

OF FINANCIAL INTERESTS

Please print or type your name, mailing address, agency name, and position below:

FOR OFFICE USE ONLY:

LAST NAME -- FIRST NAME -- MIDDLE NAME:

Renner-Paul-Marvin

MAILING ADDRESS:

70 S.Riverview Bend, S. #713

CITY : ZIP : COUNTY :

Palm Coast, FL 32137 Flagler

NAME OF AGENCY :

Florida House of Representatives

NAME OF OFFICE OR POSITION HELD OR SOUGHT :

Member, House District 24

CHECK IF THIS IS A FILING BY A CANDIDATE

FLORIDA COMMISSION ON ETHICS JUN 29 2015 RECEIVED

PROCESSED

242813

PART A -- NET WORTH

Please enter the value of your net worth as of December 31, 2014. [Note: Net worth is not calculated by subtracting your reported liabilities from your reported assets, so please see the instructions on page 3.]

My net worth as of ~~December 31, 2014~~ ²⁰¹⁵ was \$ 271,714 (as of 31 May 2015)

PART B -- ASSETS

HOUSEHOLD GOODS AND PERSONAL EFFECTS:

Household goods and personal effects may be reported in a lump sum if their aggregate value exceeds \$1,000. This category includes any of the following, if not held for investment purposes: jewelry; collections of stamps, guns, and numismatic items; art objects; household equipment and furnishings; clothing; other household items; and vehicles for personal use, whether owned or leased.

The aggregate value of my household goods and personal effects (described above) is \$ 71,650

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

Table with 2 columns: DESCRIPTION OF ASSET (specific description is required - see instructions p.4) and VALUE OF ASSET. Row 1: see attached

PART C -- LIABILITIES

LIABILITIES IN EXCESS OF \$1,000 (See instructions on page 4):

Table with 2 columns: NAME AND ADDRESS OF CREDITOR and AMOUNT OF LIABILITY. Row 1: see attached

JOINT AND SEVERAL LIABILITIES NOT REPORTED ABOVE:

Table with 2 columns: NAME AND ADDRESS OF CREDITOR and AMOUNT OF LIABILITY. Row 1: None

PART D -- INCOME

You may ***EITHER*** (1) file a complete copy of your 2014 federal income tax return, *including all W2's, schedules, and attachments*, ***OR*** (2) file a sworn statement identifying each separate source and amount of income which exceeds \$1,000, including secondary sources of income, by completing the remainder of Part D, below.

I elect to file a copy of my 2014 federal income tax return and all W2's, schedules, and attachments.
 [If you check this box and attach a copy of your 2014 tax return, you need not complete the remainder of Part D.]

PRIMARY SOURCES OF INCOME (See instructions on page 5):

NAME OF SOURCE OF INCOME EXCEEDING \$1,000	ADDRESS OF SOURCE OF INCOME	AMOUNT
see attached		

SECONDARY SOURCES OF INCOME [Major customers, clients, etc., of businesses owned by reporting person--see instructions on page 5]:

NAME OF BUSINESS ENTITY	NAME OF MAJOR SOURCES OF BUSINESS' INCOME	ADDRESS OF SOURCE	PRINCIPAL BUSINESS ACTIVITY OF SOURCE

PART E -- INTERESTS IN SPECIFIED BUSINESSES [Instructions on page 6]

	BUSINESS ENTITY # 1	BUSINESS ENTITY # 2	BUSINESS ENTITY # 3
NAME OF BUSINESS ENTITY			
ADDRESS OF BUSINESS ENTITY			
PRINCIPAL BUSINESS ACTIVITY			
POSITION HELD WITH ENTITY			
I OWN MORE THAN A 5% INTEREST IN THE BUSINESS			
NATURE OF MY OWNERSHIP INTEREST			

PART F - TRAINING

For officers required to complete annual ethics training pursuant to section 112.3142, F.S.

I CERTIFY THAT I HAVE COMPLETED THE REQUIRED TRAINING.

OATH

I, the person whose name appears at the beginning of this form, do depose on oath or affirmation and say that the information disclosed on this form and any attachments hereto is true, accurate, and complete.

