Understanding Your Account Statement

Wachovia Securities

One Monthly Statement That's Easy to Read

Being informed about your finances is a key feature to any successful asset management program. Your account statement integrates all investment and banking activity to give you a clear, concise picture of your financial world. Each month you will receive one easy-to-read statement to help you manage and track your assets.

See Your Financial Picture in an Instant

Under **Portfolio Assets**, market values of your account holdings are listed for current and previous months so you can monitor the progress of your portfolio.

A summary balance of any **Other Assets/Liabilities,** such as Direct Investments and Special Products, **Other Wachovia Assets**, such as checking accounts, and **Other Wachovia Liabilities**, including credit cards and credit lines, is included.

WACHOVIA SECURITIES

Command Asset Program

JOHN SMITH

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ACCOUNT STATEMENT

Sub / Branch / Rep / Account No. / CAP Account No.
999 / 9999 / 9999 / 99999999 / 9999999999

January 1 - January 31, 2004

Your Financial Advisor:
JOHN DOE
123 WEST MAIN STREET
ANYWHERE, VA 12345
(123) 456-7890
filler line 1
filler line 2
filler line 3

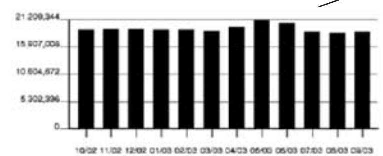
Your Managed Program:
Program Name Line 1
Your Manager:
Name Line 1
Your Style:
Style Line 1

Copies of this statement have been sent to an interested party.
Please contact Your Financial Advisor for details.

For Banking Inquiries:
(800) COMMAND
(800) 266-6263

En Espanol:
(800) 326-8977

Total Value Comparison



Portfolio Summary

Portfolio Assets	Value on Dec 31	Value on Jan 31	Est. Ann. Income	% Total
Cash and Money Market	$9,999,999,999.99	$9,999,999,999.99	999.99	99.99
Stocks and Options	$9,999,999,999.99	$9,999,999,999.99	999.99	99.99
Preferreds/Fixed Rate Cap Secs	$9,999,999,999.99	$9,999,999,999.99	999.99	99.99
Fixed Income Securities	$9,999,999,999.99	$9,999,999,999.99 **	999.99	99.99
Open End Mutual Funds	$9,999,999,999.99	$9,999,999,999.99	999.99	99.99
Closed End Mutual Funds	$9,999,999,999.99	$9,999,999,999.99	999.99	99.99
Managed Futures/Hedge Funds	$9,999,999,999.99	$9,999,999,999.99	999.99	99.99
Annuities/Insurance *	$9,999,999,999.99	$9,999,999,999.99	999.99	99.99
Unit Investment Trusts	$9,999,999,999.99	$9,999,999,999.99	999.99	99.99
Total Assets	**$9,999,999,999.99**	**$9,999,999,999.99**	**999.99**	**100%**
Outstanding Margin Balance	$9,999,999,999.99	$9,999,999,999.99		
Net Portfolio Value	**$9,999,999,999.99**	**$9,999,999,999.99**		

*Annuities are held directly by the issuing insurance company, not in the brokerage account. Annuities are not protected by SIPC.

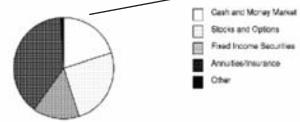
**Your portfolio includes unpriced securities not reflected in Portfolio Value.
Negative values are not included in "% total assets."

Other Assets/Liabilities

These positions reflect purchases made through us or information supplied to us; they are displayed for informational purposes only. If you no longer own any of these investments, please tell us so we can update this section. These assets are not included in the net portfolio value, and are not protected by SIPC.

