



# SNAPSHOT

## Current period ending September 30, 2017

ACCOUNT NAME: NANCY BUCK RANSOM FDN

ACCOUNT NUMBER: 8403-6831

Your Financial Advisor:  
TRENT DAVIS / ERIC LE TOWT 225 W SANTA CLARA ST  
Phone: 831-620-6905 14TH FLOOR  
Service Team 24/7: 877-646-8560 SAN JOSE, CA 95113

### Electronic Delivery

If you have more than one account with us, why not link them and receive summary information for your entire household? Contact Your Financial Advisor for more details.

NANCY BUCK RANSOM FDN  
PO BOX 749  
MONTEREY CA 93942-3231

**Message from Wells Fargo Advisors**  
FOLLOWING A PERIOD OF STRONG PERFORMANCE IN THE EQUITY MARKETS, NOW MAY BE A GOOD TIME TO REVIEW YOUR PORTFOLIO TO HELP KEEP IT IN LINE WITH YOUR INVESTMENT OBJECTIVES AND RISK TOLERANCE. VISIT [WELLSFARGOADVISORS.COM/REBALANCE](http://WELLSFARGOADVISORS.COM/REBALANCE) TO LEARN MORE.

Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC, a registered broker-dealer and non-bank affiliate of Wells Fargo & Company.

Investments and insurance products are:

NOT FDIC-INSURED	NO BANK GUARANTEE	MAY LOSE VALUE
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# General instructions and disclosures

## About this statement

### Clearing services

Wells Fargo Clearing Services, LLC (Wells Fargo Advisors), an indirect wholly owned subsidiary of Wells Fargo & Company, is a clearing broker-dealer registered with the Securities and Exchange Commission (SEC) and the Municipal Securities Rulemaking Board (MSRB) and is a member of the New York Stock Exchange (NYSE), the Financial Industry Regulatory Authority (FINRA) and all principal U.S. exchanges. Wells Fargo Advisors carries your account(s) and acts as your custodian for funds and securities deposited with us directly by you, or as a result of transactions we process for your account. Twice a year, Wells Fargo Advisors publishes on its web site [www.wfclearing.com](http://www.wfclearing.com) a statement of the firm's financial condition. Alternatively, a printed statement is available to you upon request.

### Trade date statement

All activity and positions on this statement are shown as of the date a trade is entered on the brokerage trading system (i.e., the trade date). Proceeds from the sale of securities and costs for the purchase of securities are not transacted through your account until the actual settlement date of the trade.

### Pricing of securities

Securities prices reflected on your statement may vary from actual liquidation value. Prices shown are provided by outside quotation services which we believe to be reliable but due to the nature of market data the accuracy of such prices cannot be guaranteed, or in the absence of such pricing, are estimated by Wells Fargo Advisors using available information and its judgment. Such estimates may not reflect actual trades and do not reflect a commitment by the firm to buy or sell at those prices. Securities listed on a national exchange such as the NYSE or Nasdaq Stock Market are priced as of the close of the statement period. Unlisted shares may be valued at the current best published "bid-price", and, if none exists, the last reported transaction if occurring within the last 45 days. Prices of securities not actively traded may not be available and are indicated by "N/A." Corporate and municipal bonds and other fixed income securities are priced by a computerized pricing service or, for less actively traded issues, by utilizing a yield-based matrix system to arrive at an estimated market value. Listed options are priced based on the closing "bid-ask" prices and the last reported trade. Mutual fund shares are priced at net asset value. Shares of direct participation program (DPP) and real estate investment trust (REIT) securities that are not listed on a national exchange are generally illiquid. Because no formal trading market may exist for these investments, their values are estimated. Unless otherwise indicated, the values shown for DPP and REIT securities have been provided by the management of each program and represent that management's estimate of the investor's interest in the net assets of the program. See statement sections for additional pricing information. Prices for hedge funds and certain managed futures funds are provided on a month delay basis. Other managed futures funds may be priced more frequently. Long-term certificates of deposit (maturity beyond one year from date of issue) are priced using a market value pricing model. Generally, the sale or redemption price of your securities may be higher or lower than the prices shown on your statement. For an actual quote, contact the individual servicing your account.

