



November 1, 2017 - November 30, 2017

Account Number: 3586-3917

Account Type: INDIVIDUAL

**E\*TRADE Securities LLC**

P.O. Box 484

Jersey City, NJ 07303-0484

1-800-ETRADE-1 (1-800-387-2331)

etrade.com Member FINRA/SIPC

**Customer Update:**

**Year-end tips for tax planning**

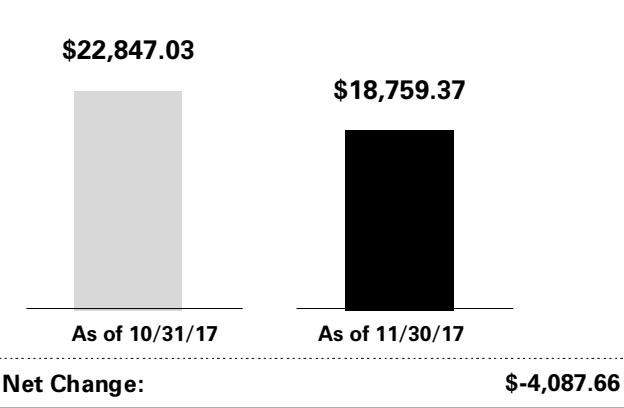
We've put together a list of 10 ideas to consider as you plan for the upcoming tax season. See the list today at [etrade.com/yearendchecklist](http://etrade.com/yearendchecklist).

Why not get your statements, confirmations, and tax documents online? Enroll for paperless delivery today at [etrade.com/paperless](http://etrade.com/paperless).

MAHENDRA P GODBOLE  
1141 SIR GEORGE CIR  
VIRGINIA BEACH VA 23452-4624

**E\*TRADE Securities**  
Investment Account

**Account At A Glance**



DETACH HERE

MAHENDRA P GODBOLE  
1141 SIR GEORGE CIR  
VIRGINIA BEACH VA 23452-4624

DETACH HERE

**Use This Deposit Slip**

**Acct: 3586-3917**

**Please do not send cash**

Make checks payable to E\*TRADE Securities LLC

Dollars	Cents

**TOTAL DEPOSIT**

Mail deposits to:

E\*TRADE SECURITIES LLC  
P.O. Box 484  
Jersey City, NJ 07303-0484

**E\*TRADE**

113020170001 111358639172



Please refer to the E\*TRADE Securities LLC ("ETS") Brokerage Customer Agreement (the "Customer Agreement") for a complete discussion of the terms and conditions governing your account. If you have questions regarding the Customer Agreement or your account, please e-mail us through etrade.com or call 1-800-ETRADE1. THE INFORMATION CONTAINED IN YOUR ACCOUNT STATEMENT SHALL BE BINDING UPON YOU IF YOU DO NOT OBJECT, EITHER IN WRITING OR VIA ELECTRONIC MAIL, WITHIN FIVE (5) DAYS AFTER THE ACCOUNT STATEMENT IS FIRST RECEIVED BY YOU. In case of errors or questions about your electronic transfers please telephone us at 1-800-ETRADE-1 immediately or write us at E\*TRADE Securities LLC, PO Box 484, Jersey City, NJ 07303-0484, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the **FIRST** statement on which the error or the problem appeared. When you contact us, you must:

1. Tell us your name, account number, and ATM card or Check card number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

Securities products and services are offered by ETS, Member FINRA/SIPC. Your account is carried by ETS, Member FINRA/SIPC, which maintains your funds and securities deposited with ETS directly by you. Inquiries concerning the positions and balances in your account may be directed to ETS at 1-800-503-9260. All other inquiries regarding your account or the activity therein should be directed to ETS. Please promptly report any inaccuracy or discrepancy in your account to ETS at 1-800-503-9260. You should re-confirm any oral communication in writing to further protect your rights, including rights under the Securities Investor Protection Act.

**Applicable Rules and Regulations.** All transactions in your account shall be subject to the constitution, rules, regulations, customs, and usages of the exchange or market, and its clearing house, where the transactions are executed by ETS or its agents, including ETS affiliates. Also, where applicable, the transactions shall be subject to the provisions of the Securities Act of 1933, as amended, the Securities Exchange Act of 1934, as amended, and the rules and regulations of the Securities and Exchange Commission ("SEC"), the Board of Governors of the Federal Reserve System, and any applicable self-regulatory organization. For information about FINRA's Broker Check Program, including an investor brochure, please contact FINRA at 1-800-289-9999 or www.finra.org.