	Value/Cost on Dec 31	Value/Cost on Jan 31
Direct Investments	$9,999,999.99	$9,999,999.99
Special Products	$9,999,999.99	$9,999,999.99
Repurchase Agreements/Bonds Borrowed	$9,999,999.99	$9,999,999.99
Other Wachovia Assets	$9,999,999.99	$9,999,999.99
Other Wachovia Liabilities	$9,999,999.99	$9,999,999.99
Total Other Assets/Liabilities	**$9,999,999.99**	**$9,999,999.99**

Asset Allocation (Portfolio Assets)



Gain/Loss Summary

Realized Gain/Loss	This Period	Year-to-Date
Short-term	$9,999,999,999.99	$9,999,999,999.99
Long-term	$9,999,999,999.99	$9,999,999,999.99
Total Realized Gain/Loss	**$9,999,999,999.99**	**$9,999,999,999.99**
Unrealized Gain/Loss	Current	
Short-term	$9,999,999,999.99	
Long-term	$9,999,999,999.99	
Total Unrealized Gain/Loss	**$9,999,999,999.99**	

Command Asset Program Number for direct deposits, ACH and automatic transfers.

The **Total Value Comparison** bar chart gives you a 12-month comparison to display your account progress.

See your **Portfolio Asset Allocation** at a glance with our Asset Allocation pie chart.

The **Gain/Loss Summary** displays total realized and unrealized gains/losses. This section is only included if you have cost basis set on your account. Contact your Financial Advisor for details.

Review Your Cash Activity and Income at a Glance

Your **Investment Objective** and **Risk Tolerance** are shown here for your reference. Contact your Financial Advisor if circumstances warrant a change in either of these.

Available Funds includes cash, money market funds and any margin credit available to borrow against securities.

Your **Sweep Option** shows the investment you have chosen for your cash.

Your **Income Summary** includes year-to-date account earnings that are not reflected in the Cash Activity Summary, categorized by **Tax-Exempt** and **Other**.

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Investment Objective/Risk Tolerance: GROWTH + CONSERVATIVE

Additional Information

Available Funds	
Cash	9,999,999,999.99
Money Market	9,999,999,999.99
Available Margin	9,999,999,999.99
Total Funds Available	**$9,999,999,999.99**
Sweep Option	BANK DEPOSIT SWEEP OPTION

"Available Margin" reflects the approximate amount available as of the statement period ending date and should be reduced by any pending checks and Visa charges not yet cleared. This amount is the approximate amount available for withdrawal and loans. A margin loan is a variable rate loan secured by your account.

Income Summary

Tax-Exempt Income Year-to-Date:	**$99,999,999,999.99**
Other Income Year-to-Date:	**$99,999,999,999.99**

Tax-Exempt Income and other income year-to-date totals are taken from the tax reporting system. They may not match back to the activity summary above due to reclassification activity. Money Market Income can be either taxable or tax exempt and is not reflected in these totals. The Year-to-Date Money Market Income is displayed in the Cash Activity Summary. The Cash Activity Summary is based on activity that has been shown on this statement not what will be reported to you on your forms 1099. This statement is not a tax document, and should be used for informational purposes only.

Cash Activity Summary

	Credits	Debits	Year-to-Date
Total Cash and Money Market Funds on Dec 31:			**$9,999,999,999.99**
Securities Purchased	$9,999.99	-$9,999.99	$9,999,999,999.99
Securities Sold and Redeemed	$9,999.99	-$9,999.99	$9,999.99
Deposits and Withdrawals	$9,999.99	-$9,999.99	$9,999.99
Withdrawals by Check	$9,999.99	-$9,999.99	$9,999.99
Electronic Banking Activity	$9,999.99	-$9,999.99	$9,999.99
Dividends	$9,999.99	-$9,999.99	$9,999.99
Interest	$9,999.99	-$9,999.99	$9,999.99
Money Market Income	$9,999.99	-$9,999.99	$9,999.99
Short term Distributions	$9,999.99	-$9,999.99	$9,999.99
Long term Distributions	$9,999.99	-$9,999.99	$9,999.99
Return of Principal	$9,999.99	-$9,999.99	$9,999.99
Partnership Distributions	$9,999.99	-$9,999.99	$9,999.99
Interest Charged	$9,999.99	-$9,999.99	$9,999.99
Withholding	$9,999.99	-$9,999.99	$9,999.99
Other Activity	$9,999.99	-$9,999.99	$9,999.99
Total Activity	$9,999.99	-$9,999.99	
Total Cash and Money Market Funds on Jan 31:			**$9,999,999,999.99**

Cash Activity Summary includes all cash activity from investments or banking.

