FORM 6 FULL AND PUBLIC DISCLOSURE OF FINANCIAL INTERESTS 2018

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

LAST NAME — FIRST NAME — MIDDLE NAME:
Fasano, Mike

MAILING ADDRESS:
[redacted]

CITY : [redacted] ZIP : COUNTY :

NAME OF AGENCY :
Pasco Tax Collector

NAME OF OFFICE OR POSITION HELD OR SOUGHT :
County Elected Tax Collector

CHECK IF THIS IS A FILING BY A CANDIDATE ☐

FOR OFFICE USE ONLY:

FLORIDA
COMMISSION ON ETHICS

MAY 31 2019

RECEIVED

72592

PROCESSED

CONFIDENTIA

PART A -- NET WORTH

Please enter the value of your net worth as of December 31, 2018 or a more current date. [Note: Net worth is not calculated by subtracting your *reported* liabilities from your *reported* assets, so please see the instructions on page 3.]

My net worth as of December 31, 20 18 was $ 1,967,795.

PART B -- ASSETS

HOUSEHOLD GOODS AND PERSONAL EFFECTS:

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

The aggregate value of my household goods and personal effects (described above) is $ 80,000

ASSETS INDIVIDUALLY VALUED AT OVER $1,000:

DESCRIPTION OF ASSET (specific description is required - see instructions p.4)	VALUE OF ASSET
Home [redacted]	$280,000
Property Lot [redacted] Haysville, North Carolina [redacted]	$70,000
Wells Fargo Advisors - SR 54- Trinity, Florida 34655 (See Attached Statement)	$386,686.72
AXA Advisors - PO Box 1547 Secaucus, NJ, 07096 (See Attached Statement)	$379,458.88

PART C -- LIABILITIES

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

NAME AND ADDRESS OF CREDITOR	AMOUNT OF LIABILITY
Florida West Credit Union - 1225 Millennium Parkway - Brandon, Fl 33511 (Loan)	$60,059.28
Bank of America - PO Box 15715 Wilmington, Delaware 19886 (Loan)	$34,545.32
Bank of America - PO Box 15715 Wilmington, Delaware 19886	$2,685.00

JOINT AND SEVERAL LIABILITIES NOT REPORTED ABOVE:

NAME AND ADDRESS OF CREDITOR	AMOUNT OF LIABILITY

(Continued on reverse side)

PART D -- INCOME

Identify each separate source and amount of income which exceeded $1,000 during the year, including secondary sources of income. Or attach a complete copy of your 2018 federal income tax return, including all W2s, schedules, and attachments. Please redact any social security or account numbers before attaching your returns, as the law requires these documents be posted to the Commission's website.

☐ I elect to file a copy of my 2018 federal income tax return and all W2's, schedules, and attachments.
[If you check this box and attach a copy of your 2018 tax return, you need not complete the remainder of Part D.]

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

NAME OF SOURCE OF INCOME EXCEEDING $1,000	ADDRESS OF SOURCE OF INCOME	AMOUNT
Pasco County Tax Collector	14236 6th St #100 - Dade City, Fl 33523	$151,608.86

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

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

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

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

PART F - TRAINING

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

☑ **I CERTIFY THAT I HAVE COMPLETED THE REQUIRED TRAINING.**

OATH

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

SIGNATURE OF REPORTING OFFICIAL OR CANDIDATE

STATE OF FLORIDA
COUNTY OF Pasco

Sworn to (or affirmed) and subscribed before me this 28th day of May, 2019 by Michael B. Fasano

(Signature of Notary Public--State of Florida)

Janet Oroz

(Print, Type, or Stamp Commissioned Name of Notary Public)

Janet Oroz
NOTARY PUBLIC
STATE OF FLORIDA
Comm# GG130662
Expires 11/29/2021

Personally Known X OR Produced Identification

Type of Identification Produced

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

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

Signature _____ Date _____

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

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

FORM 6 FULL AND PUBLIC DISCLOSURE OF FINANCIAL INTERESTS 2018

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

FOR OFFICE USE ONLY:

LAST NAME — FIRST NAME — MIDDLE NAME:
Fasano, Mike

MAILING ADDRESS:
[redacted]

CITY : ZIP : COUNTY :
[redacted]

NAME OF AGENCY :
Pasco Tax Collector

NAME OF OFFICE OR POSITION HELD OR SOUGHT :
County Elected Tax Collector

CHECK IF THIS IS A FILING BY A CANDIDATE ☐

ID Code 72592

FASANO, MICHAEL

PART A -- NET WORTH

Please enter the value of your net worth as of December 31, 2018 or a more current date. [Note: Net worth is not calculated by subtracting your *reported* liabilities from your *reported* assets, so please see the instructions on page 3.]

My net worth as of _____, 20 _____ was $ _____.

PART B -- ASSETS

HOUSEHOLD GOODS AND PERSONAL EFFECTS:

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

The aggregate value of my household goods and personal effects (described above) is $ _____

ASSETS INDIVIDUALLY VALUED AT OVER $1,000:

DESCRIPTION OF ASSET (specific description is required - see instructions p.4)	VALUE OF ASSET
AXA Advisors PO Box 1547 Secaucus, NJ 07096 (See Attached Statement)	$282,678.80
Florida Retirement Services - PO Box 5690 Jacksonville, Fl 32241 (See Attached)	$204,975.79
AXA Advisors PO Box 1547 Secaucus, NJ 07096 (See Attached Statement)	$134,060.63
AXA Advisors PO Box 1547 Secaucus, NJ 07096 (See Attached Statement)	$44,347.18

PART C -- LIABILITIES

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

NAME AND ADDRESS OF CREDITOR	AMOUNT OF LIABILITY

JOINT AND SEVERAL LIABILITIES NOT REPORTED ABOVE:

NAME AND ADDRESS OF CREDITOR	AMOUNT OF LIABILITY

(Continued on reverse side)

FORM 6 — FULL AND PUBLIC DISCLOSURE OF FINANCIAL INTERESTS — 2018

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

FOR OFFICE USE ONLY:

LAST NAME — FIRST NAME — MIDDLE NAME:
Fasano, Mike

MAILING ADDRESS:
8537 Eagle Brook Drive

CITY: Land O Lakes | ZIP: 34638 | COUNTY: Pasco

NAME OF AGENCY:
Pasco Tax Collector

NAME OF OFFICE OR POSITION HELD OR SOUGHT:
County Elected Tax Collector

CHECK IF THIS IS A FILING BY A CANDIDATE ☐

ID Code 72592

Fasano, Michael

PART A -- NET WORTH

Please enter the value of your net worth as of December 31, 2018 or a more current date. [Note: Net worth is not calculated by subtracting your *reported* liabilities from your *reported* assets, so please see the instructions on page 3.]

My net worth as of _____, 20 _____ was $ _____.

PART B -- ASSETS

HOUSEHOLD GOODS AND PERSONAL EFFECTS:

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

The aggregate value of my household goods and personal effects (described above) is $ _____

ASSETS INDIVIDUALLY VALUED AT OVER $1,000:

DESCRIPTION OF ASSET (specific description is required - see instructions p.4)	VALUE OF ASSET
Athene Annuity and Life Company PO Box Des Moines, IA 50306 (Annuity)	$93,549.20
Knights of Columbus 1 Columbus Plaza - New Haven Connecticut 06510 (Annuity)	$63,923.49
Knights of Columbus 1 Columbus Plaza - New Haven Connecticut 06510 (Annuity)	$10,375.74

PART C -- LIABILITIES

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

NAME AND ADDRESS OF CREDITOR	AMOUNT OF LIABILITY

JOINT AND SEVERAL LIABILITIES NOT REPORTED ABOVE:

NAME AND ADDRESS OF CREDITOR	AMOUNT OF LIABILITY

(Continued on reverse side)

FORM 6 FULL AND PUBLIC DISCLOSURE OF FINANCIAL INTERESTS 2018

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

FOR OFFICE USE ONLY:

LAST NAME — FIRST NAME — MIDDLE NAME:
Fasano, Mike

MAILING ADDRESS:
8537 Eagle Brook Drive

CITY: Land O Lakes | ZIP: 34638 | COUNTY: Pasco

NAME OF AGENCY:
Pasco Tax Collector

NAME OF OFFICE OR POSITION HELD OR SOUGHT:
County Elected Tax Collector

CHECK IF THIS IS A FILING BY A CANDIDATE ☐

ID Code 72592

FOSANO, Michael

PART A -- NET WORTH

Please enter the value of your net worth as of December 31, 2018 or a more current date. [Note: Net worth is not calculated by subtracting your *reported* liabilities from your *reported* assets, so please see the instructions on page 3.]

My net worth as of December 31, 2018 was $ _____.

PART B -- ASSETS

HOUSEHOLD GOODS AND PERSONAL EFFECTS:

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

The aggregate value of my household goods and personal effects (described above) is $ _____

ASSETS INDIVIDUALLY VALUED AT OVER $1,000:

DESCRIPTION OF ASSET (specific description is required - see instructions p.4)	VALUE OF ASSET
West Coast Credit Union 1225 Millennium Parkway - Brandon Fl 33511 (Savings)	$15,483.87
Regions Bank - 8407 Little Road - New Port Richey, Fl 33464 (Checking)	$2,550.33
2015 Hyundai Genesis - Personal Vehicle - listing per Commission Staff 05/28/19	$17,000.00

PART C -- LIABILITIES

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

NAME AND ADDRESS OF CREDITOR	AMOUNT OF LIABILITY

JOINT AND SEVERAL LIABILITIES NOT REPORTED ABOVE:

NAME AND ADDRESS OF CREDITOR	AMOUNT OF LIABILITY

(Continued on reverse side)

WELLS FARGO ADVISORS

[redacted]

MICHAEL B. FASANO (IRA)
WFCS AS CUSTODIAN

[redacted]

[redacted]

SNAPSHOT

[redacted]

Current period ending December 31, 2018

ACCOUNT NAME: MICHAEL B. FASANO (IRA)
WFCS AS CUSTODIAN

ACCOUNT NUMBER:

Your Financial Advisor:
VINCENT GRAZIANO
Phone: 727-815-3018 / 800-759-3599

11300 STATE ROAD 54
TRINITY FL 34655

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.

Message from Wells Fargo Advisors

WHERE MIGHT INVESTORS FIND OPPORTUNITIES AS THE ECONOMIC EXPANSION SLOWS? FIND OUT WHAT OUR ANALYSTS THINK IN OUR 2019 OUTLOOK REPORT. VISIT WELLSFARGOADVISORS.COM/OUTLOOK TO DOWNLOAD YOUR FREE COPY.

*** IMPORTANT NOTE: See enclosed Information Verification form.**

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.

Investment and Insurance Products are:
- **Not Insured by the FDIC or any Federal Government Agency**
- **Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate**
- **Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested**

SNAPSHOT [redacted]

MICHAEL B. FASANO (IRA)
WFCS AS CUSTODIAN

DECEMBER 1, 2018 - DECEMBER 31, 2018
ACCOUNT NUMBER: [redacted]

Progress summary

	THIS PERIOD	THIS YEAR
Opening value	**$394,708.91**	**$526,810.62**
Cash deposited	0.00	0.00
Securities deposited	0.00	0.00
Cash withdrawn	0.00	-150,000.00
Securities withdrawn	0.00	0.00
Change in value	-8,022.19	9,876.10
Closing value	**$386,686.72**	**$386,686.72**

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 NOV 30	%	CURRENT VALUE ON DEC 31	%	ESTIMATED ANN. INCOME
ASSETS	Cash and sweep balances	12,773.66	3.24	12,776.37	3.30	32
	Stocks, options & ETFs	0.00	0.00	0.00	0.00	0
	Fixed income securities	283,248.26	71.76	280,498.16	72.54	0
	Mutual funds	0.00	0.00	0.00	0.00	0
	Unit investment trusts	98,686.99	25.00	93,412.19	24.16	2,522
	Asset value	**$394,708.91**	**100%**	**$386,686.72**	**100%**	**$2,554**

MICHAEL B. FASANO (IRA)
WFCS AS CUSTODIAN

DECEMBER 1, 2018 - DECEMBER 31, 2018
ACCOUNT NUMBER: [redacted]

Cash flow summary

	THIS PERIOD	THIS YEAR
Opening value of cash and sweep balances	**$12,773.66**	
Income and distributions	277.12	2,268.81
Securities sold and redeemed	134.16	266,404.79
Net additions to cash	**$411.28**	**$268,673.60**
Withdrawals	0.00	-150,000.00
Securities purchased	-408.57	-321,869.24
Net subtractions from cash	**-$408.57**	**-$471,869.24**
Closing value of cash and sweep balances	**$12,776.37**	

Income summary *

	THIS PERIOD	THIS YEAR
Money market/sweep funds	2.71	442.36
Dividends and short term capital gains	274.41	1,711.20
Total income	**$277.12**	**$2,153.56**

* 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.

MICHAEL B. FASANO (IRA)
WFCS AS CUSTODIAN

DECEMBER 1, 2018 - DECEMBER 31, 2018
ACCOUNT NUMBER

Retirement summary

IRA Plan Value $386,686.72

CUSTODIAN EIN 23-2384840

A portion of these assets may not be covered by SIPC. Bank products are eligible for FDIC insurance up to $250,000 in accordance with FDIC rules.

PLEASE SEE THE "IMPORTANT IRA INFORMATION" SECTION IN THE ENCLOSED "IMPORTANT INFORMATION REGARDING YOUR ACCOUNT" INSERT FOR KEY INFORMATION YOU SHOULD KNOW ABOUT YOUR IRA. CONTACT YOUR FINANCIAL ADVISOR WITH ANY QUESTIONS YOU HAVE.

This is your individual retirement account (IRA) Fair Market Value statement. The amount reflected in the "IRA Fair Market Value" is reported to the IRS on Form 5498 in May. Any corrections made to your market value after December 31, 2018 will result in a corrected "IRA Portfolio Holding Valuation" or Form 5498 being issued to you.

ACCOUNT INFORMATION	
IRA Fair Market Value:	$386,686.72
Account Holder Birthdate:	06/11/58
Attained Age as of 12/31/18:	60.5

This beneficiary information is based upon the most recent data available and is being provided as a service to you. In the event of death, your most recent beneficiary designation on file will govern.

PRIMARY BENEFICIARY INFORMATION	% ENTITLEMENT
MICHAEL B. FASANO TRUST	100.00%

RETIREMENT TRANSACTIONS

CONTRIBUTION SUMMARY	AMOUNT
Contributions	
2018 FOR 2018	$0.00

2018 DISTRIBUTION SUMMARY	AMOUNT
Gross Distributions	**$0.00**

Contact us if information on this page requires updates.

