B

Subtotal

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MFS LCV

Account Number.

YOUR RETIREMENT ACCOUNT ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued)										
Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
NORTHROP GRUMMAN CORP										

Subtotal
OMNICOM GROUP COM

Subtotal
ORACLE CORP \$0.01 DEL

Subtotal
P P G INDUSTRIES INC

Subtotal
PEPSICO INC



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MFS LCV

Account Number:

YOUR RETIREMENT ACCOUNT ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued)										
<i>Description</i>	<i>Symbol</i>	<i>Acquired</i>	<i>Quantity</i>	<i>Unit Cost Basis</i>	<i>Total Cost Basis</i>	<i>Estimated Market Price</i>	<i>Estimated Market Value</i>	<i>Unrealized Gain/(Loss)</i>	<i>Estimated Annual Income</i>	<i>Current Yield%</i>
PG&E CORP										
<i>Subtotal</i>										
PHILIP MORRIS INTL INC										
<i>Subtotal</i>										
PNC FINCL SERVICES GROUP										
<i>Subtotal</i>										
PROCTER & GAMBLE CO										
<i>Subtotal</i>										
PRUDENTIAL FINANCIAL INC										
<i>Subtotal</i>										
PUB SVC ENTERPRISE GRP										
<i>Subtotal</i>										





MFS LCV

Account Number:

YOUR RETIREMENT ACCOUNT ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued)										
Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
ROYAL CARIBBEAN CRUISES										
<i>Subtotal</i>										
SHERWIN WILLIAMS										
<i>Subtotal</i>										
STATE STREET CORP										
<i>Subtotal</i>										
TOTAL S.A. SP ADR										
<i>Subtotal</i>										
UNITED TECHS CORP COM										
<i>Subtotal</i>										
VODAFONE GROUP PLC NEW										
<i>Subtotal</i>										

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MFS LCV

Account Number

YOUR RETIREMENT ACCOUNT ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued)

Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
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W W GRAINGER INCORP

Subtotal

WYETH

Subtotal

3M COMPANY

Subtotal

TOTAL

LONG PORTFOLIO

TOTAL

YOUR RETIREMENT ACCOUNT TRANSACTIONS

DIVIDENDS/INTEREST INCOME TRANSACTIONS

Date	Transaction Type	Quantity	Description
01/02	*Dividend		ALLSTATE CORP DEL COM HOLDING 282.0000 PAY DATE 01/02/2009

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MFS LCV

Account Number:

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

DIVIDENDS/INTEREST INCOME TRANSACTIONS (continued)

Date	Transaction Type	Quantity	Description	Income	Income Year To Date
01/02	* Dividend		HESS CORP HOLDING 127.0000 PAY DATE 01/02/2009		
01/02	* Dividend		MERCK&CO INC HOLDING 321.0000 PAY DATE 01/02/2009		
01/02	* Dividend		PEPSICO INC HOLDING 61.0000 PAY DATE 01/02/2009		
01/05	* Dividend		NIKE INC CL B HOLDING 117.0000 PAY DATE 01/05/2009		
01/05	* Dividend		OMNICOM GROUP COM HOLDING 171.0000 PAY DATE 01/05/2009		
01/07	* Dividend		HEWLETT PACKARD CO DEL HOLDING 128.0000 PAY DATE 01/07/2009		
01/09	* Dividend		PHILIP MORRIS INTL INC HOLDING 391.0000 PAY DATE 01/09/2009		
01/13	* Dividend		CHUBB CORP HOLDING 123.0000 PAY DATE 01/13/2009		
01/15	* Dividend		PG&E CORP HOLDING 195.0000 PAY DATE 01/15/2009		
01/15	* Dividend		STATE STREET CORP HOLDING 150.0000 PAY DATE 01/15/2009		





MFS LCV

Account Number:

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

DIVIDENDS/INTEREST INCOME TRANSACTIONS (continued)

Date	Transaction Type	Quantity	Description	Income	Income Year To Date
01/20	* Dividend		DISNEY (WALT) CO COM STK HOLDING 255.0000 PAY DATE 01/20/2009		
01/26	* Dividend		PNC FINCL SERVICES GROUP HOLDING 85.0000 PAY DATE 01/24/2009		
	Income Total		RETIREMENT RESERVES CL I		
	Income Total		ML BANK USA RASP		
	Subtotal (Tax-Exempt Dividends)				
NET TOTAL					

SECURITY TRANSACTIONS

TRANSACTIONS CONDUCTED PER YOUR CONSULTS CLIENT AGREEMENT

Settlement Date	Trade Date	Description	Transaction Type
01/12	01/07	HASBRO INC COM	Purchase
		EXECUTED 100% AGENCY EXECUTED 100PC NYSE PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 418056107 SEC NO 35565 PRINCIPAL 1937.661	
01/12	01/07	JPMORGAN CHASE & CO	Purchase
		EXECUTED 100% AGENCY EXECUTED 100PC NYSE PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 46625H100 SEC NO 405S5 PRINCIPAL 984.979	





MFS LCV

Account Number

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

SECURITY TRANSACTIONS (continued)

TRANSACTIONS CONDUCTED PER YOUR CONSULTS CLIENT AGREEMENT

Settlement Date	Trade Date	Description	Transaction Type	Quantity	Unit Price	Debit	Credit	Accrued Interest Earned/(Paid)
01/12	01/07	STATE STREET CORP EXECUTED 100% AGENCY EXECUTED 100PC NYSE PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 857477103 SEC NO 670C9 PRINCIPAL 1042.271	Purchase					
01/26	01/21	HASBRO INC COM EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 418056107 SEC NO 35565 PRINCIPAL 1745.691	Purchase					
01/30	01/27	KROGER CO EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 501044101 SEC NO 43006 PRINCIPAL 842.608	Purchase					
01/30	01/27	SHERWIN WILLIAMS EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 824348106 SEC NO 68661 PRINCIPAL 969.639	Purchase					
		<i>Subtotal (Purchases)</i>						

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MFS LCV

Account Number

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

**SECURITY TRANSACTIONS (continued)
TRANSACTIONS CONDUCTED PER YOUR CONSULTS CLIENT AGREEMENT**

Settlement Date	Trade Date	Description	Transaction Type	Quantity	Unit Price	Debit	Credit	Accrued Interest Earned/(Paid)
01/05	12/30	ALLSTATE CORP DEL COM EXECUTED 100PC OTC ML ACTED AS AGENT CUS NO 020002101 SEC NO 002B0 PRINCIPAL 410.164 TRN FEE 0.010	Sale					
01/05	12/30	ACCENTURE LTD CL A EXECUTED 100PC OTC ML ACTED AS AGENT CUS NO G1150G111 SEC NO 007W2 PRINCIPAL 96.769 TRN FEE 0.010	Sale					
01/05	12/30	AT& T INC EXECUTED 100PC OTC ML ACTED AS AGENT CUS NO 00206R102 SEC NO 02337 PRINCIPAL 140.261 TRN FEE 0.010	Sale					
01/05	12/30	APACHE CORP EXECUTED 100PC OTC ML ACTED AS AGENT CUS NO 037411105 SEC NO 04953 PRINCIPAL 144.321 TRN FEE 0.010	Sale					
01/05	12/30	BANK OF AMERICA CORP EXECUTED 100% AGENCY EXECUTED 100PC OTC PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 060505104 SEC NO 079W8 PRINCIPAL 191.411 TRN FEE 0.010	Sale					
01/05	12/30	BANK NEW YORK MELLON CORP EXECUTED 100% AGENCY EXECUTED 100PC OTC PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML	Sale					

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MFS LCV

Account Number

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

SECURITY TRANSACTIONS (continued)
TRANSACTIONS CONDUCTED PER YOUR CONSULTS CLIENT AGREEMENT

Settlement Date	Trade Date	Description	Transaction Type	Quantity	Unit Price	Debit	Credit	Accrued Interest Earned/(Paid)
		ACTED ARE AVAILABLE UPON REQUEST.						
		ML ACTED AS AGENT CUS NO 064058100 SEC NO 08462						
		PRINCIPAL 185.371 TRN FEE 0.010						
01/05	12/30	CVS CAREMARK CORP	Sale					
		EXECUTED 100% AGENCY EXECUTED ON MULTIPLE MAR						
		PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING						
		ACTUAL PRICES, REMUNERATION AND THE						
		CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON						
		REQUEST. ML ACTED AS AGENT						
		CUS NO 126650100 SEC NO 135H0 PRINCIPAL 112.401						
		TRN FEE 0.010						
01/05	12/30	CHEVRON CORP	Sale					
		EXECUTED 100PC OTC ML ACTED AS AGENT						
		CUS NO 166764100 SEC NO 144X5 PRINCIPAL 144.521						
		TRN FEE 0.010						
01/05	12/30	CHUBB CORP	Sale					
		EXECUTED 100PC OTC ML ACTED AS AGENT						
		CUS NO 171232101 SEC NO 16885 PRINCIPAL 99.029						
		TRN FEE 0.010						
01/05	12/30	DIAGEO PLC SPSD ADR NEW	Sale					
		EXECUTED 100% AGENCY EXECUTED 100PC OTC						
		PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING						
		ACTUAL PRICES, REMUNERATION AND THE						
		CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON						
		REQUEST. ML ACTED AS AGENT						
		CUS NO 25243Q205 SEC NO 227B1 PRINCIPAL 109.791						
		TRN FEE 0.010						





MFS LCV

Account Number:

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

SECURITY TRANSACTIONS (continued)
TRANSACTIONS CONDUCTED PER YOUR CONSULTS CLIENT AGREEMENT

Settlement Date	Trade Date	Description	Transaction Type	Quantity	Unit Price	Debit	Credit	Accrued Interest Earned/(Paid)
01/05	12/30	DEVON ENERGY CORP NEW EXECUTED 100% AGENCY EXECUTED 100PC OTC PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 25179M103 SEC NO 229B4 PRINCIPAL 128.531 TRN FEE 0.010	Sale					
01/05	12/30	DOMINION RES INC NEW VA EXECUTED 100% AGENCY EXECUTED 100PC OTC PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 25746U109 SEC NO 229H6 PRINCIPAL 105.021 TRN FEE 0.010	Sale					
01/05	12/30	DISNEY (WALT) CO COM STK EXECUTED 100PC NYSE ML ACTED AS AGENT CUS NO 254687106 SEC NO 23892 PRINCIPAL 154.141 TRN FEE 0.010	Sale					
01/05	12/30	EATON CORP EXECUTED 100% AGENCY EXECUTED 100PC OTC PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 278058102 SEC NO 25660 PRINCIPAL 95.639 TRN FEE 0.010	Sale					

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Account Number

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

SECURITY TRANSACTIONS (continued)
TRANSACTIONS CONDUCTED PER YOUR CONSULTS CLIENT AGREEMENT

Settlement Date	Trade Date	Description	Transaction Type	Quantity	Unit Price	Debit	Credit	Accrued Interest Earned/(Paid)
01/05	12/30	EXXON MOBIL CORP COM	Sale					
		EXECUTED 100% AGENCY EXECUTED 100PC OTC PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 30231G102 SEC NO 257D4 PRINCIPAL 235.082 TRN FEE 0.010						
01/05	12/30	FPL GROUP INC	Sale					
		EXECUTED 100% AGENCY EXECUTED 100PC OTC PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 302571104 SEC NO 27478 PRINCIPAL 98.669 TRN FEE 0.010						
01/05	12/30	GOLDMAN SACHS GROUP INC	Sale					
		EXECUTED 100PC OTC ML ACTED AS AGENT CUS NO 38141G104 SEC NO 316A8 PRINCIPAL 233.122 TRN FEE 0.010						
01/05	12/30	W W GRAINGER INCORP	Sale					
		EXECUTED 100PC OTC ML ACTED AS AGENT CUS NO 384802104 SEC NO 33265 PRINCIPAL 153.271 TRN FEE 0.010						
01/05	12/30	HESS CORP	Sale					
		EXECUTED 100PC OTC ML ACTED AS AGENT CUS NO 42809H107 SEC NO 35DX1 PRINCIPAL 157.351 TRN FEE 0.010						

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Account Number

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

**SECURITY TRANSACTIONS (continued)
TRANSACTIONS CONDUCTED PER YOUR CONSULTS CLIENT AGREEMENT**

Settlement Date	Trade Date	Description	Transaction Type	Quantity	Unit Price	Debit	Credit	Accrued Interest Earned/(Paid)
01/05	12/30	HEWLETT PACKARD CO DEL EXECUTED 100PC OTC ML ACTED AS AGENT CUS NO 428236103 SEC NO 36229 PRINCIPAL 108.101 TRN FEE 0.010	Sale					
01/05	12/30	INTEL CORP EXECUTED 100PC OTC WE MAKE A MKT IN ISSUE ML ACTED AS AGENT CUS NO 458140100 SEC NO 38886 PRINCIPAL 87.798 TRN FEE 0.010	Sale					
01/05	12/30	JPMORGAN CHASE & CO EXECUTED 100% AGENCY EXECUTED ON MULTIPLE MAR PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 46625H100 SEC NO 405S5 PRINCIPAL 152.201 TRN FEE 0.010	Sale					
01/05	12/30	JOHNSON AND JOHNSON COM EXECUTED 100PC OTC ML ACTED AS AGENT CUS NO 478160104 SEC NO 40853 PRINCIPAL 117.401 TRN FEE 0.010	Sale					
01/05	12/30	KROGER CO EXECUTED 100PC OTC ML ACTED AS AGENT CUS NO 501044101 SEC NO 43006 PRINCIPAL 77.677 TRN FEE 0.010	Sale					
01/05	12/30	LOCKHEED MARTIN CORP EXECUTED 100PC OTC ML ACTED AS AGENT CUS NO 539830109 SEC NO 432G4 PRINCIPAL 585.025 TRN FEE 0.010	Sale					

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Account Number

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

SECURITY TRANSACTIONS (continued)
TRANSACTIONS CONDUCTED PER YOUR CONSULTS CLIENT AGREEMENT

Settlement Date	Trade Date	Description	Transaction Type	Quantity	Unit Price	Debit	Credit	Accrued Interest Earned/(Paid)
01/05	12/30	METLIFE INC COM EXECUTED 100PC OTC ML ACTED AS AGENT CUS NO 59156R108 SEC NO 46F85 PRINCIPAL 419.274 TRN FEE 0.010	Sale					
01/05	12/30	MERCK&CO INC EXECUTED 100% AGENCY EXECUTED ON MULTIPLE MAR PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 589331107 SEC NO 48654 PRINCIPAL 204.052 TRN FEE 0.010	Sale					
01/05	12/30	NESTLE S A REP RG SH ADR EXECUTED 100PC OTC WE MAKE A MKT IN ISSUE ML ACTED AS AGENT CUS NO 641069406 SEC NO 54035 PRINCIPAL 157.201 TRN FEE 0.010	Sale					
01/05	12/30	NIKE INC CL B EXECUTED 100% AGENCY EXECUTED 100PC OTC PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 654106103 SEC NO 55492 PRINCIPAL 49.364 TRN FEE 0.010	Sale					
01/05	12/30	NORTHROP GRUMMAN CORP EXECUTED 100PC OTC ML ACTED AS AGENT CUS NO 666807102 SEC NO 56637 PRINCIPAL 177.651 TRN FEE 0.010	Sale					

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Account Number

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

SECURITY TRANSACTIONS (continued)
TRANSACTIONS CONDUCTED PER YOUR CONSULTS CLIENT AGREEMENT

Settlement Date	Trade Date	Description	Transaction Type	Quantity	Unit Price	Debit	Credit	Accrued Interest Earned/(Paid)
01/05	12/30	OMNICOM GROUP COM EXECUTED 100% AGENCY EXECUTED 100PC OTC PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 681919106 SEC NO 57830 PRINCIPAL 130.201 TRN FEE 0.010	Sale					
01/05	12/30	ORACLE CORP \$0.01 DEL EXECUTED 100% AGENCY EXECUTED 100PC NASDAQ PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. WE MAKE A MKT IN ISSUE ML ACTED AS AGENT CUS NO 68389X105 SEC NO 58010 PRINCIPAL 123.621 TRN FEE 0.010	Sale					
01/05	12/30	P P G INDUSTRIES INC EXECUTED 100% AGENCY EXECUTED 100PC OTC PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 693506107 SEC NO 58397 PRINCIPAL 239.552 TRN FEE 0.010	Sale					
01/05	12/30	PG&E CORP EXECUTED 100PC NYSE ML ACTED AS AGENT CUS NO 69331C108 SEC NO 590F9 PRINCIPAL 37.763 TRN FEE 0.010	Sale					

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Account Number:

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

SECURITY TRANSACTIONS (continued)
TRANSACTIONS CONDUCTED PER YOUR CONSULTS CLIENT AGREEMENT

Settlement Date	Trade Date	Description	Transaction Type	Quantity	Unit Price	Debit	Credit	Accrued Interest Earned/(Paid)
01/05	12/30	PRUDENTIAL FINANCIAL INC EXECUTED 100% AGENCY EXECUTED 100PC OTC PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 744320102 SEC NO 59442 PRINCIPAL 143.901 TRN FEE 0.010	Sale					
01/05	12/30	PNC FINCL SERVICES GROUP EXECUTED 100PC OTC ML ACTED AS AGENT CUS NO 693475105 SEC NO 59788 PRINCIPAL 89.858 TRN FEE 0.010	Sale					
01/05	12/30	PHILIP MORRIS INTL INC EXECUTED 100% AGENCY EXECUTED ON MULTIPLE MAR PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 718172109 SEC NO 601S5 PRINCIPAL 349.603 TRN FEE 0.010	Sale					
01/05	12/30	PROCTER & GAMBLE CO EXECUTED 100PC OTC ML ACTED AS AGENT CUS NO 742718109 SEC NO 62726 PRINCIPAL 121.611 TRN FEE 0.010	Sale					
01/05	12/30	ROYAL CARIBBEAN CRUISES EXECUTED 100PC OTC ML ACTED AS AGENT CUS NO V7780T103 SEC NO 65883 PRINCIPAL 91.019 TRN FEE 0.010	Sale					

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Account Number:

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

SECURITY TRANSACTIONS (continued)
TRANSACTIONS CONDUCTED PER YOUR CONSULTS CLIENT AGREEMENT

Settlement Date	Trade Date	Description	Transaction Type	Quantity	Unit Price	Debit	Credit	Accrued Interest Earned/(Paid)
01/05	12/30	STATE STREET CORP EXECUTED 100% AGENCY EXECUTED 100PC OTC PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 857477103 SEC NO 670C9 PRINCIPAL 72.847 TRN FEE 0.010	Sale					
01/05	12/30	J M SMUCKER CO EXECUTED 100PC OTC ML ACTED AS AGENT CUS NO 832696405 SEC NO 678C2 PRINCIPAL 43.214 TRN FEE 0.010	Sale					
01/05	12/30	SHERWIN WILLIAMS EXECUTED 100PC NYSE ML ACTED AS AGENT CUS NO 824348106 SEC NO 68661 PRINCIPAL 174.691 TRN FEE 0.010	Sale					
01/05	12/30	TOTAL S.A. SP ADR EXECUTED 100% AGENCY EXECUTED 100PC OTC PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 89151E109 SEC NO 735S9 PRINCIPAL 659.766 TRN FEE 0.010	Sale					
01/05	12/30	3M COMPANY EXECUTED 100PC OTC ML ACTED AS AGENT CUS NO 88579Y101 SEC NO 74E15 PRINCIPAL 56.485 TRN FEE 0.010	Sale					

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Account Number:

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

SECURITY TRANSACTIONS (continued)
TRANSACTIONS CONDUCTED PER YOUR CONSULTS CLIENT AGREEMENT

Settlement Date	Trade Date	Description	Transaction Type	Quantity	Unit Price	Debit	Credit	Accrued Interest Earned/(Paid)
01/05	12/30	VODAFONE GROUP PLC NEW EXECUTED 100PC OTC ML ACTED AS AGENT CUS NO 92857W209 SEC NO 79DP4 PRINCIPAL 176.681 TRN FEE 0.010	Sale					
01/12	01/07	GOLDMAN SACHS GROUP INC EXECUTED 100% AGENCY EXECUTED 100PC NYSE PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 38141G104 SEC NO 316A8 PRINCIPAL 2080.982 TRN FEE 0.020	Sale					
01/12	01/07	PROCTER & GAMBLE CO EXECUTED 100% AGENCY EXECUTED 100PC NYSE PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 742718109 SEC NO 62726 PRINCIPAL 1226.491 TRN FEE 0.010	Sale					
01/12	01/07	ROYAL CARIBBEAN CRUISES EXECUTED 100% AGENCY EXECUTED 100PC NYSE PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO V7780T103 SEC NO 65883 PRINCIPAL 1706.271 TRN FEE 0.010	Sale					





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Account Number

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

SECURITY TRANSACTIONS (continued)
TRANSACTIONS CONDUCTED PER YOUR CONSULTS CLIENT AGREEMENT

Settlement Date	Trade Date	Description	Transaction Type	Quantity	Unit Price	Debit	Credit	Accrued Interest Earned/(Paid)
01/26	01/21	W W GRAINGER INCORP EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 384802104 SEC NO 33265 PRINCIPAL 1565.451 TRN FEE 0.010	Sale					
01/30	01/27	CVS CAREMARK CORP EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 126650100 SEC NO 135HO PRINCIPAL 1766.661 TRN FEE 0.010	Sale					
		<i>Subtotal (Sales)</i>						
		TOTAL						