**Securities Pricing.** The amounts printed in the total market value column of the Account Holdings section, or any amounts derived therefrom, are based on U.S. month end prices and are provided to us by outside quotation services for the securities currently held by us in your account. Prices of municipal bonds, certain over-the-counter securities, and federal obligations are approximations and are only for guidance purposes. The prices used are based on the last reported transaction known to the quotation services or the yields or values that are calculated on the basis of these prices. The value of brokered CDs reflected on this statement is estimated by a third-party pricing service. Actual value may differ if you elect to sell your CD(s) in the secondary market.

**Interest/Dividends.** We are required by law to report annually to you and to the Internal Revenue Service on Form 1099 any taxable interest, dividends, and capital gains credited to your account, as well as any taxes withheld. The year-to-date figures shown on your statement reflect these amounts classified to the best of our current knowledge. However, some payments are subject to reclassification, which will be reflected on subsequent statements if we are advised of them prior to the end of the calendar year.

**SIPC and other Insurance Coverage.** ETS is a member of the Securities Investor Protection Corporation ("SIPC"). SIPC currently protects the assets in each of your securities accounts at ETS up to \$500,000 (including \$250,000 for claims for cash). Visit www.sipc.org or call (202) 371-8300 for more information including a brochure on SIPC protection. (Please note that money market mutual fund balances are not considered cash; they are considered to be securities.) Additional protection for ETS has been secured through an independent insurer; more information about which can be found at <https://us.etrade.com/customer-service/faq>. The market risks associated with investing and any resulting losses are not covered by SIPC or the additional protection.

**Payment for Order Flow.** The SEC (as well as FINRA) requires that all broker-dealers inform their customers when a new account is opened, and on an annual basis thereafter, of payment for order flow practices (compensation received for placing orders through specialists on national securities exchanges, over-the-counter market makers, alternative trading systems, and ECN's (collectively, "market centers"). Consistent with the overriding principle of best execution, ETS routes orders to various market centers. ETS receives remuneration (generally in the form of per share cash payments or through profit sharing arrangements) for routing orders in securities to particular market centers for execution. Such remuneration is considered compensation to ETS, and the source and amount of any compensation received in connection with your transaction will be disclosed to you upon written request. ETS, absent instructions from you to the contrary, takes a number of factors into consideration in determining where to route customers' orders, including the speed of execution, price improvement opportunities (executions at prices superior to the then prevailing inside market), automatic execution guarantees, the availability of efficient and reliable order handling systems, the level of service provided, the cost of executing orders and whether it will receive cash or non-cash payments for routing order flow, and reciprocal business arrangements.

**Margin Accounts.** The amount of margin required will be the greater of (1) the amount required by applicable laws, regulations, the rules of applicable self-regulatory organizations and clearinghouses, or (2) the amount required by ETS in its sole discretion. You will be charged interest on a daily basis on all debit balances that you owe to ETS and on credit extended to you by ETS for the purpose of purchasing, carrying, or trading in securities or otherwise. Interest is calculated on a 360-day basis using settlement date balances. Except as otherwise agreed by you and ETS, the applicable interest rate for margin loans will be determined by adding the prevailing base rate and the applicable sliding scale percentage rate, which is in turn determined by your average daily debit balance. Your stated interest rate is subject to change without notice during each period in accordance with fluctuations in your average daily debit balance and changes to the base rate that are attributable to a change in the Federal Funds rate. ETS will provide you with at least 30 days' prior written notice before changing your stated interest rate for any other reason. Information about ETS's base rate is available upon written request to ETS. For more information on how ETS calculates interest, please see the Customer Agreement. If you have a margin account, this statement is a combined statement for both your margin account and special memorandum account. The permanent record of the separate account as required by Regulation T of the Federal Reserve Board is available for your inspection.

**Free Credit Balances.** Any cash balances in your securities account, which represent an obligation of ETS, is payable to you upon demand ("free credit balances"). Your cash balances: 1) can be maintained in the securities account and will earn interest through the "Cash Balance Program" as more fully described at: [www.etrade.com/cashbalance](http://www.etrade.com/cashbalance), and 2) are held unsegregated and may be used by ETS in the conduct of its business, subject to the limitations of Rule 15c3-3 under the Securities Exchange Act of 1934.