Your Financial Advisor:
VINCENT GRAZIANO
727-815-3018 / 800-759-3599

MICHAEL B. FASANO (IRA)
WFCS AS CUSTODIAN

DECEMBER 1, 2018 - DECEMBER 31, 2018
ACCOUNT NUMBER: [redacted]84

Your Financial Advisor

VINCENT GRAZIANO
Phone: 727-815-3018 / 800-759-3599

11300 STATE ROAD 54
TRINITY FL 34655

Please visit us at: www.wellsfargoadvisors.com

Account profile

Full account name:	MICHAEL B. FASANO (IRA) WFCS AS CUSTODIAN
Account type:	Individual Retirement Account
Brokerage account number:	8501-3884
Tax status:	Retirement
Investment objective/Risk tolerance:*	MODERATE GROWTH & INCOME
Time horizon:*	LONG TERM (10+ YEARS)
Liquidity needs:*	NONE
Cost Basis Election:	First in, First out
Sweep option:	STANDARD BANK DEPOSIT

*For more information, please visit us at: www.wellsfargoadvisors.com/disclosures

For your consideration

Go paperless. Accessing your account documents online is easy, secure, and costs nothing. Sign on to **wellsfargoadvisors.com** with your Access Online 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** or call 1-877-879-2495 for enrollment assistance.

Document delivery status

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

[redacted]

WELLS FARGO ADVISORS

MICHAEL B. FASANO (IRA)
WFCS AS CUSTODIAN

DECEMBER 1, 2018 - DECEMBER 31, 2018
ACCOUNT NUMBER:

Additional information

	THIS PERIOD	THIS YEAR		THIS PERIOD	THIS YEAR
Return of principal	134.16	191.94	Gross proceeds	0.00	266,212.85

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 Program(s) 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 Program(s) reserve the right to require seven days prior notice before permitting a transfer out of the Bank Deposit Sweep Program(s). 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.

Standard Bank Deposit Sweep - Consists of monies held at Wells Fargo Bank, N.A. and (if amounts exceed $250,000) at one Wells Fargo affiliated bank.
Expanded Bank Deposit Sweep - Consists of monies held at Wells Fargo Bank, N.A. and (if amounts exceed $250,000) at one or more Wells Fargo affiliated or nonaffiliated banks.
Brokered Liquid Deposit - Consists of monies held at one or more nonaffiliated and Wells Fargo affiliated banks.
Assets in the Bank Deposit Sweep Program and Brokered Liquid Deposit 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, please contact Your Financial Advisor.

DESCRIPTION	ANNUAL PERCENTAGE YIELD EARNED*	CURRENT MARKET VALUE	ESTIMATED ANNUAL INCOME
STANDARD BANK DEPOSIT	0.25	12,776.37	32.00
Interest Period 12/01/18 - 12/31/18			
Total Cash and Sweep Balances		**$12,776.37**	**$32.00**

* 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.

[redacted]

[redacted]

MICHAEL B. FASANO (IRA)
WFCS AS CUSTODIAN

DECEMBER 1, 2018 - DECEMBER 31, 2018
ACCOUNT NUMBER: [redacted]84

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.

Government Bonds

DESCRIPTION	QUANTITY	CURRENT PRICE	CURRENT MARKET VALUE	ESTIMATED ACCRUED INTEREST	ESTIMATED ANNUAL INCOME	ESTIMATED ANNUAL YIELD (%)
U S TREAS STRIPPED 11/19 INT PMT DUE 11/15/19 DTD 05/15/90 Moody NR , S&P NR CUSIP 912833KX7	74,000	97.8090	72,378.66	N/A	N/A	N/A
US TREAS STRIP 8/20 STRIPPED PRIN PMT DUE 08/15/20 DTD 08/15/90 Moody NR , S&P NR CUSIP 912803AU7	100,000	95.9820	95,982.00	N/A	N/A	N/A
Total Government Bonds	**174,000**		**$168,360.66**			

Market Linked Certificates of Deposit

For more information, see the Specific instructions and disclosures page.

DESCRIPTION	QUANTITY	CURRENT PRICE	CURRENT MARKET VALUE	ESTIMATED ACCRUED INTEREST	ESTIMATED ANNUAL INCOME	ESTIMATED ANNUAL YIELD (%)
HSBC 6YR MLCD LNKD TO SPX 9.00% MIN RTN @ MTY FDIC INSD CPN 0.000% DUE 10/03/24 DTD 10/03/18 FC 10/03/24 CUSIP 40434YN78	125,000	89.7100	112,137.50	N/A	N/A	N/A
Total Market Linked Certificates of Deposit			**$112,137.50**			
Total Fixed Income Securities			**$280,498.16**			

[redacted]

[redacted]

WELLS FARGO ADVISORS

MICHAEL B. FASANO (IRA)
WFCS AS CUSTODIAN

DECEMBER 1, 2018 - DECEMBER 31, 2018
ACCOUNT NUMBER:

Unit Investment Trusts

Equity Trusts

DESCRIPTION	QUANTITY	CURRENT PRICE	CURRENT MARKET VALUE	ESTIMATED ANNUAL INCOME	ESTIMATED ANNUAL YIELD (%)
FIRST TRUST 60/40 STRAT ALLOC PORT 2Q'18 TERM 7/16/19 REIN CUSIP 30307E817	10,208.98300	9.1500	93,412.19	2,522	2.69
Total Equity Trusts			**$93,412.19**	**$2,522**	**2.70**
Total Unit Investment Trusts			**$93,412.19**	**$2,522**	**2.70**

Activity detail

DATE	ACCOUNT TYPE	TRANSACTION	QUANTITY	DESCRIPTION	PRICE	AMOUNT	CASH AND SWEEP BALANCES
12/01				BEGINNING BALANCE			12,773.66
12/26	Cash	DIVIDEND		FIRST TRUST 60/40 STRAT ALLOC PORT 2Q'18 TERM 7/16/19 REIN 122518 10,163.43900 AS OF 12/25/18		274.41	
12/26	Cash	RET OF CAPTL		FIRST TRUST 60/40 STRAT ALLOC PORT 2Q'18 TERM 7/16/19 REIN 122518 10,163.43900 AS OF 12/25/18		134.16	
12/26	Cash	REINVEST DIV	30.58900	FIRST TRUST 60/40 STRAT ALLOC PORT 2Q'18 TERM 7/16/19 REIN REINVEST AT 8.970		-274.41	
12/26	Cash	REINVEST DIV	14.95500	FIRST TRUST 60/40 STRAT ALLOC PORT 2Q'18 TERM 7/16/19 REIN	8.9700	-134.16	12,773.66
12/31	Cash	INTEREST		STANDARD BANK DEPOSIT 123118 12,773		2.71	12,776.37

[redacted]

[redacted]

MICHAEL B. FASANO (IRA)
WFCS AS CUSTODIAN

DECEMBER 1, 2018 - DECEMBER 31, 2018
ACCOUNT NUMBER: [redacted]84

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
12/01		BEGINNING BALANCE	12,773.66
12/31	REINVEST INT	STANDARD BANK DEPOSIT	2.71

DATE	TRANSACTION	DESCRIPTION	AMOUNT
12/31		ENDING BALANCE	12,776.37

Specific instructions and disclosures

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** under Legal Disclosures or the written procedures are available upon request.

IRA withholding notice **Form W-4P/OMB No. 1454-0415**
The withdrawals you receive from your IRA are subject to Federal income tax withholding unless you elect not to have withholding apply. If you have a periodic, or an "on demand" distribution, your election regarding our withholding of Federal income tax on your behalf stays in effect until you change it. You may change or revoke your election at any time and as often as you wish by completing a new election form. If you elect check writing privileges (not available on all IRAs), you will also have previously elected to have no withholding on your withdrawals. If you decide to have taxes withheld you will not be eligible for check writing from your IRA. If you elect not to have taxes withheld you will be liable for payment of all taxes due on the taxable portion of your distribution and you may be responsible for payment of estimated tax. You may be subject to tax penalties under the estimated tax payment rules if your payments of estimated tax and withholding, if any, are not adequate.

Market Linked Certificates of Deposit
Market Linked Certificates of Deposit are FDIC insured up to $250,000 per depositor per insured depository institution for each account ownership category. Pricing for these deposits are an indication of secondary market value only and any return of original deposit provided by the structure applies only when held to maturity and is subject to FDIC limits. Any balances above FDIC insured amounts are subject to the creditworthiness of the issuer. This section may include Market Linked Certificates of Deposit not sold through Wells Fargo Advisors. It may also include Wells Fargo issues that were sold to third parties by affiliates.

[redacted]

[redacted]

WELLS FARGO ADVISORS

MICHAEL B. FASANO (IRA)
WFCS AS CUSTODIAN

DECEMBER 1, 2018 - DECEMBER 31, 2018
ACCOUNT NUMBER:

[redacted]

Information Verification

The accuracy of your account information is vital to us; therefore, we periodically furnish you a copy of certain account information. To help us better serve you, please take time to review the following information and make updates if necessary.

- If the enclosed information is correct and complete, including the mailing address on this statement, then no action is necessary.
- If the enclosed information is incorrect or incomplete, or if you need to make changes to your account, please contact Your Financial Advisor.
- You may also make the necessary changes on this Information Verification form and return all pages to:

N9160-01P
Wells Fargo Advisors
PO Box 77045
Minneapolis, MN 55480-9902

Primary owner and account information

First name:	MICHAEL
Middle name:	B.
Last name:	FASANO
Additional name:	
Legal address: *(Cannot be a PO Box)*	[redacted]
Country of citizenship:	
Country of residency:	
Home phone number:	
Date of birth:	ON FILE
Tax Identification Number:	ON FILE

Updates - indicate desired updates below

Please review the information on the Explanations and Values pages to help understand the following data and also provide the choices you should use when making updates.

FINRA information:	N	☐ (enter new FINRA information code)
Annual income:	$100,000 - $199,999	☐ (enter new financial code)
Net worth:	$1,000,000 - $4,999,999	☐ (enter new financial code)
(excluding primary residence)		
Liquid net worth:	$1,000,000 - $4,999,999	☐ (enter new financial code)

[redacted]

F. FINRA information:

N Not affiliated with the FINRA, an exchange member, broker and/or dealer
U Wells Fargo Advisors employees and immediate beneficial family members
V Wells Fargo Advisors employees' non-dependent family members
W Employees of other securities firms and immediate beneficial family members
Y Wells Fargo & Company employees and immediate beneficial family members
Z Wells Fargo & Company employees' non-dependent family members

C. Financial Codes

A $0 - $49,999
B $50,000 - $99,999
C $100,000 - $199,999
D $200,000 - $499,999
E $500,000 - $999,999
G $1,000,000 - $4,999,999
H $5,000,000 - $9,999,999
I $10,000,000 OR MORE
X CLIENT DID NOT PROVIDE

Note: Use the "Financial codes" to update any of the following:
> Annual Income
> Liquid Net Worth
> Net Worth

[redacted]

[redacted]

MICHAEL B. FASANO (IRA)
WFCS AS CUSTODIAN

DECEMBER 1, 2018 - DECEMBER 31, 2018
ACCOUNT NUMBER: [redacted]84

Information Verification

Primary owner and account information

Updates - indicate desired updates in boxes below

Occupation: PUBLIC SERVICES

- [ ] A PROPRIETOR, PROFESSIONAL, MNGR
- [ ] B INFORMATION TECHNOLOGY SYSTEMS
- [ ] C CRAFTSMAN, SKILLED WORKER
- [ ] D SALES
- [ ] E ADMINISTRATIVE, CLERICAL
- [ ] F PUBLIC SERVICES
- [ ] G PERSONAL SERVICE PROVIDER
- [ ] H FARMING/FISHING/FORESTRY
- [ ] I EDUCATION
- [ ] J CLERGY
- [ ] K OTHER
- [ ] L UNEMPLOYED
- [ ] M RETIRED
- [ ] N STUDENT
- [ ] P HOMEMAKER

Investment Objective/Risk Tolerance: MODERATE GROWTH & INCOME

- [ ] A CONSERVATIVE INCOME
- [ ] B CONSERVATIVE GROWTH & INCOME
- [ ] C MODERATE GROWTH
- [ ] D MODERATE GROWTH & INCOME
- [ ] E AGGRESSIVE GROWTH
- [ ] G MODERATE INCOME
- [ ] H CONSERVATIVE GROWTH
- [ ] I AGGRESSIVE INCOME
- [ ] K AGGRESSIVE GROWTH & INCOME
- [ ] L TRADING & SPECULATION
- [ ] M N/A PRIORITY CREDIT LINE ONLY

Trusted Contact Information:

By providing us with the name and contact information for a Trusted Contact person, you authorize us to contact the Trusted Contact person 1) to disclose information about your account(s) if we have concerns about possible financial exploitation, and/or 2) to confirm the specifics of your current contact information, health status, or the identity of any legal guardian, executor, trustee or holder of a power of attorney, or 3) for purposes as otherwise permitted by FINRA Rule 4512. The Trusted Contact person must be 18 years of age or older. You may withdraw or change your Trusted Contact person at any time in writing.

Updates to your Trusted Contact Information below can only be completed by contacting Your Financial Advisor.

Name:	Please Provide
Relationship:	Please Provide
Phone number:	Please Provide
Email address:	Please Provide
Legal address:	Please Provide
City, state, zip code:	Please Provide
Country of residency:	Please Provide

[redacted]

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** 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.

Texas Designation

If you are a resident of Texas who has purchased mutual fund shares, you may designate a representative to receive notification to assist in avoiding escheatment of assets in your investment account to the State of Texas. The designated representative does not have any rights to your account. Please use the Texas Unclaimed Property link (**https://claimittexas.org/**) to access the Designation of Representative for Notice Request form which you may complete and return to us at **ATTN: H0006-08K, 1 N. Jefferson Ave, St. Louis, MO 63103** or return by email at **clientcontact@firstclearing.com**.

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) 887-2402 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.** 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**.

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** 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** 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.