REALIZED GAINS/(LOSSES)

Description	
ALLSTATE CORP DEL COM	*
BANK OF AMERICA CORP	*
BANK OF AMERICA CORP	*
BANK NEW YORK MELLON	*
CVS CAREMARK CORP	*
CVS CAREMARK CORP	
CVS CAREMARK CORP	
CHEVRON CORP	*

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MFS LCV

Account Number:

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

REALIZED GAINS/(LOSSES) (continued)

Description	Quantity	Acquired Date	Liquidation Date	Sales Price	Cost Basis	Gains/(Losses) *	
						This Statement	Year to Date
CHUBB CORP	*						
DIAGEO PLC SPSD ADR NEW	*						
EATON CORP	*						
EXXON MOBIL CORP COM	*						
GOLDMAN SACHS GROUP INC	*						
GOLDMAN SACHS GROUP INC							
GOLDMAN SACHS GROUP INC							
HESS CORP	*						
INTEL CORP	*						
JOHNSON AND JOHNSON COM	*						
LOCKHEED MARTIN CORP	*						
METLIFE INC COM	*						
METLIFE INC COM	*						
MERCK&CO INC	*						
NESTLE S A REP RG SH ADR	*						
NIKE INC CL B	*						
NORTHROP GRUMMAN CORP	*						
ORACLE CORP \$0.01 DEL	*						
P P G INDUSTRIES INC	*						
PRUDENTIAL FINANCIAL INC	*						
PHILIP MORRIS INTL INC	*						
PROCTER & GAMBLE CO	*						
PROCTER & GAMBLE CO							
ROYAL CARIBBEAN CRUISES	*						
ROYAL CARIBBEAN CRUISES							
ROYAL CARIBBEAN CRUISES							
ROYAL CARIBBEAN CRUISES							
TOTAL S.A. SP ADR	*						
VODAFONE GROUP PLC NEW	*						
Subtotal (Long-Term)							

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Account Number:

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

REALIZED GAINS/(LOSSES) (continued)

Description	Quantity	Acquired Date	Liquidation Date	Sales Price	Cost Basis	Gains/(Losses) *	
						This Statement	Year to Date
ACCENTURE LTD CL A							*
AT& T INC							*
APACHE CORP							*
DEVON ENERGY CORP NEW							*
DOMINION RES INC NEW VA							*
DISNEY (WALT) CO COM STK							*
FPL GROUP INC							*
W W GRAINGER INCORP							*
W W GRAINGER INCORP							*
W W GRAINGER INCORP							*
HEWLETT PACKARD CO DEL							*
JPMORGAN CHASE & CO							*
KROGER CO							*
OMNICOM GROUP COM							*
PG&E CORP							*
PNC FINCL SERVICES GROUP							*
STATE STREET CORP							*
J M SMUCKER CO							*
SHERWIN WILLIAMS							*
3M COMPANY							*
<i>Subtotal (Short-Term)</i>							
TOTAL							

* - Excludes transactions for which we have insufficient

* - Trades settling this month but executed in 2008 must
Total (914.31)

NOTE: Transactions which must be reported on your 2009
These reportable transactions have been excluded from

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MFS LCV

Account Number:

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

CASH/OTHER TRANSACTIONS

Date	Transaction Type	Quantity	Description	Debit	Credit
01/13	Journal Entry		ML CONSULTS FEE		
	Subtotal (Other Debits/Credits)				

NET TOTAL

FUNDS RECEIVED, WITHDRAWALS, AND CHARGES

Date	Transaction Type	Quantity	Description	Credit
01/02	Fund Delivery			
01/02	Subscription			
01/05	Fund Delivery			
01/05	Subscription			
01/06	Fund Delivery			
01/06	Subscription			
01/07	Fund Delivery			
01/07	Subscription			
01/08	Fund Delivery			
01/08	Subscription			
01/12	Fund Delivery			
01/12	Subscription			
01/13	Received			
01/13	Redeemed			
01/14	Received			
01/14	Redeemed			
01/16	Fund Delivery			
01/16	Subscription			
01/21	Fund Delivery			
01/21	Subscription			
01/26	Received			
01/26	Redeemed			
01/27	Fund Delivery			
01/27	Subscription			

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Account Number:

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

FUNDS RECEIVED, WITHDRAWALS, AND CHARGES (continued)

<i>Date</i>	<i>Transaction Type</i>	<i>Quantity</i>	<i>Description</i>	<i>Debit</i>	<i>Credit</i>
01/30	Received	45	ML RETIREMENT RSRVS CL I		
01/30	Redeemed	-45	ML RETIREMENT RSRVS CL I		
NET TOTAL					

YOUR RETIREMENT ACCOUNT CONTRIBUTIONS AND DISTRIBUTIONS

Year End Plan Value as of December 31, 2008:

Contributions after December 31, 2008 for 2008 :

Private Banking and
Investment Group



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Online at: www.mlol.ml.com

Account Number

MLPF& S CUST FPO
JUSTIN P WALDER IRA
FBO JUSTIN P WALDER
C/O WALDER, HAYDEN & BROGAN
5 BECKER FARM RD
ROSELAND NJ 07068

Net Portfolio Value:

Your Private Wealth Advisor:

KKM
2 WORLD FINANCIAL CENTER 35TH
NEW YORK NY 10281-6100
(800) 527-0436

Earnest Smid Core

Your Consults® Investment Manager is EARNEST SMID CORE

January 01, 2009 - January 30, 2009

ASSETS

	January 30	December 31
Cash/Money Accounts		
Fixed Income		
Equities		
Mutual Funds		
Options		
Other		
<i>Subtotal (Long Portfolio)</i>		

TOTAL ASSETS

LIABILITIES

Debit Balance

TOTAL LIABILITIES

NET PORTFOLIO VALUE

CASH FLOW

	This Statement	Year to Date
Opening Cash/Money Accounts		
CREDITS		
Funds Received		
Electronic Transfers		
Other Credits		
<i>Subtotal</i>		
DEBITS		
Electronic Transfers		
Other Debits		
<i>Subtotal</i>		
Net Cash Flow		
Dividends/Interest Income		
Security Purchases/Debits		
Security Sales/Credits		
Closing Cash/Money Accounts		
Securities You Transferred In/Out		



Earnest Smid Core

Account Number.

MERRILL LYNCH CONSULTS SERVICE

January 01, 2009 - January 30, 2009

YOUR INVESTMENT MANAGER - EARNEST SMID CORE

The SEC requires us to offer, annually, a written disclosure statement describing various investment advisory services offered by MLPF&S. If you would like to receive a copy, please send a written request to: Merrill Lynch, Managed Solutions Group, 101 Hudson Street, 7th Floor, Jersey City, NJ 07302-3997.

YOUR RETIREMENT ACCOUNT ASSETS

CASH/MONEY ACCOUNTS

Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Estimated Annual Income	Est. Annual Yield%
CASH						
RETIREMENT RESERVES CL I						1.41
TOTAL						1.41

Description	Symbol	A	t s	Tot: Cost Bas.	1 3	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
A N S Y S INC	COM							

Subtotal

AFFILIATED COMP SVCS A
AKAMAI TECHNOLOGIES INC

Subtotal

AMERICAN TOWER CORP CL A
ASTORIA FINANCIAL CORP

Subtotal

AUTODESK INC DEL PV\$0.01

Subtotal

BARD C R INC





Earnest Smid Core

Account Number: 101-101-101

YOUR RETIREMENT ACCOUNT ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued) <i>Description</i>	<i>Symbol</i>	<i>Acquired</i>	<i>Quantity</i>	<i>Unit Cost Basis</i>	<i>Total Cost Basis</i>	<i>Estimated Market Price</i>	<i>Estimated Market Value</i>	<i>Unrealized Gain/(Loss)</i>	<i>Estimated Annual Income</i>	<i>Current Yield%</i>
BECKMAN COULTER INC COM										
<i>Subtotal</i>										
BIO RAD LABS CL A										
<i>Subtotal</i>										
BORG WARNER INC COM										
BOSTON PPTYS INC REIT										
BRINKER INTL INC										
BUCYRUS INTL INC NEW										
<i>Subtotal</i>										
CARMAX INC										
<i>Subtotal</i>										
CEPHALON INC COM										
CHESAPEAKE ENERGY OKLA										
<i>Subtotal</i>										
COVANCE INC										
CSX CORP										
D R HORTON INC										
DARDEN RESTAURANTS INC										
EASTMAN CHEMICAL CO COM										





Earnest Smid Core

Account Number

YOUR RETIREMENT ACCOUNT ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued)

Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
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EATON VANCE CORP NVT

Subtotal

EXPRESS SCRIPTS INC COM

Subtotal

GATX CORPORATION

Subtotal

HARMAN INTL INDS INC NEW

Subtotal

HARRIS CORP DEL

Subtotal

HARSCO CORPORATION

HELIX ENERGY SOLUTIONS

Subtotal

INTEGRYS ENERGY GROUP

INC

Subtotal

INTL GAME TECHNOLOGY

INTL RECTIFIER CORP

Subtotal

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Earnest Smid Core

Account Number

YOUR RETIREMENT ACCOUNT ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued)

Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
INTUIT INC	COM									
JEFFERIES GROUP INC	NEW									
<i>Subtotal</i>										
JOY GLOBAL INC	DEL	COM								
<i>Subtotal</i>										
NEWFIELD EXPL CO	COM									
<i>Subtotal</i>										
PHARM PROD DEV INC										
PIONEER NATURAL RES CO										
<i>Subtotal</i>										
PROTECTIVE LIFE CORP	COM									
<i>Subtotal</i>										
PULTE HOMES INC	COM									
<i>Subtotal</i>										
RAYMOND JAMES FINL INC										
<i>Subtotal</i>										
REPUBLIC SERVICES INC										
SBA COMMUNICATIONS CRP A										
<i>Subtotal</i>										
SCIENTIFIC GAMES CORP A										
SNAP ON INC	COM									

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Earnest Smid Core

Account Number.

YOUR RETIREMENT ACCOUNT ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued)										
Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
THE SCOTTS MIRACLE GROW CO										
TJX COS INC NEW										
UNITED NAT FOODS INC										
<i>Subtotal</i>										
VALSPAR CORP	COM									
<i>Subtotal</i>										
WHITING PETROLEUM CORP										
XILINX INC										
<i>Subtotal</i>										
XTO ENERGY INC										
YUM BRANDS INC										
TOTAL										
LONG PORTFOLIO										
TOTAL										





Earnest Smid Core

Account Number:

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

DIVIDENDS/INTEREST INCOME TRANSACTIONS (continued)

Date	Transaction Type	Quantity	Description	Income
			PAYABLE IN 2009	
			REPORTABLE IN 2008	
<i>Subtotal (Taxable Dividends)</i>				
NET TOTAL				

SECURITY TRANSACTIONS

TRANSACTIONS CONDUCTED PER YOUR CONSULTS CLIENT AGREEMENT

Settlement Date	Trade Date	Description	Transaction Type	Quantity	Unit Price	Debit	Credit	Accrued Interest Earned/(Paid)
01/02	12/29	AUTODESK INC DEL PV\$0.01 EXECUTED 100% AGENCY EXECUTED 100PC OTC PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. WE MAKE A MKT IN ISSUE ML ACTED AS AGENT CUS NO 052769106 SEC NO 06612 PRINCIPAL 1353.851	Purchase					
01/02	12/29	BIO RAD LABS CL A EXECUTED 100% AGENCY EXECUTED 100PC NYSE PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 090572207 SEC NO 09303 PRINCIPAL 690.036	Purchase					
01/05	12/30	BUCYRUS INTL INC NEW EXECUTED 100PC OTC WE MAKE A MKT IN ISSUE ML ACTED AS AGENT CUS NO 118759109 SEC NO 077W9 PRINCIPAL 177.201	Purchase					

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Account Number:

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

DIVIDENDS/INTEREST INCOME TRANSACTIONS

<i>Date</i>	<i>Transaction Type</i>	<i>Quantity</i>	<i>Description</i>	<i>Income</i>	<i>Income Year To Date</i>
01/02	* Dividend		EASTMAN CHEMICAL CO COM HOLDING 50.0000 PAY DATE 01/02/2009		
01/02	* Dividend		PULTE HOMES INC COM HOLDING 115.0000 PAY DATE 01/02/2009		
01/12	* Dividend		VALSPAR CORP COM HOLDING 117.0000 PAY DATE 01/12/2009		
01/15	* Dividend		CHESAPEAKE ENERGY OKLA HOLDING 125.0000 PAY DATE 01/15/2009		
01/15	* Dividend		XTO ENERGY INC HOLDING 156.0000 PAY DATE 01/15/2009		
01/16	* Dividend		REPUBLIC SERVICES INC HOLDING 142.0000 PAY DATE 01/16/2009		
01/20	* Dividend		INTL GAME TECHNOLOGY HOLDING 160.0000 PAY DATE 01/19/2009		
01/22	* Dividend		RAYMOND JAMES FINL INC HOLDING 160.0000 PAY DATE 01/22/2009		
	Income Total		RETIREMENT RESERVES CL I		
	Subtotal (Tax-Exempt Dividends)				
01/30	Dividend		BOSTON PPTYS INC REIT HOLDING 70.0000 PAY DATE 01/30/2009		



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Account Number:

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

SECURITY TRANSACTIONS (continued)
TRANSACTIONS CONDUCTED PER YOUR CONSULTS CLIENT AGREEMENT

Settlement Date	Trade Date	Description	Transaction Type	Quantity	Unit Price	Debit	Credit	Accrued Interest Earned/(Paid)
01/20	01/14	SBA COMMUNICATIONS CRP A EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. WE MAKE A MKT IN ISSUE ML ACTED AS AGENT CUS NO 78388J106 SEC NO 67333 PRINCIPAL 1483.191	Purchase					
01/21	01/15	SBA COMMUNICATIONS CRP A EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. WE MAKE A MKT IN ISSUE ML ACTED AS AGENT CUS NO 78388J106 SEC NO 67333 PRINCIPAL 1255.641	Purchase					
		<i>Subtotal (Purchases)</i>						
01/05	12/30	A N S Y S INC COM EXECUTED 100PC OTC WE MAKE A MKT IN ISSUE ML ACTED AS AGENT CUS NO 03662Q105 SEC NO 008D4 PRINCIPAL 141.451 TRN FEE 0.010	Sale					
01/05	12/30	AMERICAN TOWER CORP CL A EXECUTED 100% AGENCY EXECUTED 100PC OTC PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 029912201 SEC NO 013P8 PRINCIPAL 281.532 TRN FEE 0.010	Sale					

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Account Number

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

SECURITY TRANSACTIONS (continued)
TRANSACTIONS CONDUCTED PER YOUR CONSULTS CLIENT AGREEMENT

Settlement Date	Trade Date	Description	Transaction Type	Quantity	Unit Price	Debit	Credit	Accrued Interest Earned/(Paid)
01/05	12/30	AUTODESK INC DEL PV\$0.01 EXECUTED 100PC OTC WE MAKE A MKT IN ISSUE ML ACTED AS AGENT CUS NO 052769106 SEC NO 06612 PRINCIPAL 189.401 TRN FEE 0.010	Sale					
01/05	12/30	BOSTON PPTYS INC REIT EXECUTED 100PC NASDAQ ML ACTED AS AGENT CUS NO 101121101 SEC NO 076X6 PRINCIPAL 262.702 TRN FEE 0.010	Sale					
01/05	12/30	BECKMAN COULTER INC COM EXECUTED 100PC OTC ML ACTED AS AGENT CUS NO 075811109 SEC NO 078E4 PRINCIPAL 219.252 TRN FEE 0.010	Sale					
01/05	12/30	BARD C R INC EXECUTED 100PC OTC ML ACTED AS AGENT CUS NO 067383109 SEC NO 07899 PRINCIPAL 412.504 TRN FEE 0.010	Sale					
01/05	12/30	BIO RAD LABS CL A EXECUTED 100PC PCSE ML ACTED AS AGENT CUS NO 090572207 SEC NO 09303 PRINCIPAL 356.653 TRN FEE 0.010	Sale					
01/05	12/30	CSX CORP EXECUTED 100PC NYSE ML ACTED AS AGENT CUS NO 126408103 SEC NO 12568 PRINCIPAL 313.403 TRN FEE 0.010	Sale					
01/05	12/30	COVANCE INC EXECUTED 100PC NASDAQ ML ACTED AS AGENT CUS NO 222816100 SEC NO 132T2 PRINCIPAL 225.502 TRN FEE 0.010	Sale					

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Account Nur

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

SECURITY TRANSACTIONS (continued)

TRANSACTIONS CONDUCTED PER YOUR CONSULTS CLIENT AGREEMENT

Settlement Date	Trade Date	Description	Transaction Type	Quantity	Unit Price	Debit	Credit	Accrued Interest Earned/(Paid)
01/05	12/30	CEPHALON INC COM EXECUTED 100PC OTC WE MAKE A MKT IN ISSUE ML ACTED AS AGENT CUS NO 156708109 SEC NO 15673 PRINCIPAL 385.503 TRN FEE 0.010	Sale					
01/05	12/30	DARDEN RESTAURANTS INC EXECUTED 100PC OTC ML ACTED AS AGENT CUS NO 237194105 SEC NO 225P1 PRINCIPAL 139.701 TRN FEE 0.010	Sale					
01/05	12/30	EASTMAN CHEMICAL CO COM EXECUTED 100PC BAT ML ACTED AS AGENT CUS NO 277432100 SEC NO 253M6 PRINCIPAL 151.751 TRN FEE 0.010	Sale					
01/05	12/30	GATX CORPORATION EXECUTED 100PC OTC ML ACTED AS AGENT CUS NO 361448103 SEC NO 31309 PRINCIPAL 298.302 TRN FEE 0.010	Sale					
01/05	12/30	HARRIS CORP DEL EXECUTED 100PC BAT ML ACTED AS AGENT CUS NO 413875105 SEC NO 35281 PRINCIPAL 185.801 TRN FEE 0.010	Sale					
01/05	12/30	HARSCO CORPORATION EXECUTED 100PC OTC ML ACTED AS AGENT CUS NO 415864107 SEC NO 35340 PRINCIPAL 259.402 TRN FEE 0.010	Sale					
01/05	12/30	INTL GAME TECHNOLOGY EXECUTED 100PC OTC ML ACTED AS AGENT CUS NO 459902102 SEC NO 39072 PRINCIPAL 167.711 TRN FEE 0.010	Sale					

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Account Number.

