



EFFICIENT WEALTH MANAGEMENT  
*Intelligent Investing with Integrity*

22 Watermint Place • The Woodlands, TX • 77384

Statement & Performance for 10/1/2007 to 12/31/2007

**Prepared for:**

John & Mary Client  
1234 Main St.  
Austin, TX 12345

EWM



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## Efficient Wealth Management Quarterly Statements

One of our biggest projects last year was the development of new quarterly statements that include all of your accounts in one easy to read document... whether the account is at Schwab Alliance, TD Ameritrade Institutional, or even your 401(k) and/or B-Plan (Money Purchase Plan).

This quarter we have included the billing calculation within this statement so that there's a direct reference to the accounts' valuation and fee calculation. This will further reduce the flurry of paper that is sent out by Schwab, Ameritrade and Efficient Wealth Management.

Next quarter we hope to include non-EWM custodians such as Hewitt (401k), Fidelity and the Utah Educational Savings Plan... these will only be added for accounts that are being charged asset management fees.

Despite substantial 'scrubbing' of the data in these statements, they are still relatively new... please don't hesitate to call or email me if you see anything that appears unusual or inconsistent with your custodian statements.

I believe you'll find that these statements are a huge improvement in reporting and convenience. We've received great feedback and suggestions that are in the process of being implemented. For example, near the end of each statement we've added a short glossary of terms or contractions used in this statement. Any additional feedback to improve the product is welcome.

Thank you for your continued confidence in Efficient Wealth Management.

Paul J. Carroll, CFP  
Efficient Wealth Management LLC



**EFFICIENT WEALTH MANAGEMENT**  
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Dear John & Mary,

We are pleased to provide your quarterly performance evaluation. The first page is a consolidated overview of your managed accounts with the following pages reflecting detailed account information.

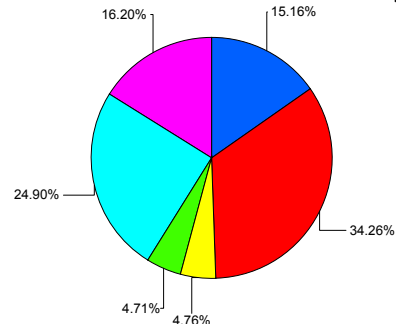
Please call if you should have any questions or if you should need further information regarding your managed portfolio.

**Combined Portfolio Activity Summary**

	QTD (10/01-12/31/2007)	YTD (08/08-12/31/2007)
Beginning Market Value (for the period)	\$244,134.21	\$0.00
Deposits/Transfers In	\$12,792.20	\$269,131.37
Withdrawals/Transfers Out	\$0.00	\$0.00
Net Dividends/Interest/ Gains Withdrawn	\$626.41	\$931.27
Advisory Fee Paid	(\$640.67)	(\$640.67)
Miscellaneous Charges	(\$269.15)	(\$269.15)
Market Value Increase/Decrease	(\$5,112.01)	(\$17,621.83)
Ending Market Value	\$251,530.99	\$251,530.99

**Combined Portfolio Allocation Summary**

\* Margin or negative account balances are not shown.



\*Only the top 5 items shown.

**Investment Portfolio \***

	Allocation %
Intermediate Bonds	34.26%
Short Term Bonds	24.90%
Ultrashort Bond	16.20%
Domestic Large Cap	15.16%
International Bonds	4.76%

**Combined Portfolio Performance Summary**

	QTD	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception (8/8/2007)
Portfolio Time Weighted Return	-2.37%	N/A	N/A	N/A	N/A	N/A	-1.78%

Performance returns are net of fees and annualized for periods greater than one year.

**Portfolio Benchmark Summary**

	QTD	YTD	1 Year	3 Year	5 Year	10 Year
S&P 500	-3.33%	6.97%	6.97%	8.63%	12.83%	5.91%

You cannot invest directly in an index.