WELLS FARGO ADVISORS

MICHAEL B. FASANO (IRA)
WFCS AS CUSTODIAN

DECEMBER 1, 2018 - DECEMBER 31, 2018
ACCOUNT NUMBER:

Explanations and Values

I. Investment objective/Risk tolerance

All investors have goals that help guide their investment decisions. Investment goals typically have different time horizons and different income and growth needs. Generally, investment goals are on a spectrum, with "Income" investors typically holding the smallest percentage of higher risk investments, followed by "Growth and Income" investors holding some higher risk investments, and finally "Growth" investors holding a significant portion of their portfolio in higher risk investments. In addition, investors have different risk tolerances, independent of their income and growth needs. Risk tolerance is the amount of risk or loss an investor is willing and able to accept in order to achieve his/her financial goals and is measured on a continuum that increases from "Conservative" to "Moderate" to "Aggressive", and finally "Trading/Speculation". In determining an investment objective, it is important for you to assess your risk tolerance and your need for income and growth.

By aligning the risk tolerances with the investment needs, there are 10 different investment objectives from which to choose. While all investments involve some degree of risk, including the potential for loss of principal, some investments involve more risk than others. For example, higher risk investments may have the potential for higher returns, but also have the potential for greater losses. Please carefully review the descriptions below in each Investment Objective and select the one that most closely describes your risk tolerance, investment needs, and investment preference.

INCOME: **Portfolios emphasize current income with minimal consideration for capital appreciation and usually have less exposure to more volatile growth assets.**

Conservative Income - Conservative Income investors generally assume lower risk, but may still experience losses or have lower expected income returns.

Moderate Income - Moderate Income investors are willing to accept a modest level of risk that may result in increased losses in exchange for the potential to receive modest income returns.

Aggressive Income - Aggressive Income investors seek a higher level of returns and are willing to accept a higher level of risk that may result in greater losses.

GROWTH AND INCOME: **Portfolios emphasize a blend of current income and capital appreciation and usually have some exposure to more volatile growth assets.**

Conservative Growth & Income - Conservative Growth and Income investors generally assume a lower amount of risk, but may still experience losses or have lower expected returns.

Moderate Growth & Income - Moderate Growth and Income investors are willing to accept a modest level of risk that may result in increased losses in exchange for the potential to receive modest returns.

Aggressive Growth & Income - Aggressive Growth and Income investors seek a higher level of returns and are willing to accept a higher level of risk that may result in greater losses.

GROWTH: **Portfolios emphasize capital appreciation with minimal consideration for current income and usually have significant exposure to more volatile growth assets.**

Conservative Growth - Conservative Growth investors generally assume a lower amount of risk, but may still experience increased losses or have lower expected growth returns.

Moderate Growth - Moderate Growth investors are willing to accept a modest level of risk that may result in significant losses in exchange for the potential to receive higher returns.

Aggressive Growth - Aggressive Growth investors seek a higher level of returns and are willing to accept a high level of risk that may result in more significant losses.

Trading & Speculation: Trading and Speculation investors seek out maximum return through a broad range of investment strategies, which generally involve a high level of risk, including the potential for unlimited loss of investment capital.

[redacted]

[redacted]

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P.O. BOX 1547, SECAUCUS, NEW JERSEY 07096-1547

[redacted]

Michael B Fasano

[redacted]

Quarterly Account Review
Statement Period:
October 01, 2018- December 31, 2018

Contract Number:	[redacted]
Contract Type:	Retirement Cornerstone 13.0 B (Traditional IRA)
Contract Date:	February 27, 2014
Contract Owner:	Michael B Fasano
Annuitant Name:	Michael B Fasano

[redacted]

An important message appears at the end of this statement.

Your Account at a Glance

Account Activity Summary	Quarter 10/1/2018-12/31/2018	Year-To-Date 1/1/2018-12/31/2018	Since Purchase 2/27/2014-12/31/2018
Beginning Account Value 9/30/2018	**$379,458.88**		
Contributions	$0.00	$0.00	$331,656.25
Net Investment Options Performance			
Variable Investment Option Results	($42,141.11)		
Special Dollar Cost Averaging Interest	$0.00		
Current Total Account Value	**$337,317.77**		

Your Optional Benefits and Values

Living Benefit	Prior Period Ending 9/30/2018	Current Period Ending 12/31/2018
Guaranteed Minimum Income Benefit:		
GMIB Benefit Base (not a cash value):		**$402,879.77**
GMIB Annual Withdrawal Amount (remaining for the contract year):		**$16,115.19**
GMIB Annual Roll-up Amount not yet included in Annual Withdrawal Amount:		**$0.00**
Total Annual Roll-up Amount eligible to be credited to the Benefit Base on the next contract anniversary:		**$16,115.19**
Deferral Bonus Roll-up Amount (to be credited to the Benefit Base on the next contract anniversary instead of the total Annual Roll-up Amount above provided no withdrawals are taken during the current contract year):		**$17,726.71**
GMIB Benefit Base on the next contract anniversary occurring on February 26, 2019 (assumes no requested transactions to or from the Protected Benefit Account between the date of this statement and the respective contract anniversary as indicated above)		**$420,606.48**
Death Benefit		
GMDB Election: Return of Principal		
Guaranteed Minimum Death Benefit for the Protected Benefit Account	**$331,656.25**	**$331,656.25**
Current Death Benefit for the Protected Benefit Account	**$376,742.48**	**$333,408.18**
Current Death Benefit for the Investment Account	**$0.00**	**$0.00**
Your Contract Cash Surrender Value	**$360,159.67**	**$316,825.37**

For Assistance, Contact:
Your Financial Professional:

AXA Advisors, LLC
Two Urban Center
4890 W Kennedy Blvd #800
Tampa FL 33609
813-282-9088

AXA Equitable Life Insurance Company

Access to 24 Hour Account Information

- Website: **www.axa.com** and click on Online Account Access

To speak to one of our Customer Service Representatives, call
800-789-7771
Monday - Thursday 8:30 - 7:00 ET
Friday 8:30 - 5:30 ET

Your Protected Benefit Account Value at a Glance

Account Activity Summary	Quarter 10/1/2018-12/31/2018	Year-To-Date 1/1/2018-12/31/2018	Since Purchase 2/27/2014-12/31/2018
Beginning Protected Benefit Account Value	**$379,458.88**		
Contributions	$0.00	$0.00	$331,656.25
Net Protected Benefit Account Performance			
Variable Investment Option Results	($42,141.11)		
Current Protected Benefit Account Value	**$337,317.77**		

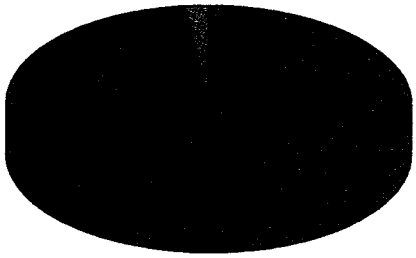
Additional Contributions can be applied to the Protected Benefit Account through June 10, 2039.

Transfers from the Investment Account to the Protected Benefit Account available through June 10, 2039.

See your prospectus for additional details.

Your Protected Benefit Account Value Allocation

Your Protected Benefit Account Value is currently allocated among the asset classes below. Totals may not be exact due to rounding. To review your investment strategy, contact your registered representative.



98% AXA Strategic Allocation

2% Asset Transfer Program

Your Investment Account Value at a Glance

Account Activity Summary	Quarter 10/1/2018-12/31/2018	Year-To-Date 1/1/2018-12/31/2018	Since Purchase 2/27/2014-12/31/2018
Beginning Investment Account Value	**$0.00**		
Current Investment Account Value	**$0.00**		

Additional Contributions can be applied to the Investment Account through June 10, 2045.

See your prospectus for additional details.

Your Account Summary As Of December 31, 2018

Protected Benefit Account Summary:

Fund #	Investment Options	Accumulation Units	Unit Value	Account Value
02201	AXA Ultra Conservative Strateg*	385.9648	$9.991867	$3,856.51
03204	GB AXA Aggressive Strategy	11,326.2593	$14.744512	$167,000.17
03208	GB AXA Growth Strategy	5,349.6439	$15.565300	$83,268.81
03213	GB AXA/AB Dynamic Moderate Gr	6,663.6032	$12.484579	$83,192.28
			Sub-Total Investment Fund:	**$337,317.77**

* Amounts in this investment option result from operation of the Asset Transfer Program (ATP)

Total Account Value: $337,317.77

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P.O. BOX 1547, SECAUCUS, NEW JERSEY 07096-1547

Your current allocation instruction on file is as follows:

Current Allocation Instructions on file for the Protected Benefit Account Investment Options

Fund #	Investment Options	Percentage
03204	GB AXA Aggressive Strategy	50.00%
03208	GB AXA Growth Strategy	25.00%
03213	GB AXA/AB Dynamic Moderate Gr	25.00%
Total Allocation Instruction for the Protected Benefit Account:		100%

Current Allocation Instructions on file for the Investment Account Investment Options

Fund #	Investment Options	Percentage
No Allocation instructions on file.		

Your Transactions Processed During This Period

Within the Protected Benefit Account:

Date	Type	Fund #	Fund Name	Total	Transaction Units	Unit Value	Fund Amount
12/27/2018	ATP Transfer			$3,846.03			
		02201	AXA Ultra Conservative Strateg		385.964	$9.964	$3,846.03
		03204	GB AXA Aggressive Strategy		(131.522)	$14.638	($1,925.32)
		03208	GB AXA Growth Strategy		(62.132)	$15.462	($960.74)
		03213	GB AXA/AB Dynamic Moderate Gr		(77.394)	$12.403	($959.97)

Guaranteed Minimum Income Benefit

Your current Deferral Roll-up Rate of 4.40% for your GMIB Benefit Base will be applied on your next contract date anniversary instead of the Annual Roll-up Rate below provided that you do not take any withdrawals from your Protected Benefit account during the contract year.

Your current Annual Roll-up Rate for the GMIB is 4.00%. Your Deferral Roll-up Rate and Annual Roll-up Rate are subject to change on your contract date anniversary occurring on February 26, 2019. The Deferral Roll-up Rate and Annual Roll-up Rate will never be less than the minimum rate specified in your contract.

GMIB Benefit Base Reset Information:

If your Protected Benefit Account Value is greater than your GMIB Benefit Base on your upcoming contract anniversary, you have the option to reset the Benefit Base of your GMIB to equal your Protected Benefit Account Value. You will have a new 10-year waiting period to exercise GMIB if you reset your Benefit Base unless your earliest exercise date would be later. Your latest exercise date will never be later than February 27, 2054. If your contract is eligible for a reset, you will be informed in your contract anniversary statement.

If you exercise your Guaranteed Minimum Income Benefit on one of the illustrated Contract Date Anniversaries shown below to purchase a life annuity, your life annuity would provide the minimum annual payments shown. Annual payments begin one year following issuance of the life annuity. Depending on your contract, you may be able to receive more frequent interest adjusted payments. Your GMIB Roll-up Benefit Base used to provide these annual income payments was projected using the current Deferral Roll-up Rate of 4.40% credited through the contract date anniversary on February 26, 2019 and the Minimum Guaranteed Rate of 4.00% for each year thereafter.

If exercised on the 11th Contract Date Anniversary following the GMIB effective date*: $17,669.09
If exercised on the 16th Contract Date Anniversary following the GMIB effective date*: $24,022.41

*The GMIB Effective date refers to your contract issue date if GMIB was funded at issue or if later, the contract anniversary immediately preceding the date the GMIB is first funded.

Description of Terms

The Account Value reported on this statement is valued as of the last business day of the calendar quarter for the Variable Investment Options and as of the last day of the calendar quarter for fixed investments (if applicable).

Account Activity Summary shows the transactions, for the period being reported, which affected Account Value. (All numbers in parenthesis are negative.)

Account Summary shows the Annuity Account Value and the Investment Option(s) that are in effect at the end of the period. For each Investment Option, Accumulation Units, Unit Value, and the Annuity Account Value of the Investment Option are shown.

Account Value shows the value in the account as of the date indicated.

Annuity Account Value shows the value of the Variable Investment Options as of the date indicated.

Asset transfer program ("ATP") is a feature of the GMIB. The ATP uses predetermined mathematical formulas to move account value between the AXA Ultra Conservative Strategy investment option and the Protected Benefit variable investment options.

Benefit Base for the Guaranteed Minimum Income Benefit GMIB shows the Benefit Base amount at the end of the current period. Please see your contract for a description of the method of calculating this value. The Benefit Base is not a cash value or account value, cannot be divided and is only used to calculate the Annual Roll-up amount and the Annual Withdrawal Amount after the waiting period.

Cash Value shows the amount payable to the owner as of the date indicated should the owner elect to surrender the contract. The cash value reflects any surrender charges and accrued fees.

Contract Year: The Contract Date is the effective date of a contract. The 12-month period beginning on the contract date and each 12-month period after that date is the Contract Year.

Current Death Benefit shows the greater of the account value less prorata charges and the Guaranteed Minimum Death Benefit.

Current Death Benefit for the Protected Benefit Account shows the greater of the Protection Account Value less prorata charges and the guaranteed minimum death benefit for the Protected Benefit Account.

Current Death Benefit for the Investment Account shows the current Investment Account Value less prorata charges.

Current Total Account Value shows the sum of the amounts in the account at the end of the reporting period.

Deferral Rollup Amount shows the value that will be added to the GMIB Benefit Base on your upcoming contract date anniversary instead of the total Annual Roll-up Amount if you do not take any withdrawals during the current contract year.

GMIB Annual Withdrawal Amount (Remaining for the current contract year) shows the amount available for withdrawal for the rest of the contract year without causing an adverse impact on your GMIB Benefit Base.

GMIB Annual Roll-up Amount not yet included in Annual Withdrawal Amount shows the prorated Roll-up Amount attributable to contributions and transfers made to the Protected Benefit Account during the current contract year.

GMDB is the Guaranteed Minimum Death Benefit you have elected and is described in your contract.

Guaranteed Minimum Death Benefit for the Protected Benefit Account shows the minimum amount payable to the beneficiary from the Protected Benefit Account as of the date indicated should the Owner (or older Joint Owner if applicable) die prior to annuitization.

Net Investment Option Performance shows the amount by which the Annuity Account Value has changed due to investment results during the period, net of any applicable charges we may deduct.

Special Dollar Cost Averaging Interest reflects the interest credited to amounts allocated to the Special Dollar Cost Averaging Account for the period.

Total Annual Roll-up Amount eligible to be credited to the GMIB Benefit Base on the next contract anniversary shows the remaining Roll-up amount for the contract year. This amount will be added to the Benefit Base on your next contract date anniversary subject to any adjustments for withdrawals and any eligible contributions during the contract year.

Variable Investment Option Results shows the investment returns associated with the Variable Investment Options, net of any contract charges deducted from the Account Value. Certain contract charges as well as the expenses of underlying portfolios in the variable investment options are reflected in the Unit Value.