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

SECURITY TRANSACTIONS (continued)

TRANSACTIONS CONDUCTED PER YOUR CONSULTS CLIENT AGREEMENT

Settlement Date	Trade Date	Description	Transaction Type	Quantity	Unit Price	Debit	Credit	Accrued Interest Earned/(Paid)
01/05	12/30	INTEGRYS ENERGY GROUP INC EXECUTED 100PC OTC ML ACTED AS AGENT CUS NO 45822P105 SEC NO 393K5 PRINCIPAL 210.702 TRN FEE 0.010	Sale					
01/05	12/30	INTUIT INC COM EXECUTED 100PC OTC WE MAKE A MKT IN ISSUE ML ACTED AS AGENT CUS NO 461202103 SEC NO 39958 PRINCIPAL 235.402 TRN FEE 0.010	Sale					
01/05	12/30	JEFFERIES GROUP INC NEW EXECUTED 100% AGENCY EXECUTED 100PC BAT PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 472319102 SEC NO 405F6 PRINCIPAL 271.202 TRN FEE 0.010	Sale					
01/05	12/30	PHARM PROD DEV INC EXECUTED 100PC OTC WE MAKE A MKT IN ISSUE ML ACTED AS AGENT CUS NO 717124101 SEC NO 588EO PRINCIPAL 140.701 TRN FEE 0.010	Sale					
01/05	12/30	PIONEER NATURAL RES CO EXECUTED 100PC OTC ML ACTED AS AGENT CUS NO 723787107 SEC NO 591F8 PRINCIPAL 157.711 TRN FEE 0.010	Sale					
01/05	12/30	PROTECTIVE LIFE CORP COM EXECUTED 100PC OTC ML ACTED AS AGENT CUS NO 743674103 SEC NO 62937 PRINCIPAL 467.344 TRN FEE 0.010	Sale					

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Account Number

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

**SECURITY TRANSACTIONS (continued)
TRANSACTIONS CONDUCTED PER YOUR CONSULTS CLIENT AGREEMENT**

Settlement Date	Trade Date	Description	Transaction Type	Quantity	Unit Price	Debit	Credit	Accrued Interest Earned/(Paid)
01/05	12/30	RAYMOND JAMES FINL INC EXECUTED 100PC NYSE ML ACTED AS AGENT CUS NO 754730109 SEC NO 63819 PRINCIPAL 246.752 TRN FEE 0.010	Sale					
01/05	12/30	REPUBLIC SERVICES INC EXECUTED 100% AGENCY EXECUTED 100PC BAT PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 760759100 SEC NO 639W7 PRINCIPAL 236.232 TRN FEE 0.010	Sale					
01/05	12/30	SNAP ON INC COM EXECUTED 100PC OTC ML ACTED AS AGENT CUS NO 833034101 SEC NO 69446 PRINCIPAL 191.251 TRN FEE 0.010	Sale					
01/05	12/30	XTO ENERGY INC EXECUTED 100PC BAT ML ACTED AS AGENT CUS NO 98385X106 SEC NO 800M2 PRINCIPAL 347.203 TRN FEE 0.010	Sale					
01/05	12/30	XILINX INC EXECUTED 100PC OTC WE MAKE A MKT IN ISSUE ML ACTED AS AGENT CUS NO 983919101 SEC NO 83939 PRINCIPAL 263.852 TRN FEE 0.010	Sale					
01/22	01/16	SANMINA-SCI CORP EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST.	Sale					

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Account Number:

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

SECURITY TRANSACTIONS (continued)

TRANSACTIONS CONDUCTED PER YOUR CONSULTS CLIENT AGREEMENT

Settlement Date	Trade Date	Description	Transaction Type	Quantity	Unit Price	Debit	Credit	Accrued Interest Earned/(Paid)
		WE MAKE A MKT IN ISSUE ML ACTED AS AGENT CUS NO 800907107 SEC NO 67619 PRINCIPAL 310.283 TRN FEE 0.010						
01/26	01/21	HOVNANIAN ENTRPRSES CL A	Sale					
		EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST.						
		ML ACTED AS AGENT CUS NO 442487203 SEC NO 37394 PRINCIPAL 84.448 TRN FEE 0.010						
01/28	01/23	HARRIS CORP DEL	Sale					
		EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST.						
		ML ACTED AS AGENT CUS NO 413875105 SEC NO 35281 PRINCIPAL 342.193 TRN FEE 0.010						
01/29	01/26	BARD C R INC	Sale					
		EXECUTED 100% AGENCY EXECUTED ON MULTIPLE MAR PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT						
		CUS NO 067383109 SEC NO 07899 PRINCIPAL 172.641 TRN FEE 0.010						
01/29	01/26	EXPRESS SCRIPTS INC COM	Sale					
		EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML						

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Account Number:

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

SECURITY TRANSACTIONS (continued)
TRANSACTIONS CONDUCTED PER YOUR CONSULTS CLIENT AGREEMENT

Settlement Date	Trade Date	Description	Transaction Type	Quantity	Unit Price	Debit	Credit	Accrued Interest Earned/(Paid)
		ACTED ARE AVAILABLE UPON REQUEST.						
		WE MAKE A MKT IN ISSUE ML ACTED AS AGENT						
		CUS NO 302182100 SEC NO 252K6 PRINCIPAL 756.117						
		TRN FEE 0.010						
01/29	01/26	XTO ENERGY INC	Sale					
		EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE						
		PRICE. DETAILS REGARDING ACTUAL PRICES,						
		REMUNERATION AND THE CAPACITY IN WHICH ML						
		ACTED ARE AVAILABLE UPON REQUEST.						
		ML ACTED AS AGENT CUS NO 98385X106 SEC NO 800M2						
		PRINCIPAL 797.547 TRN FEE 0.010						
01/30	01/27	COVENTRY HEALTH CARE INC	Sale					
		EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE						
		PRICE. DETAILS REGARDING ACTUAL PRICES,						
		REMUNERATION AND THE CAPACITY IN WHICH ML						
		ACTED ARE AVAILABLE UPON REQUEST.						
		ML ACTED AS AGENT CUS NO 222862104 SEC NO 137X5						
		PRINCIPAL 1958.281 TRN FEE 0.020						
		<i>Subtotal (Sales)</i>						
		TOTAL						



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Account Number:

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

REALIZED GAINS/(LOSSES)

Description	Quantity	Acquired Date	Liquidation Date	Sales Price	Cost Basis	Gains/(Losses) *	
						This Statement	Year to Date
AMERICAN TOWER CORP CL A	*						
BOSTON PPTYS INC	*						
BECKMAN COULTER INC COM	*						
BARD C R INC	*						
BARD C R INC	*						
CSX CORP	*						
COVANCE INC	*						
COVENTRY HEALTH CARE INC	*						
COVENTRY HEALTH CARE INC	*						
DARDEN RESTAURANTS INC	*						
EXPRESS SCRIPTS INC COM	*						
EASTMAN CHEMICAL CO COM	*						
GATX CORPORATION	*						
HARRIS CORP DEL	*						
HARRIS CORP DEL	*						
HARSCO CORPORATION	*						
HOVNANIAN ENTRPRSES CL A	*						
INTL GAME TECHNOLOGY	*						
INTEGRYS ENERGY GROUP	*						
INTUIT INC COM	*						
JEFFERIES GROUP INC NEW	*						
PHARM PROD DEV INC	*						
PIONEER NATURAL RES CO	*						
PROTECTIVE LIFE CORP COM	*						
RAYMOND JAMES FINL INC	*						
REPUBLIC SERVICES INC	*						
SANMINA-SCI CORP	*						
SNAP ON INC COM	*						
XTO ENERGY INC	*						
XTO ENERGY INC	*						

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Earnest Smid Core

Account Number.

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

REALIZED GAINS/(LOSSES) (continued)

Description	Quantity	Acquired Date	Liquidation Date	Sales Price	Cost Basis	Gains/(Losses) *	
						This Statement	Year to Date
XILINX INC						*	
<i>Subtotal (Long-Term)</i>							
A N S Y S INC COM						*	
AUTODESK INC DEL PV\$0.01						*	
BIO RAD LABS CL A						*	
COVENTRY HEALTH CARE INC							
COVENTRY HEALTH CARE INC							
CEPHALON INC COM						*	
SANMINA-SCI CORP							
SANMINA-SCI CORP							
<i>Subtotal (Short-Term)</i>							
TOTAL							

* - Excludes transactions for which we have insufficient information

* - Trades settling this month but executed in 2008 month

Total (3301.84)

NOTE: Transactions which must be reported on your 2009 Form 1099-R

These reportable transactions have been excluded from the above table.



Earnest Smid Core

Account Number:

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

UNSETTLED TRADES

Trade Date	Settlement Date	Description	Symbol/ Cusip	Transaction Type	Quantity
01/28	02/02	GLOBAL PMTS INC GEORGIA	GPN	Purchase	45
01/29	02/03	GLOBAL PMTS INC GEORGIA	GPN	Purchase	35

NET TOTAL

CASH/OTHER TRANSACTIONS

Date	Transaction Type	Quantity	Description
01/13	Journal Entry		ML CONSULTS FEE
	Subtotal (Other Debits/Credits)		

NET TOTAL

FUNDS RECEIVED, WITHDRAWALS, AND CHARGES

Date	Transaction Type	Quantity	Description
01/02	Received		
01/02	Redeemed		
01/06	Fund Delivery		
01/06	Subscription		
01/07	Fund Delivery		
01/07	Subscription		
01/13	Received		
01/13	Redeemed		
01/16	Fund Delivery		
01/16	Subscription		
01/20	Received		
01/20	Redeemed		
01/21	Received		
01/21	Redeemed		
01/23	Fund Delivery		

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Account Number.

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

FUNDS RECEIVED, WITHDRAWALS, AND CHARGES (continued)

<i>Date</i>	<i>Transaction Type</i>	<i>Quantity</i>	<i>Description</i>	<i>Debit</i>	<i>Credit</i>
01/23	Subscription		ML RETIREMENT RSRVS CL I		
01/27	Fund Delivery		ML RETIREMENT RSRVS CL I		
01/27	Subscription		ML RETIREMENT RSRVS CL I		
01/29	Fund Delivery		ML RETIREMENT RSRVS CL I		
01/29	Subscription		ML RETIREMENT RSRVS CL I		
01/30	Fund Delivery		ML RETIREMENT RSRVS CL I		
01/30	Subscription		ML RETIREMENT RSRVS CL I		
NET TOTAL					

YOUR RETIREMENT ACCOUNT CONTRIBUTIONS AND DISTRIBUTIONS

Year End Plan Value as of December 31, 2008:

Contributions after December 31, 2008 for



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Online at: www.mlol.ml.com

Account Number:

MLPF& S CUST FPO
JUSTIN P WALDER IRA
FBO JUSTIN P WALDER
C/O WALDER HAYDEN & BROGAN
5 BECKER FARM RD
ROSELAND NJ 07068-1741

Net Portfolio Value:

Your Private Wealth Advisor:

KKM
2 WORLD FINANCIAL CENTER 35TH
NEW YORK NY 10281-6100
(800) 527-0436

■ Heitman REITS

Your Consults® Investment Manager is HEITMAN REITS

January 01, 2009 - January 30, 2009

ASSETS

	January 30	December 31
Cash/Money Accounts		
Fixed Income		
Equities		
Mutual Funds		
Options		
Other		
<i>Subtotal (Long Portfolio)</i>		
TOTAL ASSETS		

LIABILITIES

Debit Balance
TOTAL LIABILITIES
NET PORTFOLIO VALUE

CASH FLOW

	This Statement	Year to Date
Opening Cash/Money Accounts		
CREDITS		
Funds Received		
Electronic Transfers		
Other Credits		
<i>Subtotal</i>		
DEBITS		
Electronic Transfers		
Other Debits		
<i>Subtotal</i>		
Net Cash Flow		
Dividends/Interest Income		
Security Purchases/Debits		
Security Sales/Credits		
Closing Cash/Money Accounts		
<u>Securities You Transferred In/Out</u>		



Heitman REITS

Account Number

MERRILL LYNCH CONSULTS SERVICE

January 01, 2009 - January 30, 2009

YOUR INVESTMENT MANAGER - HEITMAN REITS

The SEC requires us to offer, annually, a written disclosure statement describing various investment advisory services offered by MLPF&S. If you would like to receive a copy, please send a written request to: Merrill Lynch, Managed Solutions Group, 101 Hudson Street, 7th Floor, Jersey City, NJ 07302-3997.

YOUR RETIREMENT ACCOUNT ASSETS

CASH/MONEY ACCOUNTS

Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Estimated Annual Income	Est. Annual Yield%
CASH						
RETIREMENT RESERVES CL I						
TOTAL						

EQUITIES

Description

ACADIA REALTY TRUST
REIT

Subtotal

ALEXANDRIA REAL EST EQTS
REIT

Subtotal



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Heitman REITS

Account Number

YOUR RETIREMENT ACCOUNT ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued)				<i>Unit</i>	<i>Total</i>	<i>Estimated</i>	<i>Estimated</i>	<i>Unrealized</i>	<i>Estimated</i>	<i>Current</i>
<i>Description</i>	<i>Symbol</i>	<i>Acquired</i>	<i>Quantity</i>	<i>Cost Basis</i>	<i>Cost Basis</i>	<i>Market Price</i>	<i>Market Value</i>	<i>Gain/(Loss)</i>	<i>Annual Income</i>	<i>Yield%</i>

AMB PROPERTY CORP
REIT

Subtotal

AMERICAN CAMPUS CMNTYS
INC

Subtotal

AVALONBAY CMMUN INC
REIT

Subtotal

BOSTON PPTYS INC
REIT





Heitman REITS

Account Number:

YOUR RETIREMENT ACCOUNT ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued)										
<i>Description</i>	<i>Symbol</i>	<i>Acquired</i>	<i>Quantity</i>	<i>Unit Cost Basis</i>	<i>Total Cost Basis</i>	<i>Estimated Market Price</i>	<i>Estimated Market Value</i>	<i>Unrealized Gain/(Loss)</i>	<i>Estimated Current Annual Income</i>	<i>Current Yield%</i>
BOSTON PPTYS INC										
<i>Subtotal</i>										
CAMDEN PPTY TR COM SBI REIT										
CORP OFFICE PPTYS TRUST REIT										
<i>Subtotal</i>										
DIGITAL RLTY TR INC										
<i>Subtotal</i>										
DOUGLAS EMMETT INC										
<i>Subtotal</i>										
EASTGROUP PROPERTIES INC REIT										
<i>Subtotal</i>										

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Heitman REITS

Account Number: 7121750

YOUR RETIREMENT ACCOUNT ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued)										
Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
ENTERTAINMENT PPTYS TR REIT										
<i>Subtotal</i>										
EQTY LIFESTYLS PPTYS INC										
<i>Subtotal</i>										
EQUITY RESIDENTIAL REIT										
<i>Subtotal</i>										
ESSEX PPTY TR INC COM REIT										
<i>Subtotal</i>										
FDL R INV TR SBI NEW MD REIT										
<i>Subtotal</i>										

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Heitman REITS

Account Number

YOUR RETIREMENT ACCOUNT ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued)										
Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%

HCP INC

Subtotal

HEALTH CARE REIT INC COM
REIT

Subtotal

HOST HOTELS & RESORTS
REIT

Subtotal

KIMCO REALTY CORP MD COM
REIT
LIBERTY PPTY TR SBI
REIT

Subtotal



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Heitman REITS

Account Number

YOUR RETIREMENT ACCOUNT ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued)										
<i>Description</i>	<i>Symbol</i>	<i>Acquired</i>	<i>Quantity</i>	<i>Unit Cost Basis</i>	<i>Total Cost Basis</i>	<i>Estimated Market Price</i>	<i>Estimated Market Value</i>	<i>Unrealized Gain/(Loss)</i>	<i>Estimated Annual Income</i>	<i>Current Yield%</i>
MACERICH CO										
REIT										
NATIONAL RETAIL PPTYS										
INC										
NATIONWIDE HLTH PPTYS										
REIT										
<i>Subtotal</i>										
PROLOGIS										
REIT										
PS BUSINESS PARKS INC										
REIT										
PUBLIC STORAGE \$0.10										
REIT										
<i>Subtotal</i>										





Heitman REITS

Account Number:

YOUR RETIREMENT ACCOUNT ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued)										
<i>Description</i>	<i>Symbol</i>	<i>Acquired</i>	<i>Quantity</i>	<i>Unit Cost Basis</i>	<i>Total Cost Basis</i>	<i>Estimated Market Price</i>	<i>Estimated Market Value</i>	<i>Unrealized Gain/(Loss)</i>	<i>Estimated Current Annual Income</i>	<i>Current Yield%</i>
REGENCY CENTERS CORP REIT										

Subtotal
SIMON PROPERTY GROUP DEL
REIT

Subtotal
TAUBMAN CENTERS INC COM
REITS-REGIONAL MALLS

Subtotal
UDR INC
VENTAS INC
REIT

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Heitman REITS

Account Number:

YOUR RETIREMENT ACCOUNT ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued)				<i>Unit</i>	<i>Total</i>	<i>Estimated</i>	<i>Estimated</i>	<i>Unrealized</i>	<i>Estimated</i>	<i>Current</i>
<i>Description</i>	<i>Symbol</i>	<i>Acquired</i>	<i>Quantity</i>	<i>Cost Basis</i>	<i>Cost Basis</i>	<i>Market Price</i>	<i>Market Value</i>	<i>Gain/(Loss)</i>	<i>Annual Income</i>	<i>Yield%</i>
VENTAS INC										
<i>Subtotal</i>										
VORNADO REALTY TRUST COM REIT										
<i>Subtotal</i>										
WASH R E INV TR SBI \$.01 REIT										
<i>Subtotal</i>										
TOTAL										
LONG PORTFOLIO				<i>Adjusted/Total</i>	<i>Estimated</i>	<i>Unrealized</i>	<i>Estimated</i>	<i>Estimated</i>	<i>Estimated</i>	<i>Current</i>
				<i>Cost Basis</i>	<i>Market Value</i>	<i>Gain/(Loss)</i>	<i>Accrued Interest</i>	<i>Annual Income</i>	<i>Yield%</i>	
TOTAL										



Heitman REITS

Account Number:

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

DIVIDENDS/INTEREST INCOME TRANSACTIONS

<i>Date</i>	<i>Transaction Type</i>	<i>Quantity</i>	<i>Description</i>	<i>Income</i>	<i>Income Year To Date</i>
01/15	* Dividend		ALEXANDRIA REAL EST EQTS REIT HOLDING 27.0000 PAY DATE 01/15/2009		
01/15	* Dividend		ESSEX PPTY TR INC COM REIT HOLDING 13.0000 PAY DATE 01/15/2009		
01/15	* Dividend		FDL R INV TR SBI NEW MD REIT HOLDING 23.0000 PAY DATE 01/15/2009		
01/20	* Dividend		BRANDYWNE RLTY T SBI NEW REIT HOLDING 25.0000 PAY DATE 01/20/2009		
	Income Total		RETIREMENT RESERVES CL I		
	<i>Subtotal (Tax-Exempt Dividends)</i>				
01/07	Dividend		DIGITAL RLTY TR INC HOLDING 49.0000 PAY DATE 01/07/2009 PAYABLE IN 2009 REPORTABLE IN 2008		
01/09	Dividend		EQUITY RESIDENTIAL REIT HOLDING 99.0000 PAY DATE 01/09/2009 PAYABLE IN 2009 REPORTABLE IN 2008		





Heitman REITS

Account Number

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

DIVIDENDS/INTEREST INCOME TRANSACTIONS (continued)

<i>Date</i>	<i>Transaction Type</i>	<i>Quantity</i>	<i>Description</i>	<i>Income</i>	<i>Income Year To Date</i>
01/09	Dividend		EQTY LIFESTYLS PPTYS INC HOLDING 13.0000 PAY DATE 01/09/2009 PAYABLE IN 2009 REPORTABLE IN 2008		
01/15	Dividend		ACADIA REALTY TRUST REIT HOLDING 34.0000 PAY DATE 01/15/2009 PAYABLE IN 2009 REPORTABLE IN 2008		
01/15	Dividend		BIOMED REALTY TR INC HOLDING 23.0000 PAY DATE 01/15/2009 PAYABLE IN 2009 REPORTABLE IN 2008		
01/15	Dividend		CORP OFFICE PPTYS TRUST REIT HOLDING 38.0000 PAY DATE 01/15/2009 PAYABLE IN 2009 REPORTABLE IN 2008		
01/15	Dividend		DOUGLAS EMMETT INC HOLDING 49.0000 PAY DATE 01/15/2009 PAYABLE IN 2009 REPORTABLE IN 2008		
01/15	Dividend		ENTERTAINMENT PPTYS TR REIT HOLDING 8.0000 PAY DATE 01/15/2009		

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Heitman REITS

Account Number: :

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

DIVIDENDS/INTEREST INCOME TRANSACTIONS (continued)

Date	Transaction Type	Quantity	Description	Income	Income Year To Date
01/15	Dividend		PAYABLE IN 2009 REPORTABLE IN 2008 HOST HOTELS & RESORTS REIT HOLDING 185.0000 PAY DATE 01/15/2009		
01/15	Dividend		PAYABLE IN 2009 REPORTABLE IN 2008 LIBERTY PPTY TR SBI REIT HOLDING 48.0000 PAY DATE 01/15/2009		
01/20	Dividend		PAYABLE IN 2009 REPORTABLE IN 2008 TAUBMAN CENTERS INC COM REITS-REGIONAL MALLS HOLDING 38.0000 PAY DATE 01/20/2009		
01/30	Dividend		PAYABLE IN 2009 REPORTABLE IN 2008 BOSTON PPTYS INC REIT HOLDING 35.0000 PAY DATE 01/30/2009		
			PAYABLE IN 2009 REPORTABLE IN 2008		
<i>Subtotal (Taxable Dividends)</i>					
NET TOTAL					

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Heitman REITS

Account Number

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

**SECURITY TRANSACTIONS
TRANSACTIONS CONDUCTED PER YOUR CONSULTS CLIENT AGREEMENT**

Settlement Date	Trade Date	Description	Transaction Type	Quantity	Unit Price	Debit	Credit	Accrued Interest Earned/(Paid)
01/02	12/29	AMB PROPERTY CORP REIT EXECUTED 100% AGENCY EXECUTED 100PC NYSE PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 00163T109 SEC NO 00642 PRINCIPAL 210.802	Purchase					
01/02	12/29	ALEXANDRIA REAL EST EQTS REIT EXECUTED 100% AGENCY EXECUTED 100PC NYSE PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 015271109 SEC NO 011N8 PRINCIPAL 166.821	Purchase					
01/02	12/29	BRANDYWNE RLTY T SBI NEW REIT EXECUTED 100% AGENCY EXECUTED 100PC NYSE PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 105368203 SEC NO 075R7 PRINCIPAL 171.061	Purchase					
01/02	12/29	DOUGLAS EMMETT INC EXECUTED 100% AGENCY EXECUTED 100PC NYSE PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES. REMUNERATION AND THE	Purchase					

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Heitman REITS

Account Number.