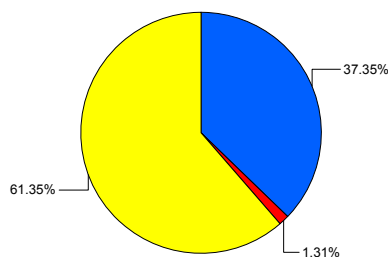
## John & Mary Client/JNT

### Activity Summary

	QTD (10/01-12/31/2007)	YTD (08/08-12/31/2007)
Beginning Market Value (for the period)	\$104,130.60	\$0.00
Deposits/Transfers In	\$0.00	\$102,261.28
Withdrawals/Transfers Out	\$0.00	\$0.00
Net Dividends/Interest/ Gains Withdrawn	\$0.00	\$0.00
Miscellaneous Charges	(\$114.85)	(\$114.85)
Advisory Fee Paid	(\$236.22)	(\$236.22)
Market Value Increase/Decrease	(\$1,669.38)	\$199.94
Ending Market Value	\$102,110.15	\$102,110.15

### Allocation Summary

\* Margin or negative account balances are not shown.



\*Only the top 8 items are shown.

### Investment Portfolio \*

Investment Portfolio	Allocation %
Short Term Bonds	61.35%
Domestic Large Cap	37.35%
Money Market	1.31%

### Investment Strategy Summary

Custodian	Account/Contract Number	Management Strategy
Schwab	789654123	Balanced II

## John & Mary Client/JNT

### Value Summary for the Period 10/01/2007 - 12/31/2007

Custodian	Investment Portfolio	Allocation %	Account #	Shares	Price Per Share	Market Value
<b>BONDS</b>						
<b>Short Term Bonds</b>						
SCH	Vanguard Muni Limited-Term	61.35%	789654123	5805.596	\$10.79	\$62,642.38
<b>EQUITIES</b>						
<b>Domestic Large Cap</b>						
SCH	Vanguard Tax Managed Grow & Inc	37.35%	789654123	1193.174	\$31.96	\$38,133.84
<b>MONEY MARKET</b>						
<b>Money Market</b>						
SCH	Schwab Money Market	1.31%	789654123	1333.930	\$1.00	\$1,333.93
<b>Total:</b>						<b>\$102,110.15</b>

## John & Mary Client-JNT

### Transactions for the Period 10/01/2007 - 12/31/2007

Date	Asset	Transaction Description	Account #	Shares	Price Per Share	Market Value
10/1/07	Schwab Money Market	Income Reinvested	789654123	11.620	\$1.00	\$11.62
10/1/07	iShares Russell Midcap Value Index	Dividend to Cash	789654123	0.000	\$1.00	\$11.62
10/15/07	Schwab Money Market	Income Reinvested	789654123	7.680	\$1.00	\$7.68
10/15/07	Schwab Money Market	Management Fee	789654123	-236.220	\$1.00	-\$236.22
10/15/07	Schwab Money Market	Dividend to Cash	789654123	0.000	\$0.00	\$7.68
10/31/07	Vanguard Muni Limited-Term	Dividend to Cash	789654123	0.000	\$1.00	\$91.42
10/31/07	Schwab Money Market	Income Reinvested	789654123	91.420	\$1.00	\$91.42
11/15/07	Schwab Money Market	Income Reinvested	789654123	8.050	\$1.00	\$8.05
11/15/07	Schwab Money Market	Dividend to Cash	789654123	0.000	\$0.00	\$8.05