A summary of monthly **Credits** and **Debits**, as well as **Year-to-Date** information, helps you understand where your cash goes each month.

You can see your **Cash** and **Money Market** value at month-end here.

Analyze Your Investment Holdings

The **Portfolio Assets** section lists stocks, options, preferred stocks, fixed income securities, mutual funds, unit investment trusts and other securities held in your account. Only those sections for which you actually hold securities will appear. All are itemized with a total value, by category, for the current month. You'll see the date acquired, quantity purchased and value at month end. If you have a cost basis statement, you will also see the acquisition cost and unrealized gain/loss amounts.

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Portfolio Assets

This section includes estimated or Unrealized Gains or Losses for your information only and should not be used for tax purposes. If acquisition information is not available, the Gain/Loss will be carried at the original cost basis. Factored Bonds (GNMA, CMO, etc.) will be adjusted for paydown of principal. Systematic Investments in Mutual Funds and Reinvested Dividends for Mutual Funds and Stocks have been consolidated for each position. Unit Cost Data for Systematic Investments and Dividend Reinvestment Securities is provided for informational purposes only and is a non-weighted average. To update your cost information or provide omitted cost information, contact your Financial Advisor. Estimated Annual Income, 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, when available, reflects the current estimated annual income divided by the current market value of the security as of the statement closing date. The information used to derive these estimates is obtained from various outside vendors; FCC is not responsible for incorrect or missing estimated annual income and yields.

Cash and Money Market Funds

Description	Current Market Value	Est. Ann. Income	Est. Current Yield (%)
Cash	$999,999,999.99		
BANK DEPOSIT SWEEP OPTION	$999,999,999.99	9,999.99	9.99
Interest Period 99/99/99 - 99/99/99			
Total Cash and Money Market Funds	**$999,999,999.99**		

Curious how your securities are performing? The "Unrealized Gain/Loss" column tells you how much each stock has increased or decreased in value since you bought it (based on cost data supplied by you or by outside services, which may not be complete). Revisions to this information (because of corporate mergers, tenders, and other reorganizations, for example) may be necessary from time to time. To update your cost information or provide omitted costs, contact your Financial Advisor.

Stocks and Options

Stocks

Description	Symbol	Quantity	Price or Adj. Cost	Cost or Other Basis	Current Price	Current Market Value	Unrealized Gain/Loss	Est. Ann. Income	Est. Ann. Yield (%)
A D C TELECOM	ADCT								
Acquired 99/99/99 L*		9,999	99.99	$99,999.99	99.99	$999,999.99	$9,999.99	$99.99	9.99
AEGON N V									
ORD AMER REG	AEG								
Acquired 99/99/99 S*		9,999	99.99	$99,999.99	99.99	$999,999.99	$9,999.99	$99.99	9.99
Acquired 99/99/99 S		9,999	99.99	$99,999.99		$999,999.99	-$999.99		
Total		9,999		$99,999.99		$999,999.99	$9,999.99	$99.99	9.99

*L = Long-term (shares held more than 1 year), S = Short-term (shares held 1 year or less)

The **Cost or Other Basis** and **Unrealized Gain/Loss** columns help to identify potential tax-related opportunities. Please note that the cost basis information represents the original purchase price. These sections are only included if you have cost basis set on your account. Contact your Financial Advisor for details.

The **Estimated Annual Income/Yield** is provided for easy reference.

The **Reinvestment Option** that you've chosen displays for each position.

Short(S) and Long(L) term indicators are displayed for each position. Securities held under one year are short-term; securities held over one year are long-term.

Additional cost information for mutual funds.

Mutual Funds are separated into **Open End** and **Closed End** categories.