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

SECURITY TRANSACTIONS (continued)
TRANSACTIONS CONDUCTED PER YOUR CONSULTS CLIENT AGREEMENT

Settlement Date	Trade Date	Description	Transaction Type	Quantity	Unit Price	Debit	Credit	Accrued Interest Earned/(Paid)
01/02	12/29	CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 25960P109 SEC NO 23CA6 PRINCIPAL 195.721	Purchase					
01/02	12/29	EASTGROUP PROPERTIES INC REIT EXECUTED 100% AGENCY EXECUTED 100PC NYSE PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 277276101 SEC NO 255W2 PRINCIPAL 268.392	Purchase					
01/02	12/29	FDL R INV TR SBI NEW MD REIT EXECUTED 100% AGENCY EXECUTED 100PC NYSE PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 313747206 SEC NO 28198 PRINCIPAL 235.672	Purchase					
01/02	12/29	PUBLIC STORAGE \$0.10 REIT EXECUTED 100% AGENCY EXECUTED 100PC NYSE PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 74460D109 SEC NO 587W3 PRINCIPAL 429.934	Purchase					

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Mixed Sources
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Heitman REITS

Account Number

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

SECURITY TRANSACTIONS (continued)

TRANSACTIONS CONDUCTED PER YOUR CONSULTS CLIENT AGREEMENT

Settlement Date	Trade Date	Description	Transaction Type	Quantity	Unit Price	Debit	Credit	Accrued Interest Earned/(Paid)
01/06	12/31	EASTGROUP PROPERTIES INC REIT EXECUTED 100% AGENCY EXECUTED 100PC NYSE PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 277276101 SEC NO 255W2 PRINCIPAL 209.362	Purchase					
01/13	01/08	EQTY LIFESTYLS PPTYS INC EXECUTED 100% AGENCY EXECUTED 100PC NYSE PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 29472R108 SEC NO 26A23 PRINCIPAL 191.321	Purchase					
01/13	01/08	PROLOGIS REIT EXECUTED 100% AGENCY EXECUTED 100PC NYSE PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 743410102 SEC NO 592C3 PRINCIPAL 761.377	Purchase					
01/14	01/09	ENTERTAINMENT PPTYS TR REIT EXECUTED 100% AGENCY EXECUTED 100PC NYSE PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML	Purchase					





Heitman REITS

Account Number:

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

SECURITY TRANSACTIONS (continued)
TRANSACTIONS CONDUCTED PER YOUR CONSULTS CLIENT AGREEMENT

Settlement Date	Trade Date	Description	Transaction Type	Quantity	Unit Price	Debit	Credit	Accrued Interest Earned/(Paid)
		ACTED ARE AVAILABLE UPON REQUEST.						
		ML ACTED AS AGENT CUS NO 29380T105 SEC NO 256B2						
		PRINCIPAL 192.041						
01/14	01/09	PS BUSINESS PARKS INC	Purchase					
		REIT EXECUTED 100% AGENCY						
		EXECUTED 100PC NYSE PRICE SHOWN IS AVERAGE						
		PRICE. DETAILS REGARDING ACTUAL PRICES,						
		REMUNERATION AND THE CAPACITY IN WHICH ML						
		ACTED ARE AVAILABLE UPON REQUEST.						
		ML ACTED AS AGENT CUS NO 69360J107 SEC NO 59042						
		PRINCIPAL 381.343						
01/16	01/13	CORP OFFICE PPTYS TRUST	Purchase					
		REIT EXECUTED 100% AGENCY						
		EXECUTED 100PC NYSE PRICE SHOWN IS AVERAGE						
		PRICE. DETAILS REGARDING ACTUAL PRICES,						
		REMUNERATION AND THE CAPACITY IN WHICH ML						
		ACTED ARE AVAILABLE UPON REQUEST.						
		ML ACTED AS AGENT CUS NO 22002T108 SEC NO 137T5						
		PRINCIPAL 124.811						
01/16	01/13	KIMCO REALTY CORP MD COM	Purchase					
		REIT EXECUTED 100% AGENCY						
		EXECUTED 100PC NYSE PRICE SHOWN IS AVERAGE						
		PRICE. DETAILS REGARDING ACTUAL PRICES,						
		REMUNERATION AND THE CAPACITY IN WHICH ML						
		ACTED ARE AVAILABLE UPON REQUEST.						
		ML ACTED AS AGENT CUS NO 49446R109 SEC NO 42431						
		PRINCIPAL 382.043						

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Heitman REITS

Account Number:

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

SECURITY TRANSACTIONS (continued)

TRANSACTIONS CONDUCTED PER YOUR CONSULTS CLIENT AGREEMENT

Settlement Date	Trade Date	Description	Transaction Type	Quantity	Unit Price	Debit	Credit	Accrued Interest Earned/(Paid)
01/16	01/13	MACERICH CO REIT EXECUTED 100% AGENCY EXECUTED 100PC NYSE PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 554382101 SEC NO 46A02 PRINCIPAL 375.553	Purchase					
01/16	01/13	SL GREEN REALTY CORP REIT EXECUTED 100% AGENCY EXECUTED 100PC NYSE PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 78440X101 SEC NO 670X6 PRINCIPAL 350.783	Purchase					
01/20	01/14	ACADIA REALTY TRUST REIT EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 004239109 SEC NO 014B9 PRINCIPAL 113.951	Purchase					
01/26	01/21	DOUGLAS EMMETT INC EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML	Purchase					

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Heitman REITS

Account Number: _____

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

SECURITY TRANSACTIONS (continued)

TRANSACTIONS CONDUCTED PER YOUR CONSULTS CLIENT AGREEMENT

Settlement Date	Trade Date	Description	Transaction Type	Quantity	Unit Price	Debit	Credit	Accrued Interest Earned/(Paid)
		ACTED ARE AVAILABLE UPON REQUEST.						
		ML ACTED AS AGENT CUS NO 25960P109 SEC NO 23CA6 PRINCIPAL 149.811						
01/27	01/22	BOSTON PPTYS INC	Purchase					
		REIT EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT						
01/27	01/22	CUS NO 101121101 SEC NO 076X6 PRINCIPAL 705.247 HCP INC	Purchase					
		EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST.						
01/29	01/26	ML ACTED AS AGENT CUS NO 40414L109 SEC NO 35EK7 PRINCIPAL 112.131	Purchase					
		CAMDEN PPTY TR COM SBI REIT EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT						
01/02	12/29	CUS NO 133131102 SEC NO 126H6 PRINCIPAL 191.661	Sale					
		<i>Subtotal (Purchases)</i>						
		BIOMED REALTY TR INC EXECUTED 100% AGENCY EXECUTED 100PC NYSE PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE						

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Heitman REITS

Account Number:

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

SECURITY TRANSACTIONS (continued)
TRANSACTIONS CONDUCTED PER YOUR CONSULTS CLIENT AGREEMENT

Settlement Date	Trade Date	Description	Transaction Type	Quantity	Unit Price	Debit	Credit	Accrued Interest Earned/(Paid)
		CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 09063H107 SEC NO 07713 PRINCIPAL 220.952 TRN FEE 0.010						
01/02	12/29	DUPONT FABROS TECHNOLOGY	Sale					
		EXECUTED 100% AGENCY EXECUTED 100PC NYSE PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 26613Q106 SEC NO 23CX3 PRINCIPAL 55.105 TRN FEE 0.010						
01/02	12/29	HCP INC	Sale					
		EXECUTED 100% AGENCY EXECUTED 100PC NYSE PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 40414L109 SEC NO 35EK7 PRINCIPAL 227.352 TRN FEE 0.010						
01/02	12/29	LIBERTY PPTY TR SBI	Sale					
		REIT EXECUTED 100% AGENCY EXECUTED 100PC NYSE PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 531.172104 SEC NO 431U1 PRINCIPAL 137.171 TRN FEE 0.010						



Heitman REITS

Account Number:

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

SECURITY TRANSACTIONS (continued)

TRANSACTIONS CONDUCTED PER YOUR CONSULTS CLIENT AGREEMENT

Settlement Date	Trade Date	Description	Transaction Type	Quantity	Unit Price	Debit	Credit	Accrued Interest Earned/(Paid)
01/02	12/29	TANGER FACTORY OUTLT CEN REIT EXECUTED 100% AGENCY EXECUTED 100PC NYSE PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 875465106 SEC NO 733C5 PRINCIPAL 317.313 TRN FEE 0.010	Sale					
01/05	12/30	CORP OFFICE PPTYS TRUST REIT EXECUTED 100% AGENCY EXECUTED 100PC NYSE PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 22002T108 SEC NO 137T5 PRINCIPAL 135.921 TRN FEE 0.010	Sale					
01/06	12/31	DUPONT FABROS TECHNOLOGY EXECUTED 100% AGENCY EXECUTED 100PC NYSE PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 26613Q106 SEC NO 23CX3 PRINCIPAL 96.839 TRN FEE 0.010	Sale					
01/06	12/31	EQUITY RESIDENTIAL REIT EXECUTED 100% AGENCY EXECUTED 100PC NYSE PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML	Sale					

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Heitman REITS

Account Number:

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

SECURITY TRANSACTIONS (continued)
TRANSACTIONS CONDUCTED PER YOUR CONSULTS CLIENT AGREEMENT

Settlement Date	Trade Date	Description	Transaction Type	Quantity	Unit Price	Debit	Credit	Accrued Interest Earned/(Paid)
		ACTED ARE AVAILABLE UPON REQUEST.						
		ML ACTED AS AGENT CUS NO 29476L107 SEC NO 253F4						
		PRINCIPAL 307.013 TRN FEE 0.010						
01/07	01/02	DEVELOPERS DVSFD RLTY CP	Sale					
		REIT EXECUTED 100% AGENCY						
		EXECUTED 100PC NYSE PRICE SHOWN IS AVERAGE						
		PRICE. DETAILS REGARDING ACTUAL PRICES,						
		REMUNERATION AND THE CAPACITY IN WHICH ML						
		ACTED ARE AVAILABLE UPON REQUEST.						
		ML ACTED AS AGENT CUS NO 251591103 SEC NO 23604						
		PRINCIPAL 162.831 TRN FEE 0.010						
01/13	01/08	AMB PROPERTY CORP	Sale					
		REIT EXECUTED 100% AGENCY						
		EXECUTED 100PC NYSE PRICE SHOWN IS AVERAGE						
		PRICE. DETAILS REGARDING ACTUAL PRICES,						
		REMUNERATION AND THE CAPACITY IN WHICH ML						
		ACTED ARE AVAILABLE UPON REQUEST.						
		ML ACTED AS AGENT CUS NO 00163T109 SEC NO 00642						
		PRINCIPAL 757.767 TRN FEE 0.010						
01/13	01/08	EQUITY RESIDENTIAL	Sale					
		REIT EXECUTED 100% AGENCY						
		EXECUTED 100PC NYSE PRICE SHOWN IS AVERAGE						
		PRICE. DETAILS REGARDING ACTUAL PRICES,						
		REMUNERATION AND THE CAPACITY IN WHICH ML						
		ACTED ARE AVAILABLE UPON REQUEST.						
		ML ACTED AS AGENT CUS NO 29476L107 SEC NO 253F4						
		PRINCIPAL 215.362 TRN FEE 0.010						

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Heitman REITS

Account Number:

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

SECURITY TRANSACTIONS (continued)
TRANSACTIONS CONDUCTED PER YOUR CONSULTS CLIENT AGREEMENT

Settlement Date	Trade Date	Description	Transaction Type	Quantity	Unit Price	Debit	Credit	Accrued Interest Earned/(Paid)
01/14	01/09	BRANDYWNE RLTY T SBI NEW REIT EXECUTED 100% AGENCY EXECUTED 100PC NYSE PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 105368203 SEC NO 075R7 PRINCIPAL 175.691 TRN FEE 0.010	Sale					
01/16	01/13	ALEXANDRIA REAL EST EQTS REIT EXECUTED 100% AGENCY EXECUTED 100PC NYSE PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 015271109 SEC NO 011N8 PRINCIPAL 595.825 TRN FEE 0.010	Sale					
01/16	01/13	SIMON PROPERTY GROUP DEL REIT EXECUTED 100% AGENCY EXECUTED 100PC NYSE PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 828806109 SEC NO 67259 PRINCIPAL 272.742 TRN FEE 0.010	Sale					
01/16	01/13	TANGER FACTORY OUTLT CEN REIT EXECUTED 100% AGENCY EXECUTED 100PC NYSE PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML	Sale					

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Heitman REITS

Account Number.

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

SECURITY TRANSACTIONS (continued)
TRANSACTIONS CONDUCTED PER YOUR CONSULTS CLIENT AGREEMENT

Settlement Date	Trade Date	Description	Transaction Type	Quantity	Unit Price	Debit	Credit	Accrued Interest Earned/(Paid)
		ACTED ARE AVAILABLE UPON REQUEST.						
		ML ACTED AS AGENT CUS NO 875465106 SEC NO 733C5						
		PRINCIPAL 376.103 TRN FEE 0.010						
01/16	01/13	TAUBMAN CENTERS INC COM	Sale					
		REITS-REGIONAL MALLS EXECUTED 100% AGENCY EXECUTED 100PC NYSE PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST.						
		ML ACTED AS AGENT CUS NO 876664103 SEC NO 736W6						
		PRINCIPAL 109.411 TRN FEE 0.010						
01/26	01/21	LIBERTY PPTY TR SBI	Sale					
		REIT EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT						
		CUS NO 531172104 SEC NO 431U1 PRINCIPAL 269.342						
		TRN FEE 0.010						
01/27	01/22	DIGITAL RLTY TR INC	Sale					
		EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST.						
		ML ACTED AS AGENT CUS NO 253868103 SEC NO 229RO						
		PRINCIPAL 121.561 TRN FEE 0.010						
01/27	01/22	NATIONWIDE HLTH PPTYS	Sale					
		REIT EXECUTED 100% AGENCY EXECUTED ON MULTIPLE MAR PRICE SHOWN IS AVERAGE						

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Heitman REITS

Account Number:

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

SECURITY TRANSACTIONS (continued)

TRANSACTIONS CONDUCTED PER YOUR CONSULTS CLIENT AGREEMENT

Settlement Date	Trade Date	Description	Transaction Type	Quantity	Unit Price	Debit	Credit	Accrued Interest Earned/(Paid)
		PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 638620104 SEC NO 53823 PRINCIPAL 75.077 TRN FEE 0.010						
01/27	01/22	TANGER FACTORY OUTLT CEN	Sale					
		REIT EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 875465106 SEC NO 733C5 PRINCIPAL 362.383 TRN FEE 0.010						
01/29	01/26	SL GREEN REALTY CORP	Sale					
		REIT EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 78440X101 SEC NO 670X6 PRINCIPAL 140.911 TRN FEE 0.010						
01/30	01/27	SL GREEN REALTY CORP	Sale					
		REIT EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 78440X101 SEC NO 670X6 PRINCIPAL 161.221 TRN FEE 0.010						

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Heitman REITS

Account Number:

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

SECURITY TRANSACTIONS (continued)
TRANSACTIONS CONDUCTED PER YOUR CONSULTS CLIENT AGREEMENT

Settlement Date	Trade Date	Description	Transaction Type	Quantity	Unit Price	Debit	Credit	Accrued Interest Earned/(Paid)
		<i>Subtotal (Sales)</i>						
		TOTAL						

REALIZED GAINS/(LOSSES)

Description	Quantity	Acquired Date	Liquidation Date	Sales Price	Cost Basis	Gains/(Losses) *	
						This Statement	Year to Date
AMB PROPERTY CORP							
AMB PROPERTY CORP							
AMB PROPERTY CORP							
AMB PROPERTY CORP							
AMB PROPERTY CORP							
DIGITAL RLTY TR INC							
EQUITY RESIDENTIAL							*
EQUITY RESIDENTIAL							*
EQUITY RESIDENTIAL							*
EQUITY RESIDENTIAL							
NATIONWIDE HLTH PPTYS							
NATIONWIDE HLTH PPTYS							
SIMON PROPERTY GROUP DEL							
SIMON PROPERTY GROUP DEL							
TAUBMAN CENTERS INC COM							
<i>Subtotal (Long-Term)</i>							
ALEXANDRIA REAL EST EQTS							
ALEXANDRIA REAL EST EQTS							
BRANDYWNE RLTY T SBI NEW							
BIOMED REALTY TR INC							*
BIOMED REALTY TR INC							*

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Heitman REITS

Account Number

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

REALIZED GAINS/(LOSSES) (continued)

Description	Quantity	Acquired Date	Liquidation Date	Sales Price	Cost Basis	Gains/(Losses) *	
						This Statement	Year to Date
CORP OFFICE PPTYS TRUST	*						
DUPONT FABROS TECHNOLOGY	*						
DUPONT FABROS TECHNOLOGY	*						
DUPONT FABROS TECHNOLOGY	*						
DUPONT FABROS TECHNOLOGY	*						
DUPONT FABROS TECHNOLOGY	*						
DUPONT FABROS TECHNOLOGY	*						
DEVELOPERS DVSF D RLTY CP							
DEVELOPERS DVSF D RLTY CP							
HCP INC	*						
LIBERTY PPTY TR SBI	*						
LIBERTY PPTY TR SBI							
SL GREEN REALTY CORP							
SL GREEN REALTY CORP							
TANGER FACTORY OUTLT CEN	*						
TANGER FACTORY OUTLT CEN	*						
TANGER FACTORY OUTLT CEN							
TANGER FACTORY OUTLT CEN							
TANGER FACTORY OUTLT CEN							
TANGER FACTORY OUTLT CEN							
<i>Subtotal (Short-Term)</i>							
TOTAL							

* - Excludes transactions for which we have insufficient data

* - Trades settling this month but executed in 2008 must be reported in 2008. These totals exclude (DK) broad-based index option results. Short Term Total (1492.43) Long Term Total (242.00)

NOTE: Transactions which must be reported on your 2008 tax return have been noted below with an asterisk (*). These reportable transactions have been excluded from the capital gain and loss summary for 2009 shown above.





Heitman REITS

Account Number: :

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

UNSETTLED TRADES

Trade Date	Settlement Date	Description	Symbol/ Cusip	Transaction Type	Quantity	Price	Amount
01/28	02/02	CAMDEN PPTY TR COM SBI					
01/28	02/02	UDR INC					
01/30	02/04	CAMDEN PPTY TR COM SBI					
01/30	02/04	UDR INC					

NET TOTAL

CASH/OTHER TRANSACTIONS

Date	Transaction Type	Quantity	Description	Debit	Credit
01/13	Journal Entry		ML CONSULTS FEE		
	<i>Subtotal (Other Debits/Credits)</i>				

NET TOTAL

FUNDS RECEIVED, WITHDRAWALS, AND CHARGES

Date	Transaction Type	Quantity	Description	Debit	Credit
01/02	Received	695	ML RETIREMENT RSRVS CL I		
01/02	Redeemed	-695	ML RETIREMENT RSRVS CL I		
01/06	Fund Delivery	-136	ML RETIREMENT RSRVS CL I		
01/06	Subscription	136	ML RETIREMENT RSRVS CL I		
01/07	Fund Delivery	-194	ML RETIREMENT RSRVS CL I		
01/07	Subscription	194	ML RETIREMENT RSRVS CL I		
01/08	Fund Delivery	-179	ML RETIREMENT RSRVS CL I		
01/08	Subscription	179	ML RETIREMENT RSRVS CL I		
01/12	Fund Delivery	-51	ML RETIREMENT RSRVS CL I		
01/12	Subscription	51	ML RETIREMENT RSRVS CL I		
01/13	Received	138	ML RETIREMENT RSRVS CL I		
01/13	Redeemed	-138	ML RETIREMENT RSRVS CL I		
01/14	Received	397	ML RETIREMENT RSRVS CL I		
01/14	Redeemed	-397	ML RETIREMENT RSRVS CL I		

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Heitman REITS

Account Number:

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

FUNDS RECEIVED, WITHDRAWALS, AND CHARGES (continued)

Date	Transaction Type	Quantity	Description	Debit	Credit
01/16	Fund Delivery	-127	ML RETIREMENT RSRVS CL I		
01/16	Subscription	127	ML RETIREMENT RSRVS CL I		
01/20	Fund Delivery	-6	ML RETIREMENT RSRVS CL I		
01/20	Subscription	6	ML RETIREMENT RSRVS CL I		
01/21	Fund Delivery	-24	ML RETIREMENT RSRVS CL I		
01/21	Subscription	24	ML RETIREMENT RSRVS CL I		
01/27	Received	139	ML RETIREMENT RSRVS CL I		
01/27	Redeemed	-139	ML RETIREMENT RSRVS CL I		
01/29	Received	51	ML RETIREMENT RSRVS CL I		
01/29	Redeemed	-51	ML RETIREMENT RSRVS CL I		
NET TOTAL					

YOUR RETIREMENT ACCOUNT CONTRIBUTIONS AND DISTRIBUTIONS

Year End Plan Value as of December 31, 2008:

Contributions after December 31, 2008 for 2008: \$.00

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Online at: www.mlol.ml.com

Account Number

MLPF& S CUST FPO
JUSTIN P WALDER IRA
FBO JUSTIN P WALDER
5 BECKER FARM RD
ROSELAND NJ 07068

Net Portfolio Value:

Your Private Wealth Advisor:

KKM
2 WORLD FINANCIAL CENTER 35TH
NEW YORK NY 10281-6100
(800) 527-0436

NWQ International

Your Consults® Investment Manager is TRADEWINDS NWQ INTL VALUE

January 01, 2009 - January 30, 2009

ASSETS

	January 30	December 31
Cash/Money Accounts		
Fixed Income		
Equities		
Mutual Funds		
Options		
Other		
<i>Subtotal (Long Portfolio)</i>		

TOTAL ASSETS

LIABILITIES

Debit Balance

TOTAL LIABILITIES

NET PORTFOLIO VALUE

CASH FLOW

	This Statement	Year to Date
Opening Cash/Money Accounts		
CREDITS		
Funds Received		
Electronic Transfers		
Other Credits		
<i>Subtotal</i>		
DEBITS		
Electronic Transfers		
Other Debits		
<i>Subtotal</i>		
Net Cash Flow		
Dividends/Interest Income		
Security Purchases/Debits		
Security Sales/Credits		
Closing Cash/Money Accounts		
Securities You Transferred In/Out		



NWQ International

Account Number:

MERRILL LYNCH CONSULTS SERVICE

January 01, 2009 - January 30, 2009

YOUR INVESTMENT MANAGER - TRADEWINDS NWQ INTL VALUE

The SEC requires us to offer, annually, a written disclosure statement describing various investment advisory services offered by MLPF&S. If you would like to receive a copy, please send a written request to: Merrill Lynch, Managed Solutions Group, 101 Hudson Street, 7th Floor, Jersey City, NJ 07302-3997.

