

Specially Prepared for:

Dana Jones
123 Main Street
Anytown
NY 12345

SAMPLE

Welcome To The Schwab Quarterly Portfolio Profile™ Report.

The QPP provides a quarter end snapshot of general performance data for the securities within your portfolio, and identifies areas where you may wish to take action.

The QPP is designed to help you:

- Compare your portfolio's asset allocation with a target model
- Pinpoint sectors and individual equities where you might be over or under concentrated
- View Schwab Equity Ratings® for the stocks in your portfolio
- Identify areas that may require immediate action

If you would like help interpreting your report or want to discuss your portfolio, please call us at the number listed on the next page.

Questions? Contact us:

C. Schwab Financial Consultant
800-435-9050

Customer Service and Trading
800-435-9050

Your Portfolio includes the following Accounts as of 12/31/11

Account #	Account Title	Net Portfolio Value
0000-0001	Dana Jones	\$753,870
0000-0002	Dana Jones	\$1,282,685
0000-0003	Dana Jones	\$897,275
0000-0004	Dana Jones	\$9,498
0000-0005	Dana Jones	\$351,104
0000-0006	Dana Jones	\$81,988
0000-0007	Dana Jones	\$469,705
Total Portfolio Value		\$3,846,125

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Click on the title below and you will be taken to the corresponding QPP page.

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Portfolio Alerts

We have identified the following potential issues within your portfolio that could impact the likelihood of achieving your investment goals and objectives. If you would like to discuss these notifications, please call your Financial Consultant or call 800-435-9050.

Asset Allocation (3 alerts)

Large Cap Equity page 4

Your portfolio is overweight in Large Cap Equity.

International Equity page 4

Your portfolio is underweight in International Equity.

Fixed Income page 4

Your portfolio is underweight in Fixed Income.

Equities | View (1 alert)

[Schwab Stock Lists®](#)

Equity Quality page 7

One or more of this portfolio's equities is rated D or F. View [Schwab Stock Lists®](#) for rebalancing ideas.

Mutual Funds | View (1 alert)

[OneSource Select List®](#)

Morningstar Rating page 8

One or more of your mutual funds has a Morningstar rating of 1 or 2 stars, and is not on the [OneSource Select List®](#).

Looking for new ideas?

www.schwab.com/schwabstocklists

Use the weekly [Schwab Stock Lists®](#) to generate new stock ideas to rebalance your portfolio. Based on Schwab Equity Ratings®, these lists reflect our top rated stocks for a particular sector, size or style that might be right for your portfolio.

With [Schwab's Mutual Fund OneSource Select List®](#)¹, you can quickly narrow your search to a list of no-load, no-transaction-fee² funds that have been handpicked by the experts at Charles Schwab Investment Advisory, Inc.³

View the [OneSource Select List®](#)

www.schwab.com/schwabportfolios

If you're looking for a one-stop solution to meet your asset allocation needs, see how [Schwab Portfolios](#) can help you create a well diversified portfolio.

¹Charles Schwab & Co., Inc., member SIPC, receives remuneration from fund companies participating in the Mutual Fund OneSource® services.

²Schwab's short-term redemption fee will be charged on redemptions of funds bought through Schwab's Mutual Fund OneSource® service with no transaction fees. For each of these trade orders placed through a broker, a \$25 service charge applies.

³Charles Schwab Investment Advisory, Inc. is an affiliate of Charles Schwab & Co., Inc.

Investors should consider carefully information contained in the prospectus, including investment objectives, risks, charges and expenses. You can request a prospectus by calling Schwab at 800-435-9050. Please read the prospectus carefully before investing.

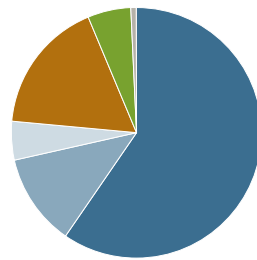
Please refer to the back of this report for important information.

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Current vs Target Asset Allocation

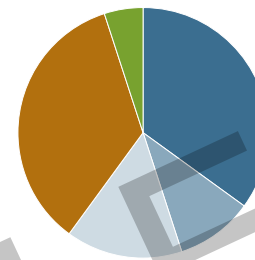
- Large Cap Equity 59.5%
- Small Cap Equity 11.9%
- International Equity 5.0%
- Fixed Income 17.2%
- Cash Investments† 5.6%
- Other 0.7%

Current Allocation



- Large Cap Equity 35.0%
- Small Cap Equity 10.0%
- International Equity 15.0%
- Fixed Income 35.0%
- Cash Investments† 5.0%
- Other 0.0%

Target Allocation
Moderate



Asset Class	Current		Target		Rebalancing Guidelines	
	Value (\$)	(%)	Value (\$)	(%)	Value (\$)	(%)
⚠ Large Cap Equity	\$2,701,816	59.5%	\$1,588,206	35.0%	(\$1,113,610)	-24.5%
Small Cap Equity	541,541	11.9%	453,773	10.0%	(87,768)	-1.9%
⚠ International Equity	227,006	5.0%	680,660	15.0%	453,654	10.0%
⚠ Fixed Income	782,112	17.2%	1,588,206	35.0%	806,094	17.8%
Cash Investments†	252,671	5.6%	226,887	5.0%	(25,784)	-0.6%
Other	32,587	0.7%	0	0.0%	(32,587)	-0.7%
Total	\$4,537,733†	100%		100%		

Asset Allocation

This page highlights the differences between your portfolio's current asset allocation and the Schwab target asset allocation model you have chosen. The target asset allocation is a general guideline. If certain asset classes in your portfolio differ from the target allocation by more than 5%, you may want to consider rebalancing to bring your portfolio more in line with the target allocation.

You may want to over or underweight certain investment styles (growth or value) in your portfolio at various times. For Schwab's latest viewpoint, see [Schwab's Market Perspective](#).

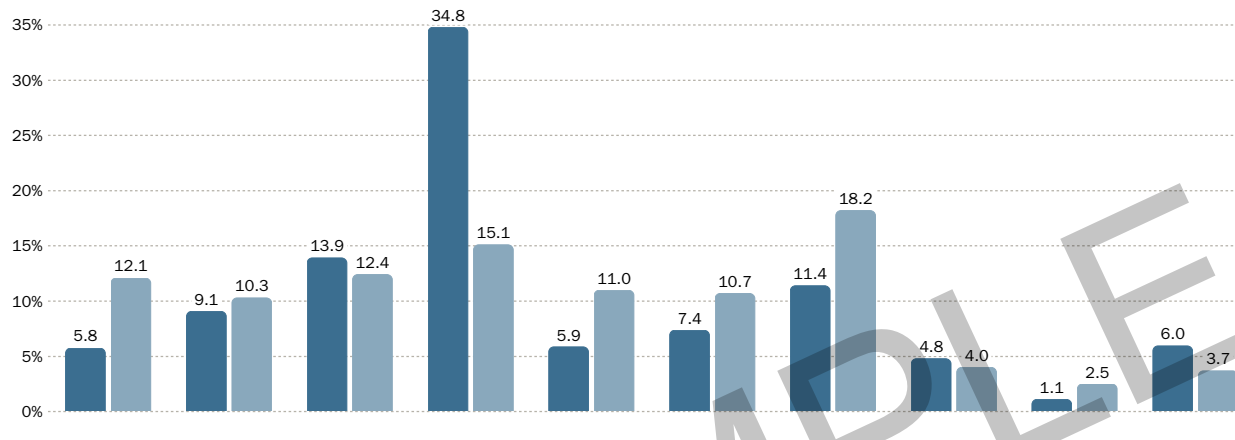
Portfolio Alert

- ⚠ **Large Cap Equity**
Your portfolio is overweight in Large Cap Equity.
- ⚠ **International Equity**
Your portfolio is underweight in International Equity.
- ⚠ **Fixed Income**
Your portfolio is underweight in Fixed Income.

† The category 'Cash Investments' is an aggregate of your money market mutual funds, cash allocation in multi-asset mutual funds, money market sweep funds, Schwab Bank Deposit Sweep Feature, certificates of deposit issued with maturities equal to or less than 1 year, commercial paper, and treasury bills. Non-deposit investment products are held by Charles Schwab & Co., Inc., member SIPC, and its affiliates and are not FDIC insured, may lose value, and are not bank guaranteed. See your account statement, or representative for more details.

‡ Portfolio analysis excludes short positions, margin balances, options, warrants, rights and futures.

Sector Diversification as a Percent of Total Portfolio



	Consumer Discretionary	Consumer Staples	Energy	Financials	Health Care	Industrials	Information Technology	Materials	Telecom	Utilities
● Your Domestic Portfolio†	5.8%	9.1%	13.9%	34.8%	5.9%	7.4%	11.4%	4.8%	1.1%	6.0%
● Market (Wilshire 5000*)	12.1%	10.3%	12.4%	15.1%	11.0%	10.7%	18.2%	4.0%	2.5%	3.7%
Difference	-6.3%	-1.2%	1.5%	19.7%	-5.1%	-3.3%	-6.8%	0.8%	-1.4%	2.3%

Sector Diversification

This page helps you review your domestic portfolio's diversification across sectors. Economic events will often affect certain sectors more than others. If you spread your investments across many different sectors, your portfolio will be less impacted by a downturn in any individual sector.

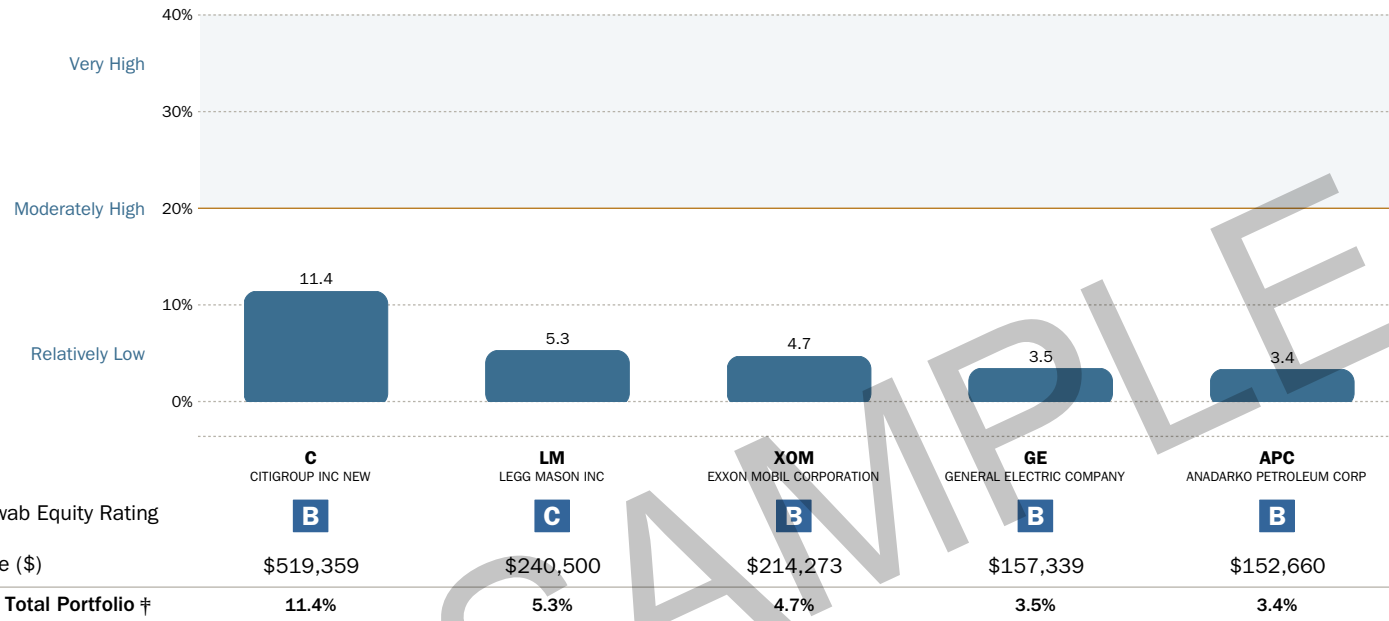
The graph to the left shows the 10 sector components for the domestic stock and mutual fund holdings in your portfolio and compares it to the market overall, represented by the Wilshire 5000 Index*. The dark bars show your domestic portfolio's concentration in each sector. The light bars indicate the percentage of the market represented by each sector.

We recommend that your domestic portfolio's concentration in an individual sector not vary from that of the market by more than 20%.

† Portfolio analysis excludes short positions, margin balances, options, warrants, rights and futures.

*The Wilshire 5000 Index is a broad-market index of U.S. publicly traded equities and is frequently used as a proxy for the overall equity market. Indices are unmanaged, do not incur management fees, costs and expenses and cannot be invested in directly. Data was last updated on 01/10/2012. The sector weightings are subject to change. Sectors are provided by Global Industry Classification Standard (GICS) by MSCI and S&P. Sectors may not be available for all securities.