### Estimated annual income/yield

Estimated Annual Income (EAI), when available, reflects the estimated amount you would earn on a security if your current position and its related income remained constant for a year. Estimated Annual Yield (EAY), when available, reflects the current estimated annual income divided by the current value of the security as of the statement closing date. EAI and EAY are estimates and the actual income and yield might be lower or higher than the estimated amounts. EAY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate. The information used to derive these estimates is obtained from various outside vendors; Wells Fargo Advisors is not responsible for incorrect or missing estimated annual income and yields. Past performance is not a guarantee of future results.

### Income summary

The Income summary displays all income as recorded in the tax system as of period end date. The totals in the Cash flow snapshot may not match the totals in the Income snapshot due to reclassifications or other corrections made in the tax system. Remember, you may have certain products that are not included in these figures and whose income is only available on the tax forms sent to you at year-end. Reclassifications and other tax reporting requirements may alter these numbers both during and after year end. You should rely only on tax reporting documents. Contact your tax advisor if you have any questions about the tax consequences of your brokerage activity.

## About your rights and responsibilities

### Questions and complaints about Your Account

This account statement contains important information about your brokerage account, including recent transactions. All account statements sent to you shall be deemed complete and accurate if not objected to in writing within ten days of receipt. We encourage you to review the details in this statement. If you do not understand any of the information in your statement or if you believe there are any inaccuracies or discrepancies in your statement, you should promptly report them to the manager of the Wells Fargo Advisors office listed on the front of your statement. To further protect your rights, including any rights under the Securities Investor Protection Act, any verbal communications with Wells Fargo Advisors should be re-confirmed in writing. Inquiries or complaints about your account statement, including the positions and balances in your account, may be directed to **Wells Fargo Advisors Client Services at (866) 281-7436 or ATTN: H0005-087, 1 N. Jefferson Ave, St. Louis, MO 63103.**

**Public Disclosure:** You may reach FINRA by calling the FINRA BrokerCheck Hotline at **(800) 289-9999** or by visiting the FINRA website at [www.finra.org](http://www.finra.org). An investor brochure that includes information describing FINRA BrokerCheck is available from FINRA upon request. A brochure describing the FINRA Pricing of Securities Regulation Public Disclosure Program is also available from the FINRA upon request.

**MSRB Disclosure:** A brochure describing the protections available under MSRB rules and how to file a complaint is available at [www.MSRB.org](http://www.MSRB.org).

### Account Protection

Wells Fargo Advisors is a member of the Securities Investor Protection Corporation (SIPC) which protects against the loss of cash and securities held in client accounts of a SIPC member firm in the event of the member's insolvency and liquidation. SIPC coverage is limited to \$500,000 per customer, including up to \$250,000 for cash. For more information on SIPC coverage, please see the explanatory brochure at [www.sipc.org](http://www.sipc.org) or contact SIPC at **(202) 371-8300**. In addition, Wells Fargo Advisors maintains additional insurance coverage provided by Lexington Insurance Company (Lexington). This additional insurance policy becomes available to clients if their SIPC limit is exhausted and provides additional protection up to a firm aggregate of \$1 billion, including up to \$1.9 million for cash per client. SIPC does not insure the quality of investments or protect against market losses. SIPC only protects the custody function of their members, which means that SIPC works to restore to clients their securities and cash that are in their accounts when the member firm liquidation begins. Not all investments are protected by SIPC. In general, SIPC does not cover instruments such as unregistered investment contracts, unregistered limited partnerships, fixed annuity contracts, escrow receipts, direct investments, currency, commodities or related contracts, hedge funds and certain other investments.

### Investor education

Wells Fargo Advisors publishes on its web site [www.wellsfargoadvisors.com](http://www.wellsfargoadvisors.com) information on topics of interest to investors as well as market commentary and economic analysis. Wells Fargo Advisors has also developed numerous investor education guides to provide you with important information regarding the products and services we offer. These guides may be found under the "Our Insights" tab.

### Free credit balances

Free credit balances are not segregated and may be used by Wells Fargo Advisors in the operation of its business in accordance with applicable laws and regulations. You have the right to receive from us in the course of normal business operations, subject to any open commitments in any of your accounts, any free credit balances to which you are entitled.

### Investment objectives/Risk tolerances

Please inform us promptly of any material change that might affect your investment objectives, risk tolerances or financial situation, or if you wish to impose or change any reasonable restrictions on the management of your account. A copy of the Investment Advisory Services Disclosure document is available without charge upon request. Please contact the individual denoted on the front of your statement to update your information and to receive a copy of this document.