**Sweep Programs.** You may have the option to have free credit balances in your securities account automatically transferred to either: 1) a money market mutual fund product protected by SIPC as described above, or 2) an account at a bank (or banks, collectively, "Program Banks") whose deposits are insured by the FDIC (collectively with the money market mutual fund products, "Sweep Program") but which are not obligations of ETS. For detailed information of the general terms and conditions of the products available through the Sweep Program go to [www.etrade.com/sweepoptions](http://www.etrade.com/sweepoptions). The products available under the Sweep Program may change at any time. Additionally, you may at any time change your selection among the products available in the Sweep Program. You may elect, subject to any limitation set forth in any Sweep Program agreement or, with respect to an account at a bank, under federal banking laws (which includes, without limitation, program banks' potential requirement of seven days' notice before permitting a withdrawal or transfer of funds from such account) that the balance in the bank deposit account be returned, or shares of the money market mutual fund in which you have a beneficial interest be liquidated and the proceeds returned, as applicable, to the securities account or remitted to you. With respect to any such free credit balance in your securities account that you opt to have automatically transferred to an account at a bank, please remember you are responsible for monitoring the cash balance of your bank sweep accounts deposited with the Program Banks to determine whether you have total deposit balances held in the same capacity at any Program Bank in excess of the \$250,000 FDIC deposit insurance limit.

**Options Trading.** If you are approved for options trading, you are responsible for advising ETS of any material changes in your investment objectives or financial situation. Additionally, further information regarding commissions and other charges related to the execution of option transactions has been included in the confirmations of such transactions previously provided to you. Such information will also be made available promptly upon request.

**Random Allocation of Options Assignment Notices.** Assignment notices for short option contracts are allocated among customer short option positions in accordance with a random allocation method. A detailed description of ETS's random allocation method is available at [etrade.com](http://etrade.com) and a hard copy of the allocation procedures is available upon request.

**Financial Statement.** A financial statement of ETS is available for your inspection at its offices or at [etrade.com](http://etrade.com) or will be mailed to you upon your written request.

**Valuation of Certain Alternative Investments (Including DPP and REIT securities).** Account statements for Individual Retirement Accounts may include valuations for alternative investments. The values of such investments are estimated and reflect either the most recent valuation provided to ETS by the issuer of the investment, or a valuation provided by an independent third party, which ETS will obtain as part of its services, on an annual or more frequent basis. ETS does not provide a guarantee of the value or the appropriateness of the appraisal methodology applied by the independent third party in providing a value and ETS assumes no responsibility for verifying the accuracy of any valuation presented. Failure of the issuer to provide a timely valuation is your sole responsibility. The investment may reflect no value if a valuation was unavailable or is inaccurate. Investment in non-publicly traded securities, which includes alternative investments, often involves higher risk and less liquidity than other more traditional investments. Because there is generally no secondary market for alternative investments, the values reported to you should not be relied upon as any indication of market value. You may be able to sell your interests in the alternative investments held in your account, if at all, only for amounts that are substantially less than their purchase price or the estimated values showing on your account statements. If your statement reflects a distribution that included a return of capital on Direct Participation Programs and/or REITs, please note that said distributions are reported and a net investment per share estimated value is also reported. Pricing and distribution information has been provided by the sponsor, issuer or other external party responsible for reporting of the DPP or REIT and the classification of distributions as income or return of capital, in whole or in part, is subject to final accounting by such party(ies) and will be reported to you on a Form 1099 or K-1, as applicable.

ETS is an indirect subsidiary of E\*TRADE Financial Corporation. If you have a complaint, please call 1-800-ETRADE1, or write to: E\*TRADE Securities LLC, P.O. Box 484, Jersey City, NJ 07303-0484.

**Definitions:**

- Activity/Trade Date.** Trade date or transaction date of other entries.
- Total Portfolio Percent.** Percentage of your holding by issue of security.
- DIV/CPN% Yield.** Annual dividend or bond % yield.
- Open Orders.** Buy or sell orders for securities that have not yet been executed or canceled.
- Symbol/CUSIP.** The symbol or identification number for each security.
- \*\*\*** Denotes a security where either the country of issue or country of incorporation of the issuer is outside the U.S.





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**Customer Update:**  
Making a donation to your favorite charity has never been easier. Find out how at [etrade.com/donations](http://etrade.com/donations).