Equity Concentration as a Percent of Total Portfolio



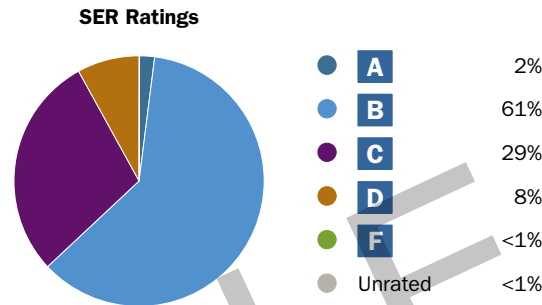
Equity Concentration

This page shows your top five stock positions and the percentage of your portfolio they represent. According to studies conducted by the Schwab Center for Financial Research†, if your largest individual stock holding accounts for more than 20% of your portfolio, this will most likely increase the volatility of your portfolio as a whole. You may want to take a second look at these holdings to make sure you are comfortable with the risk.

† The Schwab Center for Financial Research is a Division of Charles Schwab & Co., Inc.
‡ Portfolio analysis excludes short positions, margin balances, options, warrants, rights and futures.
Note: Your mutual funds may also hold individual stocks you own. If so, your effective concentration in these stocks will be even greater.

Schwab Equity Ratings®

Schwab Equity Rating as of 12/30/11	Number of Stocks	Stocks Held with a Schwab Equity Rating 12/31/11 Value (\$)	(%)
A	3	\$45,356	2%
B	25	1,693,532	61%
C	12	801,841	29%
D	3	221,803	8%
F	1	9,800	<1%
Unrated	2	23,392	<1%
Total	46	\$2,795,724†	100%



Equity Ratings

Schwab Equity Ratings®

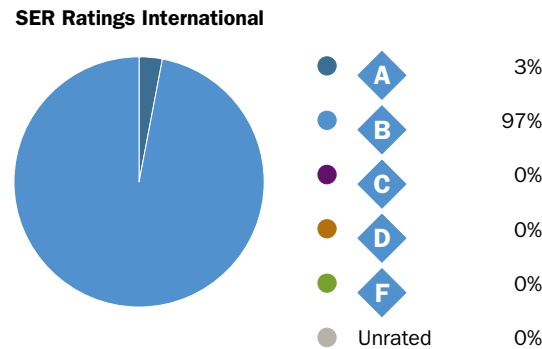
This page gives you a snapshot of your equity holdings and Schwab's research outlook is that A-rated stocks, on average, will strongly outperform, and F-rated stocks, on average, will strongly underperform the equities market over the next 12 months. If you hold "D" or "F" rated stocks, you may wish to consider reevaluating.

Portfolio Alert

Equity Quality
One or more of this portfolio's equities is rated D or F. View [Schwab Stock Lists®](#) for rebalancing ideas.

Schwab Equity Ratings International®

Schwab Equity Rating International as of 12/30/11	Number of Stocks	Stocks Held with a Schwab Equity Rating International 12/31/11 Value (\$)	(%)
A	1	\$4,820	3%
B	2	135,336	97%
C	0	0	0%
D	0	0	0%
F	0	0	0%
Unrated	0	0	0%
Total	3	\$140,156†	100%



Equity Ratings

Schwab Equity Ratings International®

This page gives you a snapshot of your equity holdings and Schwab's research outlook is that A-rated stocks, on average, will strongly outperform, and F-rated stocks, on average, will strongly underperform the equities market of the country where the stock is traded or in which the company is headquartered, over the next 12 months. If you hold "D" or "F" rated stocks, you may wish to consider reevaluating.

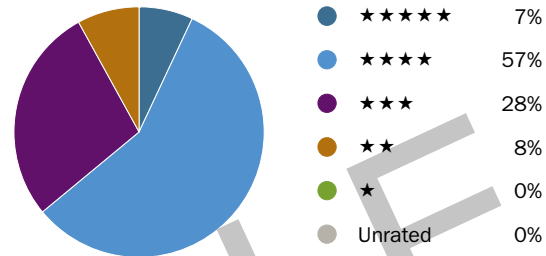
† Portfolio analysis excludes short positions, margin balances, options, warrants, rights and futures.

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Morningstar Ratings

Morningstar Rating as of 12/30/11	Funds Held with a Morningstar Rating		
	Number of Funds	12/31/11 Value (\$)	(%)
★★★★★	1	\$44,824	7%
★★★★	9	387,366	57%
★★★	8	192,576	28%
★★	3	54,041	8%
★	0	0	0%
Unrated	0	0	0%
Total	21	\$678,807	100%

Morningstar Ratings



Mutual Fund Ratings

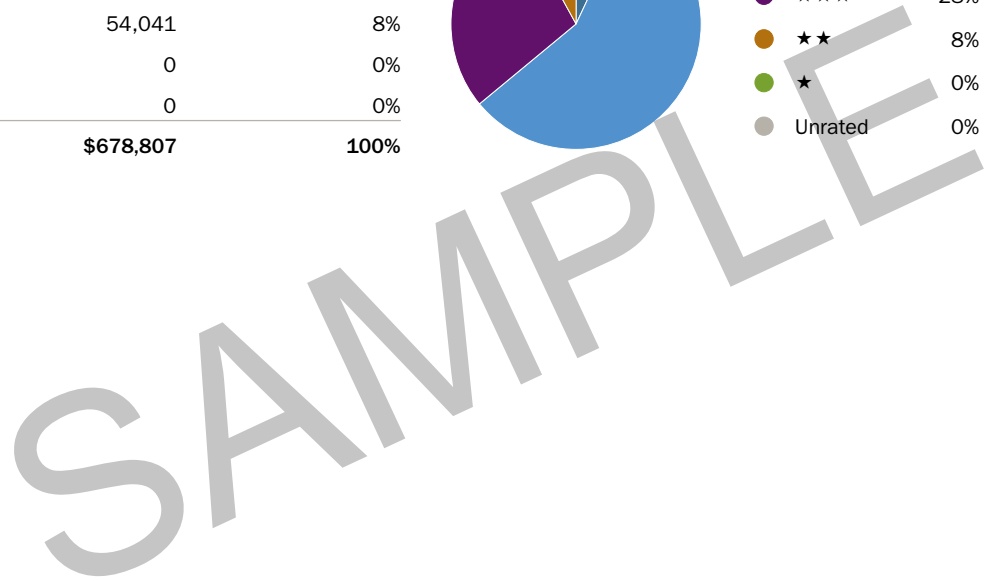
Morningstar Ratings

You can view the Morningstar ratings of each of your mutual fund positions from 5 stars (highest) to 1 star (lowest). If you have 1 or 2 star rated mutual funds that are not on our Mutual Fund Select List, you may want to consider reevaluating your reasons for holding these mutual funds.

Portfolio Alert

⚠ **Morningstar Rating**

One or more of your mutual funds has a Morningstar rating of 1 or 2 stars, and is not on the [OneSource Select List](#)®.



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Equity Profile

Large Cap Equities (Fiscal Year)	12/31/11 Value (\$)	Ratings			Performance				Earnings	
		SER as of 12/30/11	S&P Opinion	Reuters Analyst Consensus (# of analysts)	Previous QTR Return Company	Previous QTR Return Sector	Past 12 Months Company	Past 12 Months Sector	Previous Quarter Earnings (\$)	Quarter Growth vs 2010
ABT ABBOTT LABORATORIES (12/31) Health Care	\$22,492	NR	★★★★	□□□□ Outperform (25)	-11.2%	2.6%	21.8%	9.6%	\$0.19	-66.7%
AEP AMER ELECTRIC PWR CO INC (12/31) Utilities	12,393	B	★★★★★	□□□□ Outperform (21)	-3.5%	0.9%	20.8%	14.6%	1.35	16.4%
AMGN AMGEN INCORPORATED (12/31) Health Care	51,368	B*	★★★★	□□□□ Outperform (25)	-3.7%	2.6%	18.2%	9.6%	0.50	-61.2%
APC ANADARKO PETROLEUM CORP (12/31) Energy	152,660	B	★★★★	□□□□ Outperform (32)	25.4%	23.2%	0.7%	2.1%	(6.12)-12,140.0%	
AMAT APPLIED MATERIALS INC (10/31) Information Technology	13,923	B	★★★★★	□□□□ Outperform (24)	27.8%	8.4%	-21.9%	0.1%	0.34	-2.9%
BAC BANK OF AMERICA CORP (12/31) Financials	152,644	C	★★★	□□□□ Outperform (32)	20.0%	12.0%	-58.1%	-16.6%	0.56	172.7%
CVS C V S CAREMARK CORP (12/31) Consumer Staples	28,546	B	★★★★★	□□□□ Outperform (27)	13.9%	0.8%	18.9%	10.8%	0.65	8.3%
CHK CHESAPEAKE ENERGY CORP (12/31) Energy	11,145	B	★★★★	□□□□ Outperform (35)	36.6%	23.2%	-13.2%	2.1%	1.23	64.0%
CSCO CISCO SYSTEMS INC (07/31) Information Technology	37,968	B	★★★	□□□□ Outperform (48)	-7.5%	8.4%	-9.6%	0.1%	0.33	-2.9%
C CITIGROUP INC NEW (12/31) Financials	519,359	B	★★★	□□□□ Outperform (27)	15.6%	12.0%	-44.3%	-16.6%	1.24	55.0%
ED CONSOLIDATED EDISON INC (12/31) Utilities	86,842	C	★★★	□□□□ Hold (19)	1.6%	0.9%	30.8%	14.6%	1.30	5.7%
⚠ D DOMINION RES INC VA NEW (12/31) Utilities	63,696	D	★★	□□□□ Hold (21)	1.3%	0.9%	29.4%	14.6%	0.69	-29.6%
DD DU PONT E I DE NEMOUR&CO (12/31) Materials	50,358	C	★★★★	□□□□ Outperform (19)	8.1%	11.0%	-5.2%	-10.1%	0.48	92.0%

* A significant event has been announced. Please check current news.
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Legend: ⚠ One or more of your individual equities is rated D or F. Ⓞ (Option) As of the quarter end, there was an open option position for this security. Ⓢ (Short) As of the quarter end, there was a short position in this security.
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Equity Profile

Large Cap Equities (Fiscal Year)			Ratings			Performance				Earnings	
		12/31/11 Value (\$)	SER as of 12/30/11	S&P Opinion	Reuters Analyst Consensus (# of analysts)	Previous QTR Return Company	Past 12 Months Sector	Past 12 Months Company	Past 12 Months Sector	Previous Quarter Earnings (\$)	Quarter Growth vs 2010
EMC	E M C CORP MASS (12/31) Information Technology	\$15,078	C	★★★★★	□□□□ Outperform (38)	18.4%	8.4%	-5.9%	0.1%	\$0.27	22.7%
XOM	EXXON MOBIL CORPORATION (12/31) Energy	214,273	B	★★★★★	□□□□ Outperform (24)	22.1%	23.2%	18.7%	2.1%	2.13	47.9%
GE	GENERAL ELECTRIC COMPANY (12/31) Industrials	157,339	B	★★★★	□□□□ Outperform (17)	26.7%	13.4%	1.3%	-3.0%	0.22	-24.1%
GIS	GENERAL MILLS INC (05/31) Consumer Staples	12,123	C	★★★★★	□□□□ Outperform (20)	-6.7%	0.8%	17.2%	10.8%	0.67	-27.2%
⚠	GS GOLDMAN SACHS GROUP INC (12/31) Financials	135,645	D	★★★	□□□□ Outperform (31)	1.8%	12.0%	-45.6%	-16.6%	(0.84)	-128.2%
HES	HESS CORPORATION (12/31) Energy	22,720	B	★★★★	□□□□ Outperform (20)	33.6%	23.2%	-25.3%	2.1%	0.88	-75.0%
HPQ	HEWLETT-PACKARD COMPANY (10/31) Information Technology	10,304	B*	★★★	□□□□ Hold (37)	8.9%	8.4%	-37.9%	0.1%	0.12	-89.1%
HD	HOME DEPOT INC (01/31) Consumer Discretionary	24,089	B	★★★	□□□□ Outperform (29)	19.9%	6.1%	23.4%	3.7%	0.60	17.6%
INTC	INTEL CORP (12/31) Information Technology	29,100	C	★★★	□□□□ Outperform (52)	7.9%	8.4%	19.3%	0.1%	0.65	25.0%
IP	INTERNATIONAL PAPER CO (12/31) Materials	20,720	B*	★★★	□□□□ Outperform (14)	14.8%	11.0%	12.4%	-10.1%	1.19	29.3%
IBM	INTL BUSINESS MACHINES (12/31) Information Technology	111,064	B	★★★★★	□□□□ Outperform (28)	13.3%	8.4%	27.4%	0.1%	3.19	13.1%
JNJ	JOHNSON & JOHNSON (12/31) Health Care	26,232	B	★★★★	□□□□ Outperform (26)	-5.4%	2.6%	9.9%	9.6%	1.15	-6.5%
JPM	JPMORGAN CHASE & CO (12/31) Financials	13,167	B	★★★	□□□□ Outperform (32)	19.6%	12.0%	-20.0%	-16.6%	1.02	1.0%