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Open End Mutual Funds

Description	Symbol	Quantity	Price or Adj. Cost	Cost or Other Basis	Current Price	Current Market Value	Unrealized Gain/Loss	Est. Ann. Income	Est. Ann. Yield (%)
Dividend Reinvestment S		99,999	99.99	$99,999.99	99.99	$999,999.99	-$999.99		
Total		99,999		$99,999.99		$999,999.99	-$999.99	$99.99	9.99
		Cost of Current Holdings (Excluding Dividend Reinvestments)				$99,999.99			
		Current Value of Total Holdings (Including Dividend Reinvestments)				$99,999.99			
SCUDDER BALANCED FUND	SBCNX								
On Reinvestment									
Acquired 99/99/99 L		99,999	99.99	$99,999.99	99.99	$999,999.99	-$999.99	$99.99	9.99
Systematic Reinvestment L		99,999	99.99	$99,999.99		$999,999.99	-$999.99		
Systematic Reinvestment S		99,999	99.99	$99,999.99		$999,999.99	-$999.99		
Total		99,999		$99,999.99		$999,999.99	-$999.99	$99.99	9.99
		Cost of Current Holdings (Excluding Dividend Reinvestments)				$99,999.99			
		Current Value of Total Holdings (Including Dividend Reinvestments)				$99,999.99			
Total Open End Mutual Funds				**$99,999.99**		**$999,999.99**	**$9,999.99**	**$99.99**	**9.99**

*L = Long-term (shares held more than 1 year), S = Short-term (shares held 1 year or less)

Closed End Mutual Funds

Estimated Annual Income and Yield refer to Dividends and Interest Income only, and typically do not reflect Total return.
If a portion of your fund position was converted, the 'Cost of Current Holdings' may include reinvestments from previously held positions.

Description	Symbol	Quantity	Price or Adj. Cost	Cost or Other Basis	Current Price	Current Market Value	Unrealized Gain/Loss	Est. Ann. Income	Est. Ann. Yield (%)
DNP SELECT INCOME FUND INC	DNP								
On Reinvestment									
Acquired 99/99/99 L		99,999	99.99	$99,999.99	99.99	$999,999.99	-$999.99	$99.99	9.99
PUTNAM TAX FREE HEALTH CARE FUND **	PMH								
Acquired 99/99/99 S		99,999	99.99	$99,999.99	99.99	$999,999.99	-$999.99	$99.99	9.99
Total Closed End Mutual Funds				**$99,999.99**		**$999,999.99**	**$9,999.99**	**$99.99**	**9.99**

**This position is held on the books of the issuer and is not protected by SIPC.

*L = Long-term (shares held more than 1 year), S = Short-term (shares held 1 year or less)

View Other Assets and Account Activity Detail

Managed Futures/Hedge Funds is a separate category.

Annuities, including fixed and variable, are listed and provided directly from the insurance companies for your convenience.

Sub Fund information is also displayed when available from the insurance company.

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Managed Futures/Hedge Funds

Description	Quantity	Price or Adj. Cost	Cost or Other Basis	Current Price	Current Market Value	Unrealized Gain/Loss	Est. Ann. Income	Est. Ann. Yield (%)
CAMPBELL STRATEGIC ALLOCATION FUND L.P. (A MANAGED FUTURES FUND)								
Acquired 99/99/99 L	99,999	99.99	$99,999.99	99.99	$999,999.99	-$999.99	$99.99	9.99
JWH GLOBAL TRUST MANAGED FUTURES FUND LP								
Acquired 99/99/99 L	99,999	99.99	$99,999.99	99.99	$999,999.99	-$999.99	$99.99	9.99
Total Managed Futures/Hedge Funds			**$99,999.99**		**$999,999.99**	**$9,999.99**	**$99.99**	**9.99**

*L = Long-term (shares held more than 1 year), S = Short-term (shares held 1 year or less)

Annuities/Insurance

Annuity values and all sub fund information is provided directly from the insurance companies. Accuracy is not guaranteed and surrender charges may apply. Annuities are not protected by SIPC. Please contact your Financial Advisor if you no longer own any of the annuity positions listed below.

