



**FINANCIAL DISCLOSURE STATEMENT**

(For use by all Public Officers and Candidates in the State of Arizona)

Name of Public Officer or Candidate: Andrew W. Gould

Business, Residential or Mailing Address:



Public Office Held or Sought: Arizona Court of Appeals, Division #1

District / Division # (if applicable): Division 1

Please select the appropriate box that reflects your service for this filing year (double-click the box and change the default value to "checked"):

- I am a **public officer** filing this Financial Disclosure Statement covering the 12 months of calendar year 2015.
- I have been **appointed** to fill a vacancy in a public office within the last 60 days and am filing this Financial Disclosure Statement covering the 12 month period ending with the last full month prior to the date I took office.
- I am a **public officer who has served in the last full year of my final term**, which expires less than thirty-one days into calendar year 2016. This is my final Financial Disclosure Statement covering the last 12 months plus the final days of my term for the current year.
- I am a **candidate** for a public office, and am filing this Financial Disclosure Statement covering the 12 months preceding the date of this statement, from the month of \_\_\_\_\_ 20\_\_\_\_, to the month of \_\_\_\_\_ 20\_\_\_\_.

**VERIFICATION**

I verify under penalty of perjury that the information provided in this Financial Disclosure Statement is true and correct.

Signature of Public Officer or Candidate  
(Typewritten signatures accepted)

## A. PERSONAL FINANCIAL INTERESTS

This section requires disclosure of you're and/or a member of your household's personal financial interests.<sup>1</sup>

### 1. Household Members' Names

**What to disclose:** If they reside in your household, disclose your spouse's name and the names of any minor children of whom you have legal custody. If none, please write "N/A". For the remaining questions in this Financial Disclosure Statement, the term "member of your household" will be defined as the persons listed below.

YOUR SPOUSE'S NAME	
CHILDREN'S NAMES	

### 2. Sources of Personal Compensation

**What to disclose:** The name and address of each employer who paid you or any member of your household more than \$1,000 in salary, wages, commissions, tips or other forms of compensation (other than "gifts") during the period covered by this report. Describe the nature of each employer's business and the type of services for which you or a member of your household were compensated.

Also, list anything of value that any other person (outside your household) received for your or a member of your household's use or benefit. For example, if a person was paid by a third-party to be your personal housekeeper, identify that person, describe the nature of that person's services that benefited you, and provide information about the third-party who paid for the services on your behalf.

**You need not disclose:** Any money you or any member of your household received that constitutes gross income paid to a business that you or your household member owns or does business as. This will be disclosed in Section 11 below.

<sup>1</sup> If additional space is needed to report information on this Financial Disclosure Statement, select the appropriate reporting area and add additional rows to the form. For example, to report an additional child's name in Section 1, right-click in any row, click "Insert," click "Insert Rows Above." (The user should add rows "above" or "below" based on the resulting effect on formatting in the Financial Disclosure Statement).

NAME OF PUBLIC OFFICER OR HOUSEHOLD MEMBER BENEFITTED	NAME AND ADDRESS OF EMPLOYER WHO PROVIDED COMPENSATION > \$1,000	NATURE OF EMPLOYER'S BUSINESS	NATURE OF SERVICES PROVIDED BY PUBLIC OFFICER OR HOUSEHOLD MEMBER FOR EMPLOYER
Andrew W. Gould	Arizona Court of Appeals Division 1 1501 W. Washington Phoenix, AZ	Judge	
	The Cavanagh Law Firm 1850 N. Central Avenue, Suite 2400 Phoenix, AZ	Attorney	

### 3. Professional, Occupational and Business Licenses

**What to disclose:** List all professional, occupational or business licenses held by you or any member of your household at any time during the period covered by this Financial Disclosure Statement.

This includes licenses in which you or a member of your household had an "interest," which includes (but is not limited to) any business license held by a "controlled" or "dependent" business as defined in Section 11 below.

NAME OF PUBLIC OFFICER OR HOUSEHOLD MEMBER AFFECTED	TYPE OF LICENSE	PERSON OR ENTITY HOLDING THE LICENSE	JURISDICTION OR ENTITY THAT ISSUED LICENSE
Andrew W. Gould	Attorney Bar License		Arizona
Andrew W. Gould	Attorney Bar License		Federal District of Arizona
Andrew W. Gould	Attorney Bar License		Minnesota (Inactive)
	Attorney Bar License		Arizona
	Attorney Bar License		Federal District of Arizona
	Attorney Bar License		Illinois; Federal District of Northern Illinois

#### 4. Personal Creditors

**What to disclose:** The name and address of each creditor to whom you or a member of your household owed a qualifying personal debt over \$1,000 during any point during the period covered by this Financial Disclosure Statement.

Additionally, if the qualifying personal debt was either incurred for the first time or completely discharged (paid in full) during this period, list the date and check whether it was incurred or discharged (double-click the box and change the default value to "checked"). Otherwise, write "N/A" (for "not applicable") after the word "Date:" in the last column below.

You need not disclose the following, which do not qualify as "personal debt":

- Debts resulting from the ordinary conduct of a business (these will be disclosed elsewhere in this Statement, in Section C below);
- Debts on any personal residence or recreational property;
- Debts on motor vehicles used primarily for personal purposes (not commercial purposes);
- Debts secured by cash values on life insurance;
- Debts owed to relatives;
- Personal credit card transactions or the value of any retail installment contracts you or your household member entered into.

NAME OF PUBLIC OFFICER OR MEMBER OF HOUSEHOLD OWING THE DEBT	NAME AND ADDRESS OF CREDITOR (OR PERSON TO WHOM PAYMENTS ARE MADE)	IF THE DEBT WAS FIRST INCURRED OR COMPLETELY DISCHARGED DURING THIS REPORTING PERIOD, PROVIDE THE DATE (MM/DD/YYYY) AND CHECK THE APPROPRIATE BOX
Andrew W. Gould	Bank of America Crosspoint Parkway P.O. Box 9000 Getzville, NY 14068	Date: 2/22/1999 <input checked="" type="checkbox"/> Incurred <input type="checkbox"/> Discharged
		Date: <input type="checkbox"/> Incurred <input type="checkbox"/> Discharged
		Date: <input type="checkbox"/> Incurred <input type="checkbox"/> Discharged

## 5. Personal Debtors

**What to disclose:** The name of each debtor who owed you or a member of your household a debt over \$1,000 at any time during the period covered by this Financial Disclosure Statement, along with the approximate value of the debt by financial category (double-click the applicable box and change the default value to "checked").

Additionally, if the debt was either incurred for the first time or completely discharged (paid in full) during this period, list the date and check whether it was incurred or discharged (double-click the appropriate box and change the default value to "checked"). Otherwise, write "N/A" (for "not applicable") after the word "Date:" in the last column below.

NAME OF PUBLIC OFFICER OR MEMBER OF HOUSEHOLD OWED THE DEBT	NAME OF DEBTOR	APPROXIMATE VALUE OF DEBT	IF THE DEBT WAS FIRST INCURRED OR COMPLETELY DISCHARGED DURING THIS REPORTING PERIOD, PROVIDE THE DATE (MM/DD/YYYY) AND CHECK THE APPROPRIATE BOX
Andrew W. Gould and [REDACTED]	John and Dorothy Gould	<input type="checkbox"/> \$1,000 - \$25,000 <input checked="" type="checkbox"/> \$25,001 - \$100,000 <input type="checkbox"/> \$100,001 +	Date: 2/22/1999 <input checked="" type="checkbox"/> Incurred <input type="checkbox"/> Discharged
		<input type="checkbox"/> \$1,000 - \$25,000 <input type="checkbox"/> \$25,001 - \$100,000 <input type="checkbox"/> \$100,001 +	Date: <input type="checkbox"/> Incurred <input type="checkbox"/> Discharged
		<input type="checkbox"/> \$1,000 - \$25,000 <input type="checkbox"/> \$25,001 - \$100,000 <input type="checkbox"/> \$100,001 +	Date: <input type="checkbox"/> Incurred <input type="checkbox"/> Discharged

## 6. Gifts

**What to disclose:** The name of the donor who gave you or a member of your household a single gift or an accumulation of gifts during the preceding calendar year with a cumulative value over \$500, subject to the exceptions listed in the below "You need not disclose" paragraph. A "gift" means a gratuity (tip), special discount, favor, hospitality, service, economic opportunity, loan or other benefit received without adequate consideration and not provided to members of the public at large (in other words, a personal benefit you or your household member received without providing an equivalent benefit in return).

Please note: the concept of a "gift" for purposes of this Financial Disclosure Statement is separate and distinct from the gift restrictions outlined in Arizona's lobbying statutes. Thus, disclosure in a lobbying report does not relieve you or a member of your household's duty to disclose gifts in this Financial Disclosure Statement.

You need not disclose the following, which do not qualify as "gifts":

- Gifts received by will;
- Gift received by intestate succession (in other words, gifts distributed to you or a household member according to Arizona's intestate succession laws, not by will);
- Gift distributed from an *inter vivos* (living) or testamentary (by will) trust established by a spouse or family member;

- Gifts received from any other member of the household;
- Gifts received by parents, grandparents, siblings, children and grandchildren; or
- Political campaign contributions reported on campaign finance reports.

NAME OF PUBLIC OFFICER OR MEMBER OF HOUSEHOLD WHO RECEIVED GIFT(S) OVER \$500	NAME OF GIFT DONOR
NONE	

**7. Office, Position or Fiduciary Relationship in Businesses, Nonprofit Organizations or Trusts**

**What to disclose:** The name and address of each business, organization, trust or nonprofit organization or association in which you or any member of your household held any office, position, or fiduciary relationship during the period covered by this Financial Disclosure Statement, including a description of the office, position or relationship.

PUBLIC OFFICER OR MEMBER OF HOUSEHOLD HAVING THE REPORTABLE RELATIONSHIP	NAME AND ADDRESS OF BUSINESS, ORGANIZATION, TRUST, OR NONPROFIT ORGANIZATION OR ASSOCIATION	DESCRIPTION OF OFFICE, POSITION OR FIDUCIARY RELATIONSHIP HELD BY THE PUBLIC OFFICER OR MEMBER OF HOUSEHOLD
	Arizona Western College Foundation 2020 S. Avenue B Yuma, AZ 85365	Board Member (resigned September 2015)

### 8. Ownership or Financial Interests in Businesses, Trusts or Investment Funds

**What to disclose:** The name and address of each business, trust, or investment fund in which you or any member of your household had an ownership or beneficial interest of over \$1,000 during the period covered by this Financial Disclosure Statement. This includes stocks, annuities, mutual funds, or retirement funds. It also includes any financial interest in a limited liability company, partnership, joint venture, or sole proprietorship. Also put a check mark to indicate the value of the debt (double-click the applicable box and change the default value to "checked").

NAME OF PUBLIC OFFICER OR MEMBER OF HOUSEHOLD HAVING THE INTEREST	NAME AND ADDRESS OF BUSINESS, TRUST OR INVESTMENT FUND	DESCRIPTION OF THE BUSINESS, TRUST OR INVESTMENT FUND	APPROXIMATE EQUITY VALUE OF THE INTEREST
See attached for answer to question 8 and Exhibits attached hereto			<input type="checkbox"/> \$1,000 - \$25,000 <input type="checkbox"/> \$25,001 - \$100,000 <input type="checkbox"/> \$100,001 +
			<input type="checkbox"/> \$1,000 - \$25,000 <input type="checkbox"/> \$25,001 - \$100,000 <input type="checkbox"/> \$100,001 +
			<input type="checkbox"/> \$1,000 - \$25,000 <input type="checkbox"/> \$25,001 - \$100,000 <input type="checkbox"/> \$100,001 +

### 9. Ownership of Bonds

**What to disclose:** Bonds issued by a state or local government agency worth more than \$1,000 that you or a member of your household held during the period covered by this Financial Disclosure Statement. Also put a check mark to indicate the value of the bonds (double-click the applicable box and change the default value to "checked").

Additionally, if the bonds were either acquired for the first time or completely divested (sold in full) during this period, list the date and check whether the bonds were acquired or divested (double-click the appropriate box and change the default value to "checked"). Otherwise, write "N/A" (for "not applicable") after the word "Date:" in the last column below.

NAME OF PUBLIC OFFICER OR MEMBER OF HOUSEHOLD ISSUED BONDS	ISSUING STATE OR LOCAL GOVERNMENT AGENCY	APPROXIMATE VALUE OF BONDS	IF THE BONDS WERE FIRST ACQUIRED OR COMPLETELY DISCHARGED DURING THIS REPORTING PERIOD, PROVIDE THE DATE (MM/DD/YYYY) AND CHECK THE APPROPRIATE BOX
Andrew W. Gould	Bonds may have been acquired or sold with respect to any of the investments listed in response to question 8.	<input type="checkbox"/> \$1,000 - \$25,000 <input type="checkbox"/> \$25,001 - \$100,000 <input checked="" type="checkbox"/> \$100,001 +	Date: See attached Exhibit A <input type="checkbox"/> Acquired <input type="checkbox"/> Divested
	See also exhibits attached hereto	<input type="checkbox"/> \$1,000 - \$25,000 <input type="checkbox"/> \$25,001 - \$100,000 <input type="checkbox"/> \$100,001 +	Date: <input type="checkbox"/> Acquired <input type="checkbox"/> Divested

## 10. Real Property Ownership

**What to disclose:** Arizona real property (land) and improvements which was owned by you or a member of your household during the period covered by this Financial Disclosure Statement, other than your primary residence or property you use for personal recreation. Also describe the property's location (city and state) and approximate size (acreage or square footage), and put a check mark to indicate the approximate value of the land (double-click the applicable box and change the default value to "checked").

Additionally, if the land was either acquired for the first time or completely divested (sold in full) during this period, list the date and check whether the land was acquired or divested (double-click the appropriate box and change the default value to "checked"). Otherwise, write "N/A" (for "not applicable") after the word "Date:" in the last column below.