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KMB KIMBERLY-CLARK CORP (12/31) Consumer Staples	\$36,780	B	★★★	□□□□□ Outperform (15)	3.3%	0.8%	21.6%	10.8%	\$1.09	-4.4%
LOW LOWES COMPANIES INC (01/31) Consumer Discretionary	5,076	C*	★★★	□□□□□ Outperform (28)	16.7%	6.1%	3.4%	3.7%	0.18	-37.9%
MRO MARATHON OIL CORP (12/31) Energy	11,708	A	★★★★	□□□□□ Outperform (22)	29.4%	23.2%	31.2%	2.1%	0.57	-41.8%
MCD MC DONALDS CORP (12/31) Consumer Discretionary	70,231	C	★★★★★	□□□□□ Outperform (26)	-4.5%	6.1%	34.7%	3.7%	1.45	12.4%
MDT MEDTRONIC INC (04/30) Health Care	26,775	B	★★★	□□□□□ Outperform (35)	9.4%	2.6%	5.8%	9.6%	0.82	57.7%
MSFT MICROSOFT CORP (06/30) Information Technology	46,728	C	★★★★	□□□□□ Outperform (38)	4.6%	8.4%	-4.5%	0.1%	0.68	9.7%
ORCL ORACLE CORPORATION (05/31) Information Technology	25,650	C	★★★★★	□□□□□ Outperform (44)	9.2%	8.4%	-17.5%	0.1%	0.43	16.2%
PPG P P G INDUSTRIES INC (12/31) Materials	50,094	B	★★★★★	□□□□□ Outperform (16)	10.6%	11.0%	2.0%	-10.1%	1.96	24.1%
PM PHILIP MORRIS INTL INC (12/31) Consumer Staples	62,784	B	★★★★★	□□□□□ Outperform (16)	-1.1%	0.8%	39.8%	10.8%	1.35	36.4%
PG PROCTER & GAMBLE (06/30) Consumer Staples	67,511	C	★★★	□□□□□ Outperform (23)	0.0%	0.8%	7.0%	10.8%	1.03	1.0%
VZ VERIZON COMMUNICATIONS (12/31) Telecommunication Services	24,072	A	★★★	□□□□□ Outperform (40)	11.1%	1.9%	18.2%	0.5%	0.49	113.0%
WMT WAL-MART STORES INC (01/31) Consumer Staples	59,760	B	★★★★★	□□□□□ Outperform (30)	4.1%	0.8%	13.9%	10.8%	0.97	2.1%
WFC WELLS FARGO & CO NEW (12/31) Financials	4,189	B	★★★★	□□□□□ Outperform (34)	24.6%	12.0%	-9.5%	-16.6%	0.72	20.0%
Benchmark: S&P 500 Index					11.2%		0.0%			

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Equity Profile

			Ratings			Performance				Earnings	
Small Cap Equities (Fiscal Year)			SER as of 12/30/11	S&P Opinion	Reuters Analyst Consensus (# of analysts)	Previous QTR Return Company	Past 12 Months Sector	Past 12 Months Company	Past 12 Months Sector	Previous Quarter Earnings (\$)	Quarter Growth vs 2010
AA	ALCOA INC (12/31) Materials	\$15,570	B	★★★★	□□■□□ Hold (20)	26.4%	11.0%	-43.3%	-10.1%	\$0.15	150.0%
AREM	AMER RARE EARTHS & MATLS (06/30) Materials	900	NC	-	□□■□□ Hold (1)	-6.7%	11.0%	-88.6%	-10.1%	(0.02)	50.0%
KELYA	KELLY SERVICES INC CL A (12/31) Industrials	9,576	A	★★★★★	□□□■□ Outperform (5)	32.5%	13.4%	-26.8%	-3.0%	0.52	100.0%
LM	LEGG MASON INC (03/31) Financials	240,500	C	★★★	□□■□□ Hold (20)	6.9%	12.0%	-33.0%	-16.6%	0.39	-22.0%
MWW	MONSTER WORLDWIDE INC (12/31) Information Technology	10,309	B	★★★★	□□□■□ Outperform (16)	-7.8%	8.4%	-66.4%	0.1%	0.26	620.0%
⚠	TOL TOLL BROTHERS INC (10/31) Consumer Discretionary	22,462	D	★★★	□□□■□ Outperform (23)	12.8%	6.1%	7.5%	3.7%	0.09	-70.0%
⚠	VLNC VALENCE TECH INC (03/31) Industrials	9,800	F	-	□□□■□ Outperform (2)	19.4%	13.4%	-41.7%	-3.0%	(0.03)	-
Benchmark: Russell 2000 Index						15.5%		-4.2%			
International Equities (Fiscal Year)											
STD	BANCO SANTANDER SA ADR FSPONSORED ADR 1 ADR REPS 1 ORD (12/31) Financials	\$127,840	B*	-	□□□□■ Buy (2)	-3.1%	12.0%	-23.4%	-16.6%	-	-
ERIC	ERICSSON TEL ADR B NEW FCL B SPONSORED ADR 1 ADR REP 10 ORD (12/31) Information Technology	7,496	B	★★★★	□□■□□ Hold (17)	12.7%	8.4%	-9.5%	0.1%	0.18	12.5%
NOK	NOKIA CORP SPON ADR F1 ADR REP 1 NOKIA CORPS (12/31) Information Technology	4,820	A	★★★	□□■□□ Hold (33)	0.0%	8.4%	-50.2%	0.1%	(0.03)	-116.7%
Benchmark: MSCI EAFE Index						3.3%		-12.1%			

* A significant event has been announced. Please check current news.
Performance details shown on this page are for the individual equities held in your portfolio and do not reflect your personal performance over time held.

Legend: ⚠ One or more of your individual equities is rated D or F. Ⓞ (Option) As of the quarter end, there was an open option position for this security. Ⓢ (Short) As of the quarter end, there was a short position in this security. Please refer to the back of this report for important information. Important SER rating details and disclosures are available at the back of this report.
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Equity Profile

Equities Not Classified

CHARTER COMMUNICATIONXXXBANKRUPT EFF 11/30/09

SAMPLE

Performance details shown on this page are for the individual equities held in your portfolio and do not reflect your personal performance over time held.

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Mutual Fund Profile

			12/31/11 Value (\$)	Morningstar Ratings		Expense Ratio	3-Month Return	Average Annualized Return			5 Year Growth of \$10,000	
				Overall	Historical Risk Low High			1 Year	5 Year	10 Year		Since Inception
Large Cap Mutual Funds (Inception)												
	CVGRX	CALAMOS GROWTH FUND CLASS A (09/1990)	\$11,940	★★★		1.28%	1.8%	-13.4%	-0.6%	4.3%	12.8%	\$9,718
⚠	DAGVX	DREYFUS STRAT VALUE A (09/1995)	17,208	★★		0.98%	7.8%	-11.6%	-3.0%	3.3%	9.4%	8,596
⚠	PBEAX	PRUDENTIAL JENNISON VALUE CL A (01/1990)	10,361	★★		1.04%	4.4%	-11.2%	-3.6%	2.9%	8.1%	8,308
	SNXFX	SCHWAB 1000 INDEX FUND (04/1991)	44,860	★★★★		0.29%	11.9%	1.3%	-0.1%	3.2%	8.1%	9,945
	SWDSX	SCHWAB DIVIDEND EQUITY FUND (09/2003)	7,571	★★★★		0.89%	13.6%	6.0%	0.2%	-	6.3%	10,121
	SWTSX	SCHWAB TOTAL STOCK MKT INDEX (06/1999)	54,325	★★★★		0.09%	12.1%	1.3%	0.4%	3.9%	2.5%	10,186
	Benchmark: S&P 500 Index						11.2%	0.0%	-2.4%	0.9%		
Small Cap Mutual Funds (Inception)												
	SWSSX	SCHWAB SMALL CAP INDEX FUND (05/1997)	\$28,101	★★★		0.17%	15.0%	-2.6%	1.9%	5.8%	6.9%	\$10,992
	WGROX	WASATCH CORE GROWTH FUND (12/1986)	57,451	★★★★		1.41%	10.8%	5.1%	2.5%	4.9%	11.7%	11,292
	Benchmark: Russell 2000 Index						15.5%	-4.2%	0.2%	5.6%		
International Mutual Funds (Inception)												
	DIISX	DREYFUS INTL STOCK INDEX FUND (06/1997)	\$18,389	★★★		0.60%	4.3%	-12.5%	-5.1%	4.0%	2.0%	\$7,689
	FACNX	FIDELITY ADV CANADA FD CL A (05/2007)	40,675	★★★		1.24%	-0.6%	-17.7%	-	-	-0.9%	-
	SWISX	SCHWAB INTL INDEX FUND (05/1997)	18,406	★★★		0.19%	4.6%	-11.7%	-4.3%	4.4%	2.8%	8,006
	Benchmark: MSCI EAFE Index						3.3%	-12.1%	-4.7%	4.7%		
Taxable Bond Mutual Funds (Inception)												
	ACITX	AMERICAN CENTURY INFLATION ADJ BD INV (02/1997)	\$28,909	★★★		0.48%	2.6%	13.0%	7.7%	7.1%	6.5%	\$14,477
	DSIGX	DREYFUS SHORT INTERM GOVERNMENT FUND (04/1987)	9,504	★★★		0.78%	0.1%	0.9%	3.3%	2.9%	5.3%	11,740
	PTTDX	PIMCO TOTAL RETURN FUND CL D (04/1998)	44,824	★★★★★		0.75%	2.2%	3.9%	7.8%	6.5%	6.7%	14,531
	SWGSX	SCHWAB GNMA FUND (03/2003)	27,159	★★★★		0.55%	1.2%	7.7%	6.6%	-	5.0%	13,765

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Legend: ⚠ One or more of your mutual funds has a Morningstar rating of 1 or 2 stars, and is not on the Mutual Fund Select List®. Ⓞ Denotes a change in fund management during the 3-months ending December 31, 2011.

▲ Multi-Asset Class Securities are proportionally distributed into the asset class using Morningstar data.

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Mutual Fund Profile

			12/31/11 Value (\$)	Morningstar Ratings		Expense Ratio	3-Month Return	Average Annualized Return			5 Year Growth of \$10,000	
				Overall	Historical Risk Low High			1 Year	5 Year	10 Year		Since Inception
Taxable Bond Mutual Funds (Inception)												
TPINX	TEMPLETON GLOBAL BOND FUND CL A (09/1986)		\$113,428	★★★★		0.89%	-3.1%	-6.5%	8.1%	10.5%	8.0%	\$14,748
TSDOX	TOUCHSTONE ULTRA SHORT DURATION FIXED INCOME CL Z (03/1994)		10,620	★★★★		0.72%	0.5%	1.5%	2.3%	2.6%	4.1%	11,221
Benchmark: Barclays Capital Aggregate Bond Index							1.1%	7.8%	6.5%	5.8%		
Tax-Free Bond Mutual Funds (Inception)												
DRNYX	DREYFUS NY TAX EXEMPT BOND FUND (07/1983)		\$36,652	★★★		0.73%	1.9%	9.9%	4.5%	4.6%	6.6%	\$12,462
Benchmark: Barclays Capital Municipal Bond Index							2.1%	10.7%	5.2%	5.4%		
Multi-Asset Mutual Funds▲ (Inception)												
◆	DODBX	DODGE & COX BALANCED FD (06/1931)	\$26,472	★★		0.53%	8.5%	-1.7%	-0.9%	4.8%	9.5%	\$9,577
	FKINX	FRANKLIN INCM FD CL A (08/1948)	54,448	★★★★		0.65%	3.5%	-1.5%	1.9%	6.8%	10.4%	10,981
	OAKBX	OAKMARK EQUITY INCOME FD (11/1995)	17,503	★★★★		0.79%	9.0%	0.6%	4.4%	7.1%	10.6%	12,396

Morningstar 3-, 5-, and 10-year ratings for CALAMOS GROWTH FUND CLASS A are 3,2,4. Ratings for DREYFUS STRAT VALUE A are 1,3,2. Ratings for PRUDENTIAL JENNISON VALUE CL A are 3,1,3. Ratings for SCHWAB 1000 INDEX FUND are 4,4,4. Ratings for SCHWAB DIVIDEND EQUITY FUND are 3,4,-. Ratings for SCHWAB TOTAL STOCK MKT INDEX are 4,4,4. Ratings for SCHWAB SMALL CAP INDEX FUND are 4,3,3. Ratings for WASATCH CORE GROWTH FUND are 5,4,3. Ratings for DREYFUS INTL STOCK INDEX FUND are 3,3,3. Ratings for FIDELITY ADV CANADA FD CL A are 3,-,-. Ratings for SCHWAB INTL INDEX FUND are 2,3,3. Ratings for AMERICAN CENTURY INFLATION ADJ BD INV are 3,4,3. Ratings for DREYFUS SHORT INTERM GOVERNMENT FUND are 2,2,3. Ratings for PIMCO TOTAL RETURN FUND CL D are 3,5,5. Ratings for SCHWAB GNMA FUND are 4,4,-. Ratings for TEMPLETON GLOBAL BOND FUND CL A are 3,4,5. Ratings for TOUCHSTONE ULTRA SHORT DURATION FIXED INCOME CL Z are 3,3,4. Ratings for DREYFUS NY TAX EXEMPT BOND FUND are 3,4,3. Ratings for DODGE & COX BALANCED FD are 3,1,3. Ratings for FRANKLIN INCM FD CL A are 4,1,5. Ratings for OAKMARK EQUITY INCOME FD are 2,5,5. Data and ratings provided by Morningstar. Morningstar proprietary ratings reflect historical risk-adjusted performance as of December 31, 2011. These ratings are subject to change every month. Morningstar ratings are calculated from the fund's 3-, 5-, and 10 year average annual returns in excess of the 90 day Treasury bill returns with appropriate fee adjustments and a risk factor that reflects fund performance below 90-day T-bill returns. Domestic Stock, International Stock, and Bond funds were rated: the bottom 10% of funds in each category receive 1 star, 22.5% receive 2 stars, 35% receive 3 stars, 22.5% receive 4 stars, and the top 10% receive 5 stars.