YOUR RETIREMENT ACCOUNT ASSETS

CASH/MONEY ACCOUNTS

Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Estimated Annual Income	Est. Annual Yield%
CASH						
RETIREMENT RESERVES CL I						
TOTAL						

EQUITIES

Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
AEGON N.V. NY REG SHS										

Subtotal

ALCATEL LUCENT SPD ADR

Subtotal



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Account Number: .

YOUR RETIREMENT ACCOUNT ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued) <i>Description</i>	<i>Symbol</i>	<i>Acquired</i>	<i>Quantity</i>	<i>Unit Cost Basis</i>	<i>Total Cost Basis</i>	<i>Estimated Market Price</i>	<i>Estimated Market Value</i>	<i>Unrealized Gain/(Loss)</i>	<i>Estimated Annual Income</i>	<i>Current Yield%</i>
ALUMINA LTD SP ADR										

Subtotal

ANGLOGOLD ASHANTI LTD

Subtotal

BARRICK GOLD CORPORATION

Subtotal

BP PLC SPON ADR

Subtotal

CAMECO CORP COM

Subtotal





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Account Number

YOUR RETIREMENT ACCOUNT ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued)									
Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Current Annual Income Yield%

DAIWA HOUSE IND LTD ADR

Subtotal
ELECTRBRS CNTRAI ADRPFD

Subtotal
ELECTROBRAS CENTRAIS ADR

Subtotal



NWQ International

Account Numbe

YOUR RETIREMENT ACCOUNT ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued)										
<i>Description</i>	<i>Symbol</i>	<i>Acquired</i>	<i>Quantity</i>	<i>Unit Cost Basis</i>	<i>Total Cost Basis</i>	<i>Estimated Market Price</i>	<i>Estimated Market Value</i>	<i>Unrealized Gain/(Loss)</i>	<i>Estimated Annual Income</i>	<i>Current Yield%</i>
ERICSSON LM TEL CL B ADR SEK 10 NEW										
<i>Subtotal</i>										
FUJIFILM HLDGS CORP ADR										
<i>Subtotal</i>										
GOLD FIELDS SP ADR NEW										
<i>Subtotal</i>										
HACHIJUNI BANK LTD ADR										

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NWQ International

Account Number:

YOUR RETIREMENT ACCOUNT ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued)										
Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
HACHIJUNI BANK LTD ADR										
<i>Subtotal</i>										
IMPALA PLATINUM SPON ADR										
<i>Subtotal</i>										
IVANHOE MINES LTD										
<i>Subtotal</i>										
KIRIN HOLDINGS LTD SP AD										
<i>Subtotal</i>										
KOREA ELEC POWER SPN ADR										
<i>Subtotal</i>										

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NWQ International

Account Number

YOUR RETIREMENT ACCOUNT ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued)										
<i>Description</i>	<i>Symbol</i>	<i>Acquired</i>	<i>Quantity</i>	<i>Unit Cost Basis</i>	<i>Total Cost Basis</i>	<i>Estimated Market Price</i>	<i>Estimated Market Value</i>	<i>Unrealized Gain/(Loss)</i>	<i>Estimated Annual Income</i>	<i>Current Yield%</i>
KT CORP	ADR									

Subtotal

LIHIR GOLD SPSD ADR

Subtotal

LONMIN PLC SPON ADR

Subtotal

MAGNA INTL INC CL A VTG

Subtotal

MITSUI SUMITOMO INSUR-
ADR

Subtotal

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Account Number:

YOUR RETIREMENT ACCOUNT ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued)

Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
-------------	--------	----------	----------	--------------------	---------------------	---------------------------	---------------------------	---------------------------	----------------------------	-------------------

NEWCREST MNG LTD SPN ADR

Subtotal

NEWMONT MINING CORP

Subtotal

NEXEN INC CANADA COM

Subtotal

NIPPON TELG&TEL SPDN ADR

Subtotal

PANASONIC CORP SHS

Subtotal

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Account Numbe.

YOUR RETIREMENT ACCOUNT ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued)										
<i>Description</i>	<i>Symbol</i>	<i>Acquired</i>	<i>Quantity</i>	<i>Unit Cost Basis</i>	<i>Total Cost Basis</i>	<i>Estimated Market Price</i>	<i>Estimated Market Value</i>	<i>Unrealized Gain/(Loss)</i>	<i>Estimated Annual Income</i>	<i>Current Yield%</i>
PETRO CANADA										

Subtotal

PROMISE CO LTD ADR

Subtotal

ROHM CO LTD SHS
ROYAL DUTCH SHEL PLC
SPONS ADR B

Subtotal

SANOFI AVENTIS SPON ADR

Subtotal

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NWQ International

Account Number

YOUR RETIREMENT ACCOUNT ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued)										
Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
SEGA SAMMY HOLDINGS INC ADR										
<i>Subtotal</i>										
SEKISUI HSE LD SPONS ADR										
<i>Subtotal</i>										
SEVEN AND I HOLDINGS CO LTD SHS										
<i>Subtotal</i>										
SHISEIDO LTD SPONSRD ADR										
<i>Subtotal</i>										
SIEMENS AG ADR										
<i>Subtotal</i>										
SILVER STD RES INC										
<i>Subtotal</i>										





NWQ International

Account Numbe

YOUR RETIREMENT ACCOUNT ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued)										
<i>Description</i>	<i>Symbol</i>	<i>Acquired</i>	<i>Quantity</i>	<i>Unit Cost Basis</i>	<i>Total Cost Basis</i>	<i>Estimated Market Price</i>	<i>Estimated Market Value</i>	<i>Unrealized Gain/(Loss)</i>	<i>Estimated Annual Income</i>	<i>Current Yield%</i>
SK TELECOM	ADR									

Subtotal

SOCIETE GENERAL SPN ADR
STORA ENSO OYJ SPD ADR

Subtotal

SUMITOMO TR & BKG SPDADR

Subtotal

SUNCOR ENERGY INC NPV

Subtotal





NWQ International

Account Number

YOUR RETIREMENT ACCOUNT ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued)										
Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
SWISSCOM AG	ADR									
<i>Subtotal</i>										
TDK CORP	AMERN DEP SHR									
<i>Subtotal</i>										
TECHNIP	SP ADR									
<i>Subtotal</i>										
TELECOM ITALIA SPA	ADR									
<i>Subtotal</i>										
TOMKINS PLC	SP ADR									
<i>Subtotal</i>										

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NWQ International

Account Numbe

YOUR RETIREMENT ACCOUNT ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued)										
<i>Description</i>	<i>Symbol</i>	<i>Acquired</i>	<i>Quantity</i>	<i>Unit Cost Basis</i>	<i>Total Cost Basis</i>	<i>Estimated Market Price</i>	<i>Estimated Market Value</i>	<i>Unrealized Gain/(Loss)</i>	<i>Estimated Annual Income</i>	<i>Current Yield%</i>
TOPPAN PRTG LTD	ADR									

Subtotal

UBS AG

Subtotal

UNITED UTILS GROUP ADR
GBP PAR ORDINARY

Subtotal

VODAFONE GROUP PLC NEW

Subtotal

WACOAL HOLDINGS CORP ADR

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NWQ International

Account Numbe

YOUR RETIREMENT ACCOUNT ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued) Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
WACOAL HOLDINGS CORP ADR	WACLY	10/26/07 10/29/07								
<i>Subtotal</i>										
TOTAL										

MUTUAL FUNDS/CLOSED END FUNDS/UIT Description	Quantity	Total Client Investment	Investment Return	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
CURRENCYSHARES JAPANESE YEN SYMBOL: FXY Initial Purchase:02/14/07 Fixed Income 100%									
<i>Subtotal (Fixed Income)</i>									
TOTAL									

Total Client Investment: Cost of shares directly purchased and still held. Does not include shares purchased through reinvestment.

Cumulative Investment Return: Estimated Market Value minus Total Client Investment. Cumulative Investment Return is the capital appreciation (depreciation) of all shares purchased, including shares purchased through reinvestment.

Market Timing: Merrill Lynch's policies prohibit mutual fund market timing, which involves the purchase and sale of mutual fund shares within short periods of time with the intention of capturing short-term profits resulting from market volatility. Market timing may result in lower returns for long-term fund shareholders because market timers capture short-term gains that would otherwise pass to all shareholders and due to increased transaction costs and fewer assets for investment due to the need to retain cash to satisfy redemptions.

Unrealized Gain or (Loss): Estimated Market Value minus Total Cost Basis (total cost of shares directly purchased and still held, as well as cost of shares acquired through reinvestment). Provided for Tax Planning purposes only and is not applicable to retirement accounts.

Initial Purchase: Date of your initial investment in this fund.





NWQ International

Account Numb

YOUR RETIREMENT ACCOUNT ASSETS

January 01, 2009 - January 30, 2009

LONG PORTFOLIO	Adjusted/Total Cost Basis	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield%
TOTAL						

YOUR RETIREMENT ACCOUNT TRANSACTIONS

DIVIDENDS/INTEREST INCOME TRANSACTIONS

Date	Transaction Type	Quantity	Description	Income	Income Year To Date
01/02	* Rpt Fgn Div		NEXEN INC CANADA COM HOLDING 228.0000 PAY DATE 01/01/2009		
01/02	* Rpt Fgn Div		PETRO CANADA HOLDING 132.0000 PAY DATE 01/01/2009		
01/15	* Rpt Fgn Div		CAMECO CORP COM HOLDING 164.0000 PAY DATE 01/15/2009		
	Income Total		RETIREMENT RESERVES CL I		
	Subtotal (Tax-Exempt Dividends)				
	NET TOTAL				



NWQ International

Account Number

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

SECURITY TRANSACTIONS
TRANSACTIONS CONDUCTED PER YOUR CONSULTS CLIENT AGREEMENT

Settlement Date	Trade Date	Description	Transaction Type	Quantity	Unit Price	Debit	Credit	Accrued Interest Earned/(Paid)
01/13	01/08	SEVEN AND I HOLDINGS CO LTD SHS EXECUTED 100% AGENCY EXECUTED 100PC OTC PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 81783H105 SEC NO 686J3 PRINCIPAL 1242.551	Purchase					
01/28	01/27	ROHM CO LTD SHS EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. AS OF 01/23 ML ACTED AS AGENT CUS NO 775376106 SEC NO 64G54 PRINCIPAL 3106.963	Purchase					
		<i>Subtotal (Purchases)</i>						
01/09	01/06	KT CORP ADR EXECUTED 100% AGENCY EXECUTED 100PC NYSE PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 48268K101 SEC NO 417G2 PRINCIPAL 234.372 TRN FEE 0.010	Sale					
01/12	01/07	KT CORP ADR EXECUTED 100% AGENCY EXECUTED 100PC NYSE PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON	Sale					

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NWQ International

Account Number.

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

SECURITY TRANSACTIONS (continued)
TRANSACTIONS CONDUCTED PER YOUR CONSULTS CLIENT AGREEMENT

Settlement Date	Trade Date	Description	Transaction Type	Quantity	Unit Price	Debit	Credit	Accrued Interest Earned/(Paid)
		REQUEST. ML ACTED AS AGENT CUS NO 48268K101 SEC NO 417G2 PRINCIPAL 1515.361 TRN FEE 0.010						
01/20	01/14	NOVAGOLD RESOURCES INC ML ACTED AS AGENT CUS NO 66987E206 SEC NO 527S8 PRINCIPAL 783.427 TRN FEE 0.010	Sale					
01/23	01/20	TDK CORP AMERN DEP SHR EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 872351408 SEC NO 73388 PRINCIPAL 378.873 TRN FEE 0.010	Sale					
01/26	01/21	SANOFI AVENTIS SPON ADR EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 80105N105 SEC NO 678F6 PRINCIPAL 3059.483 TRN FEE 0.020	Sale					
01/30	01/27	DAIWA HOUSE IND LTD ADR EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. WE MAKE A MKT IN ISSUE ML ACTED AS AGENT CUS NO 234062206 SEC NO 22808 PRINCIPAL 1380.441 TRN FEE 0.010	Sale					

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NWQ International

Account Number:

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

SECURITY TRANSACTIONS (continued)
TRANSACTIONS CONDUCTED PER YOUR CONSULTS CLIENT AGREEMENT

Settlement Date	Trade Date	Description	Transaction Type	Quantity	Unit Price	Debit	Credit	Accrued Interest Earned/(Paid)
01/30	01/27	NEWCREST MNG LTD SPN ADR	Sale					
		EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. WE MAKE A MKT IN ISSUE ML ACTED AS AGENT CUS NO 651191108 SEC NO 53AC3 PRINCIPAL 1360.481 TRN FEE 0.010						
		<i>Subtotal (Sales)</i>						
		TOTAL						

REALIZED GAINS/(LOSSES)

Description	Quantity	Acquired Date	Liquidation Date	Sales Price	Cost Basis	Gains/(Losses) *	
						This Statement	Year to Date
DAIWA HOUSE IND LTD ADR							
DAIWA HOUSE IND LTD ADR							
KT CORP ADR							
KT CORP ADR							
NOVAGOLD RESOURCES INC							
NOVAGOLD RESOURCES INC							
NOVAGOLD RESOURCES INC							
NOVAGOLD RESOURCES INC							
NEWCREST MNG LTD SPN ADR							
SANOFI AVENTIS SPON ADR							
SANOFI AVENTIS SPON ADR							
SANOFI AVENTIS SPON ADR							
SANOFI AVENTIS SPON ADR							

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Account Number:

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

REALIZED GAINS/(LOSSES) (continued)

Description	Quantity	Acquired Date	Liquidation Date	Sales Price	Cost Basis	Gains/(Losses) *	
						This Statement	Year to Date
SANOFI AVENTIS SPON ADR							
Subtotal (Long-Term)							
TDK CORP AMERN DEP SHR							
Subtotal (Short-Term)							
TOTAL							

* - Excludes transactions for which we have insufficient data

UNSETTLED TRADES

Trade Date	Settlement Date	Description	Symbol/Cusip	Transaction Type	Quantity	Price	Amount
01/28	02/02	DAIWA HOUSE IND LTD ADR	DWAHY	Sale			
01/28	02/02	NEXEN INC CANADA COM	NXY	Purchase			
01/28	02/02	PETRO CANADA	PCZ	Sale			
01/28	02/02	SEKISUI HSE LD SPONS ADR	SKHSY	Sale			
01/28	02/02	SUNCOR ENERGY INC NPV	SU	Purchase			
01/28	02/02	TDK CORP AMERN DEP SHR	TDK	Sale			
01/29	02/03	PETRO CANADA	PCZ	Sale			
01/29	02/03	SEKISUI HSE LD SPONS ADR	SKHSY	Sale			
01/29	02/03	SEVEN AND I HOLDINGS CO	SVNDY	Purchase			
01/30	02/04	ERICSSON LM TEL CL B ADR	ERIC	Sale			
01/30	02/04	GOLD FIELDS SP ADR NEW	GFI	Sale			

NET TOTAL





NWQ International

Account Number

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

CASH/OTHER TRANSACTIONS

Date	Transaction Type	Quantity	Description	Debit	Credit
01/05	Journal Entry		NUVEEN REBATE		
01/13	Journal Entry		ML CONSULTS FEE		
	<i>Subtotal (Other Debits/Credits)</i>				

NET TOTAL

FUNDS RECEIVED, WITHDRAWALS, AND CHARGES

Date	Transaction Type	Quantity	Description	Debit	Credit
01/02	Fund Delivery	-16	ML RETIREMENT RSRVS CL I		
01/02	Subscription	16	ML RETIREMENT RSRVS CL I		
01/05	Fund Delivery	-31	ML RETIREMENT RSRVS CL I		
01/05	Subscription	31	ML RETIREMENT RSRVS CL I		
01/06	Received	362	ML RETIREMENT RSRVS CL I		
01/06	Redeemed	-362	ML RETIREMENT RSRVS CL I		
			FULL LIQUIDATION		
01/07	Fund Delivery	-369	ML RETIREMENT RSRVS CL I		
01/07	Subscription	369	ML RETIREMENT RSRVS CL I		
01/12	Fund Delivery	-234	ML RETIREMENT RSRVS CL I		
01/12	Subscription	234	ML RETIREMENT RSRVS CL I		
01/13	Received	603	ML RETIREMENT RSRVS CL I		
01/13	Redeemed	-603	ML RETIREMENT RSRVS CL I		
			FULL LIQUIDATION		
01/21	Fund Delivery	-460	ML RETIREMENT RSRVS CL I		
01/21	Subscription	460	ML RETIREMENT RSRVS CL I		
01/26	Fund Delivery	-379	ML RETIREMENT RSRVS CL I		
01/26	Subscription	379	ML RETIREMENT RSRVS CL I		
01/27	Fund Delivery	-3,060	ML RETIREMENT RSRVS CL I		
01/27	Subscription	3,060	ML RETIREMENT RSRVS CL I		
01/28	Received	3,107	ML RETIREMENT RSRVS CL I		
01/28	Redeemed	-3,107	ML RETIREMENT RSRVS CL I		

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NWQ International

Account Number

YOUR RETIREMENT ACCOUNT TRANSACTIONS

January 01, 2009 - January 30, 2009

FUNDS RECEIVED, WITHDRAWALS, AND CHARGES (continued)

Date	Transaction Type	Quantity	Description	Debit	Credit
NET TOTAL					

YOUR RETIREMENT ACCOUNT CONTRIBUTIONS AND DISTRIBUTIONS

Year End Plan Value as of December 31, 2008:

Contributions after December 31, 2008 for 2008: \$0.00



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Online at: www.businesscenter.ml.com

Account Number

WALDER FAMILY LLC
5 BECKER FARM RD
ROSELAND NJ 07068-1741

Net Portfolio Value:

Your Private Wealth Advisor:

KKM
2 WORLD FINANCIAL CENTER 35TH
NEW YORK NY 10281-6100
(800) 527-0436

■ LLC-Neuberger Berman

Your Consults® Investment Manager is NEUBERGER INTL CORE

January 01, 2009 - January 30, 2009

ASSETS

	January 30	December 31
Cash/Money Accounts		
Fixed Income		
Equities		
Mutual Funds		
Options		
Other		
<i>Subtotal (Long Portfolio)</i>		
TOTAL ASSETS		

LIABILITIES

Debit Balance	
Short Market Value	
TOTAL LIABILITIES	
NET PORTFOLIO VALUE	

CASH FLOW

	This Statement	Year to Date
Opening Cash/Money Accounts		
CREDITS		
Funds Received		
Electronic Transfers		
Other Credits		
<i>Subtotal</i>		
DEBITS		
Electronic Transfers		
Margin Interest Charged		
Other Debits		
Visa Purchases (<i>debits</i>)		
ATM/Cash Advances		
Checks Written/Bill Payment		
<i>Subtotal</i>		
Net Cash Flow		
Dividends/Interest Income		
Security Purchases/Debits		
Security Sales/Credits		
Closing Cash/Money Accounts		
Securities You Transferred In/Out		



LLC-Neuberger Berman

Account Number.

MERRILL LYNCH CONSULTS SERVICE

January 01, 2009 - January 30, 2009

YOUR INVESTMENT MANAGER - NEUBERGER INTL CORE

The SEC requires us to offer, annually, a written disclosure statement describing various investment advisory services offered by MLPF&S. If you would like to receive a copy, please send a written request to: Merrill Lynch, Managed Solutions Group, 101 Hudson Street, 7th Floor, Jersey City, NJ 07302-3997.

YOUR WCMA ASSETS

CASH/MONEY ACCOUNTS

Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Estimated Annual Income	Est. Annual Yield%
CASH						
WCMA TAX EXEMPT FUND CLASS 4						
TOTAL						

A change in tier assignment will automatically convert the class of WCMA money fund shares held in your account. The WCMA Agreement and Program Description and the WCMA Fund Prospectus contain more details.