**Transactions for the Period 10/01/2007 - 12/31/2007**

Date	Asset	Transaction Description	Account #	Shares	Price Per Share	Market Value
11/30/07	Vanguard Muni Limited-Term	Dividend to Cash	789654123	0.000	\$1.00	\$88.27
11/30/07	Schwab Money Market	Income Reinvested	789654123	88.270	\$1.00	\$88.27
12/11/07	Vanguard Muni Limited-Term	Buy Exchange	789654123	2,962.963	\$10.80	\$32,000.00
12/11/07	Schwab Money Market	Buy Exchange	789654123	13,090.210	\$1.00	\$13,090.21
12/11/07	Vanguard Tax Managed Grow & Inc	Sell Exchange	789654123	-465.893	\$32.31	\$-15,053.00
12/11/07	Vanguard Value	Sell Exchange	789654123	-187.711	\$69.74	\$-13,090.21
12/11/07	iShares Russell Midcap Value Index	Sell Exchange	789654123	-17.865	\$148.31	\$-2,649.58
12/11/07	Vanguard Muni Limited-Term	Transaction Fee	789654123	-4.625	\$10.80	\$-49.95
12/11/07	Schwab Money Market	Buy Exchange	789654123	2,649.580	\$1.00	\$2,649.58
12/11/07	Vanguard Tax Managed Grow & Inc	Transaction Fee	789654123	-0.774	\$32.31	\$-25.00
12/11/07	Vanguard Value	Transaction Fee	789654123	-0.289	\$69.74	\$-19.95
12/11/07	iShares Russell Midcap Value Index	Transaction Fee	789654123	-0.135	\$148.31	\$-19.95
12/11/07	Schwab Money Market	Buy Exchange	789654123	15,053.000	\$1.00	\$15,053.00
12/11/07	Schwab Money Market	Sell Exchange	789654123	-32,000.000	\$1.00	\$-32,000.00
12/27/07	Schwab Money Market	Income Reinvested	789654123	211.190	\$1.00	\$211.19
12/27/07	Vanguard Tax Managed Grow & Inc	Dividend to Cash	789654123	0.000	\$0.00	\$211.19
12/28/07	Schwab Money Market	Interest Paid	789654123	-8.200	\$1.00	\$-8.20
12/31/07	Vanguard Muni Limited-Term	Dividend to Cash	789654123	0.000	\$1.00	\$61.05
12/31/07	Schwab Money Market	Income Reinvested	789654123	9.130	\$1.00	\$9.13
12/31/07	Vanguard Muni Limited-Term	Dividend to Cash	789654123	0.000	\$1.00	\$91.22
12/31/07	Schwab Money Market	Income Reinvested	789654123	61.050	\$1.00	\$61.05
12/31/07	Schwab Money Market	Income Reinvested	789654123	91.220	\$1.00	\$91.22
12/31/07	Schwab Money Market	Dividend to Cash	789654123	0.000	\$1.00	\$9.13

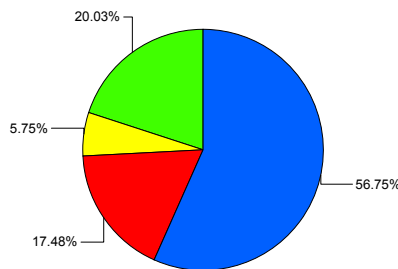
**John Client/IND**

**Activity Summary**

	QTD (10/01-12/31/2007)	YTD (08/08-12/31/2007)
Beginning Market Value (for the period)	\$38,920.21	\$0.00
Deposits/Transfers In	\$11,864.92	\$67,727.63
Withdrawals/Transfers Out	\$0.00	\$0.00
Net Dividends/Interest/ Gains Withdrawn	\$626.41	\$931.27
Miscellaneous Charges	(\$19.90)	(\$19.90)
Advisory Fee Paid	(\$175.14)	(\$175.14)
Market Value Increase/Decrease	(\$5,042.49)	(\$22,289.85)
Ending Market Value	\$46,174.01	\$46,174.01

**Allocation Summary**

\* Margin or negative account balances are not shown.



\*Only the top 8 items are shown.

**Investment Portfolio \***

Investment Portfolio *	Allocation %
Intermediate Bonds	56.75%
Ultrashort Bond	20.03%
International Bonds	17.48%
Money Market	5.75%

**Investment Strategy Summary**

Custodian	Account/Contract Number	Management Strategy
Schwab	123456789	Aggressive Growth I

**John Client/IND**

**Value Summary for the Period 10/01/2007 - 12/31/2007**

Custodian	Investment Portfolio	Allocation %	Account #	Shares	Price Per Share	Market Value
<b>BONDS</b>						
<b>Intermediate Bonds</b>						
SCH	Vanguard Total Bond Market	12.23%	123456789	73.000	\$77.38	\$5,648.74
SCH	Vanguard Interm-Term Bd Idx	44.51%	123456789	1957.480	\$10.50	\$20,553.54
<b>International Bonds</b>						
SCH	American Century Intl Bond	17.48%	123456789	555.847	\$14.52	\$8,070.90
<b>Ultrashort Bond</b>						
SCH	Schwab Yield Plus	20.03%	123456789	1019.606	\$9.07	\$9,247.83
<b>MONEY MARKET</b>						
<b>Money Market</b>						
SCH	Schwab Money Market	5.75%	123456789	2653.000	\$1.00	\$2,653.00
<b>Total:</b>						<b>\$46,174.01</b>