**You need not disclose:** Your primary residence or property you use for personal recreation.

NAME OF PUBLIC OFFICER OR MEMBER OF HOUSEHOLD THAT OWNS LAND	LOCATION AND APPROXIMATE SIZE	APPROXIMATE VALUE OF LAND	IF THE LAND WAS FIRST ACQUIRED OR COMPLETELY DISCHARGED DURING THIS REPORTING PERIOD, PROVIDE THE DATE (MM/DD/YYYY) AND CHECK THE APPROPRIATE BOX
Andrew W. Gould	13871 N. 91 <sup>st</sup> Lane Peoria, AZ 85381 Lot No. 46 Villas at Desert Harbor	<input type="checkbox"/> \$1,000 - \$25,000 <input type="checkbox"/> \$25,001 - \$100,000 <input checked="" type="checkbox"/> \$100,001 +	Date: 2/22/1999  <input checked="" type="checkbox"/> Acquired <input type="checkbox"/> Divested

## B. BUSINESS FINANCIAL INTERESTS

This section requires disclosure of any financial interests of a business owned by you or a member of your household.

### 11. Business Names

**What to disclose:** The name of any business under which you or any member of your household owns or did business under (in other words, were self-employed) during the period covered by this Financial Disclosure Statement, which include corporations, limited liability companies, partnerships, sole proprietorships and any other business conducted under a trade name.

Also disclose if the named business is controlled or dependent. A business is "controlled" if you or any member of your household (individually or combined) had an ownership interest that amounts to 50% or more. A business is classified as "dependent," on the other hand, if: (1) you or any household member (individually or combined) had an ownership interest that amounts to 10% or more; *and* (2) the business received at least \$10,000 from a single source during the period covered by this Financial Disclosure Statement, which amounted to at least 50% of the business' gross income for the period.

If the business was either controlled or dependent, check whether it was controlled or dependent (double-click the appropriate box and change the default value to "checked") in the last column below. If the business was both controlled *and* dependent during the period covered by this Financial Disclosure Statement, check *both* boxes. Otherwise, leave the boxes in the last column below blank.

NAME OF PUBLIC OFFICER OR MEMBER OF HOUSEHOLD OWNING THE BUSINESS	NAME AND ADDRESS OF BUSINESS	CHECK THE APPROPRIATE BOX IF THE BUSINESS IS "CONTROLLED" BY OR "DEPENDENT" ON YOU OR A MEMBER OF YOUR HOUSEHOLD
NONE		<input type="checkbox"/> Controlled <input type="checkbox"/> Dependent

**Please note:** If a business listed in the foregoing Section 11 was neither "controlled" nor "dependent" during the period covered by this Financial Disclosure Statement, you need not complete the remainder of this Financial Disclosure Statement with respect to that business. If none of the businesses listed in Section 11 were "controlled" or "dependent," you need not complete the remained of this Financial Disclosure Statement.

## 12. Controlled Business Information

**What to disclose:** The name of each controlled business listed in Section 11 above, and the goods or services provided by the business.

If a single client or customer (person or business) accounts for more than \$10,000 *and* 25% of the business' gross income during the period covered by this Financial Disclosure Statement (a "major client"), describe what the business provided to the major client in the third column. Also, describe the major client's type of business activities in the final column (but if the major client is an individual, write "N/A" for "not applicable" in the final column).

If the business does not have a major client, write "N/A" for "not applicable" in the last two columns.

**You need not disclose:** The name of any major client, or the activities of any major client that is a person.

NAME OF YOUR OF YOUR HOUSEHOLD MEMBER'S CONTROLLED BUSINESS	GOODS OR SERVICES PROVIDED BY THE CONTROLLED BUSINESS	DESCRIBE WHAT YOUR BUSINESS PROVIDES TO ITS MAJOR CUSTOMER	TYPE OF BUSINESS ACTIVITIES OF THE MAJOR CUSTOMER
NONE			

**13. Dependent Business Information**

**What to disclose:** The name of each dependent business listed in Section 11 above, and the goods or services provided by the business.

If a single client or customer (person or business) accounts for more than \$10,000 and 25% of the business' gross income during the period covered by this Financial Disclosure Statement (a "major client"), describe what the business provided to the major client in the third column. Also, describe the major client's type of business activities in the final column (but if the major client is an individual, write "N/A" for "not applicable" in the final column).

If the business does not have a major client, write "N/A" for "not applicable" in the last two columns. Likewise, if the dependent business is also a controlled business, disclose the business only in Section 12 above and leave this section blank.

**You need not disclose:** The name of any major client, or the activities of any major client that is a person.

NAME OF YOUR OF YOUR HOUSEHOLD MEMBER'S DEPENDENT BUSINESS	GOODS OR SERVICES PROVIDED BY THE DEPENDENT BUSINESS	DESCRIBE WHAT YOUR BUSINESS PROVIDES TO ITS MAJOR CUSTOMER	TYPE OF BUSINESS ACTIVITIES OF THE MAJOR CUSTOMER
NONE			

**14. Real Property Owned by a Controlled or Dependent Business**

**What to disclose:** Arizona real property (land) and improvements which was owned by a controlled or dependent business during the period covered by this Financial Disclosure Statement. Also describe the property's location (city and state) and approximate size (acreage or square footage), and put a check mark to indicate the approximate value of the land (double-click the applicable box and change the default value to "checked"). If the business is one that deals in real property and improvements, check the box that corresponds to the aggregate value of all parcels held by the business during the period covered by this Financial Disclosure Statement.

Additionally, if the land was either acquired for the first time or completely divested (sold in full) during this period, list the date and check whether the land was acquired or divested (double-click the appropriate box and change the default value to "checked"). Otherwise, write "N/A" (for "not applicable") after the word "Date:" in the last column below.

NAME OF CONTROLLED OR DEPENDENT BUSINESS THAT OWNS LAND	LOCATION AND APPROXIMATE SIZE	APPROXIMATE VALUE OF LAND	IF THE LAND WAS FIRST ACQUIRED OR COMPLETELY DISCHARGED DURING THIS REPORTING PERIOD, PROVIDE THE DATE (MM/DD/YYYY) AND CHECK THE APPROPRIATE BOX
NONE		<input type="checkbox"/> \$1,000 - \$25,000 <input type="checkbox"/> \$25,001 - \$100,000 <input type="checkbox"/> \$100,001 +	Date: <input type="checkbox"/> Acquired <input type="checkbox"/> Divested

### 15. Controlled or Dependent Business' Creditors

**What to disclose:** The name and address of each creditor to which a controlled or dependent business owed more than \$10,000, if that amount was also more than 30% of the business' total indebtedness at any time during the period covered by this Financial Disclosure Statement ("qualifying business debt").

Additionally, if the qualifying business debt was either incurred for the first time or completely discharged (paid in full) during this period, list the date and check whether it was incurred or discharged (double-click the box and change the default value to "checked"). Otherwise, write "N/A" (for "not applicable") after the word "Date:" in the last column below.

**You need not disclose:** Debts owed by a business other than a controlled or dependent business.

NAME OF CONTROLLED OR DEPENDENT BUSINESS OWING THE QUALIFYING DEBT	NAME AND ADDRESS OF CREDITOR (OR PERSON TO WHOM PAYMENTS ARE MADE)	IF THE DEBT WAS FIRST INCURRED OR COMPLETELY DISCHARGED DURING THIS REPORTING PERIOD, PROVIDE THE DATE (MM/DD/YYYY) AND CHECK THE APPROPRIATE BOX
NONE		Date: <input type="checkbox"/> Incurred <input type="checkbox"/> Discharged

### 16. Controlled or Dependent Business' Debtors

**What to disclose:** The name of each debtor who owed at least \$10,000 to a controlled or dependent business, if that amount was also more than 30% of the total indebtedness owed to the controlled or dependent business at any time during the period covered by this Financial Disclosure Statement ("qualifying business debt"). Also disclose the approximate value of the debt by financial category (double-click the applicable box and change the default value to "checked").

Additionally, if the qualifying business debt was either incurred for the first time or completely discharged (paid in full) during this period, list the date and check whether it was incurred or discharged (double-click the box and change the default value to "checked"). Otherwise, write "N/A" (for "not applicable") after the word "Date:" in the last column below.

**You need not disclose:** Debts owed to a business other than a controlled or dependent business.

NAME OF PUBLIC OFFICER OR MEMBER OF HOUSEHOLD OWED THE DEBT	NAME OF DEBTOR	APPROXIMATE VALUE OF DEBT	IF THE DEBT WAS FIRST INCURRED OR COMPLETELY DISCHARGED DURING THIS REPORTING PERIOD, PROVIDE THE DATE (MM/DD/YYYY) AND CHECK THE APPROPRIATE BOX
NONE		<input type="checkbox"/> \$1,000 - \$25,000 <input type="checkbox"/> \$25,001 - \$100,000 <input type="checkbox"/> \$100,001 +	Date: <input type="checkbox"/> Incurred <input type="checkbox"/> Discharged

ANSWER TO QUESTION NO. 8: OWNERSHIP OR  
 FINANCIAL INTEREST IN TRUSTS OR INVESTMENT  
 FUNDS

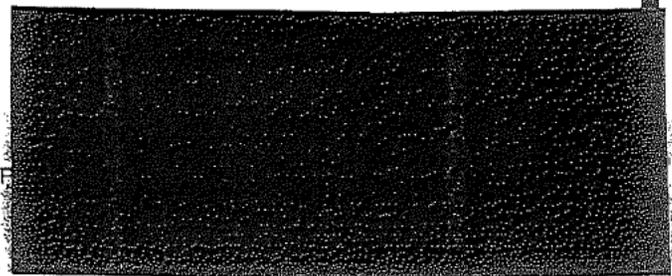
Name and Address	Owner	% Interest	<u>Approximate Value</u>
1. Wells Fargo Advisors 20551 N. Pima Road Suite 200 Scottsdale, AZ 85255	Andrew and [REDACTED]	100%	\$ 100,000 +
2. Transamerica Life Insurance Company (Annuity) 4333 Edgewood Road NE Cedar Rapids, IA 52499	Andrew and [REDACTED]	100%	\$ 100,000 +
3. State of Arizona Elected Officials Retirement Plan 1020 Missouri Ave. Phoenix, AZ	Andrew and [REDACTED]	100%	\$ 100,000 +
4. Nationwide Ret. Solutions State of Arizona 4747 N. 7 <sup>th</sup> St. Suite 418 Phoenix, AZ 85014	Andrew and [REDACTED]	100%	\$ 100,000 +
5. Transamerica Ret. Services-Profit Sharing and 401K Plan Kunz, Plitt, Hyland & Demlong 3838 N. Central Ave. Suite 1500 Phoenix, AZ 85012	Andrew and [REDACTED]	100%	\$ 100,000 +

EXHIBIT A



# COMBINED SNAPSHOT

ANDREW AND CONNIE GOULD



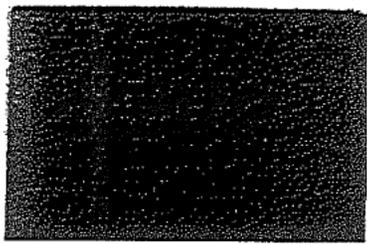
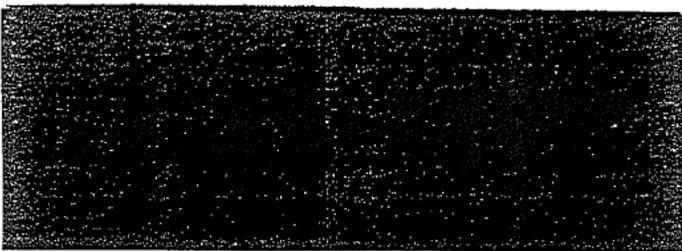
## Your Financial Advisor

STEPHEN HATCHER  
Phone: 480-419-9600 / 800-453-6737

20551 NORTH PIMA ROAD  
SUITE 200  
SCOTTSDALE, AZ 85255

## What's inside your Combined Snapshot ...

ACCOUNT NAME	STATEMENT ENCLOSED	ACCOUNT NUMBER	TAX STATUS	PREVIOUS VALUE ON NOV 30	NET CHANGE	CURRENT VALUE ON DEC 31
[REDACTED] (IRA) FCC AS CUSTODIAN	Yes	1257-6645	Retirement	31,261.61	-817.48	30,444.13
ANDREW W GOULD (IRA) FCC AS CUSTODIAN	Yes	1569-0351	Retirement	31,379.92	-820.29	30,559.63
ANDREW W GOULD FBO [REDACTED] 529 PLAN	Yes	1930-6559	Taxable	44,213.37	-12,238.89	31,974.48
[REDACTED] FBO 529 PLAN	Yes	3821-2782	Taxable	58,511.68	-13,886.08	44,625.60
ANDREW W GOULD & [REDACTED] T WROS	Yes	4464-5129	Taxable	166,526.66	-1,962.46	164,564.20
ANDREW W GOULD & [REDACTED] T WROS	Yes	5155-0001	Taxable	977,694.08	-13,214.75	964,479.33
<b>Total</b>				<b>\$1,309,587.32</b>	<b>-\$42,939.95</b>	<b>\$1,266,647.37</b>





SNAPSHOT

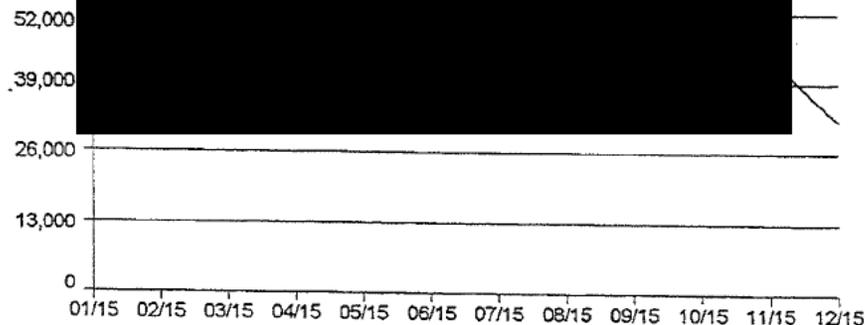
ANDREW W. GOULD FBO

529 PLAN

Progress summary

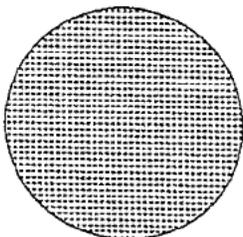
	THIS PERIOD	THIS YEAR
Opening value	\$44,213.37	\$44,315.89
Cash deposited	0.00	0.00
Securities deposited	0.00	0.00
Cash withdrawn	0.00	0.00
Securities withdrawn	0.00	0.00
Change in value	-12,238.89	-12,341.41
<b>Closing value</b>	<b>\$31,974.48</b>	<b>\$31,974.48</b>

Value over



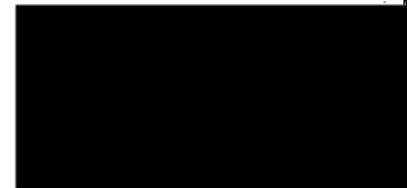
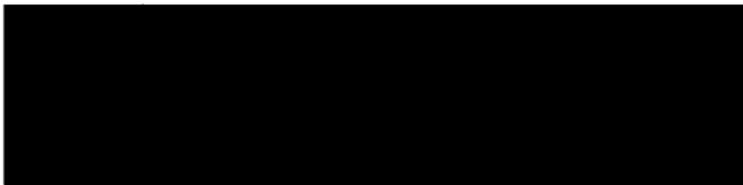
Portfolio summary

CURRENT



ASSETS	ASSET TYPE	PREVIOUS VALUE ON NOV 30	%	CURRENT VALUE ON DEC 31	%	ESTIMATED ANN. INCOME
	Cash and sweep balances	0.00	0.00	0.00	0.00	0
	Stocks, options & ETFs	0.00	0.00	0.00	0.00	0
	Fixed income securities	0.00	0.00	0.00	0.00	0
	Mutual funds #	44,213.37	100.00	31,974.48	100.00	0
	<b>Asset value</b>	<b>\$44,213.37</b>	<b>100%</b>	<b>\$31,974.48</b>	<b>100%</b>	<b>\$0</b>

# Certain assets in this category are not held in your brokerage account at First Clearing and are not protected by SIPC. First Clearing is not responsible for the information provided, including valuations. Information is provided as a courtesy only. If you no longer own any of these investments, please tell us so we can update this section. For important additional information please refer to the disclosures contained in this statement.