[Handwritten Signature]

 SIGNATURE OF REPORTING OFFICIAL OR CANDIDATE

STATE OF FLORIDA
 COUNTY OF Duval

Sworn to (or affirmed) and subscribed before me this 26th day of

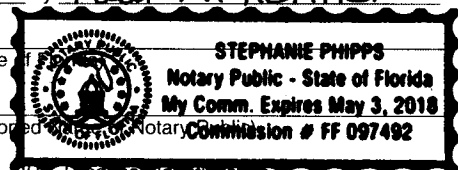
June, 20 15 by Paul M. Renner

[Handwritten Signature]
 (Signature of Notary Public--State of Florida)

(Print, Type, or Stamp Commissioned Notary Public)

Personally Known OR Produced Identification

Type of Identification Produced _____



If a certified public accountant licensed under Chapter 473, or attorney in good standing with the Florida Bar prepared this form for you, he or she must complete the following statement:

I, _____, prepared the CE Form 6 in accordance with Art. II, Sec. 8, Florida Constitution, Section 112.3144, Florida Statutes, and the instructions to the form. Upon my reasonable knowledge and belief, the disclosure herein is true and correct.

Signature

Date

Preparation of this form by a CPA or attorney does not relieve the filer of the responsibility to sign the form under oath.

IF ANY OF PARTS A THROUGH E ARE CONTINUED ON A SEPARATE SHEET, PLEASE CHECK HERE

Renner, Paul—Full and Public Disclosure of Financial Interests (Attachment)

Part B

<u>Description of Asset</u>	<u>Value of Asset (as of 31 May 2015)</u>
Homestead (70 Riverview Bend S., #713, Palm Coast, FL 32137)	\$143,900
Office (14 East Bay Street, Jacksonville, FL 32202) (20% ownership; .20 X 1,850,000=370,000)	\$370,000
Rental (3712 Pine Street, Jacksonville, FL 32205)	\$223,856
Rental (2325/2319 Forbes, Jacksonville, FL 32204)	\$236,865
Rental (2658 Gale Court, Jacksonville, FL 32204)	\$144,699
Rental (4635 Kingsbury Street, Jacksonville, FL 32204)	\$69,199
Checking, Vystar Credit Union—Personal Account, Jacksonville, FL	\$8,509.14
Checking, Vystar Credit Union—Rental Account, Jacksonville, FL	\$5,511.06
Checking, Wells Fargo	\$1,128.18
Certificate of Deposit, Everbank, Jacksonville, FL	\$7,032.07
401(k) Vanguard—2035 Investment Fund	\$67,690.48
401(k) Certa –see attached statement	\$33,191.75
IRA Certa	\$16,982.70
Oakmark Fund Class I	
Janus Research Fund Class T	
Oppenheimer Gold & Special Minerals	
Life Insurance Cash Surrender Value, Northwestern Mutual	\$14,560

Part C—Liabilities

<u>Name/Address of Creditor</u>	<u>Amount of Liability (as of 31 May 2015)</u>
Mortgage (70 Riverview Bend S., #713, Palm Coast, FL 32137) Vystar Credit Union 4420 Wabash Ave, Jacksonville, FL 32210	\$119,700
Mortgage (3712 Pine Street, Jacksonville, FL 32205) Vystar Credit Union 4420 Wabash Ave, Jacksonville, FL 32210	\$176,898
Mortgage (2325 Forbes St., Jacksonville, FL 32204) Vystar Credit Union 4420 Wabash Ave, Jacksonville, FL 32210	\$254,879
Mortgage (2658 Gale Court, Jacksonville, FL 32204) Vystar Credit Union 4420 Wabash Ave, Jacksonville, FL 32210	\$180,699
Mortgage (14 East Bay Street, Jacksonville, FL 32202) 20% of mortgage (.20 X 1,500,000=300,000) Jacksonville Bank, 100 N. Laura Street, 10 th Floor, Jacksonville, FL 32202	\$300,000
HELOC (3712 Pine Street, Jacksonville, FL 32205) Vystar Credit Union 4420 Wabash Ave, Jacksonville, FL 32210	\$43,416
Auto Loan	\$23,492