Description				As of Value Date	Total Cost	Estimated Market Value
HARTFORD CRC Q/NQ CONTR# 207167				9/99/99	$99,999.99	$99,999.99
Sub Funds	Units	Estimated Value	% Market Value			
CRC	9999.99999	$99,999.99	99.99			
MANULIFE VIS 5 FIX/VAR ANNUITY CONTR# 793762				9/99/99	$99,999.99	$99,999.99
Sub Funds	Units	Estimated Value	% Market Value			
WELLINGTON-GRW & INC	9999.99999	$9,999.99	99.99			
PUTNAM-GLOBAL EQTY	9999.99999	$9,999.99	99.99			
T ROWE PRICE EQ INCO	9999.99999	$9,999.99	99.99			
FIDELITY-STRAT OPPT	9999.99999	$9,999.99	99.99			
HARTFORD VARIABLE DIRECTOR VI-INDIVIDUAL VARIABLE ANNUITY CONTR# 710056183				9/99/99	$99,999.99	$99,999.99
Total Annuities/Insurance					**$99,999.99**	**$99,999.99**

*L = Long-term (shares held more than 1 year), S = Short-term (shares held 1 year or less)

Most **Direct Investments** and **Special Products** can be listed on your statement for your information. Contact your Financial Advisor to add this information.

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Other Assets/Liabilities

Direct Investments

Description	# of Units	Estimated Value per Unit	Total Estimated Value
CONSOLIDATED CAP PPTYS LP LTD PARTNERSHIP INT IV	9999	$9,999.99	$99,999.99

Estimated Value of the security is based on the purchase price offered in a tender offer issued by an affiliate of program management.

Total Direct Investments	**$99,999.99**

Direct investments are generally illiquid. Direct investment positions are provided for informational purposes only as we have not confirmed with the issuer that you continue to own any of these assets. The prices on this statement for direct investments are typically obtained from a third party or from the investments' issuer (general partners). First Clearing is not responsible for third party or issuer information, including the valuation of direct investments. Third party values are as of a certain date, which may be as much as 18 months old at statement date and are supplied to First Clearing by an independent valuation firm. Issuer's estimated values, which may be as much as 18 months old at statement date, if any, are supplied to the firm by the issuer and may be calculated based on different information from that used by third parties to derive their estimated values. Both third party and issuer estimated values, where available, are generally updated on a regular (annual or semi-annual) basis. These values differ substantially from prices, if any, at which a unit may be bought or sold and do not necessarily represent the value you would receive from the issuer upon liquidation. Third party estimated values may be reflected as "N/A" instead of a dollar value if a price for a security is unavailable or unreliable. In any instance where neither an issuer estimated value nor a third-party estimated value is provided, the value of the security will be different from its purchase price. These securities are not included in your net portfolio value and may not be covered by SIPC or excess SIPC coverage. You should always request a current valuation for your securities prior to making a financial decision or placing an order. receive from the issuer upon liquidation. Third party estimated values may be reflected as "N/A" instead of a dollar value if a price for a security is unavailable or unreliable. In any instance where neither an issuer estimated value nor a third-party estimated value is provided, the value of the security will be different from its purchase price. These securities are not included in your net portfolio value and may not be covered by SIPC or excess SIPC coverage. You should always request a current valuation for your securities prior to making a financial decision or placing an order.

Special Products

Description	Quantity	Current market value
GOLD AMERICAN EAGLES 1 OZ COIN 1999	9999	$9,999.99
GOLD BULLION BARS (.9999+) 1 KG	9999	$9,999.99
Total Special Products		**$9,999.99**

View Other Assets and Account Activity Detail

Other Wachovia Assets, including month-end checking and savings account balances, can be shown on your statement. Contact your Financial Advisor to have these balances added.