EQUITIES Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
AMDOCS LIMITED	DOX	11/21/08								
ASML HLDG N.V. NEW YORK	ASML	07/11/08								
REGISTRY SHAR		07/16/08								
		07/28/08								
		07/29/08								
<i>Subtotal</i>										
BAE SYS PLC SPN ADR	BAESY	12/01/08								
		01/08/09								
<i>Subtotal</i>										
BANCO SANTANDER CHIL ADR	SAN	11/07/08								
BARRICK GOLD CORPORATION	ABX	12/17/08								
BK YOKOHAMA LTD JAPN ADR	BKJAY	10/27/08								

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LLC-Neuberger Berman

Account Number:

YOUR WCMA ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued)				<i>Unit</i>	<i>Total</i>	<i>Estimated</i>	<i>Estimated</i>	<i>Unrealized</i>	<i>Estimated</i>	<i>Current</i>
<i>Description</i>	<i>Symbol</i>	<i>Acquired</i>	<i>Quantity</i>	<i>Cost Basis</i>	<i>Cost Basis</i>	<i>Market Price</i>	<i>Market Value</i>	<i>Gain/(Loss)</i>	<i>Annual Income</i>	<i>Yield%</i>
BUNZL PLC ADR	BZLFY	11/02/07								
		02/08/08								
		11/21/08								
<i>Subtotal</i>										
CAMECO CORP COM	CCJ	11/02/07								
		10/22/08								
<i>Subtotal</i>										
CENTRAL EUROPEAN DSTRBTN	CEDC	11/03/08								
		11/10/08								
		01/08/09								
<i>Subtotal</i>										
CHECK POINT SOFTWARE TECH	CHKP	12/16/08								
CHINA MOBILE LTD SPN ADR	CHL	06/18/08								
		08/20/08								
		09/29/08								
		10/13/08								
		10/21/08								
<i>Subtotal</i>										
CNOOC LTD ADR	CEO	12/01/08								
COCA COLA HELLENIC S ADS	CCH	10/16/08								
		11/25/08								
<i>Subtotal</i>										
COM VALE DO RIO DOCE SPO	RIOPR	11/02/07								
ADR REPSTG 250		02/08/08								
<i>Subtotal</i>										
COMP DE BEBIDAS SPN ADR	ABV	11/02/07								
		02/08/08								
		09/09/08								
<i>Subtotal</i>										
CREDICORP LTD COM PV \$5	BAP	10/21/08								

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LLC-Neuberger Berman

Account Number:

YOUR WCMA ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued) Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
DIAGEO PLC SPSD ADR NEW	DEO	10/02/08 10/10/08 11/10/08								
		<i>Subtotal</i>								
DR REDDY'S LAB LTD ADR	RDY	11/02/07 02/08/08 11/21/08								
		<i>Subtotal</i>								
EAST JAPAN RY CO ADR	EJPRY	05/30/08 06/23/08 08/07/08 12/19/08								
		<i>Subtotal</i>								
ESSILOR INTL SA ADR	ESLOY	10/01/08								
EXPERIAN PLC SP ADR	EXPGY	11/02/07 11/16/07 02/08/08 05/14/08								
		<i>Subtotal</i>								
FRESENIUS MEDICAL CARE AG & CO SPON ADR	FMS	02/16/07 02/08/08 02/14/08								
		<i>Subtotal</i>								
GLAXOSMITHKLINE PLC ADR	GSK	02/16/07 02/08/08								
		<i>Subtotal</i>								
HEINEKEN NV ADR	HINKY	05/09/08 06/16/08 07/31/08 01/12/09								
		<i>Subtotal</i>								

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LLC-Neuberger Berman

Account Number

YOUR WCMA ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued)				Unit	Total	Estimated	Estimated	Unrealized	Estimated	Current
Description	Symbol	Acquired	Quantity	Cost Basis	Cost Basis	Market Price	Market Value	Gain/(Loss)	Annual Income	Yield%
KONINKLIJKE AHOLD NV ADR	AHONY	11/11/08 11/21/08								
<i>Subtotal</i>										
LADBROKES PLC SPON ADR	LDBKY	11/16/07 06/16/08								
<i>Subtotal</i>										
LOGITECH INTERNATIONAL	LOGI	11/02/07 02/08/08 10/01/08 11/21/08								
<i>Subtotal</i>										
LOTTOMATICA SPA-SPON ADR	LTTOY	06/20/08 10/31/08								
<i>Subtotal</i>										
LUXOTTICA GP SPA SPNDADR	LUX	01/08/08 02/08/08 06/17/08								
<i>Subtotal</i>										
MOBILE TELESYS OJSC ADR	MBT	07/30/08								
NESTLE S A REP RG SH ADR	NSRGY	02/16/07 01/28/08 02/08/08 05/20/08 07/31/08								
<i>Subtotal</i>										
NIDEC CORPORATION ADR	NJ	11/02/07 02/08/08								
<i>Subtotal</i>										



LLC-Neuberger Berman

Account Number:

YOUR WCMA ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued)										
Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
NINTENDO LTD ADR	NTDOY	11/02/07								
		02/08/08								
		11/21/08								
		12/15/08								
<i>Subtotal</i>										
NITTO DENKO CORP ADR	NDEKY	07/25/08								
		08/07/08								
<i>Subtotal</i>										
NOKIA CORP SPON ADR	NOK	01/23/08								
		02/08/08								
		03/14/08								
		03/20/08								
		07/01/08								
<i>Subtotal</i>										
NOVARTIS ADR	NVS	11/02/07								
		02/08/08								
<i>Subtotal</i>										
NOVO NORDISK A S ADR	NVO	02/16/07								
		02/08/08								
		10/16/08								
		11/21/08								
		11/25/08								
<i>Subtotal</i>										
PETROLEO BRAS VTG SPD ADR	PBR	11/02/07								
		02/08/08								
		12/10/08								
<i>Subtotal</i>										

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LLC-Neuberger Berman

Account Number:

YOUR WCMA ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued) <i>Description</i>	<i>Symbol</i>	<i>Acquired</i>	<i>Quantity</i>	<i>Unit Cost Basis</i>	<i>Total Cost Basis</i>	<i>Estimated Market Price</i>	<i>Estimated Market Value</i>	<i>Unrealized Gain/(Loss)</i>	<i>Estimated Annual Income</i>	<i>Current Yield%</i>
PUBLICIS GROUPE SPON ADR	PUBGY	11/02/07 11/23/07 02/08/08 08/05/08								
<i>Subtotal</i>										
ROCHE HLDG LTD SPN ADR	RHHBY	10/21/08 11/21/08 11/25/08								
<i>Subtotal</i>										
SAP AKGSLTT SPONSORD ADR	SAP	09/13/07 09/28/07 02/08/08 10/16/08								
<i>Subtotal</i>										
SHISEIDO LTD SPONSRD ADR	SSDOY	10/01/08 10/14/08 01/15/09								
<i>Subtotal</i>										
SIEMENS AG ADR	SI	07/30/08 09/09/08 11/21/08								
<i>Subtotal</i>										
SMITH-NPHW PLC SPADR NEW	SNN	01/15/09								
SOCIEDAD Q&M CHLE SPDADR	SQM	08/22/08 09/09/08 10/16/08								
<i>Subtotal</i>										
STERLITE INDUSTRIES (INDIA) LIMITEDADR	SLT	01/08/09								
SUEZ ENVIRONNMENT SPN AD	SZEVY	12/19/08								

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LLC-Neuberger Berman

Account Number:

YOUR WCMA ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued) <i>Description</i>	<i>Symbol</i>	<i>Acquired</i>	<i>Quantity</i>	<i>Unit Cost Basis</i>	<i>Total Cost Basis</i>	<i>Estimated Market Price</i>	<i>Estimated Market Value</i>	<i>Unrealized Gain/(Loss)</i>	<i>Estimated Annual Income</i>	<i>Current Yield%</i>
SWISS REINS SPNSD ADR	SWCEY	11/02/07 11/07/07 02/08/08								
<i>Subtotal</i>										
TAIWAN S MANUFCTRING ADR	TSM	08/26/08 11/10/08								
<i>Subtotal</i>										
TAKEDA PHARMACEUTCL ADR	TKPHY	06/19/08 09/10/08								
<i>Subtotal</i>										
TALISMAN ENERGY INC COM	TLM	11/02/07 02/08/08								
<i>Subtotal</i>										
TELEFONICA SA SPAIN ADR	TEF	11/02/07 02/08/08 05/08/08 05/20/08								
<i>Subtotal</i>										
TESCO PLC SPNRD ADR	TSCDY	11/02/07 02/08/08 10/17/08								
<i>Subtotal</i>										
TEVA PHARMACTCL INDS ADR	TEVA	09/28/07 10/17/08 11/21/08 11/25/08								
<i>Subtotal</i>										

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LLC-Neuberger Berman

Account Number.

YOUR WCMA ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued)										
Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
TNT N V ADR	TNTTY	11/22/07								
		01/10/08								
		02/08/08								
		05/16/08								
		01/08/09								
<i>Subtotal</i>										
TOTAL S.A. SP ADR	TOT	11/02/07								
		02/08/08								
<i>Subtotal</i>										
TOYOTA MOTOR CORP ADR	TM	08/11/08								
		09/03/08								
		09/09/08								
		09/17/08								
<i>Subtotal</i>										
TURKCELL ILETISIM ADR	TKC	10/02/08								
		10/13/08								
<i>Subtotal</i>										
UBS AG	UBS	11/21/08								
ULTRAPAR PARTICPAC SPADR	UGP	11/02/07								
		02/08/08								
<i>Subtotal</i>										
UNILEVER NV NY REG SHS	UN	06/18/08								
		08/29/08								
		12/10/08								
<i>Subtotal</i>										
UNTD OVERSEAS BK SPN ADR	UOVEY	10/08/08								
		11/03/08								
<i>Subtotal</i>										



LLC-Neuberger Berman

Account Number:

YOUR WCMA TRANSACTIONS

January 01, 2009 - January 30, 2009

DIVIDENDS/INTEREST INCOME TRANSACTIONS (continued)

Date	Transaction Type	Quantity	Description	Income	Income Year To Date
			PAY DATE 01/29/2009 FROM 01-02 THRU 01-29 WCMA TAX EXEMPT FUND CLASS 4		
	Income Total				
	Subtotal (Tax-Exempt Dividends)				
01/08	* Rpt Fgn Div		GLAXOSMITHKLINE PLC ADR HOLDING 36.0000		
01/12	* Rpt Fgn Div		PAY DATE 01/08/2009 BUNZL PLC ADR HOLDING 22.0000		
01/12	* Rpt Fgn Div		PAY DATE 01/12/2009 LADBROKES PLC SPON ADR HOLDING 287.0000		
01/15	* Rpt Fgn Div		PAY DATE 12/08/2008 CAMECO CORP COM HOLDING 97.0000		
01/16	* Rpt Fgn Div		PAY DATE 01/15/2009 WILLIS GROUP HLDINGS LTD HOLDING 91.0000 PAY DATE 01/16/2009		
	Subtotal (Taxable Dividends)				
			NET TOTAL		

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LLC-Neuberger Berman

Account Number:

YOUR WCMA TRANSACTIONS

January 01, 2009 - January 30, 2009

SECURITY TRANSACTIONS

TRANSACTIONS CONDUCTED PER YOUR CONSULTS CLIENT AGREEMENT

Settlement Date	Trade Date	Description	Transaction Type	Quantity	Unit Price	Debit	Credit	Accrued Interest Earned/(Paid)
01/13	01/08	BAE SYS PLC SPN ADR EXECUTED 100% AGENCY EXECUTED 100PC OTC PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. WE MAKE A MKT IN ISSUE ML ACTED AS AGENT CUS NO 05523R107 SEC NO 081M7 PRINCIPAL 357.273	Purchase					
01/13	01/08	CENTRAL EUROPEAN DSTRBTN EXECUTED 100% AGENCY EXECUTED 100PC OTC PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. WE MAKE A MKT IN ISSUE ML ACTED AS AGENT CUS NO 153435102 SEC NO 133J1 PRINCIPAL 388.293	Purchase					
01/13	01/08	STERLITE INDUSTRIES (INDIA) LIMITEDADR EXECUTED 100% AGENCY EXECUTED 100PC NYSE PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 859737207 SEC NO 684F5 PRINCIPAL 720.317	Purchase					
01/13	01/08	TNT N V ADR EXECUTED 100% AGENCY EXECUTED 100PC OTC PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE	Purchase					

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LLC-Neuberger Berman

Account Number.

YOUR WCMA TRANSACTIONS

January 01, 2009 - January 30, 2009

SECURITY TRANSACTIONS (continued)
TRANSACTIONS CONDUCTED PER YOUR CONSULTS CLIENT AGREEMENT

Settlement Date	Trade Date	Description	Transaction Type	Quantity	Unit Price	Debit	Credit	Accrued Interest Earned/(Paid)
		CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT						
01/15	01/12	CUS NO 87260W101 SEC NO 74F61 PRINCIPAL 318.393	Purchase					
		HEINEKEN NV ADR EXECUTED 100% AGENCY EXECUTED 100PC OTC PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. WE MAKE A MKT IN ISSUE						
01/21	01/15	ML ACTED AS AGENT CUS NO 423012202 SEC NO 35918 PRINCIPAL 430.204	Purchase					
		SMITH-NPHW PLC SPADR NEW EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST.						
01/21	01/15	ML ACTED AS AGENT CUS NO 83175M205 SEC NO 676E6 PRINCIPAL 691.676	Purchase					
		SHISEIDO LTD SPONSRD ADR EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST.						
		WE MAKE A MKT IN ISSUE ML ACTED AS AGENT CUS NO 824841407 SEC NO 68667 PRINCIPAL 294.302						
		<i>Subtotal (Purchases)</i>						
01/02	12/29	■ OLYMPUS CORP ADR	Sale					
		EXECUTED 100% AGENCY EXECUTED 100PC OTC PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING						

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LLC-Neuberger Berman

Account Number

YOUR WCMA TRANSACTIONS

January 01, 2009 - January 30, 2009

SECURITY TRANSACTIONS (continued)
TRANSACTIONS CONDUCTED PER YOUR CONSULTS CLIENT AGREEMENT

Settlement Date	Trade Date	Description	Transaction Type	Quantity	Unit Price	Debit	Credit	Accrued Interest Earned/(Paid)
		ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. WE MAKE A MKT IN ISSUE						
		ML ACTED AS AGENT CUS NO 68163W109 SEC NO 57C28 PRINCIPAL 1677.001 TRN FEE 0.010						
01/09	01/06	■ ABB LTD SPON ADR	Sale					
		EXECUTED 100% AGENCY EXECUTED 100PC NYSE PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 000375204 SEC NO 007S5 PRINCIPAL 743.617 TRN FEE 0.010						
01/13	01/08	■ COMP DE BEBIDAS SPN ADR	Sale					
		EXECUTED 100% AGENCY EXECUTED 100PC NYSE PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT CUS NO 20441W203 SEC NO 143D6 PRINCIPAL 706.577 TRN FEE 0.010						
		<i>Subtotal (Sales)</i>						
01/09		EAST JAPAN RY CO ADR	Stock Dividend					
		HOLDING 62.0000 PAY DATE 01/05/2009						
01/14		ROCHE HLDG LTD SPN ADR	Stock Dividend					
		HOLDING 37.0000 PAY DATE 01/08/2009						
		<i>Subtotal (Other Security Transactions)</i>						
TOTAL								

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LLC-Neuberger Berman

Account Number:

YOUR WCMA TRANSACTIONS

January 01, 2009 - January 30, 2009

REALIZED GAINS/(LOSSES)

Description	Quantity	Acquired Date	Liquidation Date	Sales Price	Cost Basis	Gains/(Losses) *	
						This Statement	Year to Date
COMP DE BEBIDAS SPN ADR							
<i>Subtotal (Long-Term)</i>							
ABB LTD SPON ADR							
OLYMPUS CORP ADR			*				
OLYMPUS CORP ADR			*				
OLYMPUS CORP ADR			*				
OLYMPUS CORP ADR			*				
OLYMPUS CORP ADR			*				
<i>Subtotal (Short-Term)</i>							
TOTAL							

* - Excludes transactions for which we have insufficient data

* - Trades settling this month but executed in 2008 must be reported in 2008. These totals exclude (DK) broad-based index option results. Short Term Total (789.35) Long Term Total 0.00

NOTE: Transactions which must be reported on your 2008 tax return have been noted below with an asterisk (*). These reportable transactions have been excluded from the capital gain and loss summary for 2009 shown above.

UNSETTLED TRADES

Trade Date	Settlement Date	Description	Symbol/Cusip	Transaction Type	Quantity	Price	Amount
01/29	02/03	AMDOCS LIMITED	DOX	Purchase			
NET TOTAL							

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LLC-Neuberger Berman

Account Number:

YOUR WCMA TRANSACTIONS

January 01, 2009 - January 30, 2009

CASH/OTHER TRANSACTIONS

Date	Transaction Type	Quantity	Description	Debit	Credit
01/12	CertIF fee		BUNZL PLC ADR DEPOSITORY BANK SVCE FEE		
01/12	CertIF fee		LADBROKES PLC SPON ADR DEPOSITORY BANK SVCE FEE		
01/13	Journal Entry		ML CONSULTS FEE		
01/15	Fgn Div Tax		CAMECO CORP COM NON-RECLAIMABLE TAX PAY DATE 01/15/2009		
01/27	Journal Entry		EAST JAPAN RY CO ADR ADJ PAYDATE 01/05/09 PAY DATE 01/05/2009		
			<i>Subtotal (Other Debits/Credits)</i>		

NET TOTAL

YOUR WCMA MONEY FUND TRANSACTIONS

Date	Description	Sales	Purchases	Date	Description	Sales	Purchases
01/02	WCMA TAX-EXEMPT FUND CLASS 4				WCMA TAX-EXEMPT FUND CLASS 4		
01/05	WCMA TAX-EXEMPT FUND CLASS 4				WCMA TAX-EXEMPT FUND CLASS 4		
01/09	WCMA TAX-EXEMPT FUND CLASS 4				WCMA TAX-EXEMPT FUND CLASS 4		
01/12	WCMA TAX-EXEMPT FUND CLASS 4				WCMA TAX-EXEMPT FUND CLASS 4		
01/13	WCMA TAX-EXEMPT FUND CLASS 4				WCMA TAX-EXEMPT FUND CLASS 4		
01/14	WCMA TAX-EXEMPT FUND CLASS 4				REDEMPT AS OF 01/27/2009		





LLC-Neuberger Berman

Account Number:

YOUR WCMA MONEY FUND TRANSACTIONS *(continued)*

January 01, 2009 - January 30, 2009

<i>Date</i>	<i>Description</i>	<i>Sales</i>	<i>Purchases</i>	<i>Date</i>	<i>Description</i>	<i>Sales</i>	<i>Purchases</i>
NET TOTAL							



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Online at: www.businesscenter.ml.com

Account Number:

24-Hour Assistance: (866) 4MLBUSINESS

Access Code:

THE WALDER FAMILY LLC
5 BECKER FARM RD
ROSELAND NJ 07068-1741

Net Portfolio Value:

Your Private Wealth Advisor:

KKM
2 WORLD FINANCIAL CENTER 35TH
NEW YORK NY 10281-6100
(800) 527-0436

■ LLC-Main Account

January 01, 2009 - January 30, 2009

ASSETS

	January 30	December 31
Cash/Money Accounts		
Fixed Income		
Equities		
Mutual Funds		
Options		
Other		
Alternative Investments		
<i>Subtotal (Long Portfolio)</i>		
TOTAL ASSETS		

LIABILITIES

Debit Balance	
Short Market Value	
TOTAL LIABILITIES	
NET PORTFOLIO VALUE	

CASH FLOW

	This Statement	Year to Date
Opening Cash/Money Accounts		
CREDITS		
Funds Received		
Electronic Transfers		
Other Credits		
<i>Subtotal</i>		
DEBITS		
Electronic Transfers		
Margin Interest Charged		
Other Debits		
Visa Purchases (<i>debits</i>)		
ATM/Cash Advances		
Checks Written/Bill Payment		
<i>Subtotal</i>		
Net Cash Flow		
Dividends/Interest Income		
Security Purchases/Debits		
Security Sales/Credits		
Closing Cash/Money Accounts		
Securities You Transferred In/Out		



LLC-Main Account

Account Number:

24-Hour Assistance: (866) 4MLBUSINESS
Access Code:

YOUR WCMA ASSETS

January 01, 2009 - January 30, 2009

CASH/MONEY ACCOUNTS

Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Estimated Annual Income	Est. Annual Yield%
CASH						
CMA NJ MUNICIPAL MONEY						
TOTAL						

A change in tier assignment will automatically convert the class of WCMA money fund shares held in your account. The WCMA Agreement and Program Description and the WCMA Fund Prospectus contain more details.

MUTUAL FUNDS/CLOSED END FUNDS/UIT

Description	Quantity	Total Client Investment	Cumulative Investment Return	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
BLACKROCK GLOBAL									
ALLOCATION FD INC C									
SYMBOL: MCLOX Initial Purchase:10/30/07 .7320 Fractional Share									
Fixed Income 23% Equity 77%									
ISHARES RUSSELL MIDCAP									
INDEX FUND									
SYMBOL: IWR Initial Purchase:05/19/04									
Equity 100%									
Subtotal (Fixed Income)									
Subtotal (Equities)									
TOTAL									

Total Client Investment: Cost of shares directly purchased and still held. Does not include shares purchased through reinvestment.

Cumulative Investment Return: Estimated Market Value minus Total Client Investment. Cumulative Investment Return is the capital appreciation (depreciation) of all shares purchased, including shares purchased through reinvestment.

Market Timing: Merrill Lynch's policies prohibit mutual fund market timing, which involves the purchase and sale of mutual fund shares within short periods of time with the intention of capturing short-term profits resulting from market volatility. Market timing may result in lower returns for long-term fund shareholders because market timers capture short-term gains that would otherwise pass to all shareholders and due to increased transaction costs and fewer assets for investment due to the need to retain cash to satisfy redemptions.

Unrealized Gain or (Loss): Estimated Market Value minus Total Cost Basis (total cost of shares directly purchased and still held, as well as cost of shares acquired through reinvestment). Provided for Tax Planning purposes only and is not applicable to retirement accounts.

Initial Purchase: Date of your initial investment in this fund.