**ACCOUNT OVERVIEW**



Last Statement Date: October 31, 2017

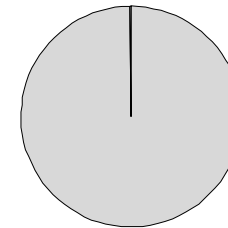
Beginning Account Value (On 10/31/17): \$ 22,847.03  
Ending Account Value (On 11/30/17): \$ 18,759.37  
Net Change: \$ -4,087.66

For current rates, please visit [etrade.com/rates](http://etrade.com/rates)

**ASSET ALLOCATION (AS OF 11/30/17)**



0.21% - Cash & Equivalents



99.79% - Stocks, Options & ETF (Long)

**ACCOUNT VALUE SUMMARY**

	AS OF 11/30/17	AS OF 10/31/17	% CHANGE
Cash & Equivalents	\$ 38.85	\$ 70.36	-44.78%
<b>Total Cash/Margin Debt</b>	<b>\$ 38.85</b>	<b>\$ 70.36</b>	<b>-44.78%</b>
Stocks, Options & ETF (Long)	\$ 18,720.52	\$ 22,776.67	-17.81%
<b>Total Value of Securities</b>	<b>\$ 18,720.52</b>	<b>\$ 22,776.67</b>	<b>-17.81%</b>
<b>Net Account Value</b>	<b>\$ 18,759.37</b>	<b>\$ 22,847.03</b>	<b>-17.89%</b>

Securities products and services are offered by E\*TRADE Securities LLC, Member FINRA/SIPC. Sweep Deposit Account is a bank deposit account with E\*TRADE Bank, a Federal savings bank, Member FDIC. Sweep deposit accounts at each bank are FDIC-insured up to a maximum of \$250,000. Securities products and cash balances other than Sweep Deposit Account funds are not FDIC-insured, are not guaranteed deposits or obligations of E\*TRADE Bank, and are subject to investment risk, including possible loss of the principal invested.

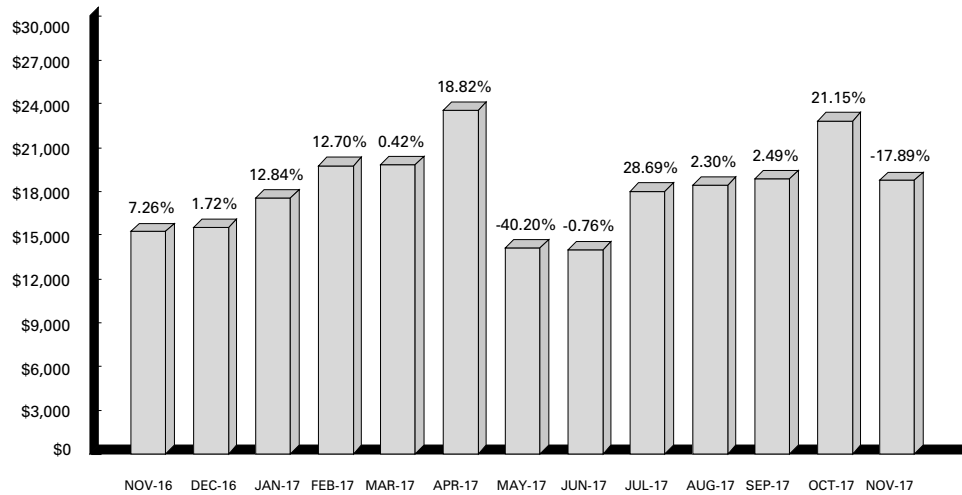


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**NET ACCOUNT VALUE BY MONTH END**

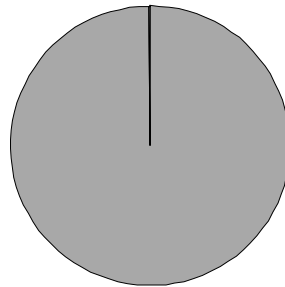


**ACCOUNT TRANSACTION SUMMARY**

DESCRIPTION	THIS PERIOD	YEAR TO DATE
Securities Sold	\$ 3,137.09	\$ 14,886.22
<u>Interest Received</u>		
Taxable	\$ 0.00	\$ 0.01
<u>Dividends Received</u>		
Taxable	\$ 38.85	\$ 109.20

**TOP 10 ACCOUNT HOLDINGS (AS OF 11/30/17)**

0.21% - OTHER



99.79% - CTSH


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**ACCOUNT HOLDINGS**
**CASH & CASH EQUIVALENTS (0.21% of Holdings)**