Your Account Allocation is a graphical illustration depicting the Portfolio Composition by asset allocation type.

Your Optional Benefits and Values shows the values of any optional guaranteed benefits.

This is not a complete description of your contract's provisions/terms, conditions and limitations. Please refer to the contract and to your Retirement Cornerstone® Series prospectus for complete information and in the event of a conflict, the contract will govern.

If you believe that there is any error, inaccuracy or discrepancy in your account, you should report it to us immediately. You can inform us by telephone at (800) 789-7771 or in writing, or contact your Financial Professional. However, if you report the inaccuracy or discrepancy by telephone, you should reconfirm it in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA).

An Important Message

For answers to commonly asked questions regarding your 2018 Tax Forms, please visit us at: www.us.axa.com/taxes.
The minimum crediting rate in the Guaranteed Interest Option (GIO) is guaranteed to be 1.00% for 2019.

AXA EQUITABLE
redefining / standards

PASCO COUNTY TAX COLLECTOR
PERSONAL & CONFIDENTIAL
PATRICIA DAERDA
14236 6TH ST # 100
DADE CITY FL 33523-3411

Retirement Account Update

October 1, 2018 - December 31, 2018

PASCO COUNTY TAX COLLECTOR 457 PLAN

Participant Number
[redacted]03

Contract ID
690845

Contact Your Representative
DAVID VENTE
TWO URBAN CENTER
4890 W KENNEDY BLVD #800
TAMPA FL 33609-1879
david.vente@axa-advisors.com

MICHAEL B FASANO
[redacted]

Additional Assistance is Available by Contacting
www.axa.com
1-800-528-0204 Automated Telephone Service (TOPS)

Your Retirement Account At A Glance

Account Value on December 31, 2018		**$282,678.80**
	During This Period	*Calendar Year-to-Date*
Beginning Value	**$284,201.13**	**$226,622.92**
+ Contributions**		
Employee Salary Deferral	5,101.00	25,500.00
Rollover Into Plan	0.00	29,321.19
- Withdrawals	0.00	0.00
+ Net Change*	-6,623.33	1,234.69
Ending Value	**$282,678.80**	**$282,678.80**
Personal Rate of Return[1]	**-2.24%**	**0.77%**

* Includes earnings, fees, other debits and credits
** Includes loan repayments if applicable

Plan News

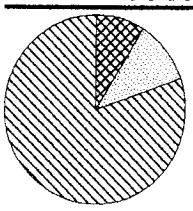
Contribution Limits Increased for 2019!
Your retirement plan is one of the best ways to save for the future. It offers potential tax advantages and lets you contribute up to $19,000 toward your retirement in 2019. If you're not contributing the maximum, that's okay. But keep in mind that every little bit helps, and if you can spare a little more each month, you may be rewarded in the end. If you are age 50 or older, you may be able to make an additional catch-up contribution of up to $6,000. Check with your employer for specifics. All limits are subject to change in future years. **Increasing your contribution is easy. Visit www.axa.com to log in to your account today. It just takes a couple of small steps and you may be on your way to build the retirement savings you need.**

AXA Advisors and its associates do not offer tax or legal advice. Please consult with your tax or legal advisor regarding your particular circumstances. GE-141569a (11/18) (EXP 11/20)

For plans that offer the Guaranteed Interest Option (GIO) as an investment option under their contract, the transfer restriction for funds out of the GIO to another investment option offered in the contract will continue to be waived and will remain in effect until further notice.

If you believe that there is any inaccuracy or discrepancy in your account, you should report it to us immediately. You can inform us by telephone at 1-800-528-0204 or in writing or contact your broker-dealer. However, if you report the inaccuracy or discrepancy by telephone, you should reconfirm in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA).

Your Asset Allocation



Allocation of Current Dollars	*Investment Category/ Investment Option*	*Ending Value on 12/31/2018* ÷	*Unit Value* =	*Total Units Held on 12/31/2018*
8.62% ☒	**Large Cap Growth Stocks**			
8.62%	MFS Growth Fund R	**$24,368.92**	$87.1402	279.6515
10.88% ☐	**Large Cap Value Stocks**			
10.88%	Columbia Dividend Income Fund R	**$30,761.86**	$28.5080	1,079.0579

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[redacted]

Retirement Account Update

October 1, 2018 - December 31, 2018

PASCO COUNTY TAX COLLECTOR 457 PLAN

Contract ID [redacted]

Account Update For:
MICHAEL B FASANO

Your Asset Allocation (Continued)

Allocation of Current Dollars	Investment Category/ Investment Option	Ending Value on 12/31/2018	÷ Unit Value	= Total Units Held on 12/31/2018
80.50%	**Other**			
80.50%	Guaranteed Interest Option	**$227,548.02**		
100.0%	**Total Asset Allocation**	**$282,678.80**		

Your Activity Summary by Investment Option

Investment Category/ Investment Option	Beginning Value on 10/1/2018	Contributions**	Transfers	Withdrawals	Net Change*	Ending Value on 12/31/2018	÷ Unit Value	= Number of Units
Large Cap Growth Stocks								
MFS Growth Fund R	**$26,177.84**	$2,550.50	$0.00	$0.00	-$4,359.42	**$24,368.92**	$87.1402	279.6515
Large Cap Value Stocks								
Columbia Dividend Income Fund R	**$31,602.19**	$2,550.50	$0.00	$0.00	-$3,390.83	**$30,761.86**	$28.5080	1,079.0579
Other								
Guaranteed Interest Option	**$226,421.10**	$0.00	$0.00	$0.00	$1,126.92	**$227,548.02**		
Total Account Value	**$284,201.13**	$5,101.00	$0.00	$0.00	-$6,623.33	**$282,678.80**		

*Includes earnings, fees, other debits and credits
**Includes loan repayments if applicable

Your Activity Summary by Source

	Beginning Value on 10/1/2018	Contributions**	Withdrawals	Net Change*	Ending Value on 12/31/2018	× Vested Percentage	= Vested Value
Employee Salary Deferral	$251,400.83	$5,101.00	$0.00	-$2,360.59	**$254,141.24**	100.00%	$254,141.24
Rollover Into Plan	$32,800.30	$0.00	$0.00	-$4,262.74	**$28,537.56**	100.00%	$28,537.56
Total Account Value	**$284,201.13**	**$5,101.00**	**$0.00**	**-$6,623.33**	**$282,678.80**		**$282,678.80**

* Includes earnings, fees, other debits and credits
**Includes loan repayments if applicable

Your Summary of Fees

	This Period 10/01/2018 - 12/31/2018	Year-to-Date 01/01/2018 - 12/31/2018
Your Administrative Expenses		
Administrative Service Charges may include expenses relating to legal, accounting and recordkeeping services performed for the Plan. See your Annual Participant Notice and Program Summary Document for detailed descriptions of the fees listed below. Both documents are available at www.axa-equitable.com. These charges are listed below:		
ASSET CHARGE	-$177.01	-$758.94
PARTICIPANT ADMIN FEE	-$7.50	-$30.00
Total	**-$184.51**	**-$788.94**
Grand total	**-$184.51**	**-$788.94**

In addition to the fees and expenses shown on this statement, if any, some of the Plan's administrative expenses such as legal, accounting and recordkeeping expenses for the preceding quarter were paid from the total annual operating expenses from one or more of the Plan's designated investment alternatives (e.g. through revenue sharing arrangements, Rule 12b-1 fees, sub-transfer agent fees, etc).

[redacted]

AXA EQUITABLE
redefining / standards

Retirement Account Update
October 1, 2018 - December 31, 2018
PASCO COUNTY TAX COLLECTOR 457 PLAN

Contract ID [redacted]

Account Update For:
MICHAEL B FASANO

Performance of Your Investment Options[2] as of 12/31/18

Available Investment Options		Historical Performance					
Investment Option	*Future Contribution***	*YTD****	*1 Year*	*3 Years*	*5 Years*	*10 Years*	*Fund Inception Date*
EQ / Money Market		1.27%	1.27%	0.56%	0.33%	0.17%	07/13/1981
Chartersm Multi-Sector Bond		-0.50%	-0.50%	1.51%	1.28%	3.17%	01/02/1987
EQ / Global Bond Plus		-1.62%	-1.62%	1.20%	0.12%	1.42%	10/03/2005
Multimanager Core Bond		-0.60%	-0.60%	1.67%	1.77%	3.19%	12/31/2001
American Cent One Choice IN Retirement R		-4.57%	-4.57%	3.29%	2.66%	6.08%	08/31/2004
American Century One Choice 2020 Port R		-4.86%	-4.86%	3.49%	2.87%	6.84%	05/30/2008
American Century One Choice 2025 Port R		-5.43%	-5.43%	3.74%	3.07%	7.26%	08/31/2004
American Century One Choice 2030 Port R		-6.01%	-6.01%	3.98%	3.29%	7.77%	05/30/2008
American Century One Choice 2035 Port R		-6.56%	-6.56%	4.20%	3.52%	8.29%	08/31/2004
American Century One Choice 2040 Port R		-7.00%	-7.00%	4.54%	3.81%	8.81%	05/30/2008
American Century One Choice 2045 Port R		-7.62%	-7.62%	4.84%	4.05%	9.14%	08/31/2004
American Century One Choice 2050 Port R		-8.11%	-8.11%	5.00%	4.15%	9.30%	05/30/2008
American Century One Choice 2055 Port R		-8.48%	-8.48%	5.09%	4.23%	N/A	03/31/2011
AXA Aggressive Allocation		-8.71%	-8.71%	5.75%	4.00%	8.87%	07/31/2003
AXA Conservative Allocation		-1.56%	-1.56%	2.07%	1.71%	3.61%	07/31/2003
AXA Growth Strategy		-6.08%	-6.08%	4.90%	3.84%	N/A	04/30/2009
AXA Moderate Allocation		-4.77%	-4.77%	3.67%	2.62%	5.80%	01/27/1986
Oppenheimer Rising Dividends R		-6.75%	-6.75%	4.22%	4.42%	9.18%	03/01/2001
AXA/Loomis Sayles Growth Portfolio		-2.98%	-2.98%	11.73%	10.89%	13.25%	12/01/1998
MFS Growth Fund R	50%	1.58%	1.58%	10.11%	8.86%	14.08%	04/01/2005
Columbia Dividend Income Fund R	50%	-4.86%	-4.86%	8.88%	7.70%	11.22%	03/28/2008
MFS Value R1		-10.75%	-10.75%	5.55%	4.85%	9.92%	04/01/2005
1290 VT Equity Income		-11.69%	-11.69%	4.94%	4.31%	9.43%	12/01/1998
AB Discovery Value Fund R		-15.56%	-15.56%	5.50%	3.58%	12.11%	11/03/2003
Janus Henderson Enterprise R		-1.55%	-1.55%	11.28%	9.54%	15.34%	07/06/2009
MFS Mid Cap Value R1		-12.33%	-12.33%	4.17%	3.59%	12.43%	04/01/2005
Multimanager Mid Cap Growth		-5.77%	-5.77%	8.42%	5.65%	13.44%	12/31/2001
MFS New Discovery R1		-2.38%	-2.38%	9.59%	3.25%	14.27%	04/01/2005
1290 VT GAMCO Small Company Value		-15.58%	-15.58%	6.51%	3.26%	13.30%	08/01/1988
AXA/Templeton Glbl EQ Managed Volatility		-12.21%	-12.21%	3.88%	1.99%	7.97%	12/15/2006
Janus Henderson Overseas R		-15.84%	-15.84%	0.58%	-4.49%	3.38%	07/06/2009
EQ / International Equity Index		-15.17%	-15.17%	2.22%	-0.54%	4.90%	04/03/1995
Oppenheimer International Growth R		-19.75%	-19.75%	-0.42%	-1.22%	7.50%	03/01/2001
MFS Technology R1		0.86%	0.86%	14.15%	12.28%	18.88%	04/01/2005
MFS Utilities R1		0.12%	0.12%	8.01%	3.56%	9.65%	04/01/2005
1290 VT GAMCO Mergers & Acquisition		-4.91%	-4.91%	2.83%	2.55%	5.55%	05/01/2003

**Money coming into your account is invested as shown above. This represents your contribution allocation elections as of the statement date.
***Performance is not annualized.

[1]Notes on Personal Rate of Return

Performance Notes

- Your personal rate of return shows how your retirement account performed over a specific time. This section provides you with information, which can help you track your long-term progress toward retirement savings goals.
- These rates of return are based on the amount and the timing of your cash flow. A rate of return could vary by using other calculation methods. Past performance does not guarantee future results. Results are not annualized.

DST 20057415

[redacted]

[2]Performance Notes

Performance Notes

Past performance is no guarantee of future results. Because of market volatility, a fund's performance may be subject to fluctuations and current performance may be lower than the results shown above. For performance data current to the most recent month-end, visit our website. An investment in a variable investment option, when redeemed, may be worth more or less than the original cost.

The variable investment options under the group variable annuity contract, which are divisions in AXA Equitable's separate account, invest in corresponding portfolios of various mutual funds. Performance data for any variable investment option for any period prior to the date it was available in the separate account is hypothetical based on the performance of the corresponding portfolio. Otherwise, all performance data is actual. The performance data for a variable investment option reflects changes in the prices of its investments, including the shares of a corresponding portfolio, reinvestment of dividends and capital gains. It does not reflect any deductions for the Asset Charge (which could be as high as 1.50% annually), other contract-level charges or plan recordkeeping charges. These charges vary based on your contract and recordkeeping arrangement. If such charges were included, performance returns would be lower. For information regarding the contract and plan charges that apply to you and information on how to access our website, please refer to your disclosure brochure/program summary.

Useful Plan Information

Concerned About Volatility in the Stock Market? If so, you'll want to consider the following time-tested guidelines followed by many investors:

- **Stay Calm** When the stock markets experience a sharp decline, staying calm may be a good course of action. Remember, stock funds are volatile. This means that their values move up and down, often dramatically in very short periods of time. Volatility is a common and expected occurrence in financial markets.
- **Stay Diversified Among Asset Classes** Diversifying your portfolio can help reduce your overall portfolio risk. By spreading your investments across stable value, bond and stock funds, potential losses in one asset class may be offset by gains in another.
- **Stay Informed About Your Risk Tolerance** Once you have established a diversified portfolio, it's important to maintain it. Ask yourself if your portfolio still matches your goals, time frame, original asset allocations and your feelings about risk. If not, you may want to make some investment changes.