**John Client-IND**

**Transactions for the Period 10/01/2007 - 12/31/2007**

Date	Asset	Transaction Description	Account #	Shares	Price Per Share	Market Value
10/15/07	Schwab Money Market	Income Reinvested	123456789	1.000	\$38.67	\$38.67
10/15/07	Schwab Money Market	Income Reinvested	123456789	38.670	\$1.00	\$38.67
10/15/07	Schwab Money Market	Management Fee	123456789	-1.000	\$87.57	\$-87.57
10/15/07	Schwab Money Market	Management Fee	123456789	-87.570	\$1.00	\$-87.57
10/15/07	Schwab Money Market	Dividend to Cash	123456789	0.000	\$0.00	\$38.67
10/17/07	Schwab Money Market	Client Contribution	123456789	1.000	\$2,091.20	\$2,091.20

## Transactions for the Period 10/01/2007 - 12/31/2007

Date	Asset	Transaction Description	Account #	Shares	Price Per Share	Market Value
10/17/07	Schwab Money Market	Client Contribution	123456789	2,091.200	\$1.00	\$2,091.20
10/23/07	Schwab Yield Plus	Buy Exchange	123456789	9.440	\$529.66	\$5,000.00
10/23/07	Vanguard Total Bond Market	Buy Exchange	123456789	76.250	\$73.13	\$5,576.20
10/23/07	Schwab Money Market	Sell Exchange	123456789	-1.000	\$5,000.00	\$-5,000.00
10/23/07	Schwab Yield Plus	Buy Exchange	123456789	529.661	\$9.44	\$5,000.00
10/23/07	Vanguard Total Bond Market	Buy Exchange	123456789	73.130	\$76.25	\$5,576.20
10/23/07	Schwab Money Market	Sell Exchange	123456789	-1.000	\$5,576.20	\$-5,576.20
10/23/07	Vanguard Total Bond Market	Transaction Fee	123456789	-76.250	\$0.13	\$-9.95
10/23/07	Schwab Money Market	Sell Exchange	123456789	-5,000.000	\$1.00	\$-5,000.00
10/23/07	Vanguard Total Bond Market	Transaction Fee	123456789	-0.130	\$76.25	\$-9.95
10/23/07	Schwab Money Market	Sell Exchange	123456789	-5,576.200	\$1.00	\$-5,576.20
10/25/07	American Century Intl Bond	Buy Exchange	123456789	14.750	\$541.73	\$7,990.47
10/25/07	American Century Intl Bond (TD/Schwab)	Buy Exchange	123456789	14.750	\$541.73	\$7,990.47
10/25/07	American Century Intl Bond	Buy Exchange	123456789	541.727	\$14.75	\$7,990.47
10/25/07	American Century Intl Bond (TD/Schwab)	Buy Exchange	123456789	541.727	\$14.75	\$7,990.47
10/25/07	American Century Intl Bond	Sell Exchange	123456789	-14.750	\$541.73	\$-7,990.47
10/25/07	American Century Intl Bond (TD/Schwab)	Sell Exchange	123456789	-14.750	\$541.73	\$-7,990.47
10/25/07	American Century Intl Bond	Sell Exchange	123456789	-541.727	\$14.75	\$-7,990.47
10/25/07	American Century Intl Bond (TD/Schwab)	Sell Exchange	123456789	-541.727	\$14.75	\$-7,990.47
10/31/07	Schwab Yield Plus	Dividend Reinvested	123456789	9.420	\$0.63	\$5.91
10/31/07	Schwab Money Market	Income Reinvested	123456789	1.000	\$83.91	\$83.91
10/31/07	Vanguard Interm-Term Bd Idx	Dividend to Cash	123456789	0.000	\$0.00	\$83.91
10/31/07	Schwab Yield Plus	Dividend Reinvested	123456789	0.627	\$9.42	\$5.91
10/31/07	Schwab Money Market	Income Reinvested	123456789	83.910	\$1.00	\$83.91
