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

Account of: Your Name Here
Account no. XXXX-0000 · Individual (taxable)
Statement period: October 1 – October 31, 2026

ACCOUNT VALUE

Value on October 1	$100,000.00
Value on October 31	**$102,200.00**

Account value: what it was worth at the start of the month, and now.

ACTIVITY THIS PERIOD

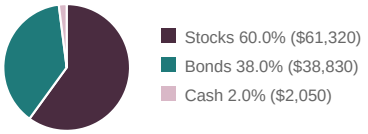
Deposits (your money in)	+$1,000.00
Withdrawals	$0.00
Advisory fee	−$250.00
Change in investment value	+$1,450.00

Activity: your own deposit. Good news, but it's yours, not the market's.

Fees: the advisory fee, at least. Not the only cost (see the fine print).

What the investments actually did on their own this month.

ASSET ALLOCATION



Asset allocation: the split between stocks, bonds and cash. Decides how bumpy the ride is.

HOLDINGS

Investment	Shares	Price	Value
Plain Vanilla Total Market Index Fund, Class I	300.000	$150.00	$45,000.00
Sure Thing Growth Fund, **Class C**	680.000	$24.00	$16,320.00
Steady Eddie Bond Index Fund, Class I	3,883.000	$10.00	$38,830.00
Bank Deposit Sweep (cash)			$2,050.00
Total			**$102,200.00**

Holdings: what you actually own, fund by fund.

Mutual fund or **ETF**: a basket of hundreds of stocks or bonds. This one's a mutual fund.

Share class: the letter after the name. Class C usually means higher yearly costs.

CASH

Bank Deposit Sweep rate (APY)	0.02%
Interest earned this period	$0.03

Sweep: the rate your cash earns. 0.02% is two dollars a year on $10,000.

Three cents. For the month.

PERFORMANCE

Year to date	9.1%
Since account opened (Jan 2017), per year	7.9%*

*Returns shown before advisory fees.

Performance: the number that matters. Note the asterisk: before fees.

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.

Expense ratio: hiding here. The funds' own costs, never shown as a dollar amount.

Tax reporting: your 2026 Form 1099 will be available by mid-February 2027. Retirement account distributions are reported on Form 1099-R.

1099: the tax form that comes in February.

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.