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January 1 - January 31, 2004

Other Assets/Liabilities

Other Wachovia Assets

Checking and Savings

Account Number	Description	Ending Balance 1/31
1000008691122	RESOURCE CHECKING	$9,999.99
1000008691122	PERS PREMIUM MM ACCT	$9,999.99
Total Other Wachovia Assets		**$9,999.99**

Other Wachovia Liabilities

Credit and Loans

Account Number	Description	Balance Owed 1/31	Credit Line	Interest Paid This Year
4264298386563000	QUANTUM CREDIT CARD	$99.99	$999.99	$999.99
5329037241185520	GOLD MASTERCARD	$99.99	$999.99	$999.99
4386541410398550	PRIME EQUITY LINE	$9,999.99	$9,999.99	$9,999.99
Total Other Wachovia Liabilities		**$99,999.99**		

Activity Detail by Date

Date	Account Type	Transaction	Quantity	Description	Price	Amount	Cash/Money Market/Sweep Fund Balance
1/1				BEGINNING BALANCE			99.9999
1/3	Cash	SALE	999.99999	VIAD CORP	99.9999	99.9999	99.9999
1/4	Cash	IRS W/H		28% BACKUP WITHHOLDING			99.9999
1/8	Cash	IRS W/H		28% BACKUP WITHHOLDING			99.9999
1/9	Cash	PURCHASE	99.99999	L-3 COMMUNICATIONS HLDGS INC	99.9999	99.9999	99.9999
1/9	Cash	INTEREST		UNITED PAR 5.75% 10/15/16 CUSIP 91131UCK8			
1/9	Cash	PRINCIPAL		GNMA 205821 8% 02/15/07 CUSIP 36217WS2			99.9999
1/10	Cash	CASH IN LIEU		FIDELITY NATL FINL IMSL			99.9999
1/11	Margin	PURCHASE	9.99999	PIONEER NAT RES CO	99.9999	99.9999	99.9999
1/19	Cash	PURCHASE		VISACHECKCARD	99.9999	99.9999	99.9999

Price and **Amount** display per share price and total transaction value.

Transactions can be listed on your statement by **Date** or by **Type**. The default is by **Type** or you can ask to see your activity listed both ways. Contact your Financial Advisor if you would like to change your current display.

Bank transactions that are processed through Wachovia Bank, such as checks, ATM deposits/withdrawals, debit/check card transactions and teller deposits/withdrawals will be reflected on your brokerage account statement one or more business days later than the actual transaction date. Please note: Your availability of funds and income accruals will not be affected by this one business day delay.

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Activity Detail by Type

Securities purchased

Date	Account Type	Transaction	Quantity	Description	Price	Amount
1/9	Cash	PURCHASE	99.99999	L-3 COMMUNICATIONS HLDGS INC	99.9999	-$999.99
1/11	Margin	PURCHASE	9.99999	PIONEER NAT RES CO	99.9999	-$9,999.99
1/11	Margin	PURCHASE	99.99999	VALASSIS COMMUNICATIONS INC	99.9999	-$99.99
1/13	Cash	PURCHASE	99.99999	T C F FINANCIAL CORP	99.9999	-$999.99
1/15	Cash	REINVEST DIV	9.99999	PIMCO FDS PAC INVT MGMT SER TOTAL RETURN FD INSTL CL 093003 1,474.01100 AS OF 1/5/04	99.9999	-$99.99
					Total Securities Purchased:	**-$9,999.99**

Securities Sold and Redeemed

Date	Account Type	Transaction	Quantity	Description	Price	Amount
1/3	Cash	SALE	9.99999	MGIC INVESTMENT CORP WIS	99.9999	$999.99
1/3	Cash	SALE	999.99999	VIAD CORP	99.9999	$9,999.99
1/15	Margin	SALE	99.99999	GOLDMAN SACHS TR ILA MONEY MARKET PORT INSTL	99.9999	$99.99
					Total Securities Sold and Redeemed:	**$9,999.99**

Deposits and Withdrawals

Date	Account Type	Transaction	Description	Amount
1/18	Cash	JOURNAL	TO SEE ENTERPRISES 9999-9999	-$999.99
1/23	Cash	DEPOSIT	FUNDS RECD	$9,999.99
1/25	Margin	JOURNAL	JOURNAL ENTRY TRF TO AC#9999-999	-$999.99
1/30	Cash	TRANSFER	MUTUAL FUND 12B-1 REBATE	$99.99
			Total Deposits and Withdrawals:	**$9,999.99**

Stay on Top of Expenses

The checks you write are listed sequentially under **Withdrawals by Check**, including date paid and amount.