ANDREW W GOULD FBO

529 PLAN



Portfolio detail

Mutual Funds

Open End Mutual Funds

Open End 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.

DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED	
								ANNUAL INCOME	ANNUAL YIELD (%)
FIDELITY ADVISOR 529 *** PLAN PORT_2016 CL A									
	100.00	1,870.94700	N/A##	N/A	17.0900	31,974.48	N/A	N/A	N/A
	100.00			\$0.00		\$31,974.48	\$0.00		
	100.00			\$0.00		\$31,974.48	\$0.00		

\*\*\* These positions are not held in your account with First Clearing and are not protected by SIPC. These positions are held directly by the issuing mutual fund. First Clearing is not responsible for the information provided, including valuations.

## Cost information for one or more securities is not available. If you have cost information and would like to see it on future statements, contact Your Financial Advisor.  
 nc Cost information for this tax lot is not covered by IRS reporting requirements. Unless indicated, cost for all other lots will be reported to the IRS.





SNAPSHOT

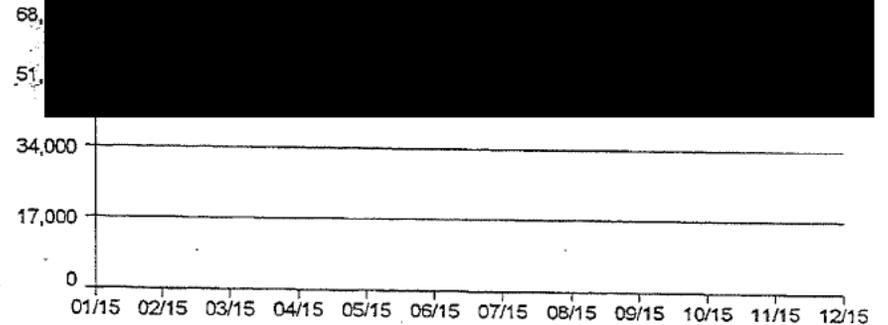
ANDREW W GOULD FBO

529 PLAN

Progress summary

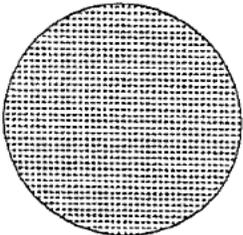
	THIS PERIOD	THIS YEAR
Opening value	\$58,511.68	\$58,695.10
Cash deposited	0.00	0.00
Securities deposited	0.00	0.00
Cash withdrawn	0.00	0.00
Securities withdrawn	0.00	0.00
Change in value	-13,886.08	-14,069.50
<b>Closing value</b>	<b>\$44,625.60</b>	<b>\$44,625.60</b>

Value of



Portfolio summary

CURRENT



ASSETS	ASSET TYPE	PREVIOUS VALUE ON NOV 30	%	CURRENT VALUE ON DEC 31	%	ESTIMATED ANN. INCOME
	Cash and sweep balances	0.00	0.00	0.00	0.00	0
	Stocks, options & ETFs	0.00	0.00	0.00	0.00	0
	Fixed income securities	0.00	0.00	0.00	0.00	0
	Mutual funds #	58,511.68	100.00	44,625.60	100.00	0
	<b>Asset value</b>	<b>\$58,511.68</b>	<b>100%</b>	<b>\$44,625.60</b>	<b>100%</b>	<b>\$0</b>

# Certain assets in this category are not held in your brokerage account at First Clearing and are not protected by SIPC. First Clearing is not responsible for the information provided, including valuations. Information is provided as a courtesy only. If you no longer own any of these investments, please tell us so we can update this section. For important additional information please refer to the disclosures contained in this statement.

ANDREW W GOULD FBO

529 PLAN



Portfolio detail

Mutual Funds

Open End Mutual Funds

Open End 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.

DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED	
								ANNUAL INCOME	ANNUAL YIELD (%)
FIDELITY ADVISORS 529 *** COLLEGE PORTFOLIO CLASS A	100.00	2,822.61900	N/A##	N/A	15.8100	44,625.60	N/A	N/A	N/A
	100.00			\$0.00		\$44,625.60	\$0.00		
	100.00			\$0.00		\$44,625.60	\$0.00		

\*\*\* These positions are not held in joint with First Clearing and are not protected by SIPC. These positions are held directly by the issuing mutual fund. First Clearing is not responsible for the information provided, including valuations.

## Cost information for one or more securities is not available. If you have cost information and would like to see it on future statements, contact Your Financial Advisor.  
 no Cost information for this tax lot is not covered by IRS reporting requirements. Unless indicated, cost for all other lots will be reported to the IRS.





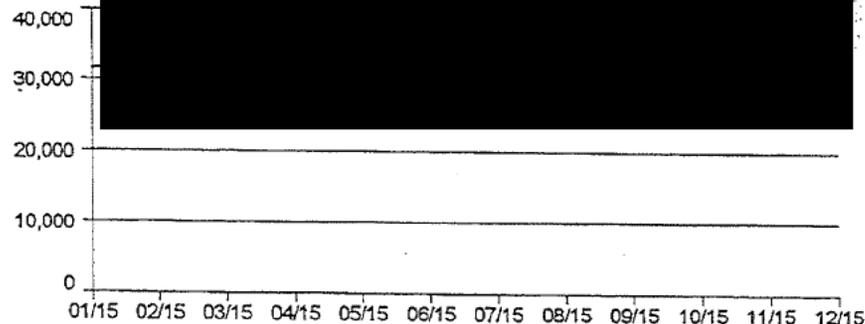
**SNAPSHOT**

(IRA)  
FCC AS CUSTODIAN

**Progress summary**

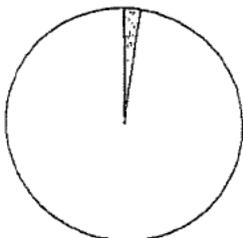
	THIS PERIOD	THIS YEAR
Opening value	\$31,261.61	\$31,940.41
Cash deposited	0.00	0.00
Securities deposited	0.00	0.00
Cash withdrawn	0.00	-500.00
Securities withdrawn	0.00	0.00
Change in value	-817.48	-996.28
<b>Closing value</b>	<b>\$30,444.13</b>	<b>\$30,444.13</b>

**Value over**

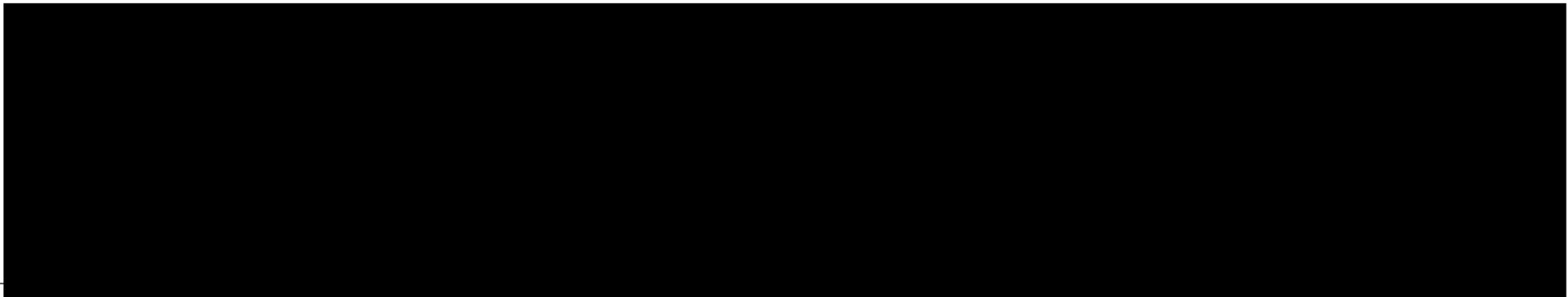


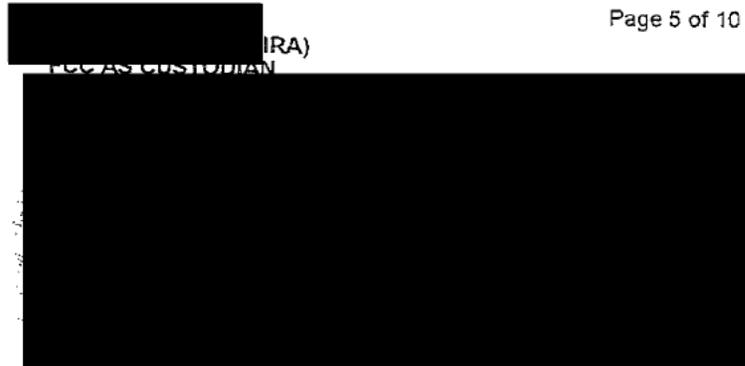
**Portfolio summary**

CURRENT



ASSETS	ASSET TYPE	PREVIOUS VALUE ON NOV 30	%	CURRENT VALUE ON DEC 31	%	ESTIMATED ANN. INCOME
	Cash and sweep balances	562.01	1.80	720.62	2.37	0
	Stocks, options & ETFs	30,699.60	98.20	29,723.51	97.63	686
	Fixed income securities	0.00	0.00	0.00	0.00	0
	Mutual funds	0.00	0.00	0.00	0.00	0
	<b>Asset value</b>	<b>\$31,261.61</b>	<b>100%</b>	<b>\$30,444.13</b>	<b>100%</b>	<b>\$686</b>





**Additional information**

	THIS PERIOD	THIS YEAR
Gross proceeds	0.00	2,749.67

**Portfolio detail**

**Cash and Sweep Balances**

Sweep Balances - You have the right, in the course of normal business operations, to withdraw balances in the Bank Deposit Sweep or redeem shares of the money market mutual fund used in the sweep, subject to any open commitments in any of your accounts and have the proceeds returned to your accounts or remitted to you. Note, however, that as required by federal banking regulations, the banks in the Bank Deposit Sweep reserve the right to require seven days prior notice before permitting a transfer out of the Bank Deposit Sweep. In addition, the money market mutual funds in the sweep reserve the right to require one or more day's prior notice before permitting withdrawals. Bank Deposit Sweep - Consists of monies held at Wells Fargo Bank, N.A. and (if amounts exceed \$250,000) at one or more other Wells Fargo affiliated banks. These assets are not covered by SIPC, but are instead eligible for FDIC insurance of up to \$250,000 per depositor, per institution, in accordance with FDIC rules. For additional information on the Bank Deposit Sweep for your account, please contact Your Financial Advisor.

DESCRIPTION	% OF ACCOUNT	ANNUAL PERCENTAGE YIELD EARNED*	CURRENT MARKET VALUE	ESTIMATED ANNUAL INCOME
Cash	0.29	0.00	86.87	0.00
BANK DEPOSIT SWEEP	2.08	0.02	633.75	0.12
Interest Period 12/01/15 - 12/31/15				
<b>Total Cash and Sweep Balances</b>	<b>2.37</b>		<b>\$720.62</b>	<b>\$0.12</b>

\* APYE measures the total amount of the interest paid on an account based on the interest rate and the frequency of the compounding during the interest period. The annual percentage yield earned is expressed as an annualized rate, based on a 365 day year.