11/7/07	Vanguard Total Bond Market	Dividend to Cash	123456789	0.000	\$20.77	\$20.77
11/7/07	Schwab Money Market	Income Reinvested	123456789	1.000	\$20.77	\$20.77
11/7/07	Schwab Money Market	Income Reinvested	123456789	20.770	\$1.00	\$20.77
11/15/07	Schwab Money Market	Income Reinvested	123456789	1.000	\$20.10	\$20.10
11/15/07	Schwab Money Market	Income Reinvested	123456789	20.100	\$1.00	\$20.10
11/15/07	Schwab Money Market	Dividend to Cash	123456789	0.000	\$0.00	\$20.10
11/19/07	Schwab Money Market	Client Contribution	123456789	1.000	\$2,006.26	\$2,006.26
11/19/07	Schwab Money Market	Client Contribution	123456789	2,006.260	\$1.00	\$2,006.26
11/30/07	Schwab Yield Plus	Dividend Reinvested	123456789	9.170	\$2.59	\$23.78
11/30/07	Schwab Money Market	Income Reinvested	123456789	1.000	\$81.19	\$81.19
11/30/07	Vanguard Interm-Term Bd Idx	Dividend to Cash	123456789	0.000	\$0.00	\$81.19
11/30/07	Schwab Yield Plus	Dividend Reinvested	123456789	2.593	\$9.17	\$23.78
11/30/07	Schwab Money Market	Income Reinvested	123456789	81.190	\$1.00	\$81.19
12/7/07	Vanguard Total Bond Market	Dividend to Cash	123456789	0.000	\$22.40	\$22.40
12/7/07	Schwab Money Market	Income Reinvested	123456789	1.000	\$22.40	\$22.40
12/7/07	Schwab Money Market	Income Reinvested	123456789	22.400	\$1.00	\$22.40
12/11/07	Schwab Yield Plus	Buy Exchange	123456789	9.160	\$436.68	\$4,000.00
12/11/07	Schwab Money Market	Sell Exchange	123456789	-1.000	\$4,000.00	\$-4,000.00
12/11/07	Schwab Yield Plus	Buy Exchange	123456789	436.681	\$9.16	\$4,000.00
12/11/07	Schwab Money Market	Sell Exchange	123456789	-4,000.000	\$1.00	\$-4,000.00
12/17/07	Schwab Money Market	Client Contribution	123456789	1.000	\$1,835.00	\$1,835.00
12/17/07	Schwab Money Market	Client Contribution	123456789	1,835.000	\$1.00	\$1,835.00
12/28/07	American Century Intl Bond	Dividend to Cash	123456789	0.000	\$0.00	\$239.28
12/28/07	Schwab Money Market	Income Reinvested	123456789	1.000	\$239.28	\$239.28
12/28/07	Schwab Money Market	Income Reinvested	123456789	239.280	\$1.00	\$239.28
12/31/07	Schwab Yield Plus	Dividend Reinvested	123456789	9.070	\$3.78	\$34.32
12/31/07	Vanguard Total Bond Market	Dividend to Cash	123456789	0.000	\$19.05	\$19.05
12/31/07	Schwab Money Market	Income Reinvested	123456789	1.000	\$19.05	\$19.05
12/31/07	Vanguard Interm-Term Bd Idx	Dividend to Cash	123456789	0.000	\$0.00	\$84.12
12/31/07	Schwab Yield Plus	Dividend Reinvested	123456789	3.784	\$9.07	\$34.32
12/31/07	Schwab Money Market	Income Reinvested	123456789	1.000	\$84.12	\$84.12
12/31/07	Schwab Money Market	Income Reinvested	123456789	1.000	\$16.92	\$16.92
12/31/07	Schwab Money Market	Income Reinvested	123456789	19.050	\$1.00	\$19.05
12/31/07	Schwab Money Market	Income Reinvested	123456789	84.120	\$1.00	\$84.12
12/31/07	Schwab Money Market	Income Reinvested	123456789	16.920	\$1.00	\$16.92
12/31/07	Schwab Money Market	Dividend to Cash	123456789	0.000	\$16.92	\$16.92