LLC-Main Account

Account Number:

YOUR WCMA ASSETS

January 01, 2009 - January 30, 2009

ALTERNATIVE INVESTMENTS	<i>Acquired</i>	<i>Quantity</i>	<i>Unit Cost Basis</i>	<i>Total Cost Basis</i>	<i>Estimated Market Price</i>	<i>Estimated Market Value</i>	<i>Unrealized Gain/(Loss)</i>	<i>Estimated Annual Income</i>	<i>Current Yield%</i>
THE ENDOWMENT REGISTERED									
<i>FUND LP</i>									
TOTAL									

LONG PORTFOLIO	<i>Adjusted/Total Cost Basis</i>	<i>Estimated Market Value</i>	<i>Unrealized Gain/(Loss)</i>	<i>Estimated Accrued Interest</i>	<i>Estimated Annual Income</i>	<i>Current Yield%</i>
TOTAL						

Total values exclude N/A items

YOUR WCMA TRANSACTIONS

DIVIDENDS/INTEREST INCOME TRANSACTIONS				<i>Income</i>	<i>Income Year To Date</i>
<i>Date</i>	<i>Transaction Type</i>	<i>Quantity</i>	<i>Description</i>		
01/30	Share Dividend	2	CMA NJ MUNICIPAL MONEY PAY DATE 01/29/2009		
01/30	Cash Dividend		CMA NJ MUNICIPAL MONEY PAY DATE 01/29/2009 FROM 01-02 THRU 01-29		
	Income Total		CMA NJ MUNICIPAL MONEY		
	<i>Subtotal (Tax-Exempt Dividends)</i>				
NET TOTAL					



LLC-Main Account

Account Number

24-Hour Assistance: (866) 4MLBUSINESS
Access Code:

YOUR WCMA TRANSACTIONS

January 01, 2009 - January 30, 2009

CASH/OTHER TRANSACTIONS

Date	Transaction Type	Quantity	Description	Debit	Credit
01/05	Statement Fee		3 DUPLICATE STMTS		
	Subtotal (Other Debits/Credits)				

NET TOTAL

CHECKS WRITTEN/BILL PAYMENT

Date Written	Date Cleared	Check Number	Description	Debit	Credit
01/05	01/13	134	US TREAS		
01/05	01/12	135	US TREASURY		
01/05	01/12	136	US TREASURY		

NET TOTAL

To report Lost or Stolen Visa Cards or Checks, please call (800) CMA-LOST.

YOUR WCMA MONEY FUND TRANSACTIONS

Date	Description	Sales	Purchases	Date	Description	Sales	Purchases
01/02	CMA NJ MUNICIPAL MONEY			01/12	CMA NJ MUNICIPAL MONEY		
01/05	CMA NJ MUNICIPAL MONEY			01/13	CMA NJ MUNICIPAL MONEY		

NET TOTAL





Online at: www.businesscenter.ml.com

Account Number:

WALDER FAMILY LLC
5 BECKER FARM RD
ROSELAND NJ 07068-1741

Net Portfolio Value:

Your Private Wealth Advisor:

KKM
2 WORLD FINANCIAL CENTER 35TH
NEW YORK NY 10281-6100
(800) 527-0436

■ LLC- Blackrock LCC

Your Consults® Investment Manager is BLACKROCK LCC MAA

January 01, 2009 - January 30, 2009

ASSETS

	January 30	December 31
Cash/Money Accounts		
Fixed Income		
Equities		
Mutual Funds		
Options		
Other		
<i>Subtotal (Long Portfolio)</i>		

TOTAL ASSETS

LIABILITIES

Debit Balance
Short Market Value
TOTAL LIABILITIES
NET PORTFOLIO VALUE

CASH FLOW

	This Statement	Year to Date
Opening Cash/Money Accounts		
CREDITS		
Funds Received		
Electronic Transfers		
Other Credits		
<i>Subtotal</i>		
DEBITS		
Electronic Transfers		
Margin Interest Charged		
Other Debits		
Visa Purchases (<i>debits</i>)		
ATM/Cash Advances		
Checks Written/Bill Payment		
<i>Subtotal</i>		
Net Cash Flow		
Dividends/Interest Income		
Security Purchases/Debits		
Security Sales/Credits		
Closing Cash/Money Accounts		
Securities You Transferred In/Out		



LLC- Blackrock LCC

Account Number:

MERRILL LYNCH CONSULTS SERVICE

January 01, 2009 - January 30, 2009

YOUR INVESTMENT MANAGER - BLACKROCK LCC MAA

The SEC requires us to offer, annually, a written disclosure statement describing various investment advisory services offered by MLPF&S. If you would like to receive a copy, please send a written request to: Merrill Lynch, Managed Solutions Group, 101 Hudson Street, 7th Floor, Jersey City, NJ 07302-3997.

YOUR WCMA ASSETS

CASH/MONEY ACCOUNTS

Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Estimated Annual Income	Est. Annual Yield%
CASH						
CMA NJ MUNICIPAL MONEY						
TOTAL						

A change in tier assignment will automatically convert the class of WCMA money fund shares held in your account. The WCMA Agreement and Program Description and the WCMA Fund Prospectus contain more details.

EQUITIES

Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
ABBOTT LABS										

Subtotal

AETNA INC NEW

Subtotal





LLC- Blackrock LCC

Account Number:

YOUR WCMA ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued)										
<i>Description</i>	<i>Symbol</i>	<i>Acquired</i>	<i>Quantity</i>	<i>Unit Cost Basis</i>	<i>Total Cost Basis</i>	<i>Estimated Market Price</i>	<i>Estimated Market Value</i>	<i>Unrealized Gain/(Loss)</i>	<i>Estimated Annual Income</i>	<i>Current Yield%</i>
ALTERA CORP	COM	ALTR	09/29/08							
			10/27/08							
			11/03/08							
		<i>Subtotal</i>								
AMERISOURCEBERGEN CORP		ABC	08/01/05							
			08/02/05							
			08/04/05							
			08/08/05							
			08/29/05							
			04/23/08							
		<i>Subtotal</i>								
AMGEN INC COM PV \$0.0001		AMGN	12/29/08							
			01/20/09							
			01/21/09							
			01/26/09							
		<i>Subtotal</i>								
APACHE CORP		APA	06/09/08							
			06/23/08							
			07/21/08							
		<i>Subtotal</i>								
AT&T INC		T	01/08/07							
			01/09/07							
			01/10/07							
			01/11/07							
			04/19/07							
			04/23/08							
		<i>Subtotal</i>								



LLC- Blackrock LCC

Account Number:

YOUR WCMA ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued)										
<i>Description</i>	<i>Symbol</i>	<i>Acquired</i>	<i>Quantity</i>	<i>Unit Cost Basis</i>	<i>Total Cost Basis</i>	<i>Estimated Market Price</i>	<i>Estimated Market Value</i>	<i>Unrealized Gain/(Loss)</i>	<i>Estimated Annual Income</i>	<i>Current Yield%</i>
AUTOZONE INC NEVADA COM	AZO	06/04/07								
		06/05/07								
		06/30/08								
		07/01/08								
<i>Subtotal</i>										
BARD C R INC	BCR	03/10/08								
		03/11/08								
		03/12/08								
		04/14/08								
		04/15/08								
		04/16/08								
<i>Subtotal</i>										
BIG LOTS INC COM	BIG	08/07/06								
		08/08/06								
		08/09/06								
		08/10/06								
		08/11/06								
		08/15/06								
		04/23/08								
		07/21/08								
<i>Subtotal</i>										
BIOGEN IDEC INC	BIIB	09/17/07								
		01/07/08								
		04/23/08								
<i>Subtotal</i>										
BMC SOFTWARE INC	BMC	12/19/05								
		12/20/05								
		05/18/06								
<i>Subtotal</i>										

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LLC- Blackrock LCC

Account Number

YOUR WCMA ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued) Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
CA INC	CA	08/22/07								
		08/23/07								
		08/24/07								
		08/27/07								
		08/28/07								
		04/23/08								
<i>Subtotal</i>										
CHEVRON CORP	CVX	01/24/05								
		01/27/05								
		04/27/05								
		05/26/05								
		11/06/06								
		11/10/06								
		11/13/06								
		04/19/07								
		04/23/08								
<i>Subtotal</i>										
CHUBB CORP	CB	03/17/08								
		03/18/08								
		03/24/08								
		04/23/08								
<i>Subtotal</i>										
CISCO SYSTEMS INC COM	CSCO	01/24/05								
		01/27/05								
		02/28/05								
		03/29/05								
		04/27/05								
		05/26/05								
		06/28/05								
		08/04/05								
		08/29/05								
		10/28/05								

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LLC- Blackrock LCC

Account Number.

YOUR WCMA ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued) Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
CISCO SYSTEMS INC COM	CSCO	02/21/06 03/13/06 05/18/06 04/23/08								
<i>Subtotal</i>										
COCA COLA COM	KO	11/24/08								
COMPUTER SCIENCE CRP	CSC	07/23/07 07/24/07 07/25/07 07/26/07 07/27/07 04/23/08								
<i>Subtotal</i>										
CONOCOPHILLIPS	COP	05/05/08 05/06/08 06/02/08 06/03/08 06/04/08 06/05/08 06/06/08 06/16/08 06/17/08 09/15/08								
<i>Subtotal</i>										
ENSCO INTL INC COM	ESV	08/18/08 10/27/08								
<i>Subtotal</i>										

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LLC- Blackrock LCC

Account Number:

YOUR WCMA ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued) <i>Description</i>	<i>Symbol</i>	<i>Acquired</i>	<i>Quantity</i>	<i>Unit</i> <i>Cost Basis</i>	<i>Total</i> <i>Cost Basis</i>	<i>Estimated</i> <i>Market Price</i>	<i>Estimated</i> <i>Market Value</i>	<i>Unrealized</i> <i>Gain/(Loss)</i>	<i>Estimated</i> <i>Annual Income</i>	<i>Current</i> <i>Yield%</i>
EXPRESS SCRIPTS INC COM	ESRX	04/30/07								
		05/01/07								
		05/02/07								
		04/23/08								
<i>Subtotal</i>										
EXXON MOBIL CORP COM	XOM	01/24/05								
		01/27/05								
		03/28/05								
		03/29/05								
		04/04/05								
		04/27/05								
		05/26/05								
		06/28/05								
		08/04/05								
		08/29/05								
		10/28/05								
		02/21/06								
		05/18/06								
		08/07/06								
		11/06/06								
		04/19/07								
		04/23/08								
<i>Subtotal</i>										
GAP INC DELAWARE	GPS	04/07/08								
		04/14/08								
		04/15/08								
		04/16/08								
		04/17/08								
<i>Subtotal</i>										

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LLC- Blackrock LCC

Account Number:

YOUR WCMA ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued)										
<i>Description</i>	<i>Symbol</i>	<i>Acquired</i>	<i>Quantity</i>	<i>Unit Cost Basis</i>	<i>Total Cost Basis</i>	<i>Estimated Market Price</i>	<i>Estimated Market Value</i>	<i>Unrealized Gain/(Loss)</i>	<i>Estimated Annual Income</i>	<i>Current Yield%</i>
GENERAL ELECTRIC	GE	01/24/05								
		01/27/05								
		02/28/05								
		03/29/05								
		04/27/05								
		05/26/05								
		06/28/05								
		08/04/05								
		08/29/05								
		10/28/05								
		02/21/06								
		05/18/06								
		04/19/07								
		04/23/08								
		<i>Subtotal</i>								
HASBRO INC COM	HAS	12/18/06								
		12/19/06								
		12/20/06								
		01/03/07								
		04/23/08								
		05/12/08								
		<i>Subtotal</i>								
HEWLETT PACKARD CO DEL	HPQ	01/24/05								
		01/27/05								
		02/28/05								
		03/29/05								
		04/27/05								
		05/26/05								
		06/28/05								
		08/04/05								
		08/29/05								
		09/12/05								

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LLC- Blackrock LCC

Account Number:

YOUR WCMA ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued) <i>Description</i>	<i>Symbol</i>	<i>Acquired</i>	<i>Quantity</i>	<i>Unit Cost Basis</i>	<i>Total Cost Basis</i>	<i>Estimated Market Price</i>	<i>Estimated Market Value</i>	<i>Unrealized Gain/(Loss)</i>	<i>Estimated Annual Income</i>	<i>Current Yield%</i>
HEWLETT PACKARD CO DEL	HPQ	10/28/05 02/21/06 05/18/06 04/19/07								
<i>Subtotal</i>										
HONEYWELL INTL INC DEL	HON	08/28/07 08/29/07 08/30/07 08/31/07 09/10/07 04/23/08								
<i>Subtotal</i>										
INTL BUSINESS MACHINES CORP IBM	IBM	01/24/05 01/27/05 02/28/05 03/29/05 05/26/05 06/28/05 08/04/05 08/29/05 10/28/05 02/21/06 05/18/06 02/05/07 04/19/07								
<i>Subtotal</i>										
JOHNSON AND JOHNSON COM	JNJ	01/24/05 02/21/06 05/18/06 04/19/07 04/23/08								

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LLC- Blackrock LCC

Account Number:.

YOUR WCMA ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued) Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
JOHNSON AND JOHNSON COM	JNJ	05/05/08								
		05/07/08								
		05/09/08								
<i>Subtotal</i>										
JPMORGAN CHASE & CO	JPM	01/24/05								
		01/27/05								
		02/28/05								
		03/29/05								
		04/27/05								
		05/26/05								
		06/28/05								
		08/04/05								
		08/29/05								
		10/28/05								
		02/21/06								
		03/03/08								
<i>Subtotal</i>										
KING PHARMACEUTICALS INC	KG	01/25/08								
		04/23/08								
<i>Subtotal</i>										
KROGER CO	KR	01/25/08								
		04/23/08								
		09/22/08								
<i>Subtotal</i>										
L-3 COMMNCTNS HLDGS	LLL	10/01/07								
		10/02/07								
		10/03/07								
<i>Subtotal</i>										
LEXMARK INTL INC CL A	LXK	01/25/08								
		04/23/08								
<i>Subtotal</i>										





LLC- Blackrock LCC

Account Number:

YOUR WCMA ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued)				<i>Unit</i>	<i>Total</i>	<i>Estimated</i>	<i>Estimated</i>	<i>Unrealized</i>	<i>Estimated</i>	<i>Current</i>
<i>Description</i>	<i>Symbol</i>	<i>Acquired</i>	<i>Quantity</i>	<i>Cost Basis</i>	<i>Cost Basis</i>	<i>Market Price</i>	<i>Market Value</i>	<i>Gain/(Loss)</i>	<i>Annual Income</i>	<i>Yield%</i>
LOCKHEED MARTIN CORP	LMT	04/19/07								
		04/28/08								
		04/29/08								
		04/30/08								
		05/01/08								
<i>Subtotal</i>										
MARATHON OIL CORP	MRO	08/08/05								
		08/09/05								
		08/29/05								
		10/17/05								
		10/28/05								
		02/21/06								
		04/19/07								
		04/23/08								
<i>Subtotal</i>										
MCKESSON CORPORATION COM	MCK	06/20/05								
		06/21/05								
		06/28/05								
		10/28/05								
		04/23/08								
<i>Subtotal</i>										
MEDCO HEALTH SOLUTIONS I	MHS	03/26/07								
		03/27/07								
		03/29/07								
<i>Subtotal</i>										
MICROSOFT CORP	MSFT	01/24/05								
		01/27/05								
		02/28/05								
		03/29/05								
		04/27/05								
		05/26/05								
		06/28/05								





LLC- Blackrock LCC

Account Number:

YOUR WCMA ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued)										
Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
MICROSOFT CORP	MSFT	08/04/05								
		08/29/05								
		10/28/05								
		02/21/06								
		05/18/06								
		04/19/07								
		04/23/08								
<i>Subtotal</i>										
NOVELLUS SYS INC	NVLS	10/23/06								
		10/24/06								
		10/25/06								
		10/26/06								
		11/06/06								
		04/23/08								
<i>Subtotal</i>										
OCCIDENTAL PETE CORP CAL	OXY	05/16/05								
		05/26/05								
		05/31/05								
		06/28/05								
		10/28/05								
		05/18/06								
		04/19/07								
		04/23/08								
		10/13/08								
<i>Subtotal</i>										
ORACLE CORP \$0.01 DEL	ORCL	02/07/05								
		02/22/05								
		02/28/05								
		03/29/05								
		04/27/05								
		05/26/05								
		06/28/05								

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LLC- Blackrock LCC

Account Number

YOUR WCMA ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued) <i>Description</i>	<i>Symbol</i>	<i>Acquired</i>	<i>Quantity</i>	<i>Unit Cost Basis</i>	<i>Total Cost Basis</i>	<i>Estimated Market Price</i>	<i>Estimated Market Value</i>	<i>Unrealized Gain/(Loss)</i>	<i>Estimated Annual Income</i>	<i>Current Yield%</i>
ORACLE CORP \$0.01 DEL	ORCL	08/04/05								
		08/29/05								
		10/28/05								
		02/21/06								
		05/18/06								
<i>Subtotal</i>										
PARKER HANNIFIN CORP	PH	11/05/07								
		11/06/07								
		11/07/07								
		04/23/08								
<i>Subtotal</i>										
PEPSICO INC	PEP	10/06/08								
		10/07/08								
<i>Subtotal</i>										
PFIZER INC DEL PV\$0.05	PFE	01/24/05								
		01/27/05								
		08/29/05								
		10/28/05								
		02/21/06								
		05/18/06								
		03/03/08								
		03/04/08								
		04/23/08								
		12/29/08								
<i>Subtotal</i>										
PHILIP MORRIS INTL INC	PM	01/26/09								
PROCTER & GAMBLE CO	PG	01/24/05								
		01/27/05								
		02/28/05								
		03/29/05								
		04/27/05								
		05/26/05								

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LLC- Blackrock LCC

Account Number.

YOUR WCMA ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued) Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
PROCTER & GAMBLE CO	PG	06/28/05								
		08/04/05								
		08/29/05								
		10/28/05								
		02/21/06								
		05/18/06								
		04/19/07								
		04/23/08								
<i>Subtotal</i>										
QLOGIC CORP	QLGC	10/13/08								
		10/14/08								
<i>Subtotal</i>										
QWEST COMM INTL INC COM	Q	05/01/06								
		05/02/06								
		05/18/06								
		11/12/07								
		04/23/08								
<i>Subtotal</i>										
RADIOSHACK CORP	RSH	01/25/08								
		04/23/08								
<i>Subtotal</i>										
RAYTHEON CO DELAWARE NEW	RTN	06/05/06								
		06/06/06								
		04/19/07								
		04/23/08								
<i>Subtotal</i>										
SYMANTEC CORP COM	SYMC	05/19/08								
		10/13/08								
<i>Subtotal</i>										





LLC- Blackrock LCC

Account Number:

YOUR WCMA ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued) <i>Description</i>	<i>Symbol</i>	<i>Acquired</i>	<i>Quantity</i>	<i>Unit</i> <i>Cost Basis</i>	<i>Total</i> <i>Cost Basis</i>	<i>Estimated</i> <i>Market Price</i>	<i>Estimated</i> <i>Market Value</i>	<i>Unrealized</i> <i>Gain/(Loss)</i>	<i>Estimated</i> <i>Annual Income</i>	<i>Current</i> <i>Yield%</i>
TRAVELERS COS INC	TRV	08/14/07								
		09/04/07								
		09/05/07								
		09/06/07								
		09/07/07								
		04/23/08								
<i>Subtotal</i>										
UNUM GROUP	UNM	11/03/08								
		11/04/08								
		11/05/08								
		12/01/08								
<i>Subtotal</i>										
VALERO ENERGY CORP NEW	VLO	01/24/05								
		01/27/05								
		04/27/05								
		05/26/05								
		10/28/05								
		04/19/07								
		08/06/07								
		04/23/08								
<i>Subtotal</i>										
VERIZON COMMUNICATNS COM	VZ	11/24/08								
WAL-MART STORES INC	WMT	05/05/08								
		05/07/08								
<i>Subtotal</i>										
WELLPOINT INC	WLP	06/26/07								
		06/27/07								
		03/17/08								
		03/20/08								
		04/23/08								
<i>Subtotal</i>										

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LLC- Blackrock LCC

Account Number:

YOUR WCMA ASSETS

January 01, 2009 - January 30, 2009

EQUITIES (continued)										
Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
XEROX CORP	XRX	05/01/06								
		05/02/06								
		05/03/06								
		05/18/06								
		07/10/06								
		04/19/07								
		04/23/08								
<i>Subtotal</i>										
XILINX INC	XLNX	08/04/08								
		08/11/08								
		08/12/08								
<i>Subtotal</i>										
<hr/> TOTAL <hr/>										
LONG PORTFOLIO										
<hr/> TOTAL <hr/>										

YOUR WCMA TRANSACTIONS

REALIZED GAINS/(LOSSES)

Description	Quantity	Acquired Date	Liquidation Date	Sales Price	Cost Basis	Gains/(Losses) *	
						This Statement	Year to Date
BANK OF AMERICA CORP		01/24/05	01/26/09				
BANK OF AMERICA CORP		01/27/05	01/26/09				
BANK OF AMERICA CORP		02/28/05	01/26/09				
BANK OF AMERICA CORP		03/29/05	01/26/09				
BANK OF AMERICA CORP		04/27/05	01/26/09				
BANK OF AMERICA CORP		05/26/05	01/26/09				
BANK OF AMERICA CORP		06/28/05	01/26/09				

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Account Number:

YOUR WCMA TRANSACTIONS

January 01, 2009 - January 30, 2009

REALIZED GAINS/(LOSSES) (continued)

Description	Quantity	Acquired Date	Liquidation Date	Sales Price	Cost Basis	Gains/(Losses) *	
						This Statement	Year to Date
BANK OF AMERICA CORP							
BANK OF AMERICA CORP							
BANK OF AMERICA CORP							
BANK OF AMERICA CORP							
BANK OF AMERICA CORP							
BANK OF AMERICA CORP							
CA INC			*				
CA INC			*				
CA INC			*				
EXPEDIA INC DEL							
PEPSI BOTTLING GROUP INC			*				
PEPSI BOTTLING GROUP INC			*				
PEPSI BOTTLING GROUP INC			*				
PEPSI BOTTLING GROUP INC			*				
<i>Subtotal (Long-Term)</i>							
BANK OF AMERICA CORP							
EXPEDIA INC DEL							
EXPEDIA INC DEL							
EXPEDIA INC DEL							
EXPEDIA INC DEL							
EXPEDIA INC DEL							
EXPEDIA INC DEL							
HESS CORP							
PEPSI BOTTLING GROUP INC			*				
WELLS FARGO & CO NEW DEL							
WELLS FARGO & CO NEW DEL							
<i>Subtotal (Short-Term)</i>							

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LLC- Blackrock LCC

Account Number:

YOUR WCMA TRANSACTIONS

January 01, 2009 - January 30, 2009

REALIZED GAINS/(LOSSES) (continued)

Description	Quantity	Acquired Date	Liquidation Date	Sales Price	Cost Basis	Gains/(Losses) *	
						This Statement	Year to Date
TOTAL							

* - Excludes transactions for which we have insufficient data

* - Trades settling this month but executed in 2008 must be reported in 2008. These totals exclude (DK) broad-based index option results. Short Term Total (66.53) Long Term Total (5193.01)

NOTE: Transactions which must be reported on your 2008 tax return have been noted below with an asterisk (*). These reportable transactions have been excluded from the capital gain and loss summary for 2009 shown above.