IMPORTANT ADDITIONAL INFORMATION ABOUT YOUR RETIREMENT PLAN

Vesting Information.

For information on the vested portion of your total benefits under the Plan, please refer to your enclosed statement **or** contact your Employer/Plan Administrator and/or the Summary Plan Description. This information may also be provided to you in a separate notice or statement from your Employer.

Permitted Disparity

Your Employer **may** make Profit Sharing contributions to this plan. Please refer to your Summary Plan Description for further information regarding profit sharing contributions and how these contributions are allocated to your account including any permitted disparity provisions that may apply to such allocations.

If your Employer has chosen to integrate these discretionary contributions with Social Security contributions made on your behalf it is referred to as "permitted disparity". Generally, permitted disparity means that extra contributions can be made for participants who earn more than the Social Security Wage Base (also known as the Taxable Wage Base), which amount usually changes from year to year. The extra contributions can be calculated by subtracting the Taxable Wage Base from the participant's annual compensation and multiplying that amount by the permitted disparity rate.

This information may also be given to you in a supplemental notice.

Explanation of Limitations or Restrictions on a Participant's Right to Direct Investments Under the Plan

Generally, you will be able to direct the investment of your interest in the Plan. Your Employer's plan has established participant direction procedures setting forth investment choices available to you, the frequency with which you can change your investment choices and instructions on how you can obtain important information on directed investments. You need to follow these procedures when you direct investments. If you fail to do so, then your investment directions may not be followed.

To the extent you do not direct the investment of your applicable Plan accounts, then your accounts will be invested in accordance with the default investment alternatives as established under the Plan.

In addition, for information on any restrictions imposed by investment providers, such as rules for purchasing, selling or exchanging, please refer to the Employee Disclosure brochure provide by AXA Equitable.

Diversification Rights.

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk

It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals.

Please see the Department of Labor's Website, http://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification, for more information on individual investing and diversification[1].

[1] DOL Field Assistance Bulletin 2006-3

Group variable products are issued by AXA Equitable Life Insurance Company, New York, NY and co-distributed by affiliates AXA Advisors, LLC and AXA Distributors, LLC, New York, NY 10104.

[redacted]

MyFRS Florida Retirement System

Your 4th Quarter FRS Investment Plan Account Statement

MICHAEL B. FASANO

Review your account online at **MyFRS.com**

Your Account Summary

Activity from October 1, 2018 through December 31, 2018

Opening Balance	$203,742.39
Deposits	
Investment Plan Employee	$873.21
Investment Plan Employer	$2,427.51
Gains/Losses	-$2,067.32
Closing Balance	$204,975.79
Your Rate of Return for the Period	-1.0%

Your Investment Plan Contributions

	Quarter	YTD
Employee	$873.21	$4,689.65
Employer	$2,427.51	$13,037.13

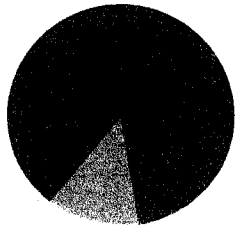
Contributions to the FRS Investment Plan
You receive regular FRS contributions - both your own and your employer's contributions.

Your Employee Contributions	3.00% of salary*
Investment Plan Employer Contributions	6.34% of salary
Total Investment Plan Contributions	9.34% of salary

*Salary is defined in Section 121.021(22), Florida Statutes.

Your Account Balance by Source

Here's more detail about your account balance by source:



	Amount	Vested
ABO Transfer In	$27,489.29	100%
Investment Plan Employer	$146,323.76	100%
Investment Plan Employee	$31,162.74	100%
Total	**$204,975.79**	

You become vested based on your years of service:

Your Total Vested Balance	$204,975.79
Your Non-Vested Balance	$0
Total FRS Years of Service	24.75

Your Beneficiaries

Beneficiary Name	Benefit Percentage	Relationship
Primary		
FASANO REVTRUST	100%	Trust

MyFRS Financial Guidance Line

1-866-446-9377, Option 2 (TRS 711) for free financial and retirement planning

FRS Investment Plan Administrator

Questions about the Quarterly Statement?
Call 1-866-446-9377, Option 4 (TRS 711) between 9:00 a.m. and 8:00 p.m. ET, Monday through Friday, except holidays

Your Investment Choices

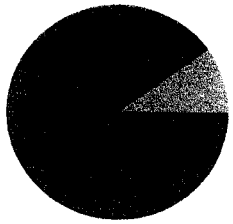
This chart shows how your account is invested and how you have chosen to invest future contributions by fund. You may change your future investment fund choices at any time.

Fund	Asset Class	Balance	Investment Election
FRS Retirement Fund (2000)	Retirement Date	$0	0%
FRS 2015 Retirement Date Fund (2015)	Retirement Date	$0	0%
FRS 2020 Retirement Date Fund (2020)	Retirement Date	$0	0%
FRS 2025 Retirement Date Fund (2025)	Retirement Date	$0	0%
FRS 2030 Retirement Date Fund (2030)	Retirement Date	$0	0%
FRS 2035 Retirement Date Fund (2035)	Retirement Date	$0	0%
FRS 2040 Retirement Date Fund (2040)	Retirement Date	$0	0%
FRS 2045 Retirement Date Fund (2045)	Retirement Date	$0	0%
FRS 2050 Retirement Date Fund (2050)	Retirement Date	$0	0%
FRS 2055 Retirement Date Fund (2055)	Retirement Date	$0	0%
FRS 2060 Retirement Date Fund (2060)	Retirement Date	$0	0%
FRS Money Market Fund (60)	Money Market	$183,556.47	0%
FRS Inflation Adjusted Multi-Assets Fund (300)	Multi-Assets	$0	0%
FRS U.S. Bond Enhanced Index Fund (80)	Bond	$0	0%
FRS Core Plus Bond Fund (310)	Bond	$0	0%
FRS Intermediate Bond Fund (90)	Bond	$0	0%
FRS U.S. Stock Market Index Fund (120)	U.S. Stock	$21,419.32	100%
FRS Large Cap Stock Fund (320)	Large U.S. Equity	$0	0%
FRS Small/Mid Cap Stock Fund (330)	Small/Mid U.S. Equity	$0	0%
FRS Foreign Stock Index Fund (200)	Foreign/Global Stock	$0	0%
FRS Foreign Stock Fund (220)	Foreign/Global Stock	$0	0%
FRS Global Stock Fund (210)	Foreign/Global Stock	$0	0%
Self-Directed Brokerage Account	Self-Directed Brokerage	$0	N/A
Total		**$204,975.79**	**100%**

You should review your investments and asset allocation periodically to make sure they are appropriate for your situation. For more information about your account, to change how your account is invested, or to learn more about the Plan, visit *MyFRS.com* or call the MyFRS Financial Guidance Line at 1-866-446-9377, Option 2.

Your Account By Asset Class

The FRS offers a wide range of investment choices across major asset classes. Your current asset class mix is shown below:



- Retirement Date - 0%
- Money Market - 90%
- Multi-Assets - 0%
- Bond - 0%
- U.S. Stock - 10%
- Large U.S. Equity - 0%
- Small/Mid U.S. Equity - 0%
- Foreign/Global Stock - 0%
- Self-Directed Brokerage - 0%

Account Activity by Fund

The chart below shows your activity by fund for the period starting October 1, 2018 through December 31, 2018.

Fund	FRS Money Market Fund (60)	FRS U.S. Stock Market Index Fund (120)	Total
Opening Balance	$182,409.79	$21,332.60	$203,742.39
Contributions	$0	$3,300.72	$3,300.72
Earnings	$1,146.68	-$3,214.00	-$2,067.32
Closing Balance	**$183,556.47**	**$21,419.32**	**$204,975.79**
Closing Units	14,325.235	528.530	0.000
Price (NAV) per Unit	12.813505	40.526180	0.000000

The FRS Investment Plan offers 22 investment funds that you can choose to diversity your retirement assets – 11 funds that are spread across five asset classes and 11 Retirement Date Funds that offer diversified investment allocation based on age and years to retirement. Financial planners recommend diversifying your total investment portfolio among different types of investment options. Taking into account your investments outside the Investment Plan, you may want to review your current investment allocations to be sure you have the right mix of investments for your retirement savings. To help you decide the mix of funds that are right for you which meet your unique needs and circumstances, call the MyFRS Financial Guidance Line at 1-866-446-9377, Option 2 (TRS 711), between 9 a.m. and 8 p.m. Eastern time, Monday through Friday, except holidays.

MyFRS
Florida Retirement System

[redacted]
MICHAEL B FASANO
[redacted]

Plan Sponsor Message

Get help before making any investment decisions. Call the MyFRS Financial Guidance Line at 1-866-446-9377, Option 2, for free objective guidance on what funds best fit your needs and risk tolerance. Log in to MyFRS.com to review your account, FAQs and funds' risks and fees. Use these phone and online resources to make transfers, subject to transfer restrictions. THE FRS MAY REVERSE ELECTIONS OR TRANSACTIONS THAT ARE INCONSISTENT WITH FLORIDA STATUTES WITHOUT LIMITATION OR PRIOR NOTICE.

About Fees and Expenses

On an annual basis you should review the total investment fees that you pay on all your investment options. If you need help calculating the total fees, call the MyFRS Financial Guidance Line at 1-866-446-9377, Option 2.

You Have Resources to Help

The MyFRS.com website is a great place to start. This is where you can:

- See the details of your account.
- Choose your investments.
- Transfer funds.
- Find details on your investment choices.
- Request a distribution.
- Learn about the Plan.

The MyFRS Financial Guidance Line (at 1-866-446-9377, Option 2) will provide you with guidance on the funds that may best fit your needs.

The FRS Investment Plan Administrator (at 1-866-446-9377, Option 4) can answer questions you have about the Plan and help you make transactions.

[redacted]

4th Quarter 2018 Statement

[redacted]

[redacted]

PTC CUST IRA FBO
MICHAEL B FASANO
[redacted]

[redacted]

Your Financial Professional: Glenn Fasani
(813)466-3124
4890 W Kennedy Blvd #800
Two Urban Center
Tampa, FL 33609

Go Paperless! View your statements and trade confirmations anytime with the click of a button. Going paperless is convenient, secure and environmentally friendly. To go paperless, click on the LPL AccountView link accessible through your financial advisor or institution website.

Your Investment Advisor Firm:
AXA Advisors

Retirement Account

Investment Objective
Growth

Value on January 1, 2018	*Value on* December 1, 2018	*Value on* December 31, 2018
$0.00	$141,790.09	$134,060.63
	since the last statement	

Account Summary

	4th Quarter *10/01 - 12/31/2018*	Year to Date *01/01 - 12/31/2018*
Starting Value of Assets Held at LPL Financial	**$150,293.66**	—
• Contributions / Inflows	—	**$150,000.00**
• Distributions / Outflows	—	—
• Increase / Decrease in Market Value[1]	**($16,820.93)**	**($16,531.62)**
• Dividends, Interest, Capital Gains	**$587.90**	**$592.25**
Total Ending Value (December 31, 2018)	**$134,060.63**	**$134,060.63**
Total Change in Value of Assets Held at LPL Financial	**($16,233.03)**	**$134,060.63**

[redacted]

1 *Increase/decrease in Market Value reflects the impact of changes in the value of securities held in your LPL Financial account, as well as the impact of any transfers of securities into or out of your account during the statement period.*

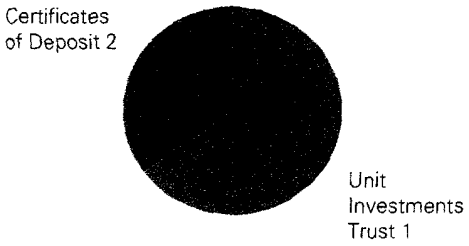
Retirement Account

Retirement Summary

	2018
Retirement Contributions applied to...	–
Retirement Distributions applied to...	–
Annual Maintenance fee due September 30, 2019	**$40.00**

Asset Allocation As of 12/31/2018

1.	Unit Investments Trust	64.82%	$86,903.27
2.	Certificates of Deposit	35.17%	$47,150.00
3.	Cash and Cash Equivalents[2]	0.01%	$7.36
4.	Equities and Options	–	–
5.	Fixed Income	–	–
6.	Mutual Funds, ETFs and Closed-End Funds	–	–



Investment types of less than 1% are too small to show on pie chart.

[redacted]

Account Holdings

As of December 31, 2018

Cash and Cash Equivalents

Description	Interest / Dividend Paid in December	Interest / Dividend Rate[4]	Current Balance
Insured Cash Account [5]			
SunTrust Bank			$7.36
Total Insured Cash Account	—	N/A	$7.36
Total Cash and Cash Equivalents			**$7.36**

Certificates of Deposit

Security ID / Description	Quantity Price ($)	Market Value ($)	Accrued Int ($)	Estimated Annual Income ($)[a] Est 30-Day Yield[a]
48128FWT5 JPMORGAN CHASE BANK NA S&P ECON CYCLE FCTR CD FDIC #00628 CPN 0.000% DUE 10/31/25 DTD 10/31/18	50,000 $94.30	47,150.00	—	— —
Total of Certificates of Deposit		**47,150.00**	—	—

Unit Investment Trusts

Security ID / Description	Quantity	Price ($)	Market Value ($)	Accrued Int ($)	Estimated Annual Income ($)[a]
30308W238 FIRST TRUST DIVRS EQTY STRAT ALLC 3Q SA RE	2,450.969	$8.7077	21,342.30	—	*467*
30309T119 FIRST TRUST HEALTH CARE OPPTY 5 SA RE	2,304.987	$9.5086	21,917.19	—	*230*
30309T374 FIRST TRUST SR LOAN & ETF 23 MO CE RE	2,552.422	$8.8416	22,567.49	—	*1,319*
30309V536 FIRST TRUST CYBERSECURITY 13 MO RE	2,562	$8.2265	21,076.29	—	*20*
Total of Unit Investment Trusts			**86,903.27**	—	*2,036*

Total Account Holdings

Market Value ($)	Estimated Annual Income ($)[a]
134,060.63	*2,036*

4 *Bank Deposit Sweep interest is paid on daily balances at a rate reflecting the weighted average rate during the statement month. Money Market Sweep dividend is a 30-day yield.*

5 *Bank Deposit Sweep Accounts are FDIC insured, are not obligations of LPL Financial or SIPC, and are not available for margin purposes. See message section for further information.*

a *Refer to the statement message titled ESTIMATED ANNUAL INCOME (EAI) AND ESTIMATED YIELD (EY) for information on how this figure is calculated.*