Performance details shown on this page are for the individual funds held in your portfolio and do not reflect your personal performance over time held.

Legend: ◆ One or more of your mutual funds has a Morningstar rating of 1 or 2 stars, and is not on the Mutual Fund Select List®. ● Denotes a change in fund management during the 3-months ending December 31, 2011.

▲ Multi-Asset Class Securities are proportionally distributed into the asset class using Morningstar data.

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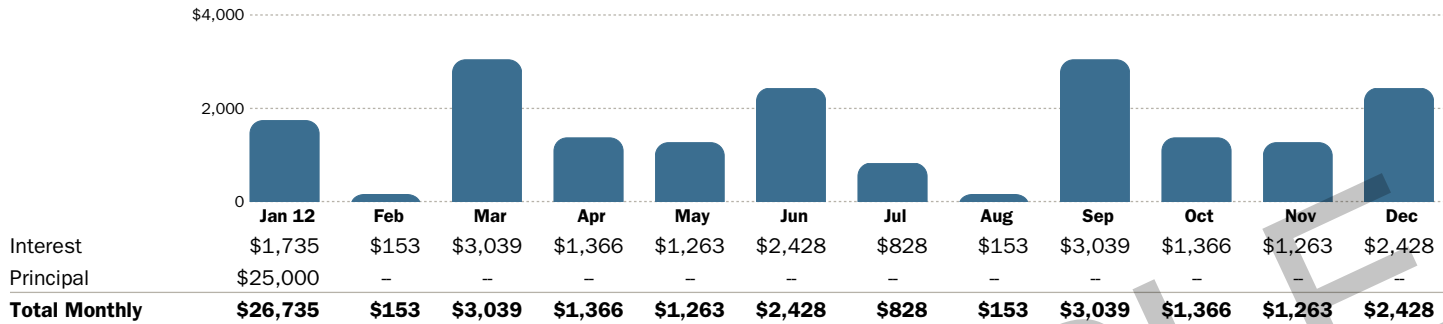
Exchange-Traded Funds (ETF) Profile

	Symbol	Price (\$) Per Unit Value	Average Total Market Return As Of Quarter End				Average Total NAV Return As Of Quarter End			
			1 Year	5 Year	10 Year	Since Inception	1 Year	5 Year	10 Year	Since Inception
Large Cap ETFs (Inception)										
RYDEX ETF TRUST S&P 500 EQUAL WT INDX FD (04/2003)	RSP	\$46	-0.7%	1.1%	-	8.7%	-0.5%	1.1%	-	8.7%
Small Cap ETFs (Inception)										
ISHARES RUSSELL MIDCAP INDEX FUND (07/2001)	IWR	\$98	-1.8%	1.3%	6.8%	6.4%	-1.7%	1.3%	6.9%	6.4%
VANGUARD MID CAP (01/2004)	VO	72	-2.1%	1.3%	-	6.0%	-2.0%	1.3%	-	6.1%
VANGUARD SMALL CAP (01/2004)	VB	70	-2.8%	1.9%	-	5.5%	-2.7%	1.9%	-	5.5%
Other ETFs (Inception)										
SPDR GOLD TRUST SPDR GOLD SHARES (11/2004)	GLD	\$152	9.6%	19.2%	-	18.9%	11.2%	19.4%	-	19.1%

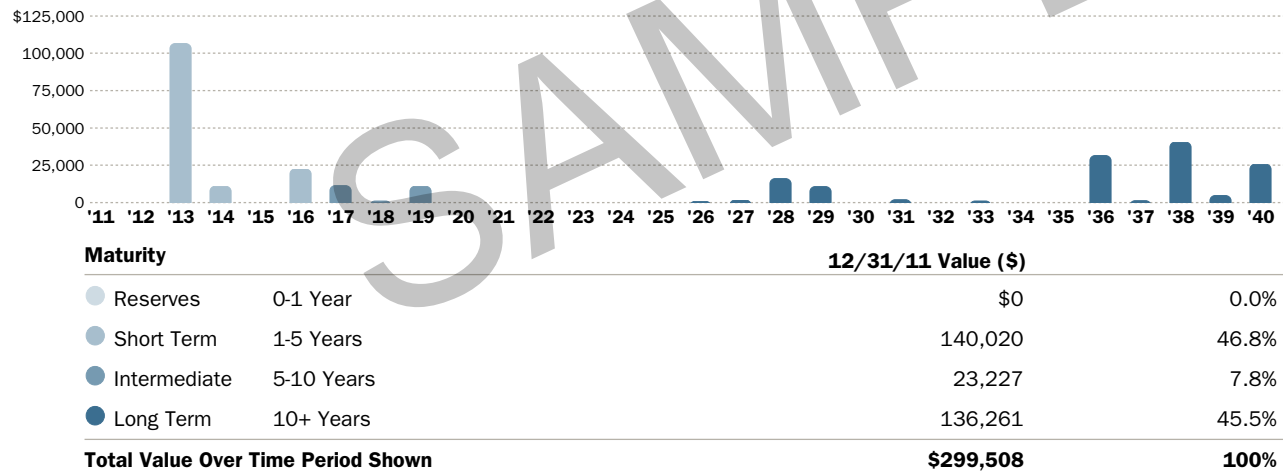
SAMPLE

Performance details shown on this page are for the individual funds held in your portfolio and do not reflect your personal performance over time held.

Estimated Bond Interest and Principal Payments



Maturity Schedule



For pie chart definitions, please consult the User Guide

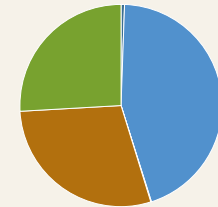
Estimated Bond Interest and Principal Payments

The estimates above are based on scheduled interest and coupon payments and return of principal for the next 12 months for individual bonds you currently hold. The chart does not include mortgage backed securities with the exception of Government-backed mortgage backed securities, and does not include bond interest for fixed income funds. These estimates are neither projections, nor guarantees of future payments, nor are they to be construed as performance data, past or future. The data is provided by third parties and we cannot guarantee the accuracy of the information.

Maturity Schedule

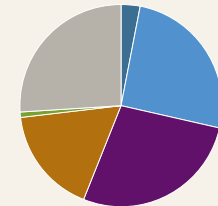
This schedule illustrates the sum of the market values of your fixed income holdings that mature in the same year. Years until maturity are calculated from the latest quarter end date. Mortgage backed securities are not included in this illustration due to the possibility that they may have a shorter than stated maturity due to mortgage prepayments. Preferred securities are issued with no stated maturity dates or perpetual maturities and are not included in this illustration. Maturity schedule dates reflect actual maturity dates; call dates are reflected on the Fixed Income Performance Profile pages and the Account Summary pages of this report.

Fixed Income Summary



12/31/11		Value (\$)
Treasury Securities	<1%	\$2,543
Municipal Securities	44.5%	196,616
Agency/Mortgage Securities	<1%	470
Corporate Securities	28.8%	127,356
Preferred	25.9%	114,496
Other Fixed Income	0.0%	0
Total	100%	\$441,482

Credit Quality



12/31/11		Value (\$)
Govt/AAA	3.1%	\$13,562
AA	25.5%	112,630
A	27.4%	120,961
BBB	17.1%	75,630
Non-Invest Grade	<1%	3,733
Not Rated	26.0%	114,966
Total	100%	\$441,482

Fixed Income Profile

Treasury Securities

US TREAS BD 4.75%02/37U S T BOND DUE 02/15/37

US TREAS NT 4.5%05/17U S T NOTE DUE 05/15/17

Municipal Securities

CALIFORNIA ST 5%38GO DUE 04/01/38

CALIFORNIA ST 5.25%36GO UTX DUE 03/01/36 OID

CALIFORNIA ST FO 7.95%36GO UTX BAB DUE 03/01/36 PREVIOUS ISSUES SEE TXBL

DENVER COLO CITY 7.25%12REV DUE 01/01/12 & CNTY SPL OID TXBL NPGF

FLORIDA ST BRD 9.125%14REV DUE 06/01/14 ED CAP OUTLAY ADDL

GAINESVILLE FLA 6.5%14REV DUE 10/01/14 UTILS SYS REV

LAKELAND FLA ELE 5.75%19REV DUE 10/01/19 & WTR REV OID MBIA

LOS ANGELES CALIF 5%29REV DUE 05/15/29 DEPT ARPTS ARPT REV OID

NEW YORK ST TWY 4.4%16REV DUE 04/01/16 AUTH HWY & BRDG TR AMBAC

ORLANDO FLA TOURI 5.5%38REV DUE 11/01/38 DEV TAX REV OID AGC

PALM BEACH CNTY 5.8%17REV DUE 12/01/17 FLA HSG FIN SUBJ AMT AGM

PALM BEACH CNTY 5.25%40REV DUE 07/01/40 FLA OID SUBJ XTRO AGM

PLEASANT VY CALI 4.95%28REV DUE 09/01/28 REC & PK SUBJ XTRO AGC

Agency/Mortgage Securities

FED HM LN MTG 7%22REMIC DUE 11/15/22 FH-1424-PK

FED NATL MTG 7%23REMIC DUE 04/25/23 FN-9362-E

FED NATL MTG 7%23REMIC DUE 06/25/23 FN-9379-PL

FED NATL MTG 6.5%23REMIC DUE 07/25/23 FN-93187-L

Corporate Securities

ALLSTATE CORP 7.50%13 DEBENTURE DUE 06/15/13

AMERIPRISE FINL FLT 2066JR SUBORD DUE 06/01/66

BANK OF AMER CP 6.55%27 INTERNOTES DUE 08/15/27

BANK OF AMER CP 6.85%26 INTERNOTES DUE 10/15/26 SERIES NOTZ

GENL ELEC CAP 6.875%39 NOTES DUE 01/10/39

GENL MTRS ACCEPT 8%31 NOTES DUE 11/01/31

GOLDMAN SACHS GR 6.45%36 NOTES DUE 05/01/36

JC PENNEY CORP 5.75%18 BONDS DUE 02/15/18

JC PENNEY CORP 6.375%36 NOTES DUE 10/15/36

LEHMAN BRTHRS 5.75%17 *IN DEFAULT* DUE 01/03/17 XTRO


TIME WARNER 5.875%16 BONDS DUE 11/15/16

TIME WARNER INC 6.5%36 CO GUARANT DUE 11/15/36

US WEST COMMUN 6.875%33 DEB MBIA DUE 09/15/33

WEYERHAEUSER CO 7.50%13 DEBENTURE DUE 03/01/13

SAMPLE

Legend:  You have one or more bonds maturing in the next 90 days.

No performance or ratings data are currently available for certain fixed income positions you may hold, such as Unit Investment Trusts, Strip Securities, Preferred Debt, and other miscellaneous or unique debt offerings. Please refer to the back of this report for important information.