ATM and Visa Check Card Transactions are listed by activity date.

Account Type indicates if the transaction takes place in the cash or margin portion of the account.

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Activity Detail by Type continued

Withdrawals by Check

Entries that display a blank in the expense code field are checks generated by the firm based upon standing or specific instructions that you have provided.

Date	Account Type	Transaction	Description	Expense Code	Amount
1/15	Cash	CHECK ISSUED	MONTHLY DISTRIBUTION CHK ISS#CS02645123		-$999.99
1/30	Cash	CHECK ISSUED	DIV ISS#DV 8656883 AS OF 1/28/04		-$99.99
1/1	Cash	CHECK#1001	MERCHANT ABC	2 MOUNTAIN HOME	-$99.99
1/5	Cash	CHECK#1002	MERCHANT EFG	UNSPECIFIED	-$99.99
1/7	Cash	CHECK#1004*	MERCHANT HJKLMNO	3 TRAVEL EXPENSES	-$99.99

* Checks out of Sequence

Total Withdrawals by Check: -$999.99

ATM and CheckCard Activity

Date	Account Type	Transaction	Description	Amount
1/19	Cash	VISA CHECKCARD	SAM'S CLUB #9999 WOODBRIDGE VA 01/18 50181873027	-$9,999.99
1/22	Cash	ATM WITHDRAWAL	DOLLY MADISON OFFICE 1300 CHAIN BRIDGE MCCLEAN VA 01/21 100DE3QPAA6C000305	-$9,999.99

Total ATM and CheckCard Activity: -$9,999.99

Dividends

Date	Account Type	Transaction	Quantity	Description	Price	Amount
1/18	Margin	DIVIDEND		SCHLUMBERGER LTD 011804 50		$999.99
1/21	Margin	DIVIDEND		DELPHI CORP 012104 79.03993		$999.99
1/30	Cash	DIVIDEND		NATHL WESTMNST 8.625% PLC DEP SHS REPSTG SH C CALLABLE 04/01/02 013004 2,504		$999.99

Total Dividends: -$999.99

Payee Name is listed directly on your statement so you know which checks you wrote to whom.

The **Expense Code** description, as well as number, is included for your reference. You have the ability to customize up to nine categories to track any expenses you choose, in addition to 22 standard categories.

Each type of activity is totaled for easy reference.

See exactly where your money goes every month with the **Expense Tracking Summary**. When you code expenses on your checks, your statement shows how much was spent in each category for **This Period** and **This Year**.

Any unfilled **Open Orders** at month end are displayed for your convenience.

JOHN SMITH

ACCOUNT STATEMENT

Sub / Branch / Rep / Account No. / CAP Account No.
999 / 9999 / 9999 / 99999999 / 9999999999

January 1 - January 31, 2004

Expense Tracking Summary

Category	This Period	This Year
1 Accounting/Legal	0.00	99.99
2 Mountain Home	999.99	999.99
3 Travel Expenses	999.99	9,999.99
4 Education	0.00	9,999.99
5 PEL	0.00	999.99
6 Contributions/Donations/Gifts	99.00	999.99
7 Dues/Subscriptions	0.00	99.99
8 Loans/Credit Cards	999.99	9,999.99
9 Medical/Dental	0.00	9,999.99
10 Utilities	0.00	999.99

Category	This Period	This Year
11 Taxes - Federal	0.00	99.99
12 Taxes - State	0.00	999.99
13 Taxes - Miscellaneous	999.99	9,999.99
14 Mortgage/Rent/Lease	0.00	9,999.99
15 Insurance - 1	0.00	999.99
16 Equipment/Supplies	999.99	999.99
17 Dependent Care	0.00	999.99
18 Vehichle/Transportation	0.00	9,999.99
19 Business	0.00	999.99
20 Food/Groceries	0.00	999.99
Unspecified	0.00	999.99
Total	**$9,999.99**	**$99,999.99**

Open Orders

Additional details regarding the Open Orders listed below may be reflected on your original Open Order confirmation. Please refer to the original confirmation or contact your Financial Advisor for any additional detail not displayed on this statement.