**Stocks, options & ETFs**

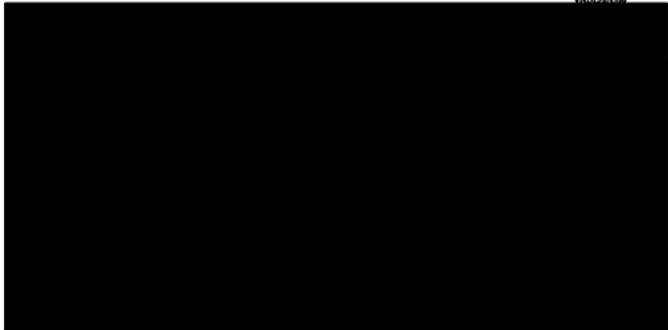
**Stocks and ETFs**

DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED	
								ANNUAL INCOME	ANNUAL YIELD (%)
ISHARES ET S&P SMALL CAP 600 GROWTH IJT									
Acquired 07/03/14 L	6.12	15	122.64	1,839.71	124.3100	1,864.65	24.94	21.24	1.13
ISHARES ET S&P SMALL CAP 600 VALUE IJS									
Acquired 07/03/14 L		16	116.00	1,871.84		1,730.56	-141.28		

Stocks, options & ETFs

Stocks and ETFs continued

DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED	
								ANNUAL INCOME	ANNUAL YIELD (%)
Acquired 09/24/14 L		1	109.27	109.28		108.16	-1.12		
<b>Total</b>	<b>6.04</b>	<b>17</b>	<b>\$116.54</b>	<b>\$1,981.12</b>	<b>108.1600</b>	<b>\$1,838.72</b>	<b>-\$142.40</b>	<b>\$29.20</b>	<b>1.59</b>
ISHARES ET 7-10 YR TREASURY BOND IEF									
Acquired 07/03/14 L	1.39	4	102.39	409.60	105.5900	422.36	12.76	8.03	1.90
ISHARES ET 1-3 YR TREASURY BOND SHY									
Acquired 07/03/14 L	3.05	11	84.44	928.84	84.3600	927.96	-0.88	4.99	0.53
ISHARES ET INTERMEDIATE CREDIT BOND CIU									
Acquired 07/03/14 L	1.76	5	109.59	547.95	107.2800	536.40	-11.55	13.48	2.51
ISHARES S&P MIDCAP ET 400 VALUE IJJ									
Acquired 07/03/14 L		12	127.59	1,531.08		1,406.40	-124.68		
Acquired 09/24/14 L		3	121.92	365.76		351.60	-14.16		
<b>Total</b>	<b>5.77</b>	<b>15</b>	<b>\$126.46</b>	<b>\$1,896.84</b>	<b>117.2000</b>	<b>\$1,758.00</b>	<b>-\$138.84</b>	<b>\$32.17</b>	<b>1.83</b>
ISHARES S&P MIDCAP ET 400 GROWTH IJK									
Acquired 07/03/14 L	6.87	13	158.59	2,061.67	160.9600	2,092.48	30.81	23.41	1.11
ISHARES S&P 500 ET GROWTH IVW									
Acquired 07/03/14 L	15.60	41	106.59	4,370.19	115.8000	4,747.80	377.61	71.83	1.51
ISHARES S&P500 VALUE ET IVE									
Acquired 07/03/14 L	15.12	52	91.20	4,742.40	88.5200	4,603.56	-138.84	112.58	2.44

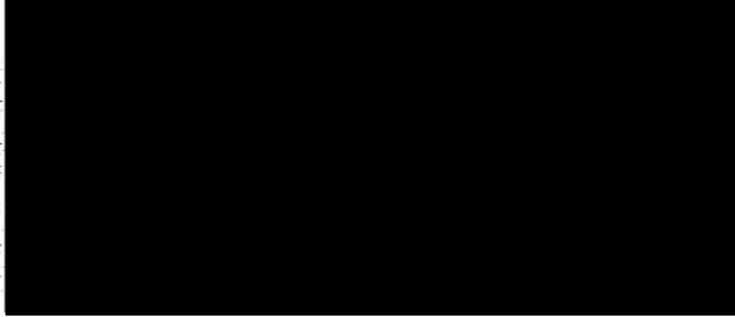


Stocks, options & ETFs

Stocks and ETFs continued

DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED	
								ANNUAL INCOME	ANNUAL YIELD (%)
POWERSHARES DB ET COMMODITY INDEX TRACKING FUND DBC									
Acquired 04/28/14 L nc		27	26.47	714.82		360.72	-354.10		
Acquired 07/03/14 L nc		13	26.41	343.33		173.68	-169.65		
Acquired 08/20/15 S nc		23	15.11	347.60		307.28	-40.32		
<b>Total</b>	<b>2.76</b>	<b>63</b>	<b>\$22.31</b>	<b>\$1,405.75</b>	<b>13.3600</b>	<b>\$841.58</b>	<b>-\$564.07</b>	<b>N/A</b>	<b>N/A</b>
SPDR BARCLAYS ET HIGH YIELD BOND ETF JNK									
Acquired 04/28/14 L		16	41.29	660.72		542.56	-118.16		
Acquired 08/20/15 S		27	36.89	996.04		915.57	-80.47		
<b>Total</b>	<b>4.79</b>	<b>43</b>	<b>\$38.53</b>	<b>\$1,656.76</b>	<b>33.9100</b>	<b>\$1,458.13</b>	<b>-\$198.63</b>	<b>\$96.14</b>	<b>6.59</b>
VANGUARD FTSE ET DEVELOPED MARKETS ETF VEA									
Acquired 04/28/14 L		39	41.46	1,617.17		1,432.08	-185.09		
Acquired 07/03/14 L		52	43.10	2,241.46		1,909.44	-332.02		
Acquired 09/24/14 L		2	40.36	80.73		73.44	-7.29		
Acquired 08/20/15 S		4	38.35	153.43		146.88	-6.55		
<b>Total</b>	<b>11.70</b>	<b>97</b>	<b>\$42.19</b>	<b>\$4,092.79</b>	<b>36.7200</b>	<b>\$3,561.84</b>	<b>-\$530.95</b>	<b>\$103.88</b>	<b>2.92</b>
VANGUARD GLOBAL ET EX-U.S. REAL ESTATE VNQI									
Acquired 08/20/15 S	2.01	12	53.46	641.62	51.1000	613.20	-28.42	17.54	2.86
VANGUARD INTL EQUITY ET INDEX FDS FTSE EMERGING MKTS ETF VWO									
Acquired 07/03/14 L		89	43.92	3,909.76		2,911.19	-998.57		
Acquired 08/20/15 S		18	35.02	630.53		588.78	-41.75		
<b>Total</b>	<b>11.50</b>	<b>107</b>	<b>\$42.43</b>	<b>\$4,540.29</b>	<b>32.7100</b>	<b>\$3,499.97</b>	<b>-\$1,040.32</b>	<b>\$114.06</b>	<b>3.26</b>





**Stocks, options & ETFs**

**Stocks and ETFs continued**

DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED	
								ANNUAL INCOME	ANNUAL YIELD (%)
VANGUARD REIT ET VNQ									
Acquired 07/03/14 L		9	74.56	671.04		717.57	46.53		
Acquired 08/20/15 S		3	79.95	239.87		239.19	-0.68		
<b>Total</b>	<b>3.14</b>	<b>12</b>	<b>\$75.91</b>	<b>\$910.91</b>	<b>79.7300</b>	<b>\$956.76</b>	<b>\$45.85</b>	<b>\$37.48</b>	<b>3.92</b>
<b>Total Stocks and ETFs</b>	<b>97.63</b>			<b>\$32,026.44</b>		<b>\$29,723.51</b>	<b>-\$2,302.93</b>	<b>\$686.03</b>	<b>2.31</b>
<b>Total Stocks, options &amp; ETFs</b>	<b>97.63</b>			<b>\$32,026.44</b>		<b>\$29,723.51</b>	<b>-\$2,302.93</b>	<b>\$686.03</b>	<b>2.31</b>

no Cost information for this tax lot is not covered by IRS reporting requirements. Unless indicated, cost for all other lots will be reported to the IRS.



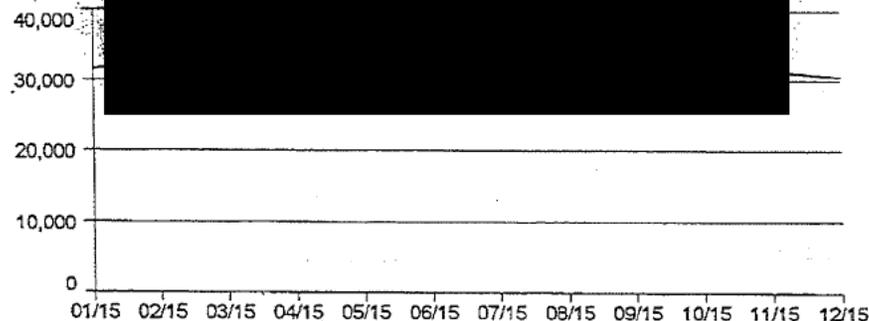
**SNAPSHOT**

ANDREW W GOULD (IRA)  
 ECC AS CUSTODIAN

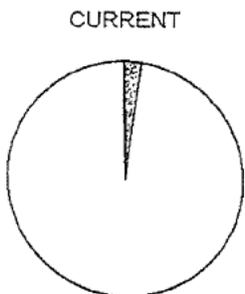
**Progress summary**

	THIS PERIOD	THIS YEAR
Opening value	\$31,379.92	\$32,059.45
Cash deposited	0.00	0.00
Securities deposited	0.00	0.00
Cash withdrawn	0.00	-500.00
Securities withdrawn	0.00	0.00
Change in value	-820.29	-999.82
<b>Closing value</b>	<b>\$30,559.63</b>	<b>\$30,559.63</b>

**Value over**



**Portfolio summary**

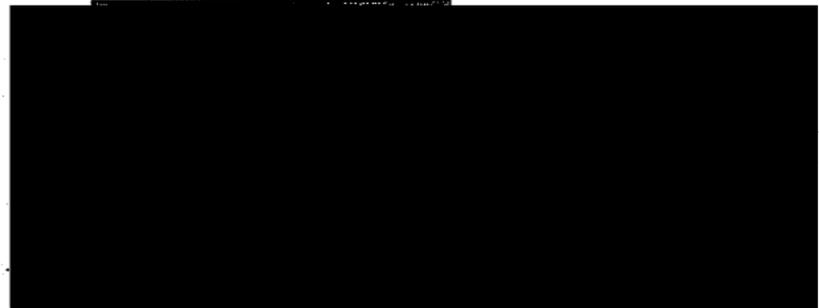


ASSETS	ASSET TYPE	PREVIOUS		CURRENT		ESTIMATED ANN. INCOME
		VALUE ON NOV 30	%	VALUE ON DEC 31	%	
	Cash and sweep balances	594.34	1.89	753.33	2.47	0
	Stocks, options & ETFs	30,785.58	98.11	29,806.30	97.53	688
	Fixed income securities	0.00	0.00	0.00	0.00	0
	Mutual funds	0.00	0.00	0.00	0.00	0
	<b>Asset value</b>	<b>\$31,379.92</b>	<b>100%</b>	<b>\$30,559.63</b>	<b>100%</b>	<b>\$688</b>





ANDREW W GOULD (IRA)  
FCC AS CUSTODIAN



**Additional information**

	THIS PERIOD	THIS YEAR
Gross proceeds	0.00	2,749.67

**Portfolio detail**

**Cash and Sweep Balances**

Sweep Balances - You have the right, in the course of normal business operations, to withdraw balances in the Bank Deposit Sweep or redeem shares of the money market mutual fund used in the sweep, subject to any open commitments in any of your accounts and have the proceeds returned to your accounts or remitted to you. Note, however, that as required by federal banking regulations, the banks in the Bank Deposit Sweep reserve the right to require seven days prior notice before permitting a transfer out of the Bank Deposit Sweep. In addition, the money market mutual funds in the sweep reserve the right to require one or more day's prior notice before permitting withdrawals.

Bank Deposit Sweep - Consists of monies held at Wells Fargo Bank, N.A. and (if amounts exceed \$250,000) at one or more other Wells Fargo affiliated banks. These assets are not covered by SIPC, but are instead eligible for FDIC insurance of up to \$250,000 per depositor, per institution, in accordance with FDIC rules. For additional information on the Bank Deposit Sweep for your account, please contact Your Financial Advisor.

DESCRIPTION	% OF ACCOUNT	ANNUAL PERCENTAGE YIELD EARNED*	CURRENT MARKET VALUE	ESTIMATED ANNUAL INCOME
Cash	0.28	0.00	86.87	0.00
BANK DEPOSIT SWEEP	2.18	0.02	666.46	0.13
Interest Period 12/01/15 - 12/31/15				
<b>Total Cash and Sweep Balances</b>	<b>2.47</b>		<b>\$753.33</b>	<b>\$0.13</b>

\* APYE measures the total amount of the interest paid on an account based on the interest rate and the frequency of the compounding during the interest period. The annual percentage yield earned is expressed as an annualized rate, based on a 365 day year.

**Stocks, options & ETFs**

**Stocks and ETFs**

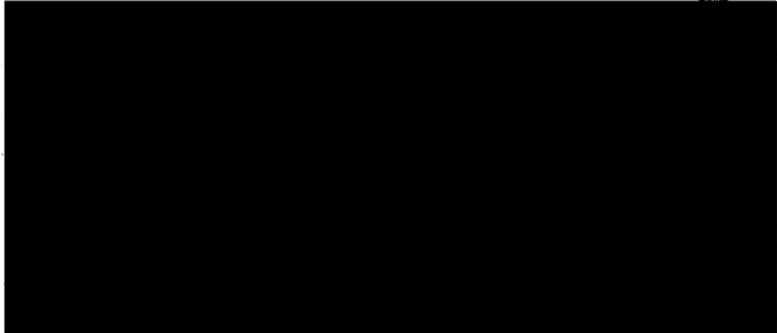
DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED	
								ANNUAL INCOME	ANNUAL YIELD (%)
ISHARES ET S&P SMALL CAP 600 GROWTH IJT									
Acquired 07/03/14 L	6.10	15	122.34	1,835.10	124.3100	1,864.65	29.55	21.24	1.13
ISHARES ET S&P SMALL CAP 600 VALUE IJS									
Acquired 07/03/14 L	6.02	17	116.76	1,984.92	108.1600	1,838.72	-146.20	29.20	1.58



## Stocks, options &amp; ETFs

## Stocks and ETFs continued

DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED	
								ANNUAL INCOME	ANNUAL YIELD (%)
ISHARES ET 7-10 YR TREASURY BOND IEF									
Acquired 07/03/14 L	1.38	4	102.25	409.00	105.5900	422.36	13.36	8.03	1.90
ISHARES ET 1-3 YR TREASURY BOND SHY									
Acquired 07/03/14 L	3.04	11	84.42	928.73	84.3600	927.96	-0.77	4.99	0.53
ISHARES ET INTERMEDIATE CREDIT BOND CIU									
Acquired 07/03/14 L	1.76	5	109.51	547.55	107.2800	536.40	-11.15	13.48	2.51
ISHARES S&P MIDCAP ET 400 VALUE IJJ									
Acquired 07/03/14 L		12	127.65	1,531.80		1,406.40	-125.40		
Acquired 09/24/14 L		3	121.92	365.76		351.60	-14.16		
<b>Total</b>	<b>5.75</b>	<b>15</b>	<b>\$126.50</b>	<b>\$1,897.56</b>	<b>117.2000</b>	<b>\$1,758.00</b>	<b>-\$139.56</b>	<b>\$32.17</b>	<b>1.83</b>
ISHARES S&P MIDCAP ET 400 GROWTH IJK									
Acquired 07/03/14 L	6.85	13	158.62	2,062.06	160.9600	2,092.48	30.42	23.41	1.11
ISHARES S&P 500 ET GROWTH IVW									
Acquired 07/03/14 L	15.54	41	106.45	4,364.45	115.8000	4,747.80	383.35	71.83	1.51
ISHARES S&P500 VALUE ET IVE									
Acquired 07/03/14 L	15.06	52	91.20	4,742.40	88.5300	4,603.56	-138.84	112.58	2.44
POWERSHARES DB ET COMMODITY INDEX TRACKING FUND DBC									
Acquired 04/28/14 L nc		27	26.47	714.82		360.72	-354.10		
Acquired 07/03/14 L nc		13	26.42	343.46		173.68	-169.78		
Acquired 08/20/15 S nc		24	15.11	362.71		320.64	-42.07		
<b>Total</b>	<b>2.80</b>	<b>64</b>	<b>\$22.20</b>	<b>\$1,420.99</b>	<b>13.3600</b>	<b>\$855.04</b>	<b>-\$565.95</b>	<b>N/A</b>	<b>N/A</b>