### Tax reporting

We are required by federal law to report annually to you and to the Internal Revenue Service (IRS) on Form(s) 1099 interest income, dividend payments and sales proceeds including cost basis information for applicable transactions credited to your account.



# SNAPSHOT

**NANCY BUCK RANSOM FDN**

SEPTEMBER 1, 2017 - SEPTEMBER 30, 2017  
 ACCOUNT NUMBER: 8403-6831

## Progress summary

	THIS PERIOD	THIS YEAR
<b>Opening value</b>	<b>\$1,004,303.12</b>	<b>\$1,005,465.35</b>
Cash deposited	0.00	0.00
Securities deposited	0.00	0.00
Cash withdrawn	-5,000.00	-10,000.00
Securities withdrawn	0.00	0.00
Change in value	670.69	4,508.46
<b>Closing value</b>	<b>\$999,973.81</b>	<b>\$999,973.81</b>

As a Wells Fargo Advisors client, you can upgrade your investment account to add Brokerage Cash Services at no additional cost. Brokerage Cash Services provides access to convenient money movement options including mobile deposit services. It also includes teller deposit services at Wells Fargo branch locations which are provided through a limited purpose Bank account. You'll have access to many more features and benefits to help you manage your finances. It's as simple as talking with Your Financial Advisor. Ask them today about Brokerage Cash Services.

## Portfolio summary

	ASSET TYPE	PREVIOUS VALUE ON AUG 31	%	CURRENT VALUE ON SEP 30	%	ESTIMATED ANN. INCOME
<b>ASSETS</b>	Cash and sweep balances	5,180.37	0.52	100,512.01	10.05	0
	Stocks, options & ETFs	0.00	0.00	0.00	0.00	0
	Fixed income securities	999,122.75	99.48	899,461.80	89.95	10,350
	Mutual funds	0.00	0.00	0.00	0.00	0
	<b>Asset value</b>	<b>\$1,004,303.12</b>	<b>100%</b>	<b>\$999,973.81</b>	<b>100%</b>	<b>\$10,350</b>

# SNAPSHOT

NANCY BUCK RANSOM FDN

SEPTEMBER 1, 2017 - SEPTEMBER 30, 2017  
ACCOUNT NUMBER: 8403-6831

## Cash flow summary

	THIS PERIOD	THIS YEAR
<b>Opening value of cash and sweep balances</b>	<b>\$5,180.37</b>	
Income and distributions	331.64	5,357.91
Securities sold and redeemed	100,000.00	1,250,000.00
<b>Net additions to cash</b>	<b>\$100,331.64</b>	<b>\$1,255,357.91</b>
Securities purchased	0.00	-1,150,000.00
Electronic funds transfers	-5,000.00	-10,000.00
<b>Net subtractions from cash</b>	<b>-\$5,000.00</b>	<b>-\$1,160,000.00</b>
<b>Closing value of cash and sweep balances</b>	<b>\$100,512.01</b>	

## Income summary \*

	THIS PERIOD	THIS YEAR
<b>TAXABLE</b> Money market/sweep funds	0.13	5.96
Interest	331.51	5,351.95
<b>Total taxable income</b>	<b>\$331.64</b>	<b>\$5,357.91</b>
<b>Total federally tax-exempt income</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Total income</b>	<b>\$331.64</b>	<b>\$5,357.91</b>

\* Certain distributions made in the current year are reported as prior year income according to IRS regulations. This may cause a difference between Cash Flow and Income Summary totals.



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**NANCY BUCK RANSOM FDN**

SEPTEMBER 1, 2017 - SEPTEMBER 30, 2017  
ACCOUNT NUMBER: 8403-6831

## Your Financial Advisor

TRENT DAVIS / ERIC LE TOWT  
Phone: 831-620-6905

225 W SANTA CLARA ST  
14TH FLOOR  
SAN JOSE, CA 95113

## Your Wealth Management Relationship Manager

TRENT L DAVIS (Wells Fargo Bank, N.A.)  
Phone: 831-620-6905

Refer to Specific instructions and disclosures page for information about affiliations.