YOUR WCMA DAILY ACCOUNT TRANSACTIONS

Date	Transaction Type	Quantity	Description	Price	Amount	Money Account and Cash Balance
12/31	Opening Balance					
01/02	Purchase		AMGEN INC COM PV \$0.0001 EXECUTED 100% AGENCY EXECUTED 100PC OTC PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. WE MAKE A MKT IN ISSUE ML ACTED AS AGENT PRICE 56.590200 TRADE DATE 12/29/08 CUS NO 031162100 SEC NO 04491 PRINCIPAL 4753.584 CA INC			
01/02	■ Sale					

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LLC- Blackrock LCC

Account Number:

YOUR WCMA DAILY ACCOUNT TRANSACTIONS (continued)

January 01, 2009 - January 30, 2009

Date	Transaction Type	Quantity	Description	Price	Amount	Money Account and Cash Balance
			EXECUTED 100% AGENCY EXECUTED 100PC NYSE PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. WE MAKE A MKT IN ISSUE ML ACTED AS AGENT PRICE 17.556600 TRADE DATE 12/29/08 CUS NO 12673P105 SEC NO 150E9 PRINCIPAL 3089.963 TRN FEE 0.020			
01/02	* Dividend		HESS CORP HOLDING 90.0000 PAY DATE 01/02/2009			
01/02	* Dividend		MCKESSON CORPORATION COM HOLDING 123.0000 PAY DATE 01/02/2009			
01/02	* Dividend		PEPSI BOTTLING GROUP INC HOLDING 215.0000 PAY DATE 01/02/2009			
01/02	■ Sale		PEPSI BOTTLING GROUP INC EXECUTED 100% AGENCY EXECUTED 100PC NYSE PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES,			

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LLC- Blackrock LCC

Account Number:

YOUR WCMA DAILY ACCOUNT TRANSACTIONS (continued)

January 01, 2009 - January 30, 2009

Date	Transaction Type	Quantity	Description	Price	Amount	Money Account and Cash Balance
			REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT PRICE 21.163000 TRADE DATE 12/29/08 CUS NO 713409100 SEC NO 593C8 PRINCIPAL 4550.054 TRN FEE 0.030			
01/02	* Dividend		PEPSICO INC HOLDING 80.0000 PAY DATE 01/02/2009			
01/02	Purchase		PFIZER INC DEL PV\$0.05 EXECUTED 100% AGENCY EXECUTED 100PC NYSE PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT PRICE 17.145400 TRADE DATE 12/29/08 CUS NO 717081103 SEC NO 61001 PRINCIPAL 4149.194			
01/02	* Dividend		WAL-MART STORES INC HOLDING 115.0000 PAY DATE 01/02/2009			

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LLC- Blackrock LCC

Account Number

YOUR WCMA DAILY ACCOUNT TRANSACTIONS *(continued)*

January 01, 2009 - January 30, 2009

Date	Transaction Type	Quantity	Description	Price	Amount	Money Account and Cash Balance
01/05	Journal Entry		CONSULTS FUND REBATE			
01/07	* Dividend		HEWLETT PACKARD CO DEL HOLDING 388.0000 PAY DATE 01/07/2009			
01/13	Journal Entry		ML CONSULTS FEE			
01/13	* Dividend		CHUBB CORP HOLDING 109.0000 PAY DATE 01/13/2009			
01/15	* Dividend		OCCIDENTAL PETE CORP CAL HOLDING 216.0000 PAY DATE 01/15/2009			
01/23	Purchase		AMGEN INC COM PV \$0.0001 EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. WE MAKE A MKT IN ISSUE ML ACTED AS AGENT PRICE 56.919700 TRADE DATE 01/20/09 CUS NO 031162100 SEC NO 04491 PRINCIPAL 1081.471			
01/23	■ Sale		EXPEDIA INC DEL EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES,			

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LLC- Blackrock LCC

Account Number:

YOUR WCMA DAILY ACCOUNT TRANSACTIONS (continued)

January 01, 2009 - January 30, 2009

Date	Transaction Type	Quantity	Description	Price	Amount	Money Account and Cash Balance
01/26	Purchase		REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. WE MAKE A MKT IN ISSUE ML ACTED AS AGENT PRICE 8.325800 TRADE DATE 01/20/09 CUS NO 30212P105 SEC NO 26BC9 PRINCIPAL 974.129 TRN FEE 0.010 AMGEN INC COM PV \$0.0001 EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. WE MAKE A MKT IN ISSUE ML ACTED AS AGENT PRICE 54.942700 TRADE DATE 01/21/09 CUS NO 031162100 SEC NO 04491 PRINCIPAL 1153.801			
01/26	■ Sale		EXPEDIA INC DEL EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES,			





LLC- Blackrock LCC

Account Number:

YOUR WCMA DAILY ACCOUNT TRANSACTIONS *(continued)*

January 01, 2009 - January 30, 2009

Date	Transaction Type	Quantity	Description	Price	Amount	Money Account and Cash Balance
			REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. WE MAKE A MKT IN ISSUE ML ACTED AS AGENT PRICE 8.281700 TRADE DATE 01/21/09 CUS NO 30212P105 SEC NO 26BC9 PRINCIPAL 1118.031 TRN FEE 0.010			
01/26	* Dividend		GENERAL ELECTRIC HOLDING 318.0000 PAY DATE 01/26/2009			
01/27	■ Sale		EXPEDIA INC DEL EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. WE MAKE A MKT IN ISSUE ML ACTED AS AGENT PRICE 8.103700 TRADE DATE 01/22/09 CUS NO 30212P105 SEC NO 26BC9 PRINCIPAL 656.406 TRN FEE 0.010			
01/28	* Dividend		GAP INC DELAWARE			

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LLC- Blackrock LCC

Account Number:

YOUR WCMA DAILY ACCOUNT TRANSACTIONS (continued)

January 01, 2009 - January 30, 2009

Date	Transaction Type	Quantity	Description	Price	Amount	Money Account and Cash Balance
01/29	Purchase		HOLDING 377.0000 PAY DATE 01/28/2009 AMGEN INC COM PV \$0.0001 EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. WE MAKE A MKT IN ISSUE AS OF 01/26 ML ACTED AS AGENT PRICE 54.261800 TRADE DATE 01/27/09 CUS NO 031162100 SEC NO 04491			
01/29	■ Sale		PRINCIPAL 4395.214 BANK OF AMERICA CORP EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT PRICE 6.486100 TRADE DATE 01/26/09 CUS NO 060505104 SEC NO 079W8			

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LLC- Blackrock LCC

Account Number:

YOUR WCMA DAILY ACCOUNT TRANSACTIONS *(continued)*

January 01, 2009 - January 30, 2009

Date	Transaction Type	Quantity	Description	Price	Amount	Money Account and Cash Balance
01/29	■ Sale		PRINCIPAL 648.616 TRN FEE 0.010 HESS CORP EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT PRICE 60.586300 TRADE DATE 01/26/09 CUS NO 42809H107 SEC NO 35DX1 PRINCIPAL 5452.775			
01/29	Purchase		TRN FEE 0.040 PHILIP MORRIS INTL INC EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT PRICE 41.725700 TRADE DATE 01/26/09 CUS NO 718172109 SEC NO 601S5 PRINCIPAL 4631.554			

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LLC- Blackrock LCC

Account Number:

YOUR WCMA DAILY ACCOUNT TRANSACTIONS *(continued)*

January 01, 2009 - January 30, 2009

Date	Transaction Type	Quantity	Description	Price	Amount	Money Account and Cash Balance
01/29	■ Sale		WELLS FARGO & CO NEW DEL EXECUTED 100% AGENCY PRICE SHOWN IS AVERAGE PRICE. DETAILS REGARDING ACTUAL PRICES, REMUNERATION AND THE CAPACITY IN WHICH ML ACTED ARE AVAILABLE UPON REQUEST. ML ACTED AS AGENT PRICE 16.080100 TRADE DATE 01/26/09 CUS NO 949746101 SEC NO 9D8G5 PRINCIPAL 2492.422 TRN FEE 0.020			
01/30	* Dividend		RAYTHEON CO DELAWARE NEW HOLDING 135.0000 PAY DATE 01/30/2009			
01/30	Share Dividend		CMA NJ MUNICIPAL MONEY PAY DATE 01/29/2009			
01/30	Cash Dividend		CMA NJ MUNICIPAL MONEY PAY DATE 01/29/2009 FROM 01-02 THRU 01-29			
01/30	Closing Balance					

Dollar value of securities transferred in or out is for informational purposes only and is not included in the Net Total for the Daily Activity

YOUR WCMA MONEY FUND TRANSACTIONS

Date	Description	Sales	Purchases	Date	Description	Sales	Purchases
01/02	CMA NJ MUNICIPAL MONEY			01/23	CMA NJ MUNICIPAL MONEY		

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Account Number:

YOUR WCMA MONEY FUND TRANSACTIONS *(continued)*

January 01, 2009 - January 30, 2009

<i>Date</i>	<i>Description</i>	<i>Sales</i>	<i>Purchases</i>	<i>Date</i>	<i>Description</i>	<i>Sales</i>	<i>Purchases</i>
01/05	CMA NJ MUNICIPAL MONEY			01/26	CMA NJ MUNICIPAL MONEY		
01/12	CMA NJ MUNICIPAL MONEY			01/27	CMA NJ MUNICIPAL MONEY		
01/13	CMA NJ MUNICIPAL MONEY			01/28	CMA NJ MUNICIPAL MONEY		
01/14	CMA NJ MUNICIPAL MONEY			01/29	CMA NJ MUNICIPAL MONEY		
01/20	CMA NJ MUNICIPAL MONEY						
NET TOTAL							



FUNDAMENTAL EQUITY OPINION KEY AND GUIDE TO YOUR BAS-ML RESEARCH RATINGS

BAS-ML RESEARCH

Bank of America Securities-Merrill Lynch Research or BAS-ML Research is equity research produced by Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S) and/or one or more of its non-U.S. affiliates. MLPF&S is a wholly-owned subsidiary of Bank of America Corporation.

Opinions include a Volatility Risk Rating, an Investment Rating and an Income Rating.

BAS-ML Research Volatility Risk Ratings

Indicators of potential price fluctuation are:

- A** - Low
- B** - Medium
- C** - High

BAS-ML Research Income Ratings

Indicators of potential cash dividends are:

- 7** - Same/higher (dividend considered to be secure)
- 8** - Same/lower (dividend not considered to be secure)
- 9** - Pays no cash dividend

BAS-ML Research Investment Ratings

Reflect the analyst's assessment of a stock's absolute total return potential and the stock's attractiveness for investment relative to other stocks within a Coverage Cluster (defined below). There are three investment ratings:

- 1** - Buy stocks are expected to have a total return of at least 10% and are the most attractive stocks in the Coverage Cluster
- 2** - Neutral stocks are expected to remain flat or increase in value and are less attractive than Buy rated stocks
- 3** - Underperform stocks are the least attractive stocks in a Coverage Cluster

Analysts assign investment ratings considering, among other things, the 0-12 month total return expectation for a stock and the firm's guidelines for ratings dispersions (shown in the table below). The current price objective for a stock should be referenced to better understand the total return expectation at any given time. The price objective reflects the analyst's view of the potential price appreciation (depreciation).

BAS-ML Research Investment Rating	Total return expectation (within 12-month period of date of initial rating)	Ratings dispersion guidelines for Coverage Cluster+
Buy	> or = 10%	< or = 70%
Neutral	> or = 0%	< or = 30%
Underperform	N/A	> or = 20%

+Ratings dispersions may vary from time to time where BAS-ML Research believes that it better reflects the investment prospects of stocks in a Coverage Cluster.

A Coverage Cluster is comprised of stocks covered by a single analyst or two or more analysts sharing a common industry, sector, region or other classification(s). A stock's Coverage Cluster is included in the most recent BAS-ML Comment referencing the stock.

*INDEPENDENT THIRD-PARTY RESEARCH

Independent third-party research (IPR) on the equity securities of certain companies covered by BAS-ML Research is available to clients at no cost. Clients can access this research at www.ml.com or can call 1-800-MERRILL to request that a copy be sent to them. For an explanation of IPR ratings key, ask your Financial Advisor or FAC representative or go to www.ml.com/independentresearch. Please note that the IPR rating shown above is not necessarily equivalent to, or derived using the same methodology as, the BAS-ML Research ratings or the ratings of other independent third-party research providers.

JAYWALK CONSENSUS RATING

Jaywalk Consensus Rating represents the average of the ratings of available independent third-party research providers. For additional information about Jaywalk Consensus Rating, ask your Financial Advisor or FAC representative or go to www.ml.com/independentresearch.




Agreement Regarding Your Securities Account and Other Important Information
 You, the Client, and we, Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S), a registered broker-dealer and wholly-owned subsidiary of Bank of America Corporation, agree as follows:

- (1) We will direct your order for an equity or option through a routing system to what is expected to be the best execution venues for that equity or option.
- (2) Except for certain custodial accounts, we will hold bonds and preferred stocks in bulk segregation. In the event of a partial call for those securities, the securities to be called will be randomly selected from those held in bulk with the probability of your holdings being selected being in proportion to all such securities held with us.
- (3) We are not responsible for the loss or destruction of securities that are placed in the custody of a non-U.S. bank or broker or other custodian, and are lost or destroyed as a result of war, civil commotion, enemy action, government acts or any other causes beyond the control of the depository or us.
- (4) This statement of account shall be deemed conclusive if not objected to within ten (10) business days after delivery of or communication of the statement to you. Promptly report any inaccuracy to Merrill Lynch Client Services at (800)MER-RILL. To protect your rights, oral communications should be re-confirmed by you in writing.
- (5) We receive a fee from ISA[®] banks of up to 2% per annum of the average daily balances. We receive a fee from our affiliated banks of up to \$30 per annum for each retirement account and \$65 per annum for each non-retirement account that sweeps balances to the banks under the RASPSM and ML bank deposit programs.
- (6) You will have the right to vote full shares, and we may solicit instructions concerning the voting of full shares held in your account. The voting shares in your account will be governed by the rules and policies of the New York Stock Exchange and the Securities and Exchange Commission then in effect, or other applicable exchanges or regulatory provisions.
- (7) This statement serves as a confirmation of purchases that result from automatic reinvestment transactions, as well as your AIPS transactions, during the statement period.
- (8) As an options client, please advise us promptly of any material change in your investment objectives or financial condition. Individual options commission charges have been included in your confirmation; a summary of this information will be made available to you upon request.
- (9) All transactions in your account are subject to the constitution, rules, regulations, customs, usages, rulings and interpretations of the exchange or market, and its clearinghouse, if any, where the transactions are executed, and if not executed on any exchange, the Financial Industry Regulatory Authority (FINRA).
- (10) We are associated with a NYSE Designated Market Maker (DMM) that may make a market in the security (ies) that are held in your account. The DMM may at any time have a "long" or "short" inventory position in such security and, as a result of its function as a market maker, it may be on the opposite side of transactions in the security executed on the floor of the NYSE. We also act as a market maker, dealer, block positioner or arbitrageur in certain securities. As a result of that activity, we or one of our affiliates may have a position on the opposite side of a transaction that we execute for you and may profit from such trading.
- (11) We can use your free credit balance in our business and such funds are not segregated. You have the right to receive, in the normal course of business, any free credit balance and any fully paid securities to which you are entitled, subject to any open commitments in any of your accounts.
- (12) Our financial statement is available for your inspection at our office, or a copy will be mailed upon request to: Merrill Lynch, WFC-NT, New York, N.Y. 10281.
- (13) If this statement is for a margin account, it is a combined statement of your margin account and special memorandum account maintained for you pursuant to applicable regulations. The permanent record of the separate account, as required by Regulation T, is available for your inspection upon request. You should retain this statement for use with your next statement to calculate interest charges, if any, for the period covered by this statement. The interest charge period will parallel the statement period, except that interest due for the final day of the statement period will be carried over and appear on your next statement.
- (14) The Securities Investor Protection Corporation (SIPC) and our excess-SIPC bond do not cover assets that are not securities or assets that are not held at MLPF&S, such as cash on deposit at Merrill Lynch Bank USA and Merrill Lynch Bank & Trust Co., FSB (the ML Banks), Bank of America, N.A. or other depository institutions. Those bank deposits are protected by the Federal Deposit Insurance Corporation. MLPF&S is not a bank. Unless otherwise disclosed, INVESTMENTS THROUGH MLPF&S ARE NOT FDIC INSURED, ARE NOT BANK GUARANTEED, AND MAY LOSE VALUE. To obtain information about SIPC, including the SIPC Brochure, contact SIPC at <<http://www.sipc.org>> or (202) 371-8300.
- (15) BAS-ML Research is research produced by us and/or one or more of our non-U.S. affiliates. Neither MLPF&S nor any of its affiliates bears any responsibility or liability with respect to Independent Third Party Research (IPR) selected by the Independent Consultant under the Global Research Settlement. You assume full responsibility for any trading decision you make based upon IPR ratings or reports.

Prices and Valuations

While we believe our pricing information to be reliable, we cannot guarantee its accuracy.

Cost Data/Realized Capital Gains & Losses: Cost data and Realized Capital Gains/Losses are provided for informational purposes only. Please review for accuracy. MLPF&S is not responsible for omitted or restated data. Please consult your tax advisor to determine the tax consequences of your securities transactions. Your statement is not an official accounting of gains/losses, and we do not report gains/losses to the IRS. Please refer to your records, trade confirmations and your Consolidated Tax Reporting Statement (Form 1099).

Managed Trust Units: Information is based on data from the Merrill Lynch Trust Company or its agent. Neither the Trust nor its units are held in your MLPF&S account and they are not covered by SIPC.

Fixed-Income Securities: Values on your statement generally are based on estimates, which are obtained from various sources. The values often vary from prices achieved in actual transactions, especially for thinly traded securities, and are not firm bids or offers. The values assume no unusual market conditions and are generally for transactions of \$1 million or more, which often have more favorable pricing than transactions in smaller amounts. Accordingly, you may pay more than the values if you purchase securities, or receive less if you sell securities.

Insurance Policies: Information is based on data from the insurer that issued the policy. We are not responsible for the calculation of policy values. Policies are generally not held in your MLPF&S account. If we as custodian or trustee hold a policy that is a security, SIPC protection and excess-SIPC protection apply.

Est. Annual Yield%: An annualized yield based on rates for the statement month. Current yields may be higher or lower.

Symbols and Abbreviations

□	Interest reported to the IRS.	N/A	Value and/or cost data not available.
■	Gross Proceeds reported to the IRS.	N/C	Not-Calculated.
*	Dividends reported to the IRS.	N/N	Non-negotiable securities.
:	Transactions reported to the IRS.	N/O	Held registered in your name.
:OCC	Options Clearing Corporation.	N/O CUST	Non-negotiable Custodian Registration.
#	Transaction you requested required same-day payment - offset cost of advancing payment on your behalf.		Last day's dividend retained to
RD	Bonds are changeable from coupon to registered and vice versa without charge.		
RG	Bonds registered for both principal and interest.		
↑ ↓	Indicates that BAS-ML Research has upgraded(↑) or downgraded(↓) its fundamental equity opinion on a security.		

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