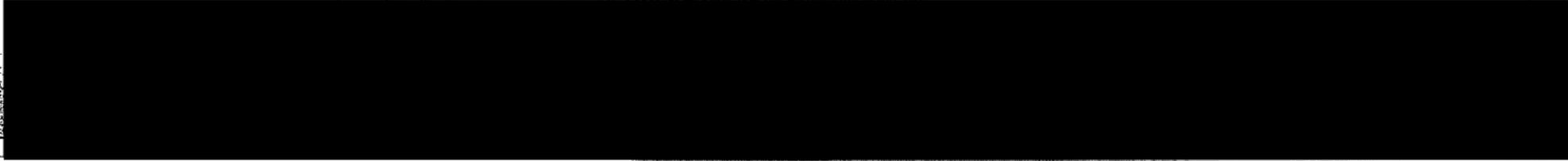


**Stocks, options & ETFs**

Stocks and ETFs continued

DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED	
								ANNUAL INCOME	ANNUAL YIELD (%)
SPDR BARCLAYS ET HIGH YIELD BOND ETF JNK									
Acquired 04/28/14 L		16	41.29	660.72		542.56	-118.16		
Acquired 08/20/15 S		27	36.89	996.04		915.57	-80.47		
<b>Total</b>	<b>4.77</b>	<b>43</b>	<b>\$38.53</b>	<b>\$1,656.76</b>	<b>33.9100</b>	<b>\$1,458.13</b>	<b>-\$198.63</b>	<b>\$96.14</b>	<b>6.59</b>
VANGUARD FTSE ET DEVELOPED MARKETS ETF VEA									
Acquired 04/28/14 L		39	41.46	1,617.17		1,432.08	-185.09		
Acquired 07/03/14 L		52	43.05	2,238.60		1,909.44	-329.16		
Acquired 09/24/14 L		3	40.36	121.10		110.16	-10.94		
Acquired 08/20/15 S		4	38.35	153.43		146.88	-6.55		
<b>Total</b>	<b>11.78</b>	<b>98</b>	<b>\$42.15</b>	<b>\$4,130.30</b>	<b>36.7200</b>	<b>\$3,598.56</b>	<b>-\$531.74</b>	<b>\$104.95</b>	<b>2.92</b>
VANGUARD GLOBAL ET EX-U.S. REAL ESTATE VNQ									
Acquired 08/20/15 S	2.01	12	53.46	641.62	51.1000	613.20	-28.42	17.54	2.86
VANGUARD INTL EQUITY ET INDEX FDS FTSE EMERGING MKTS ETF VWO									
Acquired 07/03/14 L		89	43.71	3,891.07		2,911.19	-979.88		
Acquired 08/20/15 S		19	35.02	665.56		621.49	-44.07		
<b>Total</b>	<b>11.56</b>	<b>108</b>	<b>\$42.19</b>	<b>\$4,556.63</b>	<b>32.7100</b>	<b>\$3,532.68</b>	<b>-\$1,023.95</b>	<b>\$115.12</b>	<b>3.26</b>
VANGUARD REIT ET VNQ									
Acquired 07/03/14 L		9	74.68	672.17		717.57	45.40		
Acquired 08/20/15 S		3	79.95	239.87		239.19	-0.68		
<b>Total</b>	<b>3.13</b>	<b>12</b>	<b>\$76.00</b>	<b>\$912.04</b>	<b>79.7300</b>	<b>\$956.76</b>	<b>\$44.72</b>	<b>\$37.48</b>	<b>3.92</b>
<b>Total Stocks and ETFs</b>	<b>97.53</b>			<b>\$32,090.11</b>		<b>\$29,806.30</b>	<b>-\$2,283.81</b>	<b>\$688.16</b>	<b>2.31</b>
<b>Total Stocks, options &amp; ETFs</b>	<b>97.53</b>			<b>\$32,090.11</b>		<b>\$29,806.30</b>	<b>-\$2,283.81</b>	<b>\$688.16</b>	<b>2.31</b>

nc Cost information for this tax lot is not covered by IRS reporting requirements. Unless indicated, cost for all other lots will be reported to the IRS





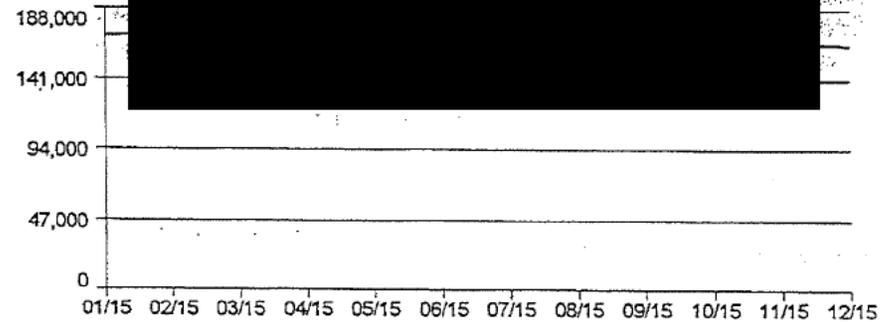
**SNAPSHOT**

ANDREW W. GOULD &  
WROS

**Progress summary**

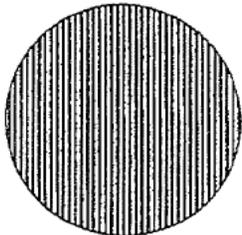
	THIS PERIOD	THIS YEAR
Opening value	\$166,526.66	\$0.00
Cash deposited	0.00	0.00
Securities deposited	0.00	0.00
Cash withdrawn	0.00	0.00
Securities withdrawn	0.00	0.00
Change in value	-1,962.46	164,564.20
<b>Closing value</b>	<b>\$164,564.20</b>	<b>\$164,564.20</b>

**Value over time**



**Portfolio summary**

CURRENT



ASSETS	ASSET TYPE	PREVIOUS VALUE ON NOV 30	%	CURRENT VALUE ON DEC 31	%	ESTIMATED ANN. INCOME
	Cash and sweep balances	0.00	0.00	0.00	0.00	0
	Stocks, options & ETFs	0.00	0.00	0.00	0.00	0
	Fixed income securities	0.00	0.00	0.00	0.00	0
	Mutual funds	0.00	0.00	0.00	0.00	0
	Annuities/insurance #	166,526.66	100.00	164,564.20	100.00	0
	<b>Asset value</b>	<b>\$166,526.66</b>	<b>100%</b>	<b>\$164,564.20</b>	<b>100%</b>	<b>\$0</b>

# Certain assets in this category are not held in your brokerage account at First Clearing and are not protected by SIPC. First Clearing is not responsible for the information provided, including valuations. Information is provided as a courtesy only. If you no longer own any of these investments, please tell us so we can update this section. For important additional information please refer to the disclosures contained in this statement.

ANDREW W GOULD &  
 MIT WROS



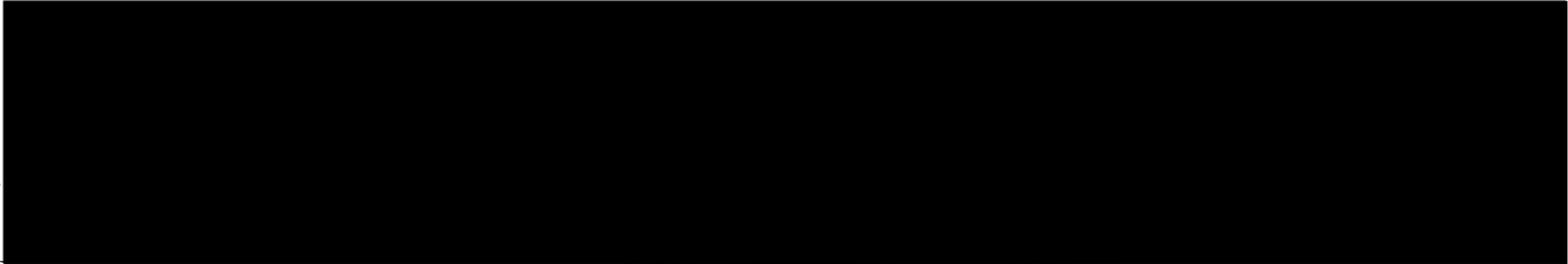
**Portfolio detail**

**Annuities/Insurance**

These positions are not held in your account with First Clearing and are not protected by SIPC. These positions are held directly by the issuing insurance company. Annuity and insurance information is provided directly from the insurance companies. Accuracy is not guaranteed and surrender charges may apply. Original Premium may not reflect additions, withdrawals or partial exchanges. Elected benefit rider information may not be available from all insurance companies. Verify contract and rider information prior to taking action on your contract as values may have changed. Please contact Your Financial Advisor should you have any questions about the contracts you own.

**Variable Annuities**

DESCRIPTION	% OF ACCOUNT	AS OF VALUE DATE	ORIGINAL PREMIUM	ESTIMATED MARKET VALUE
TRANSAMERICA LIFE INS CO	100.00	12/30/15	160,407.02	164,564.20
		Units	Estimated Value	% Market Value
TAJPMGN TACT ALLOC	15,705.42920		164,564.20	100.00
SURRENDER VALUE (As of 12/29/15)			160,254.07	
ELECTED BENEFIT RIDERS (As of 12/29/15)				
RIC-JOINT-DESIGNATED				
PROTECTED BENEFIT BASE			176,848.73	
DEATH BENEFIT			164,796.86	
RETURN OF PREMIUM				
<b>Total Variable Annuities</b>	<b>100.00</b>		<b>\$160,407.02</b>	<b>\$164,564.20</b>
<b>Total Annuities/Insurance</b>	<b>100.00</b>		<b>\$160,407.02</b>	<b>\$164,564.20</b>





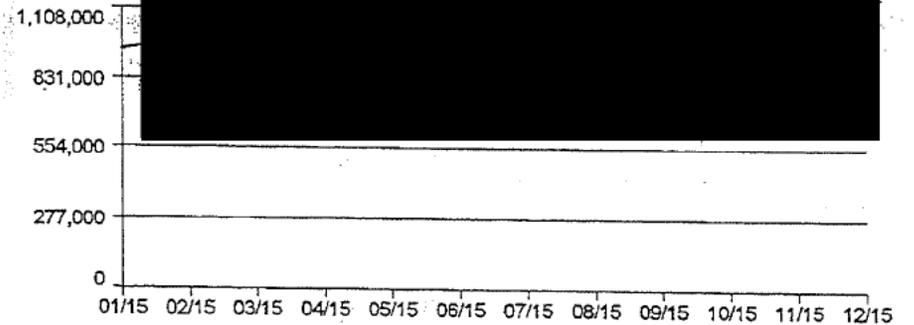
SNAPSHOT

ANDREW W. GOULD &  
T WROS

Progress summary

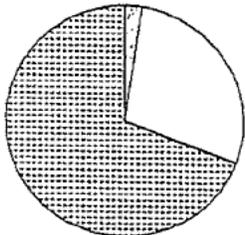
	THIS PERIOD	THIS YEAR
Opening value	\$977,694.08	\$955,874.23
Cash deposited	143.75	343.75
Securities deposited	0.00	0.00
Cash withdrawn	0.00	-14,474.56
Securities withdrawn	0.00	0.00
Change in value	-13,358.50	22,735.91
<b>Closing value</b>	<b>\$964,479.33</b>	<b>\$964,479.33</b>

Value over t



Portfolio summary

CURRENT



ASSETS	ASSET TYPE	PREVIOUS VALUE ON NOV 30	%	CURRENT VALUE ON DEC 31	%	ESTIMATED ANN. INCOME
	Cash and sweep balances	12,167.33	1.24	22,365.32	2.32	2
	Stocks, options & ETFs	312,375.61	31.95	274,328.31	28.44	4,356
	Fixed income securities	0.00	0.00	0.00	0.00	0
	Mutual funds	653,151.14	66.81	667,785.70	69.24	8,236
	<b>Asset value</b>	<b>\$977,694.08</b>	<b>100%</b>	<b>\$964,479.33</b>	<b>100%</b>	<b>\$12,594</b>

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## Additional information

	THIS PERIOD	THIS YEAR
Gross proceeds	108,448.94	167,725.31

## Portfolio detail

### Cash and Sweep Balances

Sweep Balances - You have the right, in the course of normal business operations, to withdraw balances in the Bank Deposit Sweep or redeem shares of the money market mutual fund used in the sweep, subject to any open commitments in any of your accounts and have the proceeds returned to your accounts or remitted to you. Note, however, that as required by federal banking regulations, the banks in the Bank Deposit Sweep reserve the right to require seven days prior notice before permitting a transfer out of the Bank Deposit Sweep. In addition, the money market mutual funds in the sweep reserve the right to require one or more day's prior notice before permitting withdrawals.

Bank Deposit Sweep - Consists of monies held at Wells Fargo Bank, N.A. and (if amounts exceed \$250,000) at one or more other Wells Fargo affiliated banks. These assets are not covered by SIPC, but are instead eligible for FDIC insurance of up to \$250,000 per depositor, per institution, in accordance with FDIC rules. For additional information on the Bank Deposit Sweep for your account, please contact Your Financial Advisor.

