Yellow sticky notes are ours, added to help you find things. They won't be on your real one.

Fine Print Brokerage, LLC

A completely made-up firm, for practice

SAMPLE · NOT A REAL ACCOUNT

Year-End Statement
Account of: Your Name Here
Account no. XXXX-0000 · Individual (taxable)
January 1 – December 31, 2025

YOUR YEAR IN REVIEW

Value on January 1, 2025	$70,000.00
Value on December 31, 2025	**$88,000.00**

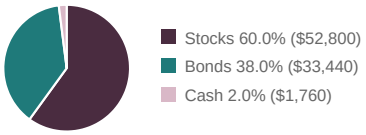
Account value: the whole year, start to finish.

ACTIVITY THIS YEAR

Deposits (your money in)	+$12,000.00
Withdrawals	$0.00
Advisory fees	−$820.00
Income (dividends, interest)	+$1,950.35
Change in market value	+$4,869.65

Activity: a year of your own deposits. Subtract these before celebrating.

ASSET ALLOCATION ON DECEMBER 31



Asset allocation on the last day of the year.

HOLDINGS ON DECEMBER 31

Investment	Value	Cost basis	Unrealized gain/loss
Plain Vanilla Total Market Index Fund, Class I	$38,500.00	$32,600.00	+$5,900.00
Sure Thing Growth Fund, **Class C**	$14,300.00	$13,700.00	+$600.00
Steady Eddie Bond Index Fund, Class I	$33,440.00	$34,900.00	−$1,460.00
Bank Deposit Sweep (cash)	$1,760.00		
Total	**$88,000.00**	$81,200.00	+$5,040.00

Cost basis: what you paid. Year-end statements love this column; monthly ones often skip it.

Share class: still Class C, still costing more every year.

Unrealized means on paper: no tax until you sell.

INCOME THIS YEAR

Dividends	$1,640.00
of which qualified (taxed at a lower rate)	$1,080.00
Capital gain distributions	$310.00
Interest (sweep, at 0.02%)	$0.35

Income: taxable this year, even though you didn't spend a cent of it.

Sweep: a whole year of cash, for thirty-five cents.

REALIZED GAINS

Short-term (held a year or less)	$85.20
Long-term (held more than a year)	$1,240.60

From sales made to rebalance your mix.

Realized gains: from selling. Taxable this year.

FEES YOU PAID THIS YEAR

Advisory fees	$820.00
Fund operating expenses	see note †

Fees: the advisory fee, in dollars, for once.

Expense ratio: still hiding. Follow the dagger.

PERFORMANCE

2025, before advisory fees	9.0%
2025, after advisory fees	7.9%
Since account opened (Jan 2017), per year	7.6%*

*Before advisory fees.

Performance: after fees. This is the one to compare.

† Fund operating expenses are not included in the fees shown above; they are reflected in each fund's share price. See each fund's prospectus for details.

Tax reporting: your 2025 Form 1099 will be available by mid-February 2026 and will report the income and realized gains above. Use the 1099, not this statement, for your tax return.

1099: use the form, not this page, for your taxes.

For retirement accounts (IRAs), the December 31 value is also what required minimum distributions are figured from, and is reported to the IRS on Form 5498.

Retirement accounts only: this year-end value sets next year's required withdrawals.

Fine Print Brokerage, LLC does not exist. Any resemblance to an actual statement is, frankly, the point. Sample prepared by Bigger Than Your Money for practice.