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Fixed Income Profile

	Ratings		Performance					Earnings		
	S&P	Moody's	Par Value	Approx. Market Value	Coupon Rate	Approx. Current Yield	Maturity Date	Call Date	Payment Amount Frequency	Expected Date of Payment
Treasury Securities										
US TREAS BD 4.75%02/37U S T BOND DUE 02/15/37	-	-	\$1,000	\$1,357	4.75%	3.50%	02/15/37	-	\$24 Semi-Annually	02/15/12
US TREAS NT 4.5%05/17U S T NOTE DUE 05/15/17	-	-	\$1,000	\$1,186	4.50%	3.79%	05/15/17	-	\$23 Semi-Annually	05/15/12
Municipal Securities										
CALIFORNIA ST 5%38GO DUE 04/01/38	A-	A1	\$15,000	\$15,314	5.00%	4.90%	04/01/38	04/01/18	\$375 Semi-Annually	04/01/12
CALIFORNIA ST 5.25%36GO UTX DUE 03/01/36 OID	A-	A1	\$20,000	\$20,821	5.25%	5.04%	03/01/36	03/01/18	\$525 Semi-Annually	03/01/12
CALIFORNIA ST FO 7.95%36GO UTX BAB DUE 03/01/36PREVIOUS ISSUES SEE TXBL	A-	A1	\$5,000	\$5,660	7.95%	7.02%	03/01/36	03/01/20	\$199 Semi-Annually	03/01/12
⚠ DENVER COLO CITY 7.25%12REV DUE 01/01/12& CNTY SPL OID TXBL NPGF	A-	Baa2	\$25,000	\$25,003	7.25%	7.25%	01/01/12	12/31/11	\$906 Semi-Annually	01/01/12
FLORIDA ST BRD 9.125%14REV DUE 06/01/14ED CAP OUTLAY ADDL	AAA	Aa1	\$5,000	\$5,416	9.125%	8.42%	06/01/14	-	\$228 Semi-Annually	06/01/12
GAINESVILLE FLA 6.5%14REV DUE 10/01/14UTILS SYS REV	AAA	Aaa*	\$5,000	\$5,603	6.50%	5.80%	10/01/14	01/30/12	\$163 Semi-Annually	04/01/12
LAKELAND FLA ELE 5.75%19REV DUE 10/01/19& WTR REV OID MBIA	BBB	Aaa	\$10,000	\$10,937	5.75%	5.26%	10/01/19	01/30/12	\$288 Semi-Annually	04/01/12
LOS ANGELES CALIF 5%29REV DUE 05/15/29DEPT ARPTS ARPT REV OID	AA-	A1	\$10,000	\$10,633	5.00%	4.70%	05/15/29	05/15/18	\$250 Semi-Annually	05/15/12
NEW YORK ST TWY 4.4%16REV DUE 04/01/16AUTH HWY & BRDG TR AMBAC	AA	Aa2	\$20,000	\$20,153	4.40%	4.37%	04/01/16	04/01/12	\$440 Semi-Annually	04/01/12
ORLANDO FLA TOURI 5.5%38REV DUE 11/01/38DEV TAX REV OID AGC	AA-	Aa3	\$25,000	\$25,184	5.50%	5.46%	11/01/38	11/01/17	\$688 Semi-Annually	05/01/12
PALM BEACH CNTY 5.8%17REV DUE 12/01/17FLA HSG FIN SUBJ AMT AGM	AA+	Aaa	\$10,000	\$10,099	5.80%	5.74%	12/01/17	01/30/12	\$290 Semi-Annually	06/01/12
PALM BEACH CNTY 5.25%40REV DUE 07/01/40FLA OID SUBJ XTRO AGM	AA-	Aa3	\$25,000	\$25,760	5.25%	5.10%	07/01/40	07/01/20	\$656 Semi-Annually	01/01/12

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Fixed Income Profile

	Ratings		Performance						Earnings	
	S&P	Moody's	Par Value	Approx. Market Value	Coupon Rate	Approx. Current Yield	Maturity Date	Call Date	Payment Amount Frequency	Expected Date of Payment
Municipal Securities										
PLEASANT VY CALI 4.95%28REV DUE 09/01/28REC & PK SUBJ XTRO AGC	AA-	Aa3	\$15,000	\$16,034	4.95%	4.63%	09/01/28	09/01/18	\$371 Semi-Annually	03/01/12
Agency/Mortgage Securities										
FED HM LN MTG 7%22REMIC DUE 11/15/22FH-1424-PK	NR	NR	\$2,000	\$211	7.00%	6.32%	11/15/22	-	\$12 Monthly	01/15/12
FED NATL MTG 7%23REMIC DUE 04/25/23FN-9362-E	NR	NR	\$2,000	\$73	7.00%	6.28%	04/25/23	-	\$12 Monthly	01/25/12
FED NATL MTG 7%23REMIC DUE 06/25/23FN-9379-PL	NR	NR	\$1,000	\$139	7.00%	6.26%	06/25/23	-	\$6 Monthly	01/25/12
FED NATL MTG 6.5%23REMIC DUE 07/25/23FN-93187-L	NR	NR	\$1,000	\$48	6.50%	6.39%	07/25/23	-	\$5 Monthly	01/25/12
Corporate Securities										
ALLSTATE CORP 7.50%13DEBENTURE DUE 06/15/13	A-	A3	\$50,000	\$54,164	7.50%	6.92%	06/15/13	-	\$1,875 Semi-Annually	06/15/12
AMERIPRISE FINL FLT 2066JR SUBORD DUE 06/01/66	BBB+	Baa2	\$2,000	\$2,005	0.00%	0.00%	06/01/66	06/01/16	\$0 Semi-Annually	06/01/12
BANK OF AMER CP 6.55%27INTERNOTES DUE 08/15/27	BBB+	Baa2	\$2,000	\$1,812	6.55%	7.23%	08/15/27	02/15/12	\$66 Semi-Annually	02/15/12
BANK OF AMER CP 6.85%26INTERNOTES DUE 10/15/26SERIES NOTZ	BBB+	Baa2	\$1,000	\$948	6.85%	7.23%	10/15/26	04/15/12	\$34 Semi-Annually	04/15/12
GENL ELEC CAP 6.875%39NOTES DUE 01/10/39	AA+	Aa2	\$4,000	\$4,767	6.875%	5.77%	01/10/39	-	\$138 Semi-Annually	01/10/12
GENL MTRS ACCEPT 8%31NOTES DUE 11/01/31	B+	B1	\$2,000	\$1,895	8.00%	8.44%	11/01/31	-	\$80 Semi-Annually	05/01/12
GOLDMAN SACHS GR 6.45%36NOTES DUE 05/01/36	BBB+	A2	\$2,000	\$1,794	6.45%	7.19%	05/01/36	02/02/12	\$65 Semi-Annually	05/01/12
JC PENNEY CORP 5.75%18BONDS DUE 02/15/18	BB+	Ba1	\$1,000	\$1,005	5.75%	5.72%	02/15/18	-	\$29 Semi-Annually	02/15/12

Performance details shown on this page are for the individual securities held in your portfolio and do not reflect your personal performance over time held.

Legend: You have one or more bonds maturing in the next 90 days.

No performance or ratings data are currently available for certain fixed income positions you may hold, such as Unit Investment Trusts, Strip Securities, Preferred Debt, and other miscellaneous or unique debt offerings. Please refer to the back of this report for important information.

Fixed Income Profile

Corporate Securities	Ratings		Performance						Earnings	
	S&P	Moody's	Par Value	Approx. Market Value	Coupon Rate	Approx. Current Yield	Maturity Date	Call Date	Payment Amount Frequency	Expected Date of Payment
JC PENNEY CORP 6.375%36NOTES DUE 10/15/36	BB+	Ba1	\$1,000	\$833	6.375%	7.66%	10/15/36	-	\$32 Semi-Annually	04/15/12
LEHMAN BRTHRS 5.75%17*IN DEFAULT*DUE 01/03/17 XTRO	D	WR	\$1,000	\$0	5.75%	5750.00%	01/03/17	02/02/12	\$0 Zero-Bound	-
TIME WARNER 5.875%16BONDS DUE 11/15/16	BBB	Baa2	\$2,000	\$2,310	5.875%	5.09%	11/15/16	02/02/12	\$59 Semi-Annually	05/15/12
TIME WARNER INC 6.5%36CO GUARANT DUE 11/15/36	BBB	Baa2	\$2,000	\$2,449	6.50%	5.31%	11/15/36	02/02/12	\$65 Semi-Annually	05/15/12
US WEST COMMUN 6.875%33DEB MBIA DUE 09/15/33	BBB	Baa2	\$1,000	\$1,000	6.875%	6.88%	09/15/33	02/02/12	\$34 Semi-Annually	03/15/12
WEYERHAEUSER CO 7.50%13DEBENTURE DUE 03/01/13	BBB-	Ba1	\$50,000	\$52,374	7.50%	7.16%	03/01/13	-	\$1,875 Semi-Annually	03/01/12

Preferred Securities

Performance data not available for Preferred Stocks

ALLY FINL INC PFD SER A

ASBC CAP TR I 7.625%32TOPRS DUE 06/15/32SUBJ TO XTRO REDEMPTION

Benchmarks (Treasury Yields as of 12/31/11)

5-Year US Treasury Note	0.83%
10-Year US Treasury Note	1.88%
30-Year US Treasury Bond	2.89%

Performance details shown on this page are for the individual securities held in your portfolio and do not reflect your personal performance over time held.

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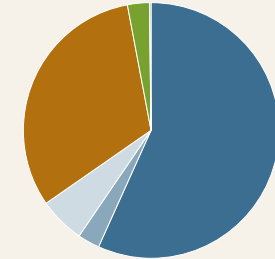
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0000-0001 Dana Jones

Security	Symbol	Rating	Quantity	Price (\$)	12/31/11 Value (\$)	Asset Class
Cash and Cash Investments						
CASH	-		-	-	\$21,008.05	Cash
Equities						
		Schwab Equity Rating as of 12/30/11				
AMGEN INCORPORATED	AMGN	B ⁺	800	\$64.21	\$51,368.00	Large Cap
BANK OF AMERICA CORP	BAC	C	554	5.56	3,080.24	Large Cap
BANK OF AMERICA CORP	BAC	C	800	5.56	4,448.00	Large Cap
C V S CAREMARK CORP	CVS	B	200	40.78	8,156.00	Large Cap
CISCO SYSTEMS INC	CSCO	B	1,300	18.08	23,504.00	Large Cap
CITIGROUP INC NEW	C	B	575	26.31	15,128.25	Large Cap
E M C CORP MASS	EMC	C	700	21.54	15,078.00	Large Cap
HOME DEPOT INC	HD	B	203	42.04	8,534.12	Large Cap
HOME DEPOT INC	HD	B	370	42.04	15,554.80	Large Cap
INTEL CORP	INTC	C	1,200	24.25	29,100.00	Large Cap
INTL BUSINESS MACHINES	IBM	B	404	183.88	74,287.52	Large Cap
JOHNSON & JOHNSON	JNJ	B	400	65.58	26,232.00	Large Cap
KELLY SERVICES INC CL A	KELYA	A	700	13.68	9,576.00	Small Cap
MEDTRONIC INC	MDT	B	700	38.25	26,775.00	Large Cap
MONSTER WORLDWIDE INC	MWW	B	1,300	7.93	10,309.00	Small Cap

Account Summary

Account 0000-0001



Current Asset Allocation

Large Cap Equity	56.7%
Small Cap Equity	2.8%
International Equity	5.9%
Fixed Income	31.7%
Cash Investments	2.8%
Other	0.2%
Total†	100%

* A significant event has been announced. Please check current news.

† Portfolio analysis excludes short positions, margin balances, options, warrants, rights and futures.


Legend: ⚠ Within the Account Summary section of your QPP, the alert symbol will call your attention to one of three things: for equities a D or F rated equity, for mutual funds a 1 or 2 stars Morningstar rated fund, and for fixed income a bond maturing in the next 90 days. Ⓞ (Option) As of the quarter end, there was an open option position for this security. Ⓢ (Short) As of the quarter end, there was a short position in this security.

Ⓢ Denotes a change in fund management during the 3-months ending December 31, 2011.




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0000-0001 Dana Jones (Continued)

Security	Symbol	Rating	Quantity	Price (\$)	12/31/11 Value (\$)	Asset Class
Schwab Equity Rating as of 12/30/11						
Equities						
ORACLE CORPORATION	ORCL	C	1,000	\$25.65	\$25,650.00	Large Cap
PROCTER & GAMBLE	PG	C	1,012	66.71	67,510.52	Large Cap
Fixed Income		S&P	Par Value			
ASBC CAP TR I 7.625%32TOPRS DUE 06/15/32SUBJ TO XTRO REDEMPTION	ABW+A	-	164	25.34%	\$4,155.76	Fixed Income
 DENVER COLO CITY 7.25%12REV DUE 01/01/12& CNTY SPL OID TXBL NPF	-	A-	25,000	100.01	25,003.00	Fixed Income
FLORIDA ST BRD 9.125%14REV DUE 06/01/14ED CAP OUTLAY ADDL	-	AAA	5,000	108.31	5,415.70	Fixed Income
GAINESVILLE FLA 6.5%14REV DUE 10/01/14UTILS SYS REV	-	AAA	5,000	112.07	5,603.25	Fixed Income
LAKELAND FLA ELE 5.75%19REV DUE 10/01/19& WTR REV OID MBIA	-	BBB	10,000	109.37	10,936.70	Fixed Income
ORLANDO FLA TOURI 5.5%38REV DUE 11/01/38DEV TAX REV OID AGC	-	AA-	25,000	100.74	25,184.00	Fixed Income
PALM BEACH CNTY 5.8%17REV DUE 12/01/17FLA HSG FIN SUBJ AMT AGM	-	AA+	10,000	100.99	10,098.90	Fixed Income
PALM BEACH CNTY 5.25%40REV DUE 07/01/40FLA OID SUBJ XTRO AGM	-	AA-	25,000	103.04	25,760.25	Fixed Income

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0000-0001 Dana Jones (Continued)

Security	Symbol	Rating	Quantity	Price (\$)	12/31/11 Value (\$)	Asset Class
Mutual Funds						
		Morningstar Overall				
CALAMOS GROWTH FUND CLASS A	CVGRX	★★★	257	\$46.39	\$11,939.72	Large Cap
FIDELITY ADV CANADA FD CL A	FACNX	★★★	815	49.90	40,675.24	International
FRANKLIN INCM FD CL A	FKINX	★★★★	21,535	2.10	45,222.86	Multi-Asset
⚠ PRUDENTIAL JENNISON VALUE CL A	PBEAX	★★	751	13.79	10,360.72	Large Cap
TEMPLETON GLOBAL BOND FUND CL A	TPINX	★★★★	7,914	12.41	98,214.28	Fixed Income
Total Account Value					\$753,869.88	

SAMPLE

* A significant event has been announced. Please check current news.