Vystar Credit Union 4420 Wabash Ave, Jacksonville, FL 32210	
Auto Loan	\$25,305
Vystar Credit Union 4420 Wabash Ave, Jacksonville, FL 32210	

Part D—Income

<u>Name or Source of Income</u>	<u>Address</u>	<u>Amount</u>
*Milam Howard Nicandri Dees & Gillam, P.A. (W-2 only)	14 East Bay Street Jacksonville, FL 32202	\$110,000.16
*K-1 not yet available, but estimated to be zero		\$0.00
State of Florida, Member State House (since 8 Apr 15)		\$6,847.63
Wrangler Properties, Inc. (for all Rental Properties)		\$4,629
Sale of Stock (Kinder Morgan)		\$12,607.87



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Rollover Individual Retirement Account Statement

* 00122086 01 AV 0.388 01 TR 00516 X104PD10 000000

IRA FBO PAUL M RENNER
CETERA INVESTMENT SVC AS CUST
ROLLOVER ACCOUNT
115 RIVERVIEW BND S UNIT 2134
PALM COAST FL 32137-6599



Account Number: [REDACTED]
Statement Period: 05/01/2015 - 05/31/2015

Valuation at a Glance

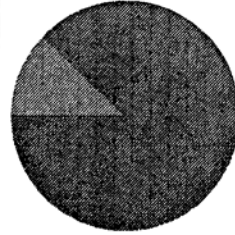
	This Period
Beginning Account Value	\$33,287.58
Dividends/Interest	23.83
Change in Account Value	-119.66
Ending Account Value	\$33,191.75
Estimated Annual Income	\$407.02

Your Financial Consultant:

TIM BUCHANAN
(904) 332-8000

Asset Allocation

	Last Period	This Period	% Allocation
Cash, Money Funds, and Bank Deposits	3,914.32	3,938.15	12%
Mutual Funds	29,373.26	29,253.60	88%
Account Total (Pie Chart)	\$33,287.58	\$33,191.75	100%



Please review your allocation periodically with your Financial Consultant.

Client Service Information

Your Financial Consultant: NHB

TIM BUCHANAN
6817 SOUTHPOINT PARKWAY STE 1301
JACKSONVILLE FL 32216-

Contact Information

Telephone Number: (904) 332-8000
Fax Number: (904) 332-8002

Your Account Information

Retirement Information

Year-End Fair Market Value (12/31/2014): \$33,150.96.

The year-end fair market value is furnished to the Internal Revenue Service for individual retirement accounts. Your fair market value may change based on transaction or asset valuation adjustments made after 12/31/2014.

Tax Lot Default Disposition Method

Default Method for Mutual Funds: HIGH COST LONG TERM
Default Method for Stocks in a Dividend Reinvestment Plan: HIGH COST LONG TERM
Default Method for all Other Securities: HIGH COST LONG TERM

Bond Amortization Elections:

Treat all interest as original issue discount (OID): No
Amortize premium on taxable bonds based on Constant Yield Method: Yes
Accrual market discount method for all other bond types: Ratable Method
Include market discount in income annually: No

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Financial Consultant for more information.

Portfolio Holdings

Description	Quantity	Opening Balance	Closing Balance	Accrued Income	30-Day Yield
Cash, Money Funds, and Bank Deposits 12.00% of Portfolio					
Money Market					
DREYFUS CASH MNGT INVESTOR SH	3,938.150	3,914.32	3,938.15	0.00	0.00%
Total Money Market		\$3,914.32	\$3,938.15	\$0.00	
Total Cash, Money Funds, and Bank Deposits		\$3,914.32	\$3,938.15	\$0.00	



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Rollover Individual Retirement Account Statement

Statement Period: 05/01/2015 - 05/31/2015

Portfolio Holdings (continued)