## Account profile

Full account name:	NANCY BUCK RANSOM FDN
Account type:	Standard Brokerage
Brokerage account number:	8403-6831
Tax status:	Corporate
Investment objective/Risk tolerance:*	MODERATE GROWTH & INCOME
Time horizon:*	LONG TERM (10+ YEARS)
Liquidity needs:*	MODERATE
Cost Basis Election:	First in, First out
Sweep option:	BANK DEPOSIT SWEEP

\*For more information, please visit us at: [www.wellsfargoadvisors.com/disclosures](http://www.wellsfargoadvisors.com/disclosures)

## Client service information

Service Team 24/7: 877-646-8560  
Website: [www.wellsfargoadvisors.com](http://www.wellsfargoadvisors.com)

## For your consideration

Go paperless. Accessing your account documents online is easy, secure, and costs nothing. Sign on to [wellsfargoadvisors.com](http://wellsfargoadvisors.com) with your online access Username and Password, select **Statements & Docs**, and then click on the **Delivery Preferences** Quick Link. Choose **Electronic Delivery** to go paperless or select specific account documents for electronic delivery. If you do not have a Username and Password, visit [wellsfargoadvisors.com/signup](http://wellsfargoadvisors.com/signup) or call 1-866-281-7436 for enrollment assistance.

## Document delivery status

	Paper	Electronic
Statements:		X
Trade confirmations:		X
Tax documents:	X	
Shareholder communications:		X
Other documents:		X

**NANCY BUCK RANSOM FDN**

SEPTEMBER 1, 2017 - SEPTEMBER 30, 2017  
 ACCOUNT NUMBER: 8403-6831

**Additional information**

	THIS PERIOD	THIS YEAR
Gross proceeds	100,000.00	1,250,000.00

**Portfolio detail**

**Cash and Sweep Balances**

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

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

DESCRIPTION	ANNUAL PERCENTAGE YIELD EARNED*	CURRENT MARKET VALUE	ESTIMATED ANNUAL INCOME
Cash	0.00	100,331.51	0.00
BANK DEPOSIT SWEEP	0.05	180.50	0.09
Interest Period 09/01/17 - 09/30/17			
<b>Total Cash and Sweep Balances</b>		<b>\$100,512.01</b>	<b>\$0.09</b>

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



**NANCY BUCK RANSOM FDN**

SEPTEMBER 1, 2017 - SEPTEMBER 30, 2017  
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**Fixed Income Securities**

Corporate and municipal bonds and other fixed income securities are priced by a computerized pricing service or, for less actively traded issues, by utilizing a yield-based matrix system to arrive at an estimated market value.

**Certificates of Deposit**

Long-term certificates of deposit (maturity beyond one year from date of issue) are priced using a market value pricing model.

DESCRIPTION	QUANTITY	CURRENT PRICE	CURRENT MARKET VALUE	ESTIMATED		
				ACCRUED INTEREST	ANNUAL INCOME	ANNUAL YIELD (%)
WELLS FARGO BANK NA ^ SIOUX FALLS SD ACT/365 FDIC INSURED CPN 1.000% DUE 11/24/17 DTD 05/24/17 FC 11/24/17 CUSIP 949763HH2	165,000	99.9960	164,993.40	587.67	1,650.00	1.00
BANK OF INDIA CD NEW YORK NY ACT/365 FDIC INSURED CPN 1.350% DUE 02/21/18 DTD 08/23/17 FC 02/21/18 CUSIP 06279HX40	150,000	100.0600	150,090.00	216.37	2,025.00	1.34
BANK OF INDIA CD NEW YORK NY ACT/365 FDIC INSURED CPN 0.900% DUE 03/07/18 DTD 03/09/17 FC 03/07/18 CUSIP 06279HXH1	70,000	99.8580	69,900.60	355.57	630.00	0.90
BANK OF CHINA CD NEW YORK NY ACT/365 FDIC INSURED CPN 1.050% DUE 05/04/18 DTD 05/04/17 FC 05/04/18 CUSIP 06426WEF5	100,000	99.8530	99,853.00	431.51	1,050.00	1.05
BANK OF BARODA CD NEW YORK NY ACT/365 FDIC INSURED CPN 1.100% DUE 05/18/18 DTD 05/19/17 FC 05/18/18 CUSIP 06062Q5A8	200,000	99.8640	199,728.00	813.70	2,200.00	1.10