Legend: ⚠ Within the Account Summary section of your QPP, the alert symbol will call your attention to one of three things: for equities a D or F rated equity, for mutual funds a 1 or 2 stars Morningstar rated fund, and for fixed income a bond maturing in the next 90 days. Ⓞ (Option) As of the quarter end, there was an open option position for this security. Ⓢ (Short) As of the quarter end, there was a short position in this security.


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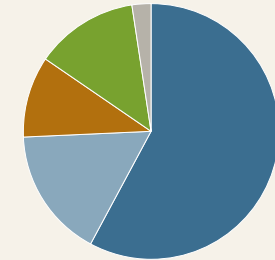
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0000-0002 Dana Jones

Security	Symbol	Rating	Quantity	Price (\$)	12/31/11 Value (\$)	Asset Class
Cash and Cash Investments						
CASH	-		-	-	\$1,480.66	Cash
MIDFIRST BANK N A 2.4%12CD FDIC INS DUE 07/23/12OKLAHOMA CITY OK	-		-	-	25,264.25	Fixed Income
SCHWAB US TREAS MONEY FD	SWUXX		-	-	73,140.88	Cash
SCHWAB VALUE ADVANTAGE MONEY FUND	SWVXX		-	-	93,104.85	Cash

Equities	Symbol	Schwab Equity Rating as of 12/30/11		Quantity	Price (\$)	12/31/11 Value (\$)	Asset Class
		Rating	Change				
ABBOTT LABORATORIES	ABT	NR		400	\$56.23	\$22,492.00	Large Cap
ALCOA INC	AA	B		1,800	8.65	15,570.00	Small Cap
AMER ELECTRIC PWR CO INC	AEP	B		300	41.31	12,393.00	Large Cap
BANK OF AMERICA CORP	BAC	C		1,100	5.56	6,116.00	Large Cap
CHESAPEAKE ENERGY CORP	CHK	B		500	22.29	11,145.00	Large Cap
CITIGROUP INC NEW	C	B		160	26.31	4,209.60	Large Cap
CONSOLIDATED EDISON INC	ED	C		1,400	62.03	86,842.00	Large Cap
 DOMINION RES INC VA NEW	D	D		1,200	53.08	63,696.00	Large Cap
DU PONT E I DE NEMOUR&CO	DD	C		1,100	45.78	50,358.00	Large Cap
GENERAL MILLS INC	GIS	C		300	40.41	12,123.00	Large Cap
HESS CORPORATION	HES	B		400	56.80	22,720.00	Large Cap

Account Summary
Account 0000-0002







Current Asset Allocation

Large Cap Equity	57.8%
Small Cap Equity	16.5%
International Equity	0.0%
Fixed Income	10.3%
Cash Investments	13.1%
Other	2.4%
Total†	100%

* A significant event has been announced. Please check current news.

† Portfolio analysis excludes short positions, margin balances, options, warrants, rights and futures.

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0000-0002 Dana Jones (Continued)

Security	Symbol	Rating	Quantity	Price (\$)	12/31/11 Value (\$)	Asset Class
Schwab Equity Rating as of 12/30/11						
Equities						
INTERNATIONAL PAPER CO	IP	B*	700	\$29.60	\$20,720.00	Large Cap
INTL BUSINESS MACHINES	IBM	B	200	183.88	36,776.00	Large Cap
KIMBERLY-CLARK CORP	KMB	B	500	73.56	36,780.00	Large Cap
MARATHON OIL CORP	MRO	A	400	29.27	11,708.00	Large Cap
MC DONALDS CORP	MCD	C	700	100.33	70,231.00	Large Cap
P P G INDUSTRIES INC	PPG	B	600	83.49	50,094.00	Large Cap
PHILIP MORRIS INTL INC	PM	B	800	78.48	62,784.00	Large Cap
VERIZON COMMUNICATIONS	VZ	A	600	40.12	24,072.00	Large Cap
Fixed Income						
		S&P	Par Value			
ALLSTATE CORP 7.50%13DEBENTURE DUE 06/15/13	-	A-	50,000	108.33%	\$54,163.80	Fixed Income
WEYERHAEUSER CO 7.50%13DEBENTURE DUE 03/01/13	-	BBB-	50,000	104.75	52,374.05	Fixed Income
Exchange-Traded Funds (ETF)						
		Morningstar Overall				
ISHARES RUSSELL MIDCAP INDEX FUND	IWR	-	400	\$98.42	\$39,368.00	Small Cap
RYDEX ETF TRUST S&P 500 EQUAL WT INDX FD	RSP	-	800	46.28	37,024.00	Large Cap
SPDR GOLD TRUST SPDR GOLD SHARES	GLD	-	200	151.99	30,398.00	Other
VANGUARD MID CAP	VO	-	600	71.94	43,164.00	Small Cap

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0000-0002 Dana Jones (Continued)

Security	Symbol	Rating	Quantity	Price (\$)	12/31/11 Value (\$)	Asset Class
Exchange-Traded Funds (ETF)						
Morningstar Overall						
VANGUARD SMALL CAP	VB	-	800	\$69.67	\$55,736.00	Small Cap
Mutual Funds						
Morningstar Overall						
SCHWAB 1000 INDEX FUND	SNXFX	★★★★	1,268	\$35.37	\$44,860.12	Large Cap
SCHWAB TOTAL STOCK MKT INDEX	SWTSX	★★★★	2,402	22.62	54,325.46	Large Cap
WASATCH CORE GROWTH FUND	WGROX	★★★★	1,589	36.16	57,451.44	Small Cap
Total Account Value					\$1,282,685.11	

SAMPLE

* A significant event has been announced. Please check current news.

Legend: Within the Account Summary section of your QPP, the alert symbol will call your attention to one of three things: for equities a D or F rated equity, for mutual funds a 1 or 2 stars Morningstar rated fund, and for fixed income a bond maturing in the next 90 days. (Option) As of the quarter end, there was an open option position for this security. (Short) As of the quarter end, there was a short position in this security.

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0000-0003 Dana Jones

Security	Symbol	Rating	Quantity	Price (\$)	12/31/11 Value (\$)	Asset Class
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Cash and Cash Investments

CASH	-		-	-	(\$691,605.37)	Cash
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Equities

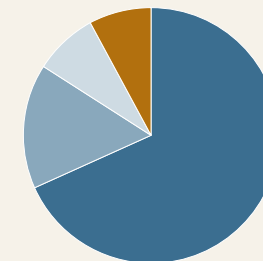
Schwab Equity Rating as of 12/30/11

AMER RARE EARTHS & MATLS	AREM	NC	25,000	\$0.04	\$900.00	Small Cap
ANADARKO PETROLEUM CORP	APC	B	2,000	76.33	152,660.00	Large Cap
BANCO SANTANDER SA ADR FSPONSORED ADR 1 ADR REPS 1 ORD	STD	B	17,000	7.52	127,840.00	International
BANK OF AMERICA CORP	BAC	C	25,000	5.56	139,000.00	Large Cap
CHARTER COMMUNICATIONXXXBANKRUPT EFF 11/30/09	-	NC	16,500	N/A	N/A	Other
CITIGROUP INC NEW	C	B	19,005	26.31	500,021.55	Large Cap
GENERAL ELECTRIC COMPANY	GE	B	8,785	17.91	157,339.35	Large Cap
! GOLDMAN SACHS GROUP INC	GS	D	1,500	90.43	135,645.00	Large Cap
LEGG MASON INC	LM	C	10,000	24.05	240,500.00	Small Cap
! VALENCE TECH INC	VLNC	F	10,000	0.98	9,800.00	Small Cap

Fixed Income

		S&P	Par Value			
ALLY FINL INC PFD SER A	ALLY+	-	6,000	18.39%	\$110,340.00	Fixed Income
AMERIPRISE FINL FLT 2066JR SUBORD DUE 06/01/66	-	BBB+	2,000	100.25	2,005.00	Fixed Income

Account Summary
Account 0000-0003



Current Asset Allocation

Large Cap Equity	68.3%
Small Cap Equity	15.8%
International Equity	8.0%
Fixed Income	7.9%
Cash Investments	0.0%
Other	0.0%
Total†	100%

* A significant event has been announced. Please check current news.

† Portfolio analysis excludes short positions, margin balances, options, warrants, rights and futures.

Legend: **!** Within the Account Summary section of your QPP, the alert symbol will call your attention to one of three things: for equities a D or F rated equity, for mutual funds a 1 or 2 stars Morningstar rated fund, and for fixed income a bond maturing in the next 90 days. **O** (Option) As of the quarter end, there was an open option position for this security. **S** (Short) As of the quarter end, there was a short position in this security.

C Denotes a change in fund management during the 3-months ending December 31, 2011.

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0000-0003 Dana Jones (Continued)

Security	Symbol	Rating	Quantity	Price (\$)	12/31/11 Value (\$)	Asset Class
Fixed Income		S&P	Par Value			
GENL MTRS ACCEPT 8%31NOTES DUE 11/01/31	-	B+	2,000	94.75%	\$1,895.00	Fixed Income
GOLDMAN SACHS GR 6.45%36NOTES DUE 05/01/36	-	BBB+	2,000	89.71	1,794.29	Fixed Income
JC PENNEY CORP 5.75%18BONDS DUE 02/15/18	-	BB+	1,000	100.50	1,005.00	Fixed Income
JC PENNEY CORP 6.375%36NOTES DUE 10/15/36	-	BB+	1,000	83.25	832.50	Fixed Income
LEHMAN BRTHRS 5.75%17*IN DEFAULT*DUE 01/03/17 XTRO	-	D	1,000	0.01	0.10	Fixed Income
TIME WARNER 5.875%16BONDS DUE 11/15/16	-	BBB	2,000	115.52	2,310.40	Fixed Income
TIME WARNER INC 6.5%36CO GUARANT DUE 11/15/36	-	BBB	2,000	122.45	2,449.02	Fixed Income
US TREAS BD 4.75%02/37U S T BOND DUE 02/15/37	-	-	1,000	135.73	1,357.34	Fixed Income
US TREAS NT 4.5%05/17U S T NOTE DUE 05/15/17	-	-	1,000	118.61	1,186.09	Fixed Income
Total Account Value					\$897,275.27	

* A significant event has been announced. Please check current news.

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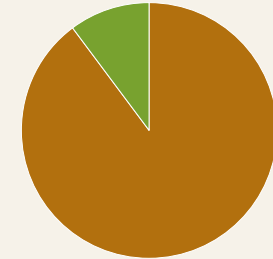
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0000-0004 Dana Jones

Security	Symbol	Rating	Quantity	Price (\$)	12/31/11 Value (\$)	Asset Class
Cash and Cash Investments						
SCHWAB CASH RESERVES SWEEP SHARES	SWSXX		-	-	\$971.61	Cash
Fixed Income						
		S&P	Par Value			
BANK OF AMER CP 6.55%27INTERNOTES DUE 08/15/27	-	BBB+	2,000	90.62%	\$1,812.45	Fixed Income
BANK OF AMER CP 6.85%26INTERNOTES DUE 10/15/26SERIES NOTZ	-	BBB+	1,000	94.77	947.67	Fixed Income
GENL ELEC CAP 6.875%39NOTES DUE 01/10/39	-	AA+	4,000	119.17	4,766.60	Fixed Income
US WEST COMMUN 6.875%33DEB MBIA DUE 09/15/33	-	BBB	1,000	100.00	1,000.00	Fixed Income
Total Account Value					\$9,498.33	

Account Summary
 Account 0000-0004



Current Asset Allocation

Large Cap Equity	0.0%
Small Cap Equity	0.0%
International Equity	0.0%
Fixed Income	89.8%
Cash Investments	10.2%
Other	0.0%
Total†	100%

* A significant event has been announced. Please check current news.

† Portfolio analysis excludes short positions, margin balances, options, warrants, rights and futures.

Legend: ⚠ Within the Account Summary section of your QPP, the alert symbol will call your attention to one of three things: for equities a D or F rated equity, for mutual funds a 1 or 2 stars Morningstar rated fund, and for fixed income a bond maturing in the next 90 days. Ⓞ (Option) As of the quarter end, there was an open option position for this security. Ⓢ (Short) As of the quarter end, there was a short position in this security.