[redacted]

Retirement Account

Activity Summary

	Since last statement *12/01 - 12/31/2018*	4th Quarter *10/01 - 12/31/2018*	Year to Date *01/01 - 12/31/2018*
Securities Purchased	–	($50,005.00)	($150,003.25)
Securities Sold	–	–	–
Contributions / Inflows	–	–	$150,000.00
Distributions / Outflows	–	–	–
Dividends, Interest, & Capital Gains	$360.73	$587.90	$592.25

Account Activity

December 1 - December 31, 2018 *(Since last statement)*

Date	Transaction Type	Description/Security ID	Price($) Quantity	Amount
12/26/2018	Principal	FIRST TRUST DIVRS EQTY STRAT ALLC 3Q SA RE 122518 2,429 30308W238 AS OF 12/25/18	– –	$2.19
12/26/2018	Cash Dividend	FIRST TRUST DIVRS EQTY STRAT ALLC 3Q SA RE 122518 2,429 30308W238 AS OF 12/25/18	– –	$183.88
12/26/2018	Dividend Reinvest	FIRST TRUST DIVRS EQTY STRAT ALLC 3Q SA RE REINVEST AT 8.469 30308W238	– 21.71	($183.88)
12/26/2018	Reinvest Principal	FIRST TRUST DIVRS EQTY STRAT ALLC 3Q SA RE REINVEST AT 8.469 30308W238	– 0.259	($2.19)
12/26/2018	Cash Dividend	FIRST TRUST HEALTH CARE OPPTY 5 SA RE 122518 2,298 30309T119 AS OF 12/25/18	– –	$63.42
12/26/2018	Dividend Reinvest	FIRST TRUST HEALTH CARE OPPTY 5 SA RE REINVEST AT 9.076 30309T119	– 6.987	($63.42)
12/26/2018	Cash Dividend	FIRST TRUST SR LOAN & ETF 23 MO CE RE 122518 2,539.63100 30309T374 AS OF 12/25/18	– –	$111.24
12/26/2018	Dividend Reinvest	FIRST TRUST SR LOAN & ETF 23 MO CE RE REINVEST AT 8.696 30309T374	– 12.791	($111.24)

Retirement Account

[redacted]

Messages From AXA Advisors

Are you prepared? With the dramatic increase in life expectancy over the past several decades, it has become increasingly important to guard against the risk of outliving your assets, and to protect those assets so that they are available throughout your retirement. Call your AXA Advisors Financial Professional today for information on costs and complete details and find out how an annuity from AXA Equitable Life Insurance Company (NY, NY) may be able to help you prepare for your retirement. Equity investments are subject to market risks including loss of principal. Annuities are long-term products and contain certain limitations. GE-65646g (10/11) Securities are offered through an affiliate, AXA Advisors, LLC

Messages From LPL Financial

GO GREEN. USE PAPERLESS STATEMENTS

Through Account Access, you can turn off your paper statements to reduce paper clutter and positively impact the environment. Paperless statements include electronic statements and other account information posted online in Account Access. You will receive an email notifying you of the availability of your paperless statements online, which are provided at no cost to you. To go paperless, click on the Account Access link accessible through www.axa-equitable.com.

INFORMATION ABOUT THE RETIREMENT ACCOUNT ANNUAL MAINTENANCE FEE

You may choose to pay the account maintenance fee in one of two ways. The default option is to deduct the fee directly from your account, provided there is sufficient cash available. Alternatively, you may send a check for the amount of the fee prior to the due date. If you are sending a check, please make the check payable to LPL Financial and in the memo field print your account number and the words "Annual Maintenance Fee" and mail to: LPL financial, Attn: Dept M-AXA, P.O. Box 503707, San Diego, CA 92150-3707.

If you have any further questions on the Retirement Account Annual Maintenance Fee, please contact your AXA Advisors Financial Professional.

ESTIMATED ANNUAL INCOME (EAI) AND ESTIMATED YIELD (EY)

EAI is calculated by taking the indicated annualized dividend and multiplying by the number of shares owned. EY is calculated by taking the EAI and dividing by the aggregate value of the shares owned. If no dividend information is available, no EAI or EY numbers will be generated. EAI and EY for certain types of securities could include a return of principal or capital gains in which case the EAI and EY would be overstated. EAI and EY are estimates and the actual income and yield might be lower or higher than the estimated amounts. Additionally the actual dividend or yield may vary depending on the security issuer's approval of paying the dividends. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.

NON-TRANSFERABLE SECURITIES THAT ARE WORTHLESS

As part of our continuing effort to provide exceptional service, please be advised that LPL Financial will remove any non-transferable securities that are worthless from customer accounts. Your account may or may not be affected. Should you have any questions or concerns, please contact your financial professional.

SETTLEMENT FEE

LPL passes through certain regulatory fees incurred by LPL as a result of executing the transaction on your behalf. This includes fees charged under Section 31 of the Securities Exchange Act for sell transactions in equities and options.

CHANGES TO POLICY FOR BENEFICIARY ACCOUNTS

LPL recently updated its policies and procedures relating to distributions upon an account holder's death. Beginning November 6, 2017, beneficiaries will be required to open an account to receive any securities or cash from the deceased client's account. LPL generally will divide all securities and cash proportionately among the designated beneficiaries based on the allocations indicated by the account holder. However, the new policy and procedures address specific situations, such as the treatment of securities remaining after the proportionate division of assets. You may visit lpl.com to learn more.

Messages From LPL Financial *(continued)*

ICA INFORMATION

Balances in the FDIC insured bank accounts are currently insured by the Federal Deposit Insurance Corporation (FDIC) up to $250,000 per depositor per bank and $500,000 for joint account holders per bank.

The Insured Cash Account (ICA) is a bank deposit sweep program with an extra level of protection. LPL Financial allocates your cash balances in the ICA program in depository institutions on the state-by-state Priority Bank List (included in the ICA Disclosure Booklet), in increments of $248,500 for individual and trust accounts ($493,000 for joint accounts) until an investor's balance in the ICA program is allocated up to a total of $2,500,000 for individual and trust accounts and $5,000,000 for joint accounts.

As always, you should review your cash positions with various depository institutions to determine whether your cash is within the FDIC insurance coverage limits. For more information about FDIC insurance limits, please contact your Financial Professional or go to https://www.fdic.gov/deposit/covered/.
Please be advised that the Priority Bank List for the ICA program have some important additions and/or deletions to the participating banks or the sequence of participating banks in the ICA program. More information on the ICA program, including the Priority Bank List, is provided in the ICA Disclosure Booklet which was previously provided to you and is available from your Financial Professional or at http://lplfinancial.lpl.com/disclosures/insured-cash-account.html at any time. Please consult your Financial Professional if you have any additional questions on the ICA program, including available investment alternatives.

IMPORTANT TAX INFORMATION FOR AXA ADVISORS RETIREMENT

Please carefully review all distribution and contribution information, as well as assets listed on this account statement to ensure accuracy. Please immediately report any discrepancies to your AXA Advisors Financial Professional. If you received retirement account distributions for 2018, we will mail your Form 1099-R to you by January 31, 2019. If you made an IRA contribution for 2018, we will mail your Form 5498 to you by May 31, 2019. This account statement reports to you the Fair Market Value of your account as of December 31, 2018 and is for informational purposes only.

This information is being furnished to the Internal Revenue Service. If you hold a limited partnership or private placement in your retirement account, the valuation of these assets may not be final. If we receive updated valuations for these assets, you can find the updated fair market value on your current monthly statement. These values are obtained from sources deemed to be reliable, but are not guaranteed. Actual liquidation value received on the open market may be different than the Fair Market Value indicated.

IRA CONTRIBUTIONS

When contributing to your Individual Retirement Account (IRA), be sure to include the following two items in your check's memo field:

1) The year for which you are contributing, and
2) Your account number.

If no year is indicated, we will designate the contribution as being made for the current calendar year. For Rollover IRA contributions please include a completed IRA contribution form to ensure proper tax reporting.

Investors may contribute each year to a Traditional IRA and a Roth IRA; however, the contribution for 2018 for all IRAs combined generally must not exceed $5,500 ($6,500 for investors 50 years old or older) or 100% of compensation, whichever is less. Married couples may contribute up to $11,000 ($13,000 for investors 50 years old or older) or 100% of compensation; whichever is less, provided total contributions to each spouse's IRA (s) do not exceed $5,500 ($6,500 for investors 50 years old or older).

For 2019, IRA contribution limits will remain the same at $5,500 ($6,500 for investor 50 years or older).

Please consult with a tax advisor regarding eligibility. If you have additional questions, please contact your financial professional.

[redacted]

Messages From LPL Financial *(continued)*

YEAR-END ACCOUNT STATEMENTS/MULTIPLE FORM 1099s

This statement reflects only business conducted with your AXA Advisors Financial Professional during the time LPL Financial acted as the clearing broker-dealer. If you transferred an account to AXA Advisors, LLC from another broker- dealer during 2018, your previous firm(s) should send you one or more Form 1099s summarizing any reportable account activity that took place before your account was transferred to AXA Advisors, LLC. Please be sure to include all Form 1099s when completing your tax returns.

DECEMBER DIVIDENDS FOR CERTAIN MUTUAL FUNDS

This statement may not reflect all dividends applied to late December 2018 on certain mutual fund shares that may be held in your account. These dividends will be shown on your next month's statement. For tax purposes, these dividends will be reported on your annual 1099-DIV statement as income earned during 2018. You will not receive a 1099-DIV statement for any dividends paid to a retirement account as such income is tax-deferred.

IMPORTANT TAX REMINDER: IRS 1099 MAILING SCHEDULE

Effective since 2009, Section 6045(b) of the Internal Revenue Code extended the due date to furnish 1099 Consolidated Reporting statements to customers from January 31 to February 15.

LPL Financial plans to begin mailing consolidated 1099s on January 31, on a staggered mailing schedule. In order to minimize correction forms, holders of securities that do not send final tax distribution information until February (mutual funds, REITs, CMO/REMICs, UITs and certain foreign securities) will have their consolidated forms mailed starting February 15th, March 1st, or March 15th 2019.

As it is common for investment companies to amend tax information, LPL Financial will request a supplemental mailing extension in the event investment companies do not furnish tax information to LPL Financial in time for its own February 15 mailing deadline. Holders of securities impacted by delayed tax information will have their consolidated 1099 form mailed March 15, 2019.

Ask your Advisor about a preliminary copy of your consolidated 1099 Tax form that will be available in Account View on February 19 for holders that will not receive a final Consolidated 1099 Tax Form Statement until March 1 or March 15. This is an advanced draft copy of the 1099 consolidated tax form and will not be mailed or available on Turbo Tax. All pages of the document are informational only and may be used to assist with tax preparation.

FRACTIONAL SHARE LIQUIDATION

For information on fractional share transactions, please refer to LPL.com> Disclosures> Fractional Share Transactions.

[redacted]