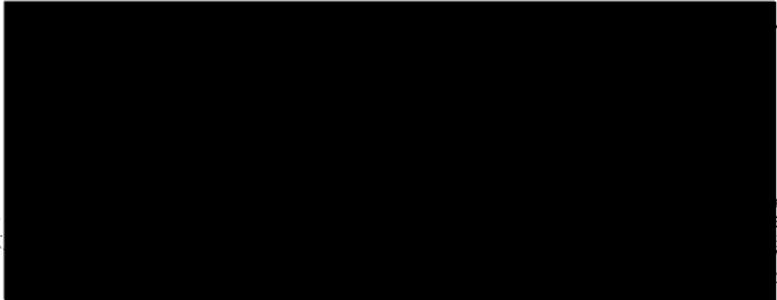
DESCRIPTION	% OF ACCOUNT	ANNUAL PERCENTAGE YIELD EARNED*	CURRENT MARKET VALUE	ESTIMATED ANNUAL INCOME
Cash	0.02	0.00	236.33	0.00
BANK DEPOSIT SWEEP	2.29	0.01	22,128.99	2.21
Interest Period 12/01/15 - 12/31/15				
<b>Total Cash and Sweep Balances</b>	<b>2.32</b>		<b>\$22,365.32</b>	<b>\$2.21</b>

\* APYE measures the total amount of the interest paid on an account based on the interest rate and the frequency of the compounding during the interest period. The annual percentage yield earned is expressed as an annualized rate, based on a 365 day year.

## Stocks, options & ETFs

### Stocks and ETFs

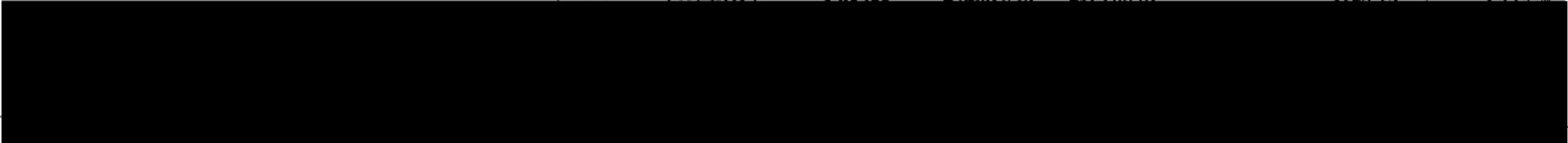
DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED	
								ANNUAL INCOME	ANNUAL YIELD (%)
ABBOTT LABORATORIES									
ABT									
Acquired 12/02/11 L nc		300	25.99	7,797.13		13,472.99	5,675.86		
Reinvestments L		21,50300	34.73	746.85		965.70	218.85		
<b>Total</b>	<b>1.50</b>	<b>321.50300</b>	<b>\$26.58</b>	<b>\$8,543.98</b>	<b>44.9100</b>	<b>\$14,438.69</b>	<b>\$5,894.71</b>	<b>\$334.36</b>	<b>2.32</b>
ALCOA INC									
AA									
Acquired 12/18/15 S	1.02	1,000	9.27	9,270.00	9.8700	9,870.00	600.00	120.00	1.21



**Stocks, options & ETFs**

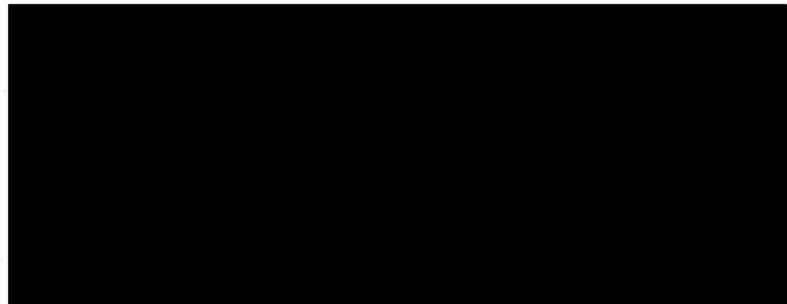
Stocks and ETFs continued

DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED	
								ANNUAL INCOME	ANNUAL YIELD (%)
DISNEY WALT COMPANY									
DIS									
Acquired 08/05/15 S		200	111.18	22,237.50		21,016.00	-1,221.50		
Acquired 08/05/15 S		50	111.20	5,560.00		5,254.00	-306.00		
<b>Total</b>	<b>2.72</b>	<b>250</b>	<b>\$111.19</b>	<b>\$27,797.50</b>	<b>105.0800</b>	<b>\$26,270.00</b>	<b>-\$1,527.50</b>	<b>\$355.00</b>	<b>1.35</b>
EMERSON ELECTRIC CO									
EMR									
Acquired 07/28/15 S		200	50.77	10,154.00		9,566.00	-588.00		
Acquired 07/28/15 S		150	50.76	7,615.49		7,174.50	-440.99		
<b>Total</b>	<b>1.74</b>	<b>350</b>	<b>\$50.77</b>	<b>\$17,769.49</b>	<b>47.8300</b>	<b>\$16,740.50</b>	<b>-\$1,028.99</b>	<b>\$665.00</b>	<b>3.97</b>
FACEBOOK INC									
CLASS A									
FB									
Acquired 10/17/13 L	3.26	300	51.83	15,549.00	104.6600	31,398.00	15,849.00	N/A	N/A
FIRST TRUST ET									
NYSE ARCA BIOTEC									
FBT									
Acquired 07/26/13 L	4.69	400	63.43	25,375.20	113.0200	45,208.00	19,832.80	52.80	0.11
FIRST TRUST CONSUMERETF									
DISCRETIONARY ALPHADEX									
FUND									
FXD									
Acquired 07/26/13 L		500	28.54	14,272.00		17,050.00	2,778.00		
Acquired 10/17/13 L		350	29.97	10,489.78		11,935.00	1,445.22		
Reinvestments L		4.35200	32.34	140.75		148.40	7.65		
<b>Total</b>	<b>3.02</b>	<b>854.35200</b>	<b>\$29.15</b>	<b>\$24,902.53</b>	<b>34.1000</b>	<b>\$29,133.40</b>	<b>\$4,230.87</b>	<b>\$263.14</b>	<b>0.90</b>
GENERAL ELECTRIC COMPANY									
GE									
Acquired 05/22/12 L		500	19.20	9,604.95		15,575.00	5,970.05		
Reinvestments L		42.79200	24.05	1,029.54		1,332.97	303.43		
<b>Total</b>	<b>1.75</b>	<b>542.79200</b>	<b>\$19.59</b>	<b>\$10,634.49</b>	<b>31.1500</b>	<b>\$16,907.97</b>	<b>\$6,273.48</b>	<b>\$499.36</b>	<b>2.95</b>
HALLIBURTON COMPANY									
HAL									
Acquired 12/02/11 L no		400	36.71	14,687.20		13,616.00	-1,071.20		
Reinvestments L		12.15700	44.63	542.64		413.82	-128.82		
<b>Total</b>	<b>1.45</b>	<b>412.15700</b>	<b>\$36.95</b>	<b>\$15,229.84</b>	<b>34.0400</b>	<b>\$14,029.82</b>	<b>-\$1,200.02</b>	<b>\$286.75</b>	<b>2.42</b>



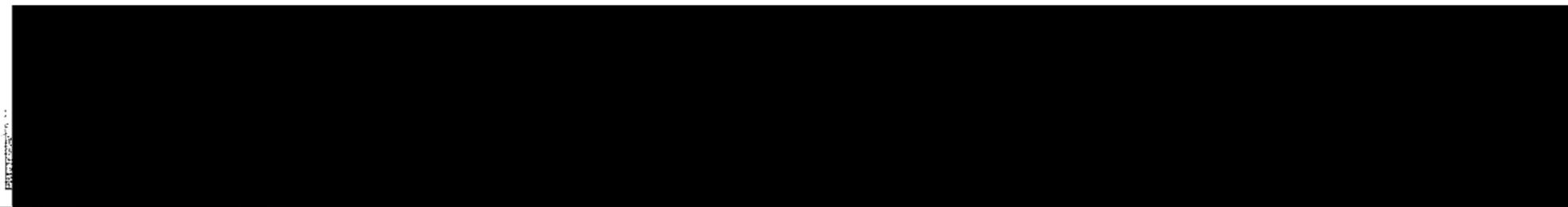
Stocks, options & ETFs

Stocks and ETFs continued



DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED	
								ANNUAL INCOME	ANNUAL YIELD (%)
MICROSOFT CORP MSFT									
Acquired 10/17/13 L		400	34.92	13,968.40		22,191.99	8,223.59		
Reinvestments L		13.86300	41.86	580.39		769.12	188.73		
<b>Total</b>	<b>2.38</b>	<b>413.86300</b>	<b>\$35.15</b>	<b>\$14,548.79</b>	<b>55.4800</b>	<b>\$22,961.11</b>	<b>\$8,412.32</b>	<b>\$595.96</b>	<b>2.60</b>
QUALCOMM INC QCOM									
Acquired 05/22/12 L		175	57.69	10,096.66		8,747.37	-1,349.29		
Reinvestments L		8.40100	69.02	579.86		419.92	-159.94		
<b>Total</b>	<b>0.95</b>	<b>183.40100</b>	<b>\$58.21</b>	<b>\$10,676.52</b>	<b>49.9850</b>	<b>\$9,167.29</b>	<b>-\$1,509.23</b>	<b>\$352.12</b>	<b>3.84</b>
SELECT SECTOR SPDR TR CONSUMER STAPLES XLP									
Acquired 05/22/12 L		300	33.67	10,103.13		15,146.99	5,043.86		
Reinvestments L		21.28300	39.75	846.16		1,074.58	228.42		
<b>Total</b>	<b>1.68</b>	<b>321.28300</b>	<b>\$34.08</b>	<b>\$10,949.29</b>	<b>50.4900</b>	<b>\$16,221.57</b>	<b>\$5,272.28</b>	<b>\$409.63</b>	<b>2.53</b>
ST JUDE MEDICAL INC STJ									
Acquired 10/17/13 L		350	56.61	19,813.50		21,619.49	1,805.99		
Reinvestments L		5.86800	63.62	373.36		362.47	-10.89		
<b>Total</b>	<b>2.28</b>	<b>355.86800</b>	<b>\$56.73</b>	<b>\$20,186.86</b>	<b>61.7700</b>	<b>\$21,981.96</b>	<b>\$1,795.10</b>	<b>\$412.80</b>	<b>1.88</b>
<b>Total Stocks and ETFs</b>	<b>28.44</b>			<b>\$211,433.49</b>		<b>\$274,328.31</b>	<b>\$62,894.82</b>	<b>\$4,356.92</b>	<b>1.59</b>
<b>Total Stocks, options &amp; ETFs</b>	<b>28.44</b>			<b>\$211,433.49</b>		<b>\$274,328.31</b>	<b>\$62,894.82</b>	<b>\$4,356.92</b>	<b>1.59</b>

nc Cost information for this tax lot is not covered by IRS reporting requirements. Unless indicated, cost for all other lots will be reported to the IRS.





**Mutual Funds**

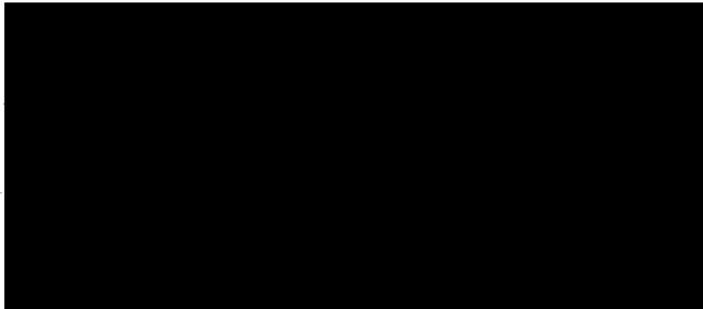
If a portion of your fund position was converted, the 'Client Investment' value may include reinvestments from previously held positions.

**Open End Mutual Funds**

Open End 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.

DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED	
								ANNUAL INCOME	ANNUAL YIELD (%)
<b>INVESCO TECHNOLOGY FD CLASS Y</b>									
ITYYX									
On Reinvestment									
Acquired 12/31/09 L nc		1,009.56000	26.89	27,151.60					
Acquired 05/22/12 L		294.11800	34.00	10,000.00		37,535.44	10,383.84		
Acquired 10/17/13 L		257.53300	38.83	10,000.00		10,935.31	935.31		
Reinvestments L		462.41400	35.92	16,612.01		9,575.08	-424.92		
Reinvestments S		139.25700	36.65	5,103.78		17,192.55	580.54		
<b>Total</b>	<b>8.34</b>	<b>2,162.88200</b>	<b>\$31.84</b>	<b>\$68,867.39</b>	<b>37.1800</b>	<b>\$80,415.95</b>	<b>\$11,548.56</b>	<b>N/A</b>	<b>N/A</b>
Client Investment (Excluding Reinvestments)									
Gain/Loss on Client Investment (Including Reinvestments)						\$47,151.60			
<b>FIDELITY ADVISOR HEALTH CARE FD CL I</b>									
FHCIX									
On Reinvestment									
Acquired 07/29/08 L nc		212.31100	20.39	4,329.45					
Acquired 09/15/08 L nc		4.68500	20.12	94.29		8,781.18	4,451.73		
Acquired 05/14/09 L nc		218.81300	15.99	3,500.00		193.77	99.48		
Acquired 03/23/11 L nc		395.41300	25.29	10,000.00		9,050.11	5,550.11		
Acquired 05/22/12 L		202.67500	24.67	5,000.00		16,354.28	6,354.28		
Reinvestments L m		527.13700	30.98	16,332.86		8,382.64	3,382.64		
Reinvestments S		96.71900	41.97	4,060.25		21,802.39	5,469.53		
<b>Total</b>	<b>7.11</b>	<b>1,657.75300</b>	<b>\$26.13</b>	<b>\$43,316.85</b>	<b>41.3600</b>	<b>\$68,564.66</b>	<b>\$25,247.81</b>	<b>N/A</b>	<b>N/A</b>
Client Investment (Excluding Reinvestments)									
Gain/Loss on Client Investment (Including Reinvestments)						\$22,923.74			
<b>FIDELITY ADVISOR TOTAL BOND CLASS I</b>									
FEPIX									
On Reinvestment									
Acquired 12/17/14 L		2,819.54900	10.64	30,000.00					
Reinvestments L		4.23700	10.64	45.12		28,900.37	-1,099.63		
Reinvestments S		93.16700	10.64	997.07		43.43	-1.69		
<b>Total</b>						<b>954.96</b>	<b>-32.11</b>		