Description	Quantity	Market Price	Market Value	Estimated Annual Income	Estimated Yield
Mutual Funds 88.00% of Portfolio					
COMSTOCK PARTNERS CAPITAL VALUE FUND CLASS A Security Identifier: DRCVX CUSIP: 205763402 Open End Fund Dividend Option: Cash; Capital Gains Option: Reinvest	95.837	7.5900	727.40	0.61	0.08%
FIRST EAGLE OVERSEAS FUND CLASS A Security Identifier: SGOVX CUSIP: 32008F101 Open End Fund Dividend Option: Cash; Capital Gains Option: Reinvest	49.582	23.5200	1,166.17		
FIRST EAGLE GOLD FUND CLASS A Security Identifier: SGGDX CUSIP: 32008F408 Open End Fund Dividend Option: Cash; Capital Gains Option: Reinvest	33.153	14.6400	485.36	2.68	0.55%
FIRST EAGLE GLOBAL FUND CLASS A Security Identifier: SGENX CUSIP: 32008F507 Open End Fund Dividend Option: Cash; Capital Gains Option: Reinvest	37.675	54.5700	2,055.92		
GATEWAY FUND CLASS A Security Identifier: GATEX CUSIP: 367829207 Open End Fund Dividend Option: Cash; Capital Gains Option: Reinvest	143.182	30.2600	4,332.69	52.73	1.21%
OPPENHEIMER INTL BOND CLASS A Security Identifier: OIBAX CUSIP: 68380T103 Open End Fund Dividend Option: Cash; Capital Gains Option: Reinvest	402.061	5.8500	2,352.06	69.94	2.97%



Portfolio Holdings (continued)

Description	Quantity	Market Price	Market Value	Estimated Annual Income	Estimated Yield
Mutual Funds (continued)					
OPPENHEIMER GOLD & SPECIAL MINERALS CLASS A	110.704	13.7200	1,518.86	34.02	2.24%
Security Identifier: OPGSX CUSIP: 683910103 Open End Fund					
Dividend Option: Cash; Capital Gains Option: Reinvest					
PIMCO FOREIGN BOND FUND CLASS D (U.S. DOLLAR-HEDGED)	247.086	10.7200	2,648.76	44.57	1.68%
Security Identifier: PFODX CUSIP: 693391666 Open End Fund					
Dividend Option: Cash; Capital Gains Option: Reinvest					
PIMCO REAL RETURN FUND CLASS D	188.517	10.9700	2,068.03	23.21	1.12%
Security Identifier: PRRDX CUSIP: 693391682 Open End Fund					
Dividend Option: Cash; Capital Gains Option: Reinvest					
PERMANENT PORTFOLIO FUND	39.759	39.8600	1,584.79	10.73	0.67%
Security Identifier: PRPFX CUSIP: 714199106 Open End Fund					
Dividend Option: Cash; Capital Gains Option: Reinvest					
PIMCO COMMODITY REAL RETURN STRATEGY FUND CL D	244.371	4.3000	1,050.80	2.58	0.24%
Security Identifier: PCRDY CUSIP: 722005550 Open End Fund					
Dividend Option: Cash; Capital Gains Option: Reinvest					
PIMCO INVESTMENT GRADE CORPORATE BOND FUND CLASS D	154.584	10.6500	1,646.32	56.12	3.40%
Security Identifier: PBDDX CUSIP: 722008505 Open End Fund					
Dividend Option: Cash; Capital Gains Option: Reinvest					
PIMCO LONG-TERM U.S. GOVERNMENT FUND CLASS P	151.987	10.8800	1,653.62	38.62	2.33%
Security Identifier: PLTPX CUSIP: 72201M677 Open End Fund					
Dividend Option: Cash; Capital Gains Option: Reinvest					



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Rollover Individual Retirement Account Statement

Statement Period: 05/01/2015 - 05/31/2015

Portfolio Holdings (continued)

Description	Quantity	Market Price	Market Value	Estimated Annual Income	Estimated Yield
Mutual Funds (continued)					
BOSTON PARTNERS LONG/SHORT RESEARCH FUND INSTITUTIONAL CLASS Security Identifier: BPIRX CUSIP: 74925K581 Open End Fund Dividend Option: Cash; Capital Gains Option: Reinvest	222.194	15.7600	3,501.78		
TEMPLETON GLOBAL BOND FUND CLASS A Security Identifier: TPINX CUSIP: 880208103 Open End Fund Dividend Option: Cash; Capital Gains Option: Reinvest	197.833	12.4400	2,461.04	71.21	2.89%
Total Mutual Funds			\$29,253.60		\$407.02