Disclosures and Other Information

AXA ADVISORS, LLC and its financial professionals are not affiliated with LPL Financial ("LPL")
ACCOUNT PROTECTION LPL Financial is a member of the Securities Investor Protection Corporation (SIPC). SIPC provides protection for your account up to $500,000, of which $250,000 may be claims for cash, in the unlikely event that LPL fails financially. SIPC protection limits apply to all accounts that you hold in a particular capacity. For example, if you hold two accounts at LPL as a sole account holder and third as a joint account holder, the two individual accounts are protected under SIPC up to a combined limit of $500,000, and the joint account is protected under SIPC separately up to $500,000. LPL Insured Cash Account (ICA) and LPL Deposit Cash Account (DCA) are not protected by SIPC. More information on SIPC, including obtaining an explanatory SIPC Brochure, may be obtained by calling SIPC directly at (202) 371-8300 or by visiting www.sipc.org. The account protection applies when an SIPC member firm fails financially and is unable to meet its obligations to securities clients, but it does not protect against losses from the rise and fall in the market value of investments.
ADJUSTED COST The cost basis of securities sold, matured, redeemed or exercised is adjusted for return of principal, original issue discount, accrual and partnership distributions for CMO, CDO, REMIC and MLP transactions. Eligible securities on the Realized Gains and Losses Statement have not been adjusted for bond amortization, return of capital, liquidating distributions, wash sales or similar items. N/A displays when the information is incomplete or missing and is treated as zero when calculating totals.
ADJUSTMENTS TO OPTION CONTRACTS As a general rule, corporate actions can result in an adjustment in the number of shares underlying an options contract or the exercise price, or both. Please review any adjustment to an option position. Contact your financial advisor for further information with respect to option contract adjustment or visit the OCC website at http://www.optionsclearing.com/webapps/infomemos.
AGENCY If AXA Advisors, LLC or LPL Financial acts as your agent, or as agent for both you and another person in a transaction, the transaction details, including the identity of the seller or buyer and the source and amount of any fees or payments will be supplied upon written request.
ASSET-BACKED SECURITIES The actual yield from transactions in asset-backed securities (e.g., CMO, FNMA, FHLMC OR GMNA transactions) may vary according to the rate at which the underlying assets or receivables are repaid. Information about yield factors is available from your financial advisor on request.
CALLED SECURITIES In the event of a partial call of corporate or municipal bonds, or preferred stock held in bulk segregation, the securities to be called will automatically be selected on a random basis, as is customary in the securities industry. The probability that your securities will be selected is proportional to the amount of your holdings relative to the bulk holdings. A detailed description of the random selection procedure is available upon request.
CHANGE OF ADDRESS Please notify your financial professional, AXA Advisors, LLC or LPL promptly in writing of any change of address.
COST BASIS Transactions are automatically paired against holdings on a "First-In/First-Out" basis (unless manually adjusted). Designating liquidations as "versus purchase" on a trade will cause the trade confirmation or other closed tax lot notification to reflect the selected closed tax lots. For assets not purchased in the LPL account, you or the previous broker / dealer upon transfer may have provided the Date Acquired and Purchase Cost of the position. If no such data was submitted, N/A is listed as the Purchase Cost, and is treated as zero when calculating Gain or Loss totals. Since the cost basis on certain securities may have been provided by another source, the cost basis information on your statement may not reflect accurate data or correspond to data on your trade confirmations. This information should not be relied upon for tax reporting purposes. Please refer to your tax reporting statement, if applicable. For accounts electing average cost, the total cost may be computed using a combination of averaged and non-averaged unit prices for eligible securities
DISCREPANCIES Please notify your financial advisor and LPL Financial immediately of any discrepancies on your statement. If your financial advisor is affiliated with another broker/dealer, you must notify them as well. Please contact your financial advisor for the broker/dealer's contact information. Your financial advisor's address and telephone number can be found on the bottom of each page of this statement. LPL Financial's telephone number is (800) 558-7567 and address can be found on the first page of this statement. Additionally, any verbal communications should be re-confirmed in writing to each of the above parties to further protect your rights, including rights under Securities Investor Protection Act (SIPA).
FREE CREDIT BALANCES LPL Financial may use your free credit balances subject to the limitations of 17 CFR Section 240.15c3-3 under the Securities Exchange Act of 1934. You have the right to receive from us, upon demand in the course of normal business, the delivery of any free credit balances to which you are entitled, any fully paid securities to which you are entitled, and any securities purchased on margin upon full payment of any indebtedness to LPL Financial.
INVESTMENTS HELD OUTSIDE LPL FINANCIAL Information on investments Held Outside LPL is provided for informational purposes only. Values for investments not held in your LPL account are based on the market value of priced securities at the end of the statement period. Values for annuities reflect a pricing date approximately three business days prior to the statement date. Values for alternative investments such as Managed Futures and REITs (Real Estate Investment Trusts) reflect a pricing date three to five business days prior to the statement date, depending on the availability of the data. The account registration for investments held outside LPL may not be the same as the registration for the LPL account with which it is affiliated. For example, an outside investment with a joint registration may be reflected on an LPL account with an individual registration
LPL INSURED BANK DEPOSIT SWEEP PROGRAMS Cash in the Insured Cash Account (ICA) and LPL Deposit Cash Account (DCA) programs is protected by the Federal Deposit Insurance Corporation (FDIC). LPL Financial allocates your money to the ICA program to banks in the order of the Priority Bank List and to the DCA program to any bank on the Available Bank list in increments up to the programs disclosed amounts until your balance in each of the ICA and DCA programs is allocated to the program max. All banks are FDIC members. FDIC coverage is $250,000 per depositor per bank ($500,000 for joint account holders). More information on FDIC insurance is available on request, or by visiting the FDIC website at www.fdic.gov. LPL Financial is not a bank. Unless otherwise disclosed, securities and other investments obtained through LPL Financial ARE NOT FDIC INSURED, ARE NOT BANK GUARANTEED AND MAY LOSE VALUE.
MARGIN ACCOUNT If you use margin, this statement combines information about your investment account(s) and a special miscellaneous account maintained for you under Section 220.6 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account required by Regulation T is available for your inspection upon request.
MONEY MARKET FUNDS Money market fund transactions, if any, are displayed chronologically. The 30-day yield for the fund is also reflected as of the statement date.
MUNICIPAL MATERIAL DISCLOSURE Copies of any material disclosures for municipal bonds are available at www.emma.msrb.org. To obtain specific municipal bond information, enter the nine-digit CUSIP number in the search field within the EMMA web site. If you do not have access to the Internet or would prefer a physical copy of the material disclosure, please contact your financial advisor. Additional municipal bond information that may be available on www.emma.msrb.org includes, but is not limited to advance refunding documents, continuing disclosures, including annual financial statements and notices of material events, real-time and historical trade data, daily market statistics and education material.
N/A OR "--" DATA Information that displays as N/A or "--" is unavailable, missing, or incomplete and is treated as zero when calculating account totals, market values and performance.
OPTION CLIENTS Information on commissions and other charges incurred in connection with the execution of options transactions has been included in the confirmations of these transactions furnished to you. A summary of this information will be made available upon request. In accordance with the Option Agreement and Approval form you signed, you must promptly advise the firm of any material change in your investment objectives or financial situation.
ORDER ROUTING Quarterly Order Routing information for equities and options can be found on LPL.com>Disclosure>SEC Disclosure. This information is also available upon request.
PAYMENT FOR ORDER FLOW LPL Financial acts as your agent. LPL does not receive payment for order flow. AXA Advisors, LLC also does not receive payment for order flow.
PRICING Securities prices shown on this statement may vary from actual liquidation value. Prices shown should only be used as a general guide to portfolio value. We receive prices from various services, which are sometimes unable to provide timely information. Where pricing sources are not readily available, particularly on certain debt instruments including, but not limited to, bills, notes, bonds, banker's acceptances, certificates of deposit, or commercial paper, estimated prices may be generated by a matrix system or market driven pricing model, taking various factors into consideration. These prices may not be the actual price you would receive if you sold before the maturity of a certificate of deposit. The pricing of listed options takes into account the last closing price, as well as the current bid and offer prices. Where securities have not been priced, their values have not been included in the Portfolio Summary information at the beginning of this statement
PRINCIPAL If your broker-dealer is acting as principal in a transaction, your broker-dealer has sold to or bought from you the security, and may have received a profit from the transaction.
PURCHASE COST Original cost including fees, commissions and less accrued interest of the quantity sold or redeemed. For transferred securities, this could be the purchase amount you or the former institution provided to us. Purchase Cost may be adjusted to reflect corporate actions, such as stock splits, mergers, spinoffs, or other events. N/A is displayed when the information is incomplete or missing and is treated as zero when calculating totals. *Transferred securities may not be included in Purchase Cost.
REGULATION All transactions are subject to the constitution, rules, regulations, customs, usages, rulings and interpretations of the exchange or market-and its clearing house, if any-where the transactions are executed, and of the Financial Industrial Regulation Authority (FINRA).
REINVESTMENT The dollar amount of mutual fund distributions, money market fund income, or dividends on other securities on your statement may have been reinvested in additional shares. You will not receive confirmations for these reinvestment transactions. However, you may request information on these transactions by writing to LPL Financial. LPL will also, if requested, furnish you with the time of execution and the name of the person from who your security was purchased.
STATEMENT OF FINANCIAL CONDITION LPL's financial statement is available for inspection at LPL's office. LPL will mail a copy to you upon written request. For brokerage accounts, AXA Advisors, LLC financial statement is available for inspection at AXA Advisors, LLC office. AXA Advisors, LLC will mail to you upon written request.
SWEEP OPTION Your account may provide for a daily sweep in an insured bank deposit sweep program (either LPL Insured Cash Account—ICA—or LPL Deposit Cash Account—DCA) or a money market mutual fund. The balance in the ICA, DCA or money market mutual fund sweep may be liquidated on the customer's order and the proceeds returned to the securities account, or remitted to the customer. If you have any questions about your sweep option, including rates of the depository institutions currently participating in the sweep option, or you would like to change your sweep option, please contact your financial advisor
TRADING AWAY POLICY Additional information regarding trading practices of equity portfolio managers on Manager Select and Manager Access Select is available on lpl.com (see "Third-Party Portfolio Manager Trading Practices" on the "Disclosures" page).
LPL FINANCIAL LLC is an affiliate of LPL Financial Holdings Inc. S1AXANON - REV 07/17

4th Quarter 2018 Statement

[redacted]

MICHAEL B FASANO

[redacted]

[redacted]

Your Financial Professional: Fasani/CosentinoJr
(813)466-3124
4890 W Kennedy Blvd #800
Two Urban Center
Tampa, FL 33609

Go Paperless! View your statements and trade confirmations anytime with the click of a button. Going paperless is convenient, secure and environmentally friendly. To go paperless, click on the LPL AccountView link accessible through your financial advisor or institution website.

Your Investment Advisor Firm:
AXA Advisors

Investment Account

Investment Objective
Growth

Value on January 1, 2018	*Value on* October 1, 2018	*Value on* December 31, 2018
$0.00	$46,721.18	$44,347.18
	since the last statement	

Account Summary

	4th Quarter *10/01 - 12/31/2018*	Year to Date *01/01 - 12/31/2018*
Starting Value of Assets Held at LPL Financial	**$46,721.18**	—
• Contributions / Inflows	—	**$50,000.00**
• Distributions / Outflows	—	—
• Increase / Decrease in Market Value[1]	**($2,374.00)**	**($5,654.00)**
• Dividends, Interest, Capital Gains	—	**$1.18**
Total Ending Value (December 31, 2018)	**$44,347.18**	**$44,347.18**
Total Change in Value of Assets Held at LPL Financial	**($2,374.00)**	**$44,347.18**

[redacted]

1 *Increase/decrease in Market Value reflects the impact of changes in the value of securities held in your LPL Financial account, as well as the impact of any transfers of securities into or out of your account during the statement period.*

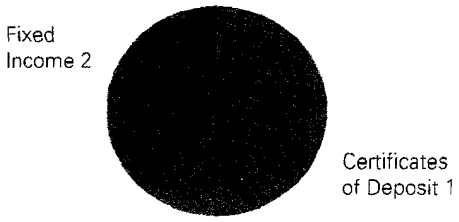
Investment Account

Gain/Loss Summary

Realized	4th Quarter (Realized) 10/01 - 12/31/2018	Year to Date (Realized) 01/01 - 12/31/2018	Unrealized	
Short Term	—	—	**Unrealized Gain/Loss**	**($6,232.54)**
Long Term	—	—		
Unknown	—	—		

Asset Allocation As of 12/31/2018

1.	Certificates of Deposit	59.65%	$26,454.00
2.	Fixed Income	40.38%	$17,907.00
3.	Equities and Options	—	—
4.	Mutual Funds, ETFs and Closed-End Funds	—	—
5.	Cash and Cash Equivalents	(0.03)%	($13.82)



[redacted]

Account Holdings

As of December 31, 2018

Cash and Cash Equivalents

Description	Current Balance
Cash[3]	($13.82)
Total Cash and Cash Equivalents	**($13.82)**

Corporate Bonds

Security ID / Description	Quantity Price ($)	Market Value ($)	Cost Basis ($)	Unrealized Gain / Loss ($) Accrued Int ($)	Estimated Annual Income ($)[a] Est 30-Day Yield[a]
48129HZF7 JPMORGAN CHASE FINL CO CAP BUF RET ENH NOTE LKD SPX CPN 0.000% DUE 08/31/20 DTD 02/28/18	10,000 $92.18	9,218.00	10,003.33	(785.33) —	— —
48129H3Z8 JPMORGAN CHASE FINL CO UNCAP DUAL DIRECTL NOTE LKD RTY SPX CPN 0.000% DUE 02/28/22 DTD 02/28/18	10,000 $86.89	8,689.00	10,003.96	(1,314.96) —	— —
Total of Corporate Bonds		**17,907.00**	**20,007.29**	**(2,100.29)** —	—

Certificates of Deposit

Security ID / Description	Quantity Price ($)	Market Value ($)	Cost Basis ($)	Unrealized Gain / Loss ($) Accrued Int ($)	Estimated Annual Income ($)[a] Est 30-Day Yield[a]
48126YF81 JPMORGAN CHASE BANK NA EFFICIENTE PLUS DS5 CD FDIC #00628 CPN 0.000% DUE 02/28/23 DTD 02/28/18	30,000 $88.18	26,454.00	30,586.25	(4,132.25) —	— —
Total of Certificates of Deposit		**26,454.00**	**30,586.25**	**(4,132.25)** —	—

Total Account Holdings

	Market Value ($)	Cost Basis ($) Purchase Cost ($)[4]	Unrealized Gain / Loss ($)	Estimated Annual Income ($)[a]
	44,347.18	**50,579.72** **(13.82)**	**(6,232.54)**	—

[redacted]

3 *Debits balances are typically from advisory fees, IRA annual custodial fees, and inactivity fees. For Trade balances, please remit payment by settlement date.*

a *Refer to the statement message titled ESTIMATED ANNUAL INCOME (EAI) AND ESTIMATED YIELD (EY) for information on how this figure is calculated.*

4 *Purchase Cost equals Cost Basis less any reinvested dividends, interest, Fixed Income and Alternative Investments.*

Investment Account

Activity Summary

	4th Quarter *10/01 - 12/31/2018*	Year to Date *01/01 - 12/31/2018*
Securities Purchased	—	($50,015.00)
Securities Sold	—	—
Contributions / Inflows	—	$50,000.00
Distributions / Outflows	—	—
Dividends, Interest, & Capital Gains	—	$1.18

Investment Account

[redacted]

Messages From AXA Advisors

Are you prepared? With the dramatic increase in life expectancy over the past several decades, it has become increasingly important to guard against the risk of outliving your assets, and to protect those assets so that they are available throughout your retirement. Call your AXA Advisors Financial Professional today for information on costs and complete details and find out how an annuity from AXA Equitable Life Insurance Company (NY, NY) may be able to help you prepare for your retirement. Equity investments are subject to market risks including loss of principal. Annuities are long-term products and contain certain limitations. GE-65646g (10/11) Securities are offered through an affiliate, AXA Advisors, LLC

Messages From LPL Financial

GO GREEN. USE PAPERLESS STATEMENTS

Through Account Access, you can turn off your paper statements to reduce paper clutter and positively impact the environment. Paperless statements include electronic statements and other account information posted online in Account Access. You will receive an email notifying you of the availability of your paperless statements online, which are provided at no cost to you. To go paperless, click on the Account Access link accessible through www.axa-equitable.com.

ESTIMATED ANNUAL INCOME (EAI) AND ESTIMATED YIELD (EY)

EAI is calculated by taking the indicated annualized dividend and multiplying by the number of shares owned. EY is calculated by taking the EAI and dividing by the aggregate value of the shares owned. If no dividend information is available, no EAI or EY numbers will be generated. EAI and EY for certain types of securities could include a return of principal or capital gains in which case the EAI and EY would be overstated. EAI and EY are estimates and the actual income and yield might be lower or higher than the estimated amounts. Additionally the actual dividend or yield may vary depending on the security issuer's approval of paying the dividends. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.

NON-TRANSFERABLE SECURITIES THAT ARE WORTHLESS

As part of our continuing effort to provide exceptional service, please be advised that LPL Financial will remove any non-transferable securities that are worthless from customer accounts. Your account may or may not be affected. Should you have any questions or concerns, please contact your financial professional.

SETTLEMENT FEE

LPL passes through certain regulatory fees incurred by LPL as a result of executing the transaction on your behalf. This includes fees charged under Section 31 of the Securities Exchange Act for sell transactions in equities and options.

CHANGES TO POLICY FOR BENEFICIARY ACCOUNTS

LPL recently updated its policies and procedures relating to distributions upon an account holder's death. Beginning November 6, 2017, beneficiaries will be required to open an account to receive any securities or cash from the deceased client's account. LPL generally will divide all securities and cash proportionately among the designated beneficiaries based on the allocations indicated by the account holder. However, the new policy and procedures address specific situations, such as the treatment of securities remaining after the proportionate division of assets. You may visit lpl.com to learn more.