DESCRIPTION	PORTFOLIO %	AMOUNT
<b>Extended Insurance Sweep Deposit Account</b>		
Opening Balance		70.36
Closing Balance	0.21	38.85
Average Balance		941.77
<b>Extended Insurance Sweep Deposit Account Balance by Bank as of November 30, 2017</b>		
ETRADE BANK		38.85
<p>Under the Extended Insurance Sweep Deposit Account (ESDA) Program, cash balances from your brokerage account into the ESDA Program may shift from one program bank to another on a daily basis and a different combination or subset of the Program Banks may be used from day to day with dynamic deposit limits. Your ESDA Program cash balances will be FDIC-insured up to an aggregate of at least \$1,250,000. Uninvested cash balances in the ESDA program are not covered by SIPC. The balance in your bank deposit sweep account may be withdrawn on your order and proceeds returned to your securities account or remitted to you. To see a list of Program Banks please visit <a href="http://www.etrade.com/esdaagreement">www.etrade.com/esdaagreement</a> or call us at 1-800-ETRADE-1 (1-800-387-2331).</p>		
<b>TOTAL CASH &amp; CASH EQUIVALENTS</b>	<b>0.21%</b>	<b>\$38.85</b>

**STOCKS, OPTIONS & EXCHANGE-TRADED FUNDS (99.79% of Holdings)**

DESCRIPTION	SYMBOL/ CUSIP	ACCT TYPE	QUANTITY	PRICE	TOTAL MKT VALUE	PORTFOLIO (%)	EST. ANNUAL INCOME	EST. ANNUAL YIELD (%)
COGNIZANT TECHNOLOGY SOLUTIONS CORP CL A	CTSH	StkPln	259	72.2800	18,720.52	99.79	155.00	0.83%
<b>TOTAL STOCKS, OPTIONS &amp; ETF</b>					<b>\$18,720.52</b>	<b>99.79%</b>	<b>\$155.00</b>	<b>0.83%</b>
<b>TOTAL PRICED PORTFOLIO HOLDINGS (ON 11/30/17)</b>					<b>\$18,759.37</b>			
<b>TOTAL ESTIMATED ACCOUNT HOLDINGS ANNUAL INCOME</b>					<b>\$155.00</b>			

**TRANSACTION HISTORY**
**SECURITIES PURCHASED OR SOLD**

TRADE DATE	SETTLEMENT DATE	DESCRIPTION	SYMBOL/ CUSIP	TRANSACTION TYPE	QUANTITY	PRICE	AMOUNT PURCHASED	AMOUNT SOLD
11/06/17 10:48	11/08/17	COGNIZANT TECHNOLOGY SOLUTIONS CORP CL A	CTSH	Sold	-42	75.0000		3,137.09
<b>TOTAL SECURITIES ACTIVITY</b>								<b>\$3,137.09</b>



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**DIVIDENDS & INTEREST ACTIVITY**

DATE	TRANSACTION TYPE	DESCRIPTION	SYMBOL/CUSIP	AMOUNT DEBITED	AMOUNT CREDITED
11/30/17	Dividend	COGNIZANT TECHNOLOGY SOLUTIONS CORP CL A CASH DIV ON 259 SHS REC 11/20/17 PAY 11/30/17	CTSH		38.85
<b>TOTAL DIVIDENDS &amp; INTEREST ACTIVITY</b>					<b>\$38.85</b>
<b>NET DIVIDENDS &amp; INTEREST ACTIVITY</b>					<b>\$38.85</b>

**WITHDRAWALS & DEPOSITS**

DATE	TRANSACTION TYPE	DESCRIPTION	WITHDRAWALS	DEPOSITS
11/08/17	Adjustment	OLINK TID 40738366		3,137.09
11/08/17	Adjustment	TO T-1 TID 40738366	3,137.09	
11/10/17	Transfer	ACH WITHDRAWL REFID:2547108482;	3,207.45	
<b>NET WITHDRAWALS &amp; DEPOSITS</b>			<b>\$3,207.45</b>	

**EXTENDED INSURANCE SWEEP DEPOSIT ACCOUNT (ESDA) ACTIVITY ( 0.0100% APY/0.0100%APY Earned as of 11/30/17)**

Under the Extended Insurance Sweep Deposit Account (ESDA) Program, cash balances from your brokerage account into the ESDA Program may shift from one program bank to another on a daily basis and a different combination or subset of the Program Banks may be used from day to day with dynamic deposit limits. Your ESDA Program cash balances will be FDIC-insured up to an aggregate of at least \$1,250,000. Uninvested cash balances in the ESDA program are not covered by SIPC. The balance in your bank deposit sweep account may be withdrawn on your order and proceeds returned to your securities account or remitted to you. To see a list of Program Banks please visit [www.etrade.com/esdaagreement](http://www.etrade.com/esdaagreement) or call us at 1-800-ETRADE-1 (1-800-387-2331).

DATE	TRANSACTION