Date	Buy	Sell	Description	Limit Price	Current Price
99/99	9,999		TECO ENERGY INC	9.99	99.99
99/99		999	EXXON MOBIL CORP	9.99	99.99

View Realized Gains and Losses*

Realized Gain/Loss Summary shows the year-to-date and period net gain or loss on securities you have sold in your account.

Gains and losses are easily identified as **Short-term** or **Long-term**.

Acquisition Date and **Cost** are included for your reference.

WACHOVIA SECURITIES

JOHN SMITH

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ACCOUNT STATEMENT

Sub / Branch / Rep / Account No. / CAP Account No.
999 / 9999 / 9999 / 99999999 / 9999999999

January 1 - January 31, 2004

Realized Gain/Loss

The following section details security positions you closed this month through such transactions as sales, buys-to-close, redemptions, transfers, corporate actions, etc. If we have the acquisition date, close date, and cost information, the realized gain/loss will be calculated. In December, a recap of all transactions for the year is listed. The realized gains and losses for municipal bond positions purchased at a premium do not reflect the amortization of that premium. Capital gain distributions from mutual funds are not included. Please contact your tax advisor to determine the tax consequences of your securities transactions.

Realized Gain/Loss Summary

	This Period Gain	This Period Loss	Year to Date Gain	Year to Date Loss
Short-term	$999.99	-$999.99	$9,999.99	-$9,999.99
Long-term	$999.99	$9,999.99	$9,999.99	$9,999.99
Total Realized Gain/Loss	**$999.99**	**-$9,999.99**	**$9,999.99**	**-$9,999.99**

Short-term

Description	Quantity	Date Acquired	Acquisition Cost	Close Date	Proceeds	Gain/Loss
BANKATLANTIC BANCORP INC CL A NON VTG	99.9999	99/99/99	$999.99	99/99/99	$999.99	$999.99
MOVIE GALLERY	99.9999	99/99/99	$9,999.99	99/99/99	$9,999.99	$999.99
WESTERN DIGITAL CORP	99.9999	99/99/99	$9,999.99	99/99/99	$9,999.99	$999.99
VERITAS INC	99.9999	99/99/99	$9,999.99	99/99/99	$9,999.99	$999.99
XAVIER CORP	99.9999	99/99/99	$9,999.99	99/99/99	$9,999.99	$999.99
XAVIER CORP	99.9999	99/99/99	$9,999.99	99/99/99	$9,999.99	$999.99
Total Short-term						**$999.99**

Long-term

Description	Quantity	Date Acquired	Acquisition Cost	Close Date	Proceeds	Gain/Loss
FRANKLIN HIGH YIELD TAX FREE INCOME FD CL A	99.9999	99/99/99	$9,999.99	99/99/99	$9,999.99	$999.99
FRANKLIN HIGH YIELD TAX FREE INCOME FD CL A	99.9999	99/99/99	$9,999.99	99/99/99	$9,999.99	$999.99
GATEWAY INC	99.9999	99/99/99	$9,999.99	99/99/99	$9,999.99	$999.99
THORNBURG LTD TERM MUN FD NATHL PORT CL A	99.9999	99/99/99	$9,999.99	99/99/99	$9,999.99	$999.99
THORNBURG LTD TERM MUN FD NATHL PORT CL A	99.9999	99/99/99	$9,999.99	99/99/99	$9,999.99	$999.99
THORNBURG LTD TERM MUN FD NATHL PORT CL A	99.9999	99/99/99	$9,999.99	99/99/99	$9,999.99	$999.99
Total Long-term						**$999.99**

*Gain/loss information is based on the data available when the statement is created and is not guaranteed or verified. This section is for information only, and only appears on accounts that have selected cost basis. Contact your Financial Advisor for details.

WACHOVIA SECURITIES

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