**Mutual Funds**

**Open End Mutual Funds continued**

DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED	
								ANNUAL INCOME	ANNUAL YIELD (%)
<b>Total</b>	<b>3.10</b>	<b>2,916.95300</b>	<b>\$10.64</b>	<b>\$31,032.19</b>	<b>10.2500</b>	<b>\$29,898.76</b>	<b>-\$1,133.43</b>	<b>\$872.16</b>	<b>2.92</b>
Client Investment (Excluding Reinvestments)						\$30,000.00			
Gain/Loss on Client Investment (Including Reinvestments)							-\$101.24		
<hr/>									
JOHN HANCOCK LARGE CAP EQUITY FD CL-I JLVIX On Reinvestment									
Acquired 05/29/08 L nc		756.22900	33.09	25,028.18		32,555.65	7,527.47		
Acquired 11/10/08 L nc		118.95300	18.04	2,146.72		5,120.93	2,974.21		
Acquired 10/17/13 L		561.79800	35.60	20,000.00		24,185.40	4,185.40		
Reinvestments L m		80.31900	25.57	2,054.12		3,457.73	1,403.61		
Reinvestments S		25.15600	43.90	1,104.35		1,082.97	-21.38		
<b>Total</b>	<b>6.88</b>	<b>1,542.45500</b>	<b>\$32.63</b>	<b>\$50,333.37</b>	<b>43.0500</b>	<b>\$66,402.68</b>	<b>\$16,069.31</b>	<b>N/A</b>	<b>N/A</b>
Client Investment (Excluding Reinvestments)						\$47,174.90			
Gain/Loss on Client Investment (Including Reinvestments)							\$19,227.78		
<hr/>									
GOLDMAN SACHS TR GOVT INCOME FD INSTL SHS GSIOX On Reinvestment									
Acquired 12/18/15 S		2,033.89800	14.75	30,000.00		29,898.30	-101.70		
Acquired 12/18/15 S		1,355.93200	14.75	20,000.00		19,932.20	-67.80		
<b>Total</b>	<b>5.17</b>	<b>3,389.83000</b>	<b>\$14.75</b>	<b>\$50,000.00</b>	<b>14.7000</b>	<b>\$49,830.50</b>	<b>-\$169.50</b>	<b>\$918.64</b>	<b>1.84</b>
<hr/>									
GOLDMAN SACHS TR SMALL CP GROWTH INSIGHTS FUND INSTL SHS GSIOX On Reinvestment									
Acquired 12/18/15 S	4.20	1,261.43200	31.71	40,000.00	32.1100	40,504.58	504.58	N/A	N/A
<hr/>									
JANUS INVT FD INTL EQUITY FD CL I JIIEIX On Reinvestment									
Acquired 05/29/08 L nc		530.14000	12.89	6,837.93		6,128.42	-709.51		
Acquired 11/10/08 L nc		373.38000	6.85	2,560.83		4,316.27	1,755.44		
Acquired 12/18/08 L nc		18.26200	6.62	121.06		211.11	90.05		
Acquired 09/10/09 L nc		977.24800	10.23	10,000.00		11,296.98	1,296.98		



Mutual Funds

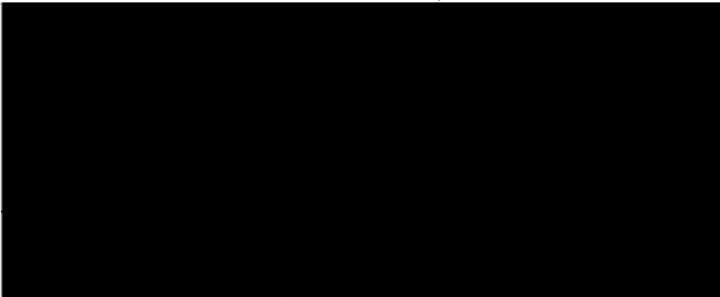
Open End Mutual Funds continued

DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ANNUAL INCOME	ANNUAL YIELD (%)
Acquired 10/17/13 L		371.19500	13.47	5,000.00		4,291.01	-708.99		
Reinvestments L m		290.68900	11.25	3,271.22		3,360.37	89.15		
Reinvestments S		47.52100	11.47	545.54		549.34	3.80		
<b>Total</b>	<b>3.13</b>	<b>2,608.43500</b>	<b>\$10.86</b>	<b>\$28,336.58</b>	<b>11.5600</b>	<b>\$30,153.50</b>	<b>\$1,816.92</b>	<b>\$555.59</b>	<b>1.84</b>
Client Investment (Excluding Reinvestments)						\$24,519.82			
Gain/Loss on Client Investment (Including Reinvestments)						\$5,633.68			
LEGG MASON PARTNERS									
INCOME TR WESTERN ASSET									
SHORT DRTN MUN INC CL I									
SMDYX									
On Reinvestment									
Acquired 02/04/11 L nc		9,957.41300	5.08	50,583.65		50,882.38	298.73		
Reinvestments L m		1,070.79100	5.17	5,536.47		5,471.74	-64.73		
Reinvestments S		130.66300	5.13	671.18		667.69	-3.49		
<b>Total</b>	<b>5.91</b>	<b>11,158.86700</b>	<b>\$5.09</b>	<b>\$56,791.30</b>	<b>5.1100</b>	<b>\$57,021.81</b>	<b>\$230.51</b>	<b>\$670.64</b>	<b>1.18</b>
Client Investment (Excluding Reinvestments)						\$50,583.65			
Gain/Loss on Client Investment (Including Reinvestments)						\$6,438.16			
MFS CORPORATE BOND FD									
CL I									
MBDIX									
On Reinvestment									
Acquired 07/31/09 L nc		997.18300	12.07	12,036.00		13,382.19	1,346.19		
Acquired 08/12/09 L nc		995.47100	12.16	12,104.93		13,359.22	1,254.29		
Acquired 05/22/12 L		363.90100	13.74	5,000.00		4,883.56	-116.44		
Reinvestments L m		604.72000	13.64	8,251.49		8,115.34	-136.15		
Reinvestments S		120.72700	13.87	1,674.70		1,620.15	-54.55		
<b>Total</b>	<b>4.29</b>	<b>3,082.00200</b>	<b>\$12.68</b>	<b>\$39,067.12</b>	<b>13.4200</b>	<b>\$41,360.46</b>	<b>\$2,293.34</b>	<b>\$1,602.64</b>	<b>3.87</b>
Client Investment (Excluding Reinvestments)						\$29,140.93			
Gain/Loss on Client Investment (Including Reinvestments)						\$12,219.53			

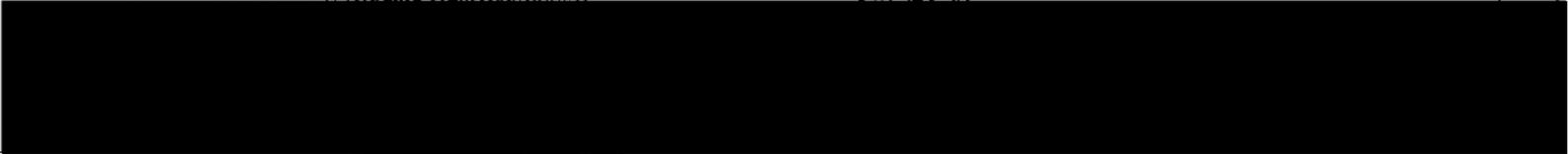


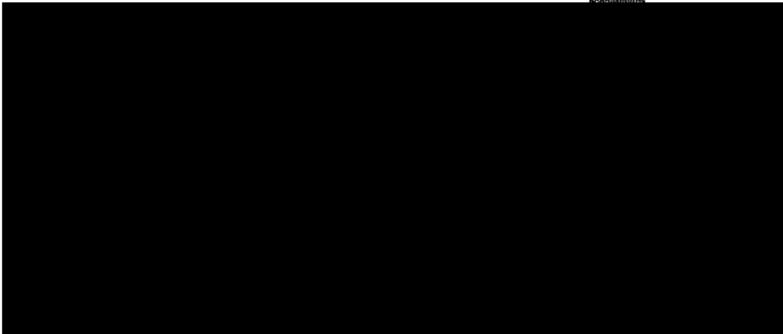
Mutual Funds

Open End Mutual Funds continued



DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED	
								ANNUAL INCOME	ANNUAL YIELD (%)
MORGAN STANLEY FLEXIBLE INCOME TR SH BEN INT CL I DINDX On Reinvestment Acquired 07/28/15 S Reinvestments S		5,281.69000 150.45300	5.68 5.50	30,000.00 828.65		28,626.75 815.46	-1,373.25 -13.19		
<b>Total</b>	<b>3.05</b>	<b>5,432.14300</b>	<b>\$5.68</b>	<b>\$30,828.65</b>	<b>5.4200</b>	<b>\$29,442.21</b>	<b>-\$1,386.44</b>	<b>\$1,135.31</b>	<b>3.86</b>
Client Investment (Excluding Reinvestments)						\$30,000.00			
Gain/Loss on Client Investment (Including Reinvestments)						-\$557.79			
PRINCIPAL FDS INC GLOBAL DIVERSIFIED INCOME FD INSTL CL PGDIX On Reinvestment Acquired 12/17/14 L Reinvestments L Reinvestments S		1,802.45100 14.60700 93.39000	13.87 14.03 13.62	25,000.00 204.94 1,272.46		23,431.86 189.89 1,214.07	-1,568.14 -15.05 -58.39		
<b>Total</b>	<b>2.58</b>	<b>1,910.44800</b>	<b>\$13.86</b>	<b>\$26,477.40</b>	<b>13.0000</b>	<b>\$24,835.82</b>	<b>-\$1,641.58</b>	<b>\$1,308.65</b>	<b>5.27</b>
Client Investment (Excluding Reinvestments)						\$25,000.00			
Gain/Loss on Client Investment (Including Reinvestments)						-\$164.18			
J P MORGAN TR II MID CAP GROWTH FUND SELECT CL HLGEX On Reinvestment Acquired 05/29/08 L nc Acquired 11/10/08 L nc Acquired 12/05/08 L nc Acquired 10/17/13 L Reinvestments L m Reinvestments S		865.29400 65.75100 35.69900 62.89300 410.11700 77.73200	22.32 12.97 12.00 28.62 24.21 27.04	19,320.00 853.22 428.57 1,800.00 9,932.32 2,101.89		23,752.32 1,804.86 979.94 1,726.41 11,257.72 2,133.74	4,432.32 951.64 551.37 -73.59 1,325.40 31.85		
<b>Total</b>	<b>4.32</b>	<b>1,517.48600</b>	<b>\$22.69</b>	<b>\$34,436.00</b>	<b>27.4500</b>	<b>\$41,654.99</b>	<b>\$7,218.99</b>	<b>N/A</b>	<b>N/A</b>
Client Investment (Excluding Reinvestments)						\$22,401.79			
Gain/Loss on Client Investment (Including Reinvestments)						\$19,253.20			





**Mutual Funds**

Open End Mutual Funds continued

DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED	
								ANNUAL INCOME	ANNUAL YIELD (%)
<b>PIONEER SER TR II</b>									
<b>SELECT MIDCAP GROWTH</b>									
FD CL Y									
GROYX									
On Reinvestment									
Acquired 08/03/09 L nc		1,118.34600	21.00	23,493.17		41,155.13	17,661.96		
Reinvestments L		218.24000	39.09	8,533.11		8,031.23	-501.88		
Reinvestments S		110.04300	37.27	4,101.31		4,049.58	-51.73		
<b>Total</b>	<b>5.52</b>	<b>1,446.62900</b>	<b>\$24.97</b>	<b>\$36,127.59</b>	<b>36.8000</b>	<b>\$53,235.94</b>	<b>\$17,108.35</b>	<b>N/A</b>	<b>N/A</b>
Client Investment (Excluding Reinvestments)						\$23,493.17			
Gain/Loss on Client Investment (Including Reinvestments)						\$29,742.77			
<b>THORNBURG INVT TR</b>									
<b>INVT INCOME BUILDER FD</b>									
CL I									
TIBIX									
On Reinvestment									
Acquired 05/29/08 L nc		661.07200	21.12	13,962.82		12,619.86	-1,342.96		
Reinvestments L m		414.97400	18.33	7,606.71		7,921.85	315.14		
Reinvestments S		47.83500	20.30	971.23		913.17	-58.06		
<b>Total</b>	<b>2.22</b>	<b>1,123.88100</b>	<b>\$20.06</b>	<b>\$22,540.76</b>	<b>19.0900</b>	<b>\$21,454.88</b>	<b>-\$1,085.88</b>	<b>\$999.13</b>	<b>4.66</b>
Client Investment (Excluding Reinvestments)						\$13,962.82			
Gain/Loss on Client Investment (Including Reinvestments)						\$7,492.06			
<b>TRANSAMERICA FUNDS</b>									
<b>SMALL/MID CAP VALUE</b>									
CLASS I									
TSVIX									
On Reinvestment									
Acquired 12/31/09 L nc		879.03600	16.85	14,816.51		21,228.71	6,412.20		
Reinvestments L m		370.25100	25.73	9,528.33		8,941.56	-586.77		
Reinvestments S		117.54400	24.40	2,869.24		2,838.69	-30.55		



EXHIBIT B

Page 1 of 1



Attn: Annuity Customer Service  
 4333 Edgewood Road NE  
 Cedar Rapids, IA 52499

Transamerica Axiom<sup>SM</sup> II  
 October 1, 2015 - December 31, 2015

Your Representative:  
**STEPHEN ROBERT HATCHER**  
 WELLS FARGO ADV INS AGCY LLC  
 20551 N PIMA RD STE 200  
 SCOTTSDALE AZ 85255-9154  
 Phone: 480-419-2053

**ANDREW W GOULD**

2296 W 22ND LANE  
 YUMA AZ 85364

[www.transamerica.com](http://www.transamerica.com)

**Policy Detail**

Annuitant: ANDREW W GOULD  
 Owner: ANDREW W GOULD  
 Joint Owner:

Product: Transamerica Axiom<sup>SM</sup> II  
 Death Benefit: Return of Premium  
 Living Benefit: Retirement Income Choice 1.6  
 Type: Non-Qualified

	11/15 Period	Year To Date	Since Issue
Beginning Policy Value	<b>\$163,860.15</b>		
Total Premium Payments	\$0.00	\$0.00	\$160,407.02
Total Withdrawals	\$0.00	\$0.00	\$0.00
Value Change	\$357.69		
Ending Policy Value as of 12/31/2015	<b>\$164,217.84</b>		

Surrender Value as of 09/30/2015 \$157,867.77  
 Surrender Value as of 12/31/2015 \$159,685.65

Minimum Required Cash Value as of 12/31/2015 \$159,685.65

Please refer to the Definitions and Disclosures Section for further information.