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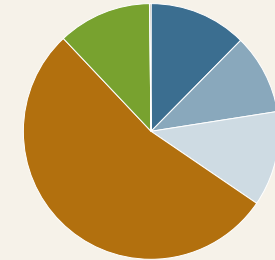
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0000-0005 Dana Jones

Security	Symbol	Rating	Quantity	Price (\$)	12/31/11 Value (\$)	Asset Class
Cash and Cash Investments						
CASH	-		-	-	\$320.22	Cash
SCHWAB MONEY MARKET FUND	SWMXX		-	-	39,312.52	Cash
Fixed Income						
		S&P	Par Value			
NEW YORK ST TWY 4.4%16REV DUE 04/01/16AUTH HWY & BRDG TR AMBAC	-	AA	20,000	100.77%	\$20,153.40	Fixed Income
Mutual Funds						
		Morningstar Overall				
AMERICAN CENTURY INFLATION ADJ BD INV	ACITX	★★★	2,269	\$12.74	\$28,908.91	Fixed Income
⚠ DODGE & COX BALANCED FD	DODBX	★★	392	67.45	26,471.56	Multi-Asset
DREYFUS INTL STOCK INDEX FUND	DIISX	★★★	1,458	12.61	18,389.06	International
DREYFUS NY TAX EXEMPT BOND FUND	DRNYX	★★★	2,426	15.11	36,652.42	Fixed Income
DREYFUS SHORT INTERM GOVERNMENT FUND	DSIGX	★★★	886	10.73	9,503.56	Fixed Income
⚠ DREYFUS STRAT VALUE A	DAGVX	★★	649	26.52	17,208.35	Large Cap
OAKMARK EQUITY INCOME FD	OAKBX	★★★★	647	27.05	17,502.73	Multi-Asset
PIMCO TOTAL RETURN FUND CL D	PTTDX	★★★★★	4,124	10.87	44,824.40	Fixed Income
SCHWAB DIVIDEND EQUITY FUND	SWDSX	★★★★	566	13.37	7,570.62	Large Cap
SCHWAB GNMA FUND	SWG SX	★★★★	2,572	10.56	27,159.19	Fixed Income
SCHWAB INTL INDEX FUND	SWISX	★★★	1,260	14.61	18,405.58	International

Account Summary

Account 0000-0005



Current Asset Allocation

Large Cap Equity	12.4%
Small Cap Equity	10.1%
International Equity	12.0%
Fixed Income	53.4%
Cash Investments	11.9%
Other	0.2%
Total†	100%

* A significant event has been announced. Please check current news.

† Portfolio analysis excludes short positions, margin balances, options, warrants, rights and futures.

Legend: ⚠ Within the Account Summary section of your QPP, the alert symbol will call your attention to one of three things: for equities a D or F rated equity, for mutual funds a 1 or 2 stars Morningstar rated fund, and for fixed income a bond maturing in the next 90 days. Ⓞ (Option) As of the quarter end, there was an open option position for this security. Ⓢ (Short) As of the quarter end, there was a short position in this security.

Ⓞ Denotes a change in fund management during the 3-months ending December 31, 2011.

Please refer to the back of this report for important information.




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0000-0005 Dana Jones (Continued)

Security	Symbol	Rating	Quantity	Price (\$)	12/31/11 Value (\$)	Asset Class
Mutual Funds						
	Morningstar Overall					
SCHWAB SMALL CAP INDEX FUND	SWSSX	★★★	1,478	\$19.01	\$28,101.11	Small Cap
TOUCHSTONE ULTRA SHORT DURATION FIXED INCOME CL Z	TSDOX	★★★★	1,110	9.57	10,620.01	Fixed Income
Total Account Value					\$351,103.64	

SAMPLE

* A significant event has been announced. Please check current news.

Legend:  Within the Account Summary section of your QPP, the alert symbol will call your attention to one of three things: for equities a D or F rated equity, for mutual funds a 1 or 2 stars Morningstar rated fund, and for fixed income a bond maturing in the next 90 days.  (Option) As of the quarter end, there was an open option position for this security.  (Short) As of the quarter end, there was a short position in this security.

 Denotes a change in fund management during the 3-months ending December 31, 2011.

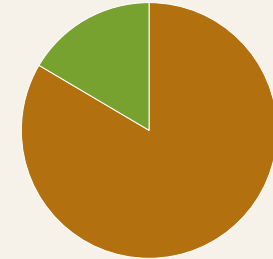
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0000-0006 Dana Jones

Security	Symbol	Rating	Quantity	Price (\$)	12/31/11 Value (\$)	Asset Class
Cash and Cash Investments						
CASH	-		-	-	\$13,526.86	Cash
Fixed Income						
		S&P	Par Value			
CALIFORNIA ST 5%38GO DUE 04/01/38	-	A-	15,000	102.09%	\$15,313.65	Fixed Income
CALIFORNIA ST 5.25%36GO UTX DUE 03/01/36 OID	-	A-	20,000	104.10	20,820.80	Fixed Income
CALIFORNIA ST FO 7.95%36GO UTX BAB DUE 03/01/36PREVIOUS ISSUES SEE TXBL	-	A-	5,000	113.20	5,659.75	Fixed Income
LOS ANGELES CALIF 5%29REV DUE 05/15/29DEPT ARPTS ARPT REV OID	-	AA-	10,000	106.33	10,632.60	Fixed Income
PLEASANT VY CALI 4.95%28REV DUE 09/01/28REC & PK SUBJ XTRO AGC	-	AA-	15,000	106.90	16,034.40	Fixed Income
Total Account Value					\$81,988.06	

Account Summary
Account 0000-0006



Current Asset Allocation

Large Cap Equity	0.0%
Small Cap Equity	0.0%
International Equity	0.0%
Fixed Income	83.5%
Cash Investments	16.5%
Other	0.0%
Total†	100%

* A significant event has been announced. Please check current news.

† Portfolio analysis excludes short positions, margin balances, options, warrants, rights and futures.


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Ⓞ Denotes a change in fund management during the 3-months ending December 31, 2011.

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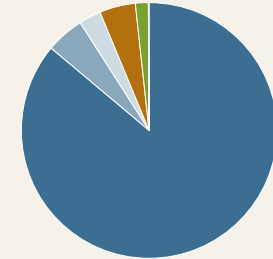
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0000-0007 Dana Jones

Security	Symbol	Rating	Quantity	Price (\$)	12/31/11 Value (\$)	Asset Class
Cash and Cash Investments						
CASH	-		-	-	\$7,743.06	Cash
Equities						
		Schwab Equity Rating as of 12/30/11				
APPLIED MATERIALS INC	AMAT	B	1,300	\$10.71	\$13,923.00	Large Cap
C V S CAREMARK CORP	CVS	B	500	40.78	20,390.00	Large Cap
CISCO SYSTEMS INC	CSCO	B	800	18.08	14,464.00	Large Cap
ERICSSON TEL ADR B NEW FCL B SPONSORED ADR 1 ADR REP 10 ORD	ERIC	B	740	10.13	7,496.20	International
EXXON MOBIL CORPORATION	XOM	B	2,528	84.76	214,273.28	Large Cap
HEWLETT-PACKARD COMPANY	HPQ	B*	400	25.76	10,304.00	Large Cap
JPMORGAN CHASE & CO	JPM	B	396	33.25	13,167.00	Large Cap
LOWES COMPANIES INC	LOW	C*	200	25.38	5,076.00	Large Cap
MICROSOFT CORP	MSFT	C	1,800	25.96	46,728.00	Large Cap
NOKIA CORP SPON ADR F1 ADR REP 1 NOKIA CORPS	NOK	A	1,000	4.82	4,820.00	International
 TOLL BROTHERS INC	TOL	D	1,100	20.42	22,462.00	Small Cap
WAL-MART STORES INC	WMT	B	1,000	59.76	59,760.00	Large Cap
WELLS FARGO & CO NEW	WFC	B	152	27.56	4,189.12	Large Cap

Account Summary

Account 0000-0007







Current Asset Allocation

Large Cap Equity	86.1%
Small Cap Equity	4.8%
International Equity	2.8%
Fixed Income	4.6%
Cash Investments	1.6%
Other	<0.1%
Total†	100%

* A significant event has been announced. Please check current news.

† Portfolio analysis excludes short positions, margin balances, options, warrants, rights and futures.

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0000-0007 Dana Jones (Continued)

Security	Symbol	Rating	Quantity	Price (\$)	12/31/11 Value (\$)	Asset Class
Fixed Income		S&P	Par Value			
FED HM LN MTG 7%22REMIC DUE 11/15/22FH-1424-PK	-	NR	2,000	110.84%	\$210.85	Fixed Income
FED NATL MTG 7%23REMIC DUE 04/25/23FN-9362-E	-	NR	2,000	111.44	72.58	Fixed Income
FED NATL MTG 7%23REMIC DUE 06/25/23FN-9379-PL	-	NR	1,000	111.75	138.60	Fixed Income
FED NATL MTG 6.5%23REMIC DUE 07/25/23FN-93187-L	-	NR	1,000	101.69	48.41	Fixed Income
Mutual Funds		Morningstar Overall				
FRANKLIN INCM FD CL A	FKINX	★★★★	4,393	\$2.10	\$9,225.50	Multi-Asset
TEMPLETON GLOBAL BOND FUND CL A	TPINX	★★★★	1,226	12.41	15,213.85	Fixed Income
Total Account Value					\$469,705.45	

* A significant event has been announced. Please check current news.

Legend: Within the Account Summary section of your QPP, the alert symbol will call your attention to one of three things: for equities a D or F rated equity, for mutual funds a 1 or 2 stars Morningstar rated fund, and for fixed income a bond maturing in the next 90 days. (Option) As of the quarter end, there was an open option position for this security. (Short) As of the quarter end, there was a short position in this security.

Denotes a change in fund management during the 3-months ending December 31, 2011.

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Important Information about Your Quarterly Portfolio Profile

Introduction

Your Quarterly Portfolio Profile reflects your account positions held at Charles Schwab & Co., Inc., member SIPC ("Schwab") as of the last business day of the quarter reflected. The supplemental material in the report is provided for informational purposes only and should not be considered an individualized recommendation or personalized investment advice. The Quarterly Portfolio Profile should not be substituted for, or considered, your account statement. Please consult your Schwab account statement for information of record regarding your account's balance, security positions and transactions.

Transactions that had not yet settled as of the end of the calendar quarter may not be included in this report. For presentation purposes, Net Portfolio Values listed on the first page of this report are rounded to the nearest whole dollar.

Third-Party Information

Third parties provide certain information in your report. Schwab believes that such third-party information is reliable, but does not guarantee its accuracy, timeliness or completeness, and it is subject to change without notice.

Data providers, such as Standard & Poor's, Inc. ("S&P") and Thomson Reuters may not make information available on all companies. Mutual Fund rating information is provided by Morningstar, Inc. Ratings data for fixed income is provided by Moody's and S&P. Fixed income fundamental and performance data is provided by S&P. The Global Industry Classification Standard ("GICS") was developed by and is the exclusive property of Morgan Stanley Capital International Inc. ("MSCI") and S&P. GICS is a service mark of MSCI and S&P and Schwab has licensed its use.

Market Cap as of 12/31/11:

Large Cap U.S. Stocks have a market capitalization of \$11.349 billion or greater.

Small Cap U.S. Stocks have a market capitalization of less than \$11.349 billion.

Ratings

Schwab Equity Ratings® and Schwab Equity Ratings International™ are based upon a disciplined, systematic approach that evaluates each stock on the basis of a wide variety of investment criteria from four broad categories: Fundamentals, Valuation, Momentum, and Risk. This approach attempts to gauge investor expectations since stock prices tend to move in the same direction as changes in investor expectations. Stocks with low and potentially improving investor expectations tend to receive the best Ratings ("A" or "B" ratings), while stocks with high and potentially falling investor expectations tend to receive the worst Schwab Equity Ratings ("D" or "F" ratings). From time to time, Schwab may update the Schwab Equity Ratings or Schwab Equity Ratings International methodology. For more on the components of Schwab Equity Ratings International, see **Using Schwab Equity Ratings International Component Grades** below.

Schwab Equity Ratings®

Schwab Equity Ratings use a scale of A, B, C, D, and F, and are assigned to approximately 3,000 of the largest (by market capitalization) stocks headquartered in the United States and certain foreign nations where companies typically locate or incorporate for operational or tax reasons. Schwab's research outlook is that A-rated stocks, on average, will strongly outperform, and F-rated stocks, on average, will strongly underperform the equities market during the next 12 months. The explanation and table below are included to assist you in using Schwab Equity Ratings as one component of your own research to evaluate stocks and investment opportunities.

Schwab Equity Ratings International™

Schwab Equity Ratings International™ are assigned to approximately 4,000 stocks traded in approximately 29 foreign equity markets. Stocks are rated relative to other stocks in their headquarters country, which is generally the country where the stock is traded and the company is headquartered and conducts its primary business operations. Some international stocks may trade in countries other than their headquarters country. Stocks are rated using a scale of A, B, C, D and F. Schwab's research outlook is that A-rated stocks, on average, will strongly outperform, and F-rated stocks, on average, will strongly underperform, the average stock in the equities market of the stock's headquarters country over the next 12 months. The explanation and table below are included to assist you in using Schwab Equity Ratings International, as one component of your own research, to evaluate stocks and investment opportunities.

Schwab Equity Ratings Distribution

Schwab Equity Rating	Percentile Ranking Distribution Within Sector	Schwab Equity Rating Distribution Within Sector	12 Month Return Outlook	General Buy/Sell/Hold Guidance†
A	1-5	Top 5%	Strongly Outperform	Buy
B	6-30	Next 25%	Outperform	Buy
C	31-70	Next 40%	Marketperform	Hold
D	71-95	Next 25%	Underperform	Sell
F	96-100	Bottom 5%	Strongly Underperform	Sell

†The general buy/hold/sell guidance is relative to other rated equities only. Before considering whether to take any

action, an investor should consider whether equities generally are performing well in comparison to other asset classes and whether other equities in the same sector or category with the same or better rating may be more appropriate.