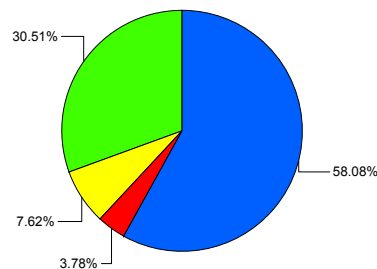
## Mary Client/ROTH

### Activity Summary

	QTD (10/01-12/31/2007)	YTD (08/08-12/31/2007)
Beginning Market Value (for the period)	\$101,083.40	\$0.00
Deposits/Transfers In	\$927.28	\$99,142.46
Withdrawals/Transfers Out	\$0.00	\$0.00
Net Dividends/Interest/ Gains Withdrawn	\$0.00	\$0.00
Miscellaneous Charges	(\$134.40)	(\$134.40)
Advisory Fee Paid	(\$229.31)	(\$229.31)
Market Value Increase/Decrease	\$1,599.86	\$4,468.08
Ending Market Value	\$103,246.83	\$103,246.83

### Allocation Summary

\* Margin or negative account balances are not shown.



\*Only the top 8 items are shown.

### Investment Portfolio \*

Investment Portfolio *	Allocation %
Intermediate Bonds	58.08%
Ultrashort Bond	30.51%
Money Market	7.62%
International Bonds	3.78%

### Investment Strategy Summary

Custodian	Account/Contract Number	Management Strategy
Schwab	987654321	Aggressive Growth I

## Mary Client/ROTH

### Value Summary for the Period 10/01/2007 - 12/31/2007

Custodian	Investment Portfolio	Allocation %	Account #	Shares	Price Per Share	Market Value
<b>BONDS</b>						
<b>Intermediate Bonds</b>						
SCH	Harbor Bond	47.02%	987654321	4075.910	\$11.91	\$48,544.09
SCH	iShares Lehman TIPS Bond Fund	11.07%	987654321	108.000	\$105.80	\$11,426.40
<b>International Bonds</b>						
SCH	Templeton Global Income - Closed End Fund	3.78%	987654321	463.000	\$8.44	\$3,907.72
<b>Ultrashort Bond</b>						
SCH	Schwab Yield Plus	30.51%	987654321	3472.913	\$9.07	\$31,499.32
<b>MONEY MARKET</b>						
<b>Money Market</b>						
SCH	Schwab Money Market	7.62%	987654321	7869.300	\$1.00	\$7,869.30
<b>Total:</b>						<b>\$103,246.83</b>

## Mary Client-ROTH

### Transactions for the Period 10/01/2007 - 12/31/2007

Date	Asset	Transaction Description	Account #	Shares	Price Per Share	Market Value
10/1/07	Schwab Money Market	Income Reinvested	987654321	24.070	\$1.00	\$24.07
10/1/07	iShares Dow Jones US Basic Materials Sector Index	Dividend to Cash	987654321	0.000	\$1.00	\$24.07
10/2/07	Schwab Money Market	Income Reinvested	987654321	39.090	\$1.00	\$39.09
10/2/07	iShares S&P MidCap 400 Citigroup Value Index	Dividend to Cash	987654321	0.000	\$1.00	\$39.09