IMPORTANT INFORMATION REGARDING YOUR CASH BALANCE

The enclosed account currently has a debit balance due for collection. Such debits are typically from, but not limited to, advisory fees, IRA annual custodial fees, and inactivity fees. If the debit balance is related to a recent purchase in your account, payment is due by settlement date of the trade.

Please refer to the Account Investment Summary of the statement to verify the amount due. The outstanding debit amount will be noted as the negative dollar amount on the Cash and Cash Equivalents line.

If you have any questions, please contact your Financial Professional.

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Messages From LPL Financial *(continued)*

ICA INFORMATION

Balances in the FDIC insured bank accounts are currently insured by the Federal Deposit Insurance Corporation (FDIC) up to $250,000 per depositor per bank and $500,000 for joint account holders per bank.

The Insured Cash Account (ICA) is a bank deposit sweep program with an extra level of protection. LPL Financial allocates your cash balances in the ICA program in depository institutions on the state-by-state Priority Bank List (included in the ICA Disclosure Booklet), in increments of $246,500 for individual and trust accounts ($493,000 for joint accounts) until an investor's balance in the ICA program is allocated up to a total of $2,500,000 for individual and trust accounts and $5,000,000 for joint accounts.

As always, you should review your cash positions with various depository institutions to determine whether your cash is within the FDIC insurance coverage limits. For more information about FDIC insurance limits, please contact your Financial Professional or go to https://www.fdic.gov/deposit/covered/.
Please be advised that the Priority Bank List for the ICA program have some important additions and/or deletions to the participating banks or the sequence of participating banks in the ICA program. More information on the ICA program, including the Priority Bank List, is provided in the ICA Disclosure Booklet which was previously provided to you and is available from your Financial Professional or at http://lplfinancial.lpl.com/disclosures/insured-cash-account.html at any time. Please consult your Financial Professional if you have any additional questions on the ICA program, including available investment alternatives.

YEAR-END ACCOUNT STATEMENTS/MULTIPLE FORM 1099s

This statement reflects only business conducted with your AXA Advisors Financial Professional during the time LPL Financial acted as the clearing broker-dealer. If you transferred an account to AXA Advisors, LLC from another broker- dealer during 2018, your previous firm(s) should send you one or more Form 1099s summarizing any reportable account activity that took place before your account was transferred to AXA Advisors, LLC. Please be sure to include all Form 1099s when completing your tax returns.

DECEMBER DIVIDENDS FOR CERTAIN MUTUAL FUNDS

This statement may not reflect all dividends applied to late December 2018 on certain mutual fund shares that may be held in your account. These dividends will be shown on your next month's statement. For tax purposes, these dividends will be reported on your annual 1099-DIV statement as income earned during 2018. You will not receive a 1099-DIV statement for any dividends paid to a retirement account as such income is tax-deferred.

IMPORTANT TAX REMINDER: IRS 1099 MAILING SCHEDULE

Effective since 2009, Section 6045(b) of the Internal Revenue Code extended the due date to furnish 1099 Consolidated Reporting statements to customers from January 31 to February 15.

LPL Financial plans to begin mailing consolidated 1099s on January 31, on a staggered mailing schedule. In order to minimize correction forms, holders of securities that do not send final tax distribution information until February (mutual funds, REITs, CMO/REMICs, UITs and certain foreign securities) will have their consolidated forms mailed starting February 15th, March 1st, or March 15th 2019.

As it is common for investment companies to amend tax information, LPL Financial will request a supplemental mailing extension in the event investment companies do not furnish tax information to LPL Financial in time for its own February 15 mailing deadline. Holders of securities impacted by delayed tax information will have their consolidated 1099 form mailed March 15, 2019.

Ask your Advisor about a preliminary copy of your consolidated 1099 Tax form that will be available in Account View on February 19 for holders that will not receive a final Consolidated 1099 Tax Form Statement until March 1 or March 15. This is an advanced draft copy of the 1099 consolidated tax form and will not be mailed or available on Turbo Tax. All pages of the document are informational only and may be used to assist with tax preparation.

FRACTIONAL SHARE LIQUIDATION

For information on fractional share transactions, please refer to LPL.com> Disclosures> Fractional Share Transactions.

Disclosures and Other Information

AXA ADVISORS, LLC and its financial professionals are not affiliated with LPL Financial ("LPL")
ACCOUNT PROTECTION LPL Financial is a member of the Securities Investor Protection Corporation (SIPC). SIPC provides protection for your account up to $500,000, of which $250,000 may be claims for cash, in the unlikely event that LPL fails financially. SIPC protection limits apply to all accounts that you hold in a particular capacity. For example, if you hold two accounts at LPL as a sole account holder and third as a joint account holder, the two individual accounts are protected under SIPC up to a combined limit of $500,000, and the joint account is protected under SIPC separately up to $500,000. LPL Insured Cash Account (ICA) and LPL Deposit Cash Account (DCA) are not protected by SIPC. More information on SIPC, including obtaining an explanatory SIPC Brochure, may be obtained by calling SIPC directly at (202) 371-8300 or by visiting www.sipc.org. The account protection applies when an SIPC member firm fails financially and is unable to meet its obligations to securities clients, but it does not protect against losses from the rise and fall in the market value of investments.
ADJUSTED COST The cost basis of securities sold, matured, redeemed or exercised is adjusted for return of principal, original issue discount, accrual and partnership distributions for CMO, CDO, REMIC and MLP transactions. Eligible securities on the Realized Gains and Losses Statement have not been adjusted for bond amortization, return of capital, liquidating distributions, wash sales or similar items. N/A displays when the information is incomplete or missing and is treated as zero when calculating totals.
ADJUSTMENTS TO OPTION CONTRACTS As a general rule, corporate actions can result in an adjustment in the number of shares underlying an options contract or the exercise price, or both. Please review any adjustment to an option position. Contact your financial advisor for further information with respect to option contract adjustment or visit the OCC website at http://www.optionsclearing.com/webapps/infomemos.
AGENCY If AXA Advisors, LLC or LPL Financial acts as your agent, or as agent for both you and another person in a transaction, the transaction details, including the identity of the seller or buyer and the source and amount of any fees or payments will be supplied upon written request.
ASSET-BACKED SECURITIES The actual yield from transactions in asset-backed securities (e.g., CMO, FNMA, FHLMC OR GMNA transactions) may vary according to the rate at which the underlying assets or receivables are repaid. Information about yield factors is available from your financial advisor on request.
CALLED SECURITIES In the event of a partial call of corporate or municipal bonds, or preferred stock held in bulk segregation, the securities to be called will automatically be selected on a random basis, as is customary in the securities industry. The probability that your securities will be selected is proportional to the amount of your holdings relative to the bulk holdings. A detailed description of the random selection procedure is available upon request.
CHANGE OF ADDRESS Please notify your financial professional, AXA Advisors, LLC or LPL promptly in writing of any change of address.
COST BASIS Transactions are automatically paired against holdings on a "First-In/First-Out" basis (unless manually adjusted). Designating liquidations as "versus purchase" on a trade will cause the trade confirmation or other closed tax lot notification to reflect the selected closed tax lots. For assets not purchased in the LPL account, you or the previous broker / dealer upon transfer may have provided the Date Acquired and Purchase Cost of the position. If no such data was submitted, N/A is listed as the Purchase Cost, and is treated as zero when calculating Gain or Loss totals. Since the cost basis on certain securities may have been provided by another source, the cost basis information on your statement may not reflect accurate data or correspond to data on your trade confirmations. This information should not be relied upon for tax reporting purposes. Please refer to your tax reporting statement, if applicable. For accounts electing average cost, the total cost may be computed using a combination of averaged and non-averaged unit prices for eligible securities
DISCREPANCIES Please notify your financial advisor and LPL Financial immediately of any discrepancies on your statement. If your financial advisor is affiliated with another broker/dealer, you must notify them as well. Please contact your financial advisor for the broker/dealer's contact information. Your financial advisor's address and telephone number can be found on the bottom of each page of this statement. LPL Financial's telephone number is (800) 558-7567 and address can be found on the first page of this statement. Additionally, any verbal communications should be re-confirmed in writing to each of the above parties to further protect your rights, including rights under Securities Investor Protection Act (SIPA).
FREE CREDIT BALANCES LPL Financial may use your free credit balances subject to the limitations of 17 CFR Section 240 15c3-3 under the Securities Exchange Act of 1934. You have the right to receive from us, upon demand in the course of normal business, the delivery of any free credit balances to which you are entitled, any fully paid securities to which you are entitled, and any securities purchased on margin upon full payment of any indebtedness to LPL Financial.
INVESTMENTS HELD OUTSIDE LPL FINANCIAL Information on investments Held Outside LPL is provided for informational purposes only. Values for investments not held in your LPL account are based on the market value of priced securities at the end of the statement period. Values for annuities reflect a pricing date approximately three business days prior to the statement date. Values for alternative investments such as Managed Futures and REITs (Real Estate Investment Trusts) reflect a pricing date three to five business days prior to the statement date, depending on the availability of the data. The account registration for investments held outside LPL may not be the same as the registration for the LPL account with which it is affiliated. For example, an outside investment with a joint registration may be reflected on an LPL account with an individual registration
LPL INSURED BANK DEPOSIT SWEEP PROGRAMS Cash in the Insured Cash Account (ICA) and LPL Deposit Cash Account (DCA) programs is protected by the Federal Deposit Insurance Corporation (FDIC). LPL Financial allocates your money to the ICA program to banks in the order of the Priority Bank List and to the DCA program to any bank on the Available Bank list in increments up to the programs disclosed amounts until your balance in each of the ICA and DCA programs is allocated to the program max. All banks are FDIC members. FDIC coverage is $250,000 per depositor per bank ($500,000 for joint account holders). More information on FDIC insurance is available on request, or by visiting the FDIC website at www.fdic.gov. LPL Financial is not a bank. Unless otherwise disclosed, securities and other investments obtained through LPL Financial ARE NOT FDIC INSURED, ARE NOT BANK GUARANTEED AND MAY LOSE VALUE.
MARGIN ACCOUNT If you use margin, this statement combines information about your investment account(s) and a special miscellaneous account maintained for you under Section 220.6 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account required by Regulation T is available for your inspection upon request.
MONEY MARKET FUNDS Money market fund transactions, if any, are displayed chronologically. The 30-day yield for the fund is also reflected as of the statement date.
MUNICIPAL MATERIAL DISCLOSURE Copies of any material disclosures for municipal bonds are available at www.emma.msrb.org. To obtain specific municipal bond information, enter the nine-digit CUSIP number in the search field within the EMMA web site. If you do not have access to the Internet or would prefer a physical copy of the material disclosure, please contact your financial advisor. Additional municipal bond information that may be available on www.emma.msrb.org includes, but is not limited to advance refunding documents, continuing disclosures, including annual financial statements and notices of material events, real-time and historical trade data, daily market statistics and education material.
N/A OR "--" DATA Information that displays as N/A or "--" is unavailable, missing, or incomplete and is treated as zero when calculating account totals, market values and performance.
OPTION CLIENTS Information on commissions and other charges incurred in connection with the execution of options transactions has been included in the confirmations of these transactions furnished to you. A summary of this information will be made available upon request. In accordance with the Option Agreement and Approval form you signed, you must promptly advise the firm of any material change in your investment objectives or financial situation.
ORDER ROUTING Quarterly Order Routing information for equities and options can be found on LPL.com>Disclosure>SEC Disclosure. This information is also available upon request.
PAYMENT FOR ORDER FLOW LPL Financial acts as your agent. LPL does not receive payment for order flow. AXA Advisors, LLC also does not receive payment for order flow.
PRICING Securities prices shown on this statement may vary from actual liquidation value. Prices shown should only be used as a general guide to portfolio value. We receive prices from various services, which are sometimes unable to provide timely information. Where pricing sources are not readily available, particularly on certain debt instruments including, but not limited to, bills, notes, bonds, banker's acceptances, certificates of deposit, or commercial paper, estimated prices may be generated by a matrix system or market driven pricing model, taking various factors into consideration. These prices may not be the actual price you would receive if you sold before the maturity of a certificate of deposit. The pricing of listed options takes into account the last closing price, as well as the current bid and offer prices. Where securities have not been priced, their values have not been included in the Portfolio Summary information at the beginning of this statement
PRINCIPAL If your broker-dealer is acting as principal in a transaction, your broker-dealer has sold to or bought from you the security, and may have received a profit from the transaction.
PURCHASE COST Original cost including fees, commissions and less accrued interest of the quantity sold or redeemed. For transferred securities, this could be the purchase amount you or the former institution provided to us. Purchase Cost may be adjusted to reflect corporate actions, such as stock splits, mergers, spinoffs, or other events. N/A is displayed when the information is incomplete or missing and is treated as zero when calculating totals. *Transferred securities may not be included in Purchase Cost.
REGULATION All transactions are subject to the constitution, rules, regulations, customs, usages, rulings and interpretations of the exchange or market-and its clearing house, if any-where the transactions are executed, and of the Financial Industrial Regulation Authority (FINRA).
REINVESTMENT The dollar amount of mutual fund distributions, money market fund income, or dividends on other securities on your statement may have been reinvested in additional shares. You will not receive confirmations for these reinvestment transactions. However, you may request information on these transactions by writing to LPL Financial. LPL will also, if requested, furnish you with the time of execution and the name of the person from who your security was purchased.
STATEMENT OF FINANCIAL CONDITION LPL's financial statement is available for inspection at LPL's office. LPL will mail a copy to you upon written request. For brokerage accounts, AXA Advisors, LLC financial statement is available for inspection at AXA Advisors, LLC office. AXA Advisors, LLC will mail to you upon written request.
SWEEP OPTION Your account may provide for a daily sweep in an insured bank deposit sweep program (either LPL Insured Cash Account—ICA—or LPL Deposit Cash Account—DCA) or a money market mutual fund. The balance in the ICA, DCA or money market mutual fund sweep may be liquidated on the customer's order and the proceeds returned to the securities account, or remitted to the customer. If you have any questions about your sweep option, including rates of the depository institutions currently participating in the sweep option, or you would like to change your sweep option, please contact your financial advisor.
TRADING AWAY POLICY Additional information regarding trading practices of equity portfolio managers on Manager Select and Manager Access Select is available on lpl.com (see "Third-Party Portfolio Manager Trading Practices" on the "Disclosures" page).
LPL FINANCIAL LLC is an affiliate of LPL Financial Holdings Inc.

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