**NANCY BUCK RANSOM FDN**

SEPTEMBER 1, 2017 - SEPTEMBER 30, 2017  
 ACCOUNT NUMBER: 8403-6831

**Fixed Income Securities**

**Certificates of Deposit continued**

DESCRIPTION	QUANTITY	CURRENT PRICE	CURRENT MARKET VALUE	ESTIMATED		
				ACCRUED INTEREST	ANNUAL INCOME	ANNUAL YIELD (%)
BEAL BANK USA CD LAS VEGAS NV ACT/365 FDIC INSURED CPN 1.300% DUE 06/27/18 DTD 06/28/17 FC 06/27/18 CUSIP 07370WV60	215,000	99.9520	214,896.80	727.47	2,795.00	1.30
<b>Total Certificates of Deposit</b>	<b>900,000</b>		<b>\$899,461.80</b>	<b>\$3,132.29</b>	<b>\$10,350.00</b>	<b>1.15</b>
<b>Total Fixed Income Securities</b>			<b>\$899,461.80</b>	<b>\$3,132.29</b>	<b>\$10,350.00</b>	<b>1.15</b>

^ Denotes Certificate of Deposit with a maturity date in the next 60 days. Please contact us for further investment opportunities or any assistance.

**Activity detail**

DATE	ACCOUNT TYPE	TRANSACTION	QUANTITY	DESCRIPTION	PRICE	AMOUNT	CASH AND SWEEP BALANCES
09/01				BEGINNING BALANCE			5,180.37
09/18	Cash	AUTO ACTIVITY		ACH DIRECT DEPOSIT TRACE # 000000008000007 LYNN E BENTALEB ONLINE TRANSFER TO CHK XXXXXXXXXXXXXXX1568 BROKERAGE TRANSFER		-5,000.00	180.37
09/29	Cash	INTEREST		COMPASS BANK CD BIRMINGHAM AL ACT/365 FDIC INSURED CPN 1.000% DUE 09/29/17 DTD 05/31/17 FC 09/29/17 092917 100,000 CUSIP 20451PRG3		331.51	
09/29	Cash	INTEREST		BANK DEPOSIT SWEEP 092917 180		0.13	
09/29	Cash	REDEMPTION	-100,000.00000	COMPASS BANK CD BIRMINGHAM AL ACT/365 FDIC INSURED CPN 1.000% DUE 09/29/17 DTD 05/31/17 FC 09/29/17 CUSIP 20451PRG3		100,000.00	100,512.01





**NANCY BUCK RANSOM FDN**

SEPTEMBER 1, 2017 - SEPTEMBER 30, 2017  
ACCOUNT NUMBER: 8403-6831

### Cash sweep activity

Our Cash Sweep program allows you to earn a return on the idle cash balances in your account by automatically investing such balances into one of our cash sweep options. These 'sweep transactions' may represent a net amount for the day and occur on settlement date. The following section displays transfers into and out of your sweep option. Transactions displayed here are Transfer To, Transfer From and Reinvested Dividends and Interest. These transaction amounts are not included in your cash flow summary.

DATE	TRANSACTION	DESCRIPTION	AMOUNT	DATE	TRANSACTION	DESCRIPTION	AMOUNT
09/01		BEGINNING BALANCE	5,180.37	09/29	REINVEST INT	BANK DEPOSIT SWEEP	0.13
09/19	TRANSFER FROM	BANK DEPOSIT SWEEP	-5,000.00	09/30		ENDING BALANCE	180.50

### Specific instructions and disclosures

#### Income on non-reportable accounts

Your income summary is categorized into taxable and tax-exempt income based upon the securities that you hold. Please be aware that, since this is a 1099 non-reportable account, this income will NOT be reported to the IRS, but is being provided to you for informational purposes only.

#### Callable Securities

Securities that are subject to a partial call will be selected by an impartial lottery process in which the probability of your securities being selected for redemption is proportional to the holdings of all shareholders of such securities held in street name. If a security is called prior to maturity it may affect the yield you receive. Additional information is available at [www.wellsfargoadvisors.com](http://www.wellsfargoadvisors.com) under Legal Disclosures or the written procedures are available upon request.

#### Your Wealth Management Relationship Manager

Your relationship manager listed is employed by Wells Fargo Bank, N.A. Wells Fargo affiliates may be paid a referral fee in relation to clients referred to Wells Fargo Bank, N.A. (WFB). WFB offers various advisory and fiduciary products and services. Financial Advisors of Wells Fargo Advisors, a separate non-bank affiliate, may refer clients to the bank for an ongoing or one-time fee. The role of the Financial Advisor with respect to bank products and services is limited to referral and relationship management services. WFB is responsible for the day-to-day management of any bank products and services and their related accounts.

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