# Mary Client-ROTH

## Transactions for the Period 10/01/2007 - 12/31/2007

Date	Asset	Transaction Description	Account #	Shares	Price Per Share	Market Value
10/3/07	Schwab Money Market	Income Reinvested	987654321	62.330	\$1.00	\$62.33
10/3/07	Spdr Ser Tr DJ Wilshire REIT ETF	Dividend to Cash	987654321	0.000	\$1.00	\$62.33
10/5/07	Schwab Money Market	Income Reinvested	987654321	44.860	\$1.00	\$44.86
10/5/07	iShares Lehman TIPS Bond Fund	Dividend to Cash	987654321	0.000	\$1.00	\$44.86
10/15/07	Schwab Money Market	Income Reinvested	987654321	26.250	\$1.00	\$26.25
10/15/07	Schwab Money Market	Management Fee	987654321	-229.310	\$1.00	\$-229.31
10/15/07	Schwab Money Market	Dividend to Cash	987654321	0.000	\$0.00	\$26.25
10/17/07	Schwab Money Market	Client Contribution	987654321	326.030	\$1.00	\$326.03
10/23/07	Schwab Money Market	Buy Exchange	987654321	3,401.230	\$1.00	\$3,401.23
10/23/07	iShares Goldman Sachs Natural Resources Index	Buy Exchange	987654321	19.078	\$128.13	\$2,444.42
10/23/07	Vanguard Growth	Buy Exchange	987654321	100.153	\$64.83	\$6,492.95
10/23/07	Vanguard Emerging Markets	Sell Exchange	987654321	-30.909	\$110.04	\$-3,401.23
10/23/07	Schwab Money Market	Sell Exchange	987654321	-6,492.950	\$1.00	\$-6,492.95
10/23/07	iShares Goldman Sachs Natural Resources Index	Transaction Fee	987654321	-0.078	\$128.13	\$-9.95
10/23/07	Vanguard Growth	Transaction Fee	987654321	-0.153	\$64.83	\$-9.95
10/23/07	Vanguard Emerging Markets	Transaction Fee	987654321	-0.091	\$110.04	\$-9.95
10/23/07	Schwab Money Market	Sell Exchange	987654321	-2,444.420	\$1.00	\$-2,444.42
10/31/07	Schwab Money Market	Income Reinvested	987654321	43.550	\$1.00	\$43.55
10/31/07	Schwab Yield Plus	Dividend Reinvested	987654321	2.090	\$9.42	\$19.69
10/31/07	Templeton Global Income - Closed End Fund	Dividend to Cash	987654321	0.000	\$1.00	\$43.55
11/7/07	Schwab Money Market	Income Reinvested	987654321	34.540	\$1.00	\$34.54
11/7/07	iShares Lehman TIPS Bond Fund	Dividend to Cash	987654321	0.000	\$1.00	\$34.54
11/15/07	Schwab Money Market	Income Reinvested	987654321	14.650	\$1.00	\$14.65
11/15/07	Schwab Money Market	Dividend to Cash	987654321	0.000	\$0.00	\$14.65
11/19/07	Schwab Money Market	Client Contribution	987654321	313.410	\$1.00	\$313.41
11/30/07	Schwab Money Market	Income Reinvested	987654321	43.550	\$1.00	\$43.55
11/30/07	Schwab Yield Plus	Dividend Reinvested	987654321	2.234	\$9.17	\$20.49
11/30/07	Templeton Global Income - Closed End Fund	Dividend to Cash	987654321	0.000	\$1.00	\$43.55
12/7/07	Schwab Money Market	Income Reinvested	987654321	45.920	\$1.00	\$45.92
12/7/07	iShares Lehman TIPS Bond Fund	Dividend to Cash	987654321	0.000	\$1.00	\$45.92
12/11/07	Schwab Money Market	Buy Exchange	987654321	5,440.230	\$1.00	\$5,440.23
12/11/07	iShares Goldman Sachs Natural Resources Index	Sell Exchange	987654321	-18.924	\$132.01	\$-2,498.20
12/11/07	Vanguard Growth	Sell Exchange	987654321	-99.848	\$66.39	\$-6,628.54
12/11/07	Schwab Yield Plus	Buy Exchange	987654321	3,002.183	\$9.16	\$27,500.00
12/11/07	Harbor Bond	Buy Exchange	987654321	3,551.661	\$12.04	\$42,762.00
12/11/07	Templeton Global Income - Closed End Fund	Sell Exchange	987654321	-572.931	\$9.39	\$-5,379.82
12/11/07	iShares Dow Jones US Basic Materials Sector Index	Sell Exchange	987654321	-98.872	\$78.45	\$-7,756.48
12/11/07	iShares S&P MidCap 400 Citigroup Value Index	Sell Exchange	987654321	-120.879	\$83.52	\$-10,095.81
12/11/07	Spdr Ser Tr DJ Wilshire REIT ETF	Sell Exchange	987654321	-70.871	\$77.59	\$-5,498.85
12/11/07	Vanguard Emerging Markets	Sell Exchange	987654321	-48.910	\$111.23	\$-5,440.23
12/11/07	Vanguard Small Cap Value	Sell Exchange	987654321	-117.855	\$69.31	\$-8,168.50
12/11/07	iShares MSCI EAFE Value Index	Sell Exchange	987654321	-86.960	\$79.19	\$-6,886.40
12/11/07	Schwab Money Market	Buy Exchange	987654321	6,628.540	\$1.00	\$6,628.54
12/11/07	iShares Goldman Sachs Natural Resources Index	Transaction Fee	987654321	-0.076	\$132.01	\$-9.95
12/11/07	Vanguard Growth	Transaction Fee	987654321	-0.152	\$66.39	\$-9.95
12/11/07	Harbor Bond	Transaction Fee	987654321	-1.246	\$12.04	\$-15.00
12/11/07	Templeton Global Income - Closed End Fund	Transaction Fee	987654321	-1.069	\$9.39	\$-9.95
12/11/07	iShares Dow Jones US Basic Materials Sector Index	Transaction Fee	987654321	-0.128	\$78.45	\$-9.95
12/11/07	iShares S&P MidCap 400 Citigroup Value Index	Transaction Fee	987654321	-0.121	\$83.52	\$-9.95
12/11/07	Spdr Ser Tr DJ Wilshire REIT ETF	Transaction Fee	987654321	-0.129	\$77.59	\$-9.95
12/11/07	Vanguard Emerging Markets	Transaction Fee	987654321	-0.090	\$111.23	\$-9.95
12/11/07	Vanguard Small Cap Value	Transaction Fee	987654321	-0.145	\$69.31	\$-9.95
12/11/07	iShares MSCI EAFE Value Index	Transaction Fee	987654321	-0.040	\$79.19	\$-3.02
12/11/07	Schwab Money Market	Buy Exchange	987654321	7,756.480	\$1.00	\$7,756.48
12/11/07	iShares MSCI EAFE Value Index	Sell Exchange	987654321	-199.909	\$79.19	\$-15,830.82