Total Portfolio Holdings

Market Value	Accrued Interest	Estimated Annual Income
\$33,191.75	\$0.00	\$407.02

Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices, unless otherwise noted, have been obtained from independent vendor services, which we believe to be reliable. Market prices do not constitute a bid or an offer, and may differ from the actual sale price. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.perishing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from

Portfolio Holdings Disclosures (continued)

Reinvestment (continued)

whom your security was purchased, may be obtained. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Activity Summary (All amounts shown are in base currency)

	This Period	Year-to-Date		This Period	Year-to-Date
Credits			Debits		
Securities Bought	0.00	0.00	Securities Bought	0.00	-1,288.46
Total Securities	\$0.00	\$0.00	Total Securities	\$0.00	-\$1,288.46
Dividends and Interest	\$23.83	\$128.96	Dividends and Interest	\$0.00	\$0.00
Fees	\$0.00	\$0.00	Fees	\$0.00	-\$208.23
Cash Deposits	0.00	0.65	Cash Deposits	0.00	0.00
Total Cash	\$0.00	\$0.65	Total Cash	\$0.00	\$0.00
Total Credits	\$23.83	\$129.61	Total Debits	\$0.00	-\$1,496.69

Transactions by Type of Activity

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount Currency
Dividends and Interest						
05/01/15	CASH DIVIDEND RECEIVED OIBAX	OPPENHEIMER INTL BOND CLASS A FOR ACCRUAL PERIOD ENDING 04/30/15				6.17 USD
05/01/15	CASH DIVIDEND RECEIVED PFODX	PIMCO FOREIGN BOND FUND CLASS D (U.S. DOLLAR-HEDGED) FOR ACCRUAL PERIOD ENDING 04/30/15				2.91 USD



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Rollover Individual Retirement Account Statement

Statement Period: 05/01/2015 - 05/31/2015

Transactions by Type of Activity (continued)

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
Dividends and Interest (continued)							
05/01/15	CASH DIVIDEND RECEIVED PRRDX	PIMCO REAL RETURN FUND CLASS D FOR ACCRUAL PERIOD ENDING 04/30/15				0.89	USD
05/01/15	CASH DIVIDEND RECEIVED PBDDX	PIMCO INVESTMENT GRADE CORPORATE BOND FUND CLASS D FOR ACCRUAL PERIOD ENDING 04/30/15				4.65	USD
05/01/15	CASH DIVIDEND RECEIVED PLTPX	PIMCO LONG-TERM U.S. GOVERNMENT FUND CLASS P FOR ACRUAL PERIOD ENDING 04/30/15				3.28	USD
05/19/15	CASH DIVIDEND RECEIVED TPINX	TEMPLETON GLOBAL BOND FUND CLASS A 197.8330 SHRS RD 05/14 PD 05/19/15				5.93	USD
Total Dividends and Interest						\$0.00	USD
Total Value of Transactions						\$0.00	USD

The price and quantity displayed may have been rounded.

Money Market Fund Detail

Date	Activity Type	Description	Amount	Balance
Sweep Money Market Fund				
DREYFUS CASH MNGT INVESTOR SH				
Account Number: 0000098690 Current Yield: 0.00% Activity Ending: 05/29/15				
05/01/15	Opening Balance		3,914.32	3,914.32
05/04/15	Deposit	MONEY FUND PURCHASE	17.90	3,932.22
05/20/15	Deposit	MONEY FUND PURCHASE	5.93	3,938.15
05/29/15 Closing Balance			\$3,938.15	\$3,938.15
Total All Money Market Funds				

Income and Expense Summary

Dividend Income	Current Period Tax Deferred	Year-to-Date Tax Deferred
Other Dividends	23.83	128.96
Total Dividends, Interest, Income and Expenses	\$23.83	\$128.96

Messages

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Shares of a money market mutual fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money market mutual fund's prospectus or the bank deposit product's disclosure document or contact your advisor for additional information.

Important Information and Disclosures

The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC[®]). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: www.pershing.com/strength.html.
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.** Errors and Omissions excepted.

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; (ii) the class is decertified; or (iii) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.**