Schwab Equity Ratings International Distribution

Schwab Equity Rating International	Percentile Ranking Distribution Within Country	Schwab Equity Ratings International Distribution Within Country	12 Month Return Outlook	General Buy/Sell/Hold Guidance*
A	1-5	Top 5%	Strongly Outperform	Buy
B	6-30	Next 25%	Outperform	Buy
C	31-70	Next 40%	Marketperform	Hold
D	71-95	Next 25%	Underperform	Sell
F	96-100	Bottom 5%	Strongly Underperform	Sell

* The general buy/hold/sell guidance is relative to other rated equities only. Before considering whether to take any action, an investor should consider whether international equities generally are performing well in comparison to other asset classes and whether other equities in the same region, country, sector, or style category with the same or better rating may be more appropriate.

International investing involves special risks such as currency fluctuation and political instability to be considered prior to making an investment decision. Companies whose stock trades on foreign exchanges and markets are not subject to the same accounting, regulatory, and reporting requirements as stock that trade on U.S. exchanges. Investing in emerging markets may accentuate these risks.

This material is for informational purposes only and is neither an offer to sell nor the solicitation of an offer to buy in the U.S. or in any foreign jurisdiction. Additionally, Schwab Equity Ratings, Schwab Equity Ratings International, Percentile Rankings, and the general guidance are not personal recommendations for any particular investor or client and do not take into account the financial, investment or other objectives or needs of, and may not be suitable for, any particular investor or client. Before buying, investors and clients should consider whether the investment is suitable for themselves and their portfolio. Investors and clients should consider Schwab Equity Ratings or Schwab Equity Ratings International as only a single factor in making their investment decision while taking into account the current market environment. Accordingly, Charles Schwab & Co., Inc. ("Schwab") does not assess the suitability (or the potential value) of any particular investment. Schwab also does not provide tax advice and the views in the material do not take into account any client's or investor's tax situation. Clients and investors should consult their tax advisors before investing.

Schwab Equity Ratings and Schwab Equity Ratings International are generally updated weekly, so you should review and consider any recent market or company news before taking any action.

Schwab investment advisory affiliates may also receive research information from Schwab Center for Financial Research (SCFR) that is not included in the Schwab Equity Ratings International universe or is furnished on a basis to allow pooled investment funds to manage their portfolios as required under their investment objectives and strategies.

Stocks may go down as well as up, and investors (including clients) may lose money, including their original investment. Past history is no indication of future performance and returns are not guaranteed. For questions, please call Schwab using the number on the first page of this report.

Descriptions for Non-Rated Stocks

Category	Definition	Description
NR	Not Rated	Schwab has decided not to publish a rating on this stock due to unusual or extraordinary business circumstances related to this company.
NA	Not Available	A Schwab Equity Rating or Schwab Equity Ratings International grade is not available on this stock due to insufficient information about the stock.
NC	Not Covered	This stock is not currently in the Schwab Equity Rating or Schwab Equity Ratings International universe or is prohibited from coverage for regulatory reasons.
*	Check News	Check current news because a potentially significant event has been announced for an A or B rated stock. Although Schwab generally does not monitor C, D, and F rated stocks for current news, from time to time, asterisks may appear on a particular stock due to certain circumstances (e.g. the downgrade of a stock from a B to a C-rating). In any event, you should always check news on a stock before placing a trade.

Important Information about Your Quarterly Portfolio Profile

Explanation of Grades: Schwab Equity Ratings and Schwab Equity Ratings International

- A (Strongly Outperform):** If an investor is looking to add a stock to his or her portfolio, "A" rated stocks may be the best candidates for consideration.
- B (Outperform):** An investor looking to add a stock to his or her portfolio should also consider a "B" rated stock, though preference should be given to "A" rated stocks.
- C (Marketperform):** An investor would not usually consider a "C" rated stock for purchase. An investor that has a "C" rated stock in his or her portfolio should consider continuing to hold the stock, and might monitor the stock's ongoing performance and compare the potential benefits of owning a stock with higher ratings.
- D (Underperform):** An investor holding a "D" rated stock should consider whether it is appropriate to continue to hold that stock in his or her portfolio. An investor would not usually consider a "D" rated stock for purchase.
- F (Strongly Underperform):** An investor holding an "F" rated stock should consider whether it is appropriate to eliminate that stock from his or her portfolio. An investor would not usually consider an "F" rated stock for purchase.

S&P Opinion

The Standard & Poor's STAR (Stock Appreciation Ranking System) rating provides S&P's recommendations for action (e.g. buy, hold, or sell), based on their opinion of a stock's potential to outperform the S&P 500® Index over the next six to twelve months. Rankings are as follows:

★★★★★	Buy	Expected to be among the best performers of the S&P 500 stocks over the next 12 months.
★★★★	Accumulate	Expected to be an above average performer.
★★★	Hold	Expected to be an average performer.
★★	Avoid	Likely to be a below average performer.
★	Sell	Expected to be a well below average performer and to fall in price.

Thomson Reuters Analyst Consensus:

Averages the opinions of third-party analysts tracked by Thomson Reuters who follow the company. Five boxes are listed, with degrees of opinion moving out from the center "Hold" box. From left to right, the boxes represent: Sell (far left), Underperform (2nd from left), Hold (center), Outperform (2nd from right), Buy (far right). The number of analysts with opinions on the stock is listed with the appropriate number in parentheses. Analyst consensus ratings in the QPP report are as of the calendar quarter end. Thomson Reuters updates analyst consensus on a daily basis. For the most recent consensus rating, please refer to the Schwab Earnings Report on the Schwab website.

Morningstar Ratings ©2012 Morningstar Inc.

The Morningstar star ratings evaluate how well a mutual fund has performed compared to other funds in the same broad investment class. (The investment classes are domestic stock, international stock, taxable bond and municipal bond). The Morningstar ratings take into account the fund's historical return, with an adjustment for the fund's historical risk. Funds are rated from 5 stars (highest) to 1 star (lowest). Funds with higher star ratings generally have higher historical risk-adjusted returns.

Overall: In determining the overall rating, the 3-, 5-, and 10-year time periods are combined as a weighted average, with longer time periods weighted more heavily. If the fund scores in the top 10%, it receives 5 stars (highest); the next 22.5%, it receives 4 stars (above average); the middle 35%, 3 stars (neutral or average); the next 22%, 2 stars (below average); and the bottom 10%, 1 star (lowest). Ratings are recalculated monthly.

Historical Risk: Evaluates the weighted average of a fund's downside volatility (i.e., how often it has underperformed Treasury bills) relative to that of other funds in its broad investment category. To calculate risk, Morningstar adds up the amounts by which the fund trails the T-bill return each month and divides that sum by the number of months in the rating period.

Allocations to Schwab asset classes (i.e. Large Cap, Small Cap, Intl Stocks, Bonds, Cash, and Other) for all mutual funds and ETFs are based on rescaled long-only allocation percentages. Long rescaled allocations ignore short positions so that there are no negative positions in any asset class, and are rescaled so that the sum of all asset classes equals 100%. The asset allocations assigned to a mutual fund or ETF may be further adjusted to ignore non-strategic asset allocations such as transitional cash in a stock fund.

S&P Fixed Income Rating Explanation

AAA	Highest quality	B	Speculative
AA	High quality	CCC, CC	Default possible
A	Upper medium grade	C	Default, partial recovery possible
BBB	Medium grade	D	Default, recovery not likely
BB	Speculative elements	NA	Not Applicable

S&P may modify ratings from AA to CCC by the addition of a plus (+) or minus (-) to show relative standing within the

major rating category. Schwab groups US Government bonds and AAA rated bonds together under the credit quality heading "Govt/AAA".

Moody's Fixed Income Rating Explained

Aaa	Highest quality	Caa	Default possible
Aa	High quality	Ca	Default, partial recovery possible
A	Upper medium grade	C	Default, recovery not likely
Baa	Medium grade	NR	Not rated
Ba	Speculative elements	NA	Not Applicable
B	Speculative		
MIG	Short-term obligation, Moody's Investment Grade (1-3, where 1 denotes best quality, 2 denotes high quality, and 3 denotes favorable quality)		
SG	Short-term obligation, speculative quality		

Moody's applies numerical modifiers 1, 2, and 3 in each generic category rating classification from Aa to B. The modifier 1 indicates that the issue ranks in the higher end of its generic rating category; the modifier 2 indicates a mid-range ranking; and the modifier 3 indicates that the issue ranks in the lower end of its generic category.

Benchmark Data

Performance of indices is provided in your report for comparison purposes. Indexes are unmanaged, do not incur management fees, costs and expenses (or transaction fees or other related expenses) and cannot be invested in directly. Past performance of any index should not be considered indication of future return. The indexes included are:

- The S&P 500® Index for large-capitalization stocks and/or funds. The S&P 500 includes common stocks of 500 widely held companies. S&P 500 is a registered mark of The McGraw Hill Co., Inc.
- Russell 2000® Index for small-capitalization stocks and/or funds. This index consists of the 2,000 smallest companies in the Russell 3000® Index, which represents approximately 98% of the total market value of publicly available domestic equities.
- The Morgan Stanley Capital International Europe, Australasia, Far East (MSCI EAFE) Index is an index of foreign stocks returns of selected exchanges in these markets. Its total return is calculated in U.S. dollars.
- Barclays Capital U.S. Aggregate Bond Index: Includes fixed rate debt issues rated investment grade or higher by Moody's Investors Service, Standard and Poor's, or Fitch Investor's Service, in that order. All issues must have at least 1 year left to maturity and have an outstanding par value of at least \$250 million. The Aggregate Index is comprised of the Government/Credit, the Mortgage-Backed Securities, the Commercial Mortgage-Backed Securities and the Asset-Backed Securities indices.
- Barclays Capital U.S. Municipal Bond Index: A broad-based, total return index for the long-term tax-exempt bond market. The Index has four main sectors: state and local general obligation bonds, revenue bonds, insured bonds, and pre-refunded bonds. The bonds are all investment-grade, fixed-rate, long-term maturities (greater than one year) and are selected from issues larger than \$75 million dated since January 1991. Bonds are added to the Index and value-weighted and updated at month-end.
- The Wilshire 5000 Index is a broad-market index of U.S. publicly traded equities and is frequently used as a proxy for the overall equity market. The sector weightings are subject to change. Sectors are provided by Global Industry Classification Standard (GICS) by MSCI and S&P. Sectors may not be available for all securities.

Performance and Growth Information

Returns are adjusted for management, administrative and 12b-1 fees and other costs automatically deducted from fund assets. Total returns are also adjusted for sales loads and assume the reinvestment of capital gains and dividends.

Past performance is no guarantee of future results.

Information on Investments

- Bonds:** Fixed income securities are subject to increased loss of principal during periods of rising interest rates. Fixed-income investments are subject to various other risks including changes in credit quality, market valuations, liquidity, prepayments, early redemption, corporate events, tax ramifications and other factors. Income on tax-free bonds may be subject to the Alternative Minimum Tax and capital appreciation from discounted bonds may be subject to state or local taxes. Capital gains are not exempt from federal income tax. Government bond fund shares are not guaranteed. Their price and investment return will fluctuate with market conditions and interest rates. Shares, when redeemed, may be worth more or less than their original cost.
- High Yield Bond Fund:** Investments in high yield bond funds are subject to greater risk of loss of principal and interest than other bond funds. The lower rated securities in which these funds invest are subject to greater credit risk, default risk and liquidity risk. Purchasers should carefully assess the risks associated with an investment in this fund.

Important Information about Your Quarterly Portfolio Profile

- **International:** International investments involve additional risks, which include differences in financial accounting standards, currency fluctuations, political instability, foreign taxes and regulations, and the potential for illiquid markets. Investing in emerging markets may accentuate these risks.
- **Sector Fund:** Investment concentration in certain sectors is subject to greater volatility and therefore a greater degree of risk than portfolios that are more diversified across sectors.
- **Small Cap:** Small cap investments are subject to greater volatility than investments in other asset categories.
- **Mutual Fund including Money Market Funds:** Managers may occasionally waive all or a portion of fund fees at any given period. Waived fees would have the effect of increasing the fund's reported performance and may not necessarily recur; review any prospectus for details.

Principal value and investment return will fluctuate with changes in market conditions so an investor's shares, when redeemed, may be worth more or less than their original cost.

Schwab's short-term redemption fee of \$49.95 will be charged on redemption of funds purchased through Schwab's Mutual Fund OneSource® service (and certain other funds with no transaction fee) and held for 90 days or less. Schwab reserves the right to exempt certain funds from this fee, including Schwab Funds®, which may charge a separate redemption fee, and funds that accommodate short-term trading. Funds are also subject to management fees and expenses.

- **Schwab Money Market Fund:** An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund.

Additional Information

For additional details about your Quarterly Portfolio Profile, please consult the User Guide available on Schwab.com or please call the phone number on page 2 of this report.

- Go to www.schwab.com
- Choose Portfolio Analysis >> Portfolio Reports
- Click on "Modify your QPP Subscription" >> Cancel
- Select "User Guide for QPP"

SAMPLE