# Mary Client-ROTH

## Transactions for the Period 10/01/2007 - 12/31/2007

Date	Asset	Transaction Description	Account #	Shares	Price Per Share	Market Value
12/11/07	Schwab Money Market	Buy Exchange	987654321	10,095.810	\$1.00	\$10,095.81
12/11/07	iShares MSCI EAFE Value Index	Transaction Fee	987654321	-0.091	\$79.19	\$-6.93
12/11/07	Schwab Money Market	Buy Exchange	987654321	2,498.200	\$1.00	\$2,498.20
12/11/07	Schwab Money Market	Buy Exchange	987654321	5,379.820	\$1.00	\$5,379.82
12/11/07	Schwab Money Market	Buy Exchange	987654321	5,498.850	\$1.00	\$5,498.85
12/11/07	Schwab Money Market	Buy Exchange	987654321	8,168.500	\$1.00	\$8,168.50
12/11/07	Schwab Money Market	Buy Exchange	987654321	6,886.400	\$1.00	\$6,886.40
12/11/07	Schwab Money Market	Buy Exchange	987654321	15,830.820	\$1.00	\$15,830.82
12/11/07	Schwab Money Market	Sell Exchange	987654321	-27,500.000	\$1.00	\$-27,500.00
12/11/07	Schwab Money Market	Sell Exchange	987654321	-42,762.000	\$1.00	\$-42,762.00
12/17/07	Schwab Money Market	Client Contribution	987654321	287.840	\$1.00	\$287.84
12/19/07	Schwab Money Market	Income Reinvested	987654321	83.680	\$1.00	\$83.68
12/19/07	Harbor Bond	Dividend to Cash	987654321	0.000	\$0.00	\$83.68
12/19/07	Schwab Money Market	Income Reinvested	987654321	776.220	\$1.00	\$776.22
12/19/07	Harbor Bond	Dividend to Cash	987654321	0.000	\$0.00	\$776.22
12/31/07	Schwab Money Market	Income Reinvested	987654321	19.450	\$1.00	\$19.45
12/31/07	Schwab Yield Plus	Dividend Reinvested	987654321	11.553	\$9.07	\$104.79
12/31/07	Templeton Global Income - Closed End Fund	Dividend to Cash	987654321	0.000	\$1.00	\$19.45
12/31/07	Schwab Money Market	Income Reinvested	987654321	262.430	\$1.00	\$262.43
12/31/07	Templeton Global Income - Closed End Fund	Dividend to Cash	987654321	0.000	\$1.00	\$262.43
12/31/07	Schwab Money Market	Income Reinvested	987654321	20.870	\$1.00	\$20.87
12/31/07	Schwab Money Market	Dividend to Cash	987654321	0.000	\$1.00	\$20.87

This report has been prepared from data believed reliable, but no representation is made as to accuracy or completeness. Past performance is no assurance of future results. Total return and principal value will vary. Results reflect the deduction of advisory fees, brokerage commissions, or fund charges. Results reflect the reinvestment of dividends and other earnings. This information is provided to you in combined form, solely for your convenience and ease of review. If your objective and/or risk classification has changed, please notify us immediately.

Glossary of Terms and Contractions common to these statements:

CUST - Custodial Account  
CRUT - Charitable Remainder Unitrust  
INB - Inherited/Beneficiary IRA  
IND - Individual Account  
INDTOD - Individual (Transfer on Death) Account  
IRC - Contributory IRA  
JNT - Joint Account  
JTWROS - Joint Tenants with Rights of Survivorship  
LIVTST - Living Trust Account  
PCRA 401K - Schwab PCRA 401K Account  
PCRA BPLAN - Schwab PCRA Money Purchase (B-) Plan Account  
Rollover - Rollover IRA  
ROTH - Roth IRA  
SEP - SEP IRA

Please let us know if there are any other terms on your statement that you feel should be added to this list.

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