**Living Benefit Detail**

Retirement Income Choice 1.6 Issued: 12/10/2013  
 As of 12/31/2015

Highest Monthiversary <sup>SM</sup> Value 4/10/2015	Withdrawal Base	Rider Withdrawal Amount	Remaining Rider Withdrawal Amount
<b>\$170,820.75</b>	<b>\$176,848.73</b>	<b>\$0.00</b>	<b>\$0.00</b>



015

### Living Benefit Detail continued

The **Highest Monthiversary<sup>SM</sup> Value** is the greater of 1) your current **realized** Highest Monthiversary<sup>SM</sup> Value (locked in from a previous rider year) OR 2) the highest **tracked** Monthiversary<sup>SM</sup> value (from the current rider year). This value may be higher or lower than your current withdrawal base. This may occur because the withdrawal base is calculated by identifying the highest of: 1) the current withdrawal base, 2) the highest policy value on any rider Monthiversary<sup>SM</sup> in the last 12 months, or 3) the withdrawal base increased by an **annual 5% compounded growth rate** if applicable. Retirement Income Choice<sup>®</sup> 1.6 guarantees the rider withdrawal amount each rider year for the life of the annuitant, and spouse, if the joint life option is elected, regardless of your policy value. The remaining rider withdrawal amount is the amount available for withdrawal until the next rider anniversary date.

For assistance in determining your Rider Withdrawal Amount when you become eligible to start taking the amount please contact the insurance company.

### Death Benefits Detail

As of 12/31/2015

Death benefit \$164,217.84

### Your Current Allocation

As of 12/31/2015

Asset Class	Investment Option and Allocation %	
Asset Allocation	TA JPMorgan Tactical Allocation	100%

Percentages may not be exact due to rounding.

### Your Allocation Detail

Investment Option	September 30, 2015			December 31, 2015		
	# of Units	Unit Value	Value	# of Units	Unit Value	Value
TA JPMorgan Tactical Allocation	15,734.8338	10.413847	\$163,860.15	15,705.4292	10.456119	\$164,217.84
<b>Totals</b>			<b>\$163,860.15</b>			<b>\$164,217.84</b>

The unit value of each investment option will increase or decrease during any statement period based upon performance for the investment option.

### Personal Rate of Return

As of 12/31/2015

This Period	Year To Date	Since Issue
0.22 %	-2.37 %	1.15 %

Your personal rate of return takes into account premiums, withdrawals, fees, and earnings. Returns for periods in excess of one year are annualized. Past performance does not guarantee future results.

### Primary Beneficiaries



Recent beneficiary changes may not be reflected.

If you wish to change your beneficiary designation you may do so by completing and returning an Annuity Policy Change Form. This request must be signed by the owner. You may request this form by contacting our customer service center or logging on to [www.transamerica.com](http://www.transamerica.com).

# EXHIBIT C

# Member Contribution Statement For: GOULD, ANDREW W.

Years of Service as of:

System: STATE  
 Contributor Name: GOULD, ANDREW W.  
 [Redacted]  
 Status: Active  
 Birthday: 10/18/1963  
 Prior Service: 1.582  
 Service Date: 3/5/2001  
 Termination Date:  
 Years of Service: 16.486  
 Beneficiary: [Redacted]  
 Relationship: SPOUSE

	<u>Not Yet Taxed</u>	<u>Already Taxed</u>
Beginning Fiscal Balance:	\$176,237.68	\$0.00
Member Contributions:	\$11,250.04	\$0.00
*Transfers/Buy Backs:	\$0.00	\$0.00
Inter-System Transfer(Out):	\$0.00	\$0.00
Inter-System Transfer(In):	\$0.00	\$0.00
Contribution Refund:	\$0.00	\$0.00
Transfer to Benefits:	\$0.00	\$0.00
Writeoffs:	\$0.00	\$0.00
Ending Fiscal Balance:	\$187,487.72	\$0.00

Target Writeoff Date:

\*Transfers/Buy Backs:

## Contributions Received this Fiscal Year

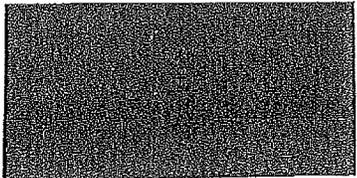
Pay Period	Code	Amount
7/3/2015	11	\$750.00
7/17/2015	11	\$750.00
7/31/2015	11	\$750.00
8/14/2015	11	\$750.00
8/28/2015	11	\$750.00
9/11/2015	11	\$750.00
9/25/2015	11	\$750.00
10/9/2015	11	\$750.00
10/23/2015	11	\$750.00
11/6/2015	11	\$750.00
11/20/2015	11	\$750.00
12/4/2015	11	\$750.04
12/18/2015	11	\$750.00
1/1/2016	11	\$750.00
1/15/2016	11	\$750.00

Code Key  
 11 Taxable Contribution

EXHIBIT D



STATE OF ARIZONA  
 4747 N 7TH STREET  
 SUITE 418  
 PHOENIX AZ 85014



October 1, 2015 - December 31, 2015

ANDREW W GOULD  
 2296 W 22ND LN  
 YUMA AZ 85364

Please review your statement carefully. Corrections may not be accepted more than 45 days after the closing date of the statement.

**Questions? Contact Us!**

**CUSTOMER SERVICE:** (800)796-9753  
**(ESPAÑOL):** (800)796-9753  
**TTY:** (800)995-4457  
**Website:** www.arizonadc.com  
**Write us at:** NATIONWIDE RETIREMENT SOLUTIONS  
 PO BOX 182797  
 COLUMBUS OH 43218-2797

Nationwide Investment Services Corporation, member FINRA, In Michigan Only:  
 Nationwide Investment Svcs. Corporation

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 prepare for life's 'ultimate vacation.'**

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- My Health Care Estimator of out-of-pocket costs you may face
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Access or create your online account today. Click "Login" on the home page at [www.arizonadc.com](http://www.arizonadc.com).



	<u>457(b) Plan</u>
Balance as of 10-01-15	\$301,654.73
Contributions/Transfers In*	\$8,040.63
Interest/Dividend/Cap Gain/Reimb	\$20,248.14
Gain/Loss	-\$8,868.88
Withdrawals/Transfers Out**	\$0.00
Charges/Fees	\$0.00
Balance as of 12-31-15	\$319,074.62

\*Including, but not limited to, Employee and Employer Contributions, Rollovers and Transfers In.  
 \*\*Including, but not limited to, Rollovers and Transfers Out, Partial and Lump Sum Payments.

<u>Plan Type</u>	<u>Contributions Since Joining/ Transfers In/Loan Payment</u>	<u>Withdrawals/Transfers Out/Loan Disbursement</u>	<u>Gain/Loss/Fees</u>	<u>Total Balance as of 12-31-15</u>
457(b) Plan	\$210,395.18	\$0.00	\$108,679.44	\$319,074.62

\*Since Joining\* refers to the period of time your account has been administered by Nationwide Retirement Solutions (NRS).  
 If applicable, the above data is inclusive of Self Directed Option balance. For more information about asset fees, contact your customer service center.

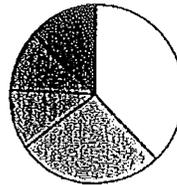
**Contributions and Distributions Summary - October 1, 2015 to December 31, 2015**

	Last Contribution Amount	Contributions This Period	Contributions Year to Date	Last Distribution Amount	Distributions Year to Date
457(b) Plan	\$104.77	\$6,040.63	\$24,000.00		\$0.00

**Your Asset Allocation - October 1, 2015 to December 31, 2015**

To the right is your Account Allocation. Your Account Allocation is how the money in your account is actually divided among the investment options you have selected.

**Your Account Allocation**



**Investment Type**

38% Asset Allocation	\$124,411.45
27% Large-Cap Stocks	\$84,580.08
11% Bonds	\$34,504.68
11% Mid-Cap Stocks	\$33,947.71
8% Small-Cap Stocks	\$26,951.17
5% International Stocks	\$14,679.53
<b>100% Total Percent/Value</b>	<b>\$319,074.62</b>

For more information on contribution and account allocation, log on to [WWW.ARIZONADC.COM](http://WWW.ARIZONADC.COM)

\*Percentages and totals may not be exact due to rounding.

**Investment Option Summary - October 1, 2015 to December 31, 2015**

Ending Price is as of 12/31/2015

Investment Option	Current Investment Election	Ending Price	Units/Shares	Value
457(b) Plan				
*AmFds Wshngtn Mut Inv A	0.00%	38.4400	1,150.2517	\$44,215.68
*Brwn Cap Sm Co Inv	0.00%	71.4100	377.4145	\$26,951.17
*DodgeCox Intl Stock Fd	0.00%	36.4800	402.3993	\$14,679.63
*NW Inv Dest Mod Svc	100.00%	9.7000	12,825.9227	\$124,411.45
*NeuBer HI Inc Bd Inv	0.00%	8.0400	1,803.5699	\$14,500.70
*PIMCO Ttl Rtn Inst	0.00%	10.0700	1,986.4929	\$20,003.98
*Vngrd MdCap Indx Inst	0.00%	32.8500	1,033.4157	\$33,947.71
*WFA Gr Inst	0.00%	46.0000	877.4870	\$40,364.40
	100.00%			\$319,074.62

**by Investment Option - October 1, 2015 to December 31, 2015**

	Beginning Balance	Contributions/ Transfers In	Exchanges	Withdrawals/ Transfers Out	Charges/ Credits/Fees	Interest/ Dividend/ Cap Gain/ Reimb	Gain/Loss	Ending Balance
*AmFds Wshngtn Mut Inv A	\$41,207.64	\$0.00	\$0.00	\$0.00	\$0.00	\$2,024.20	\$983.84	\$44,215.68
*Brwn Cap Sm Co Inv	\$24,678.65	\$0.00	\$0.00	\$0.00	\$0.00	\$2,257.49	\$15.03	\$26,951.17
*DodgeCox Intl Stock Fd	\$14,558.07	\$0.00	\$0.00	\$0.00	\$0.00	\$330.33	-\$208.87	\$14,679.53
*NW Inv Dest Mod Svc	\$115,813.99	\$6,040.63	\$0.00	\$0.00	\$0.00	\$9,731.83	-\$7,175.00	\$124,411.45
*NeuBer HI Inc Bd Inv	\$14,782.02	\$0.00	\$0.00	\$0.00	\$0.00	\$206.90	-\$486.22	\$14,500.70
*PIMCO Ttl Rtn Inst	\$19,910.98	\$0.00	\$0.00	\$0.00	\$0.00	\$860.22	-\$767.22	\$20,003.98
*Vngrd MdCap Indx Inst	\$32,819.77	\$0.00	\$0.00	\$0.00	\$0.00	\$170.68	\$957.26	\$33,947.71
*WFA Gr Inst	\$37,903.81	\$0.00	\$0.00	\$0.00	\$0.00	\$4,666.49	-\$2,205.70	\$40,364.40
<b>TOTAL</b>	<b>\$301,664.73</b>	<b>\$6,040.63</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$20,248.14</b>	<b>-\$8,868.88</b>	<b>\$319,074.62</b>

\* Fund is valued in shares rather than units  
 Gain/Loss is the difference between the account balance on the first and last day of the period, after allowing for the effects of transactions.

# EXHIBIT E

# Retirement Account Statement

## Summary for October 1, 2015 - December 31, 2015

Kunz Plitt Hyland & Demlong, A Professional Corporation

	Ending Balance
Hyland & Demlong, A Professional Corporation	\$557,773.38
401(k) Savings Plan	
<b>Total</b>	<b>\$557,773.38</b>

Beginning Balance	\$525,410.76
<b>Money In</b>	
Your Contributions	\$6,000.00
Employer Contributions	\$0.00
<b>Money Out</b>	
Withdrawals	\$0.00
Credits/Fees	-\$485.19
Gain/Loss	\$26,847.81
Ending Balance	\$557,773.38
Vested Balance	\$557,773.38

Personalized Rate of Return — All Accounts			
3 Mo.	YTD	1 Yr.	3 Yr.
4.99%	-2.61%	-2.61%	8.76%

*Your Personal Rate of Return (PRR) represents the specific performance of the investment choices you have selected. The PRR calculates the percentage change of your account balance by weighting all activity included in the time period measured. It includes your investment earnings during the period and is net of plan fees and credits. Indicated returns are annualized when performance of one year or greater is shown.*

### Your Investment Allocations

#### Current Allocations

Your current account balance is invested in Columbia LifeGoal Growth Inv Opt.

#### Future Allocations

Your future contributions will be directed to Columbia LifeGoal Growth Inv Opt.

Your allocations reflect a well-diversified investment strategy.

### What's Your Retirement Outlook<sup>SM</sup>?



Retirement Outlook Estimator<sup>SM</sup>

Contact Us:  
800-401-8726  
TA-Retirement.com

See other pages for definitions and explanations.

Sign in and sign up! Here's a great way to make managing your retirement account easier and more convenient: Sign up for automatic email alerts when your statements and other account-related materials are available online, instead of receiving paper.

Saving more in 2016! For 2016, the IRS retained the retirement plan contribution limit to \$18,000. The additional "catch-up" contribution limit also remained at \$6,000 for those at least age 50. For Individual Retirement Accounts, the limit remains at \$5,500 and \$6,500 for account holders age 50 or older. Consider saving more today!

October 1, 2015 - December 31, 2015

Hyland & Demlong, A Professional Corporation Profit Sharing Plan

ward relates to this specific plan.

### Recent Activity

Fund	Beginning Balance	Money In	Money Out	Transfers	Credits/Fees	Gain/Loss	Ending Balance	Units/Shares	% of account
<b>Multi-Asset/Other</b>									
Columbia LifeGoal Growth Inv Opt	\$525,410.76	\$6,000.00	\$0.00	\$0.00	-\$485.19	\$26,847.81	\$557,773.38	27,288.849443	100%
<b>Totals</b>	<b>\$525,410.76</b>	<b>\$6,000.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>-\$485.19</b>	<b>\$26,847.81</b>	<b>\$557,773.38</b>		<b>100%</b>
Vested Balance							\$557,773.38		

Money In Detail	
Your Contributions	\$6,000.00
Employer Contributions	\$0.00

### Fee Summary

	Total Fees/Credits
Contract Asset Charge	-\$485.19
<b>Total Fees/Credits</b>	<b>-\$485.19</b>

Different funds have different fees and fee structures (please refer to your plan's Fund and Fee Information, available on the website, for more details). The table above expresses all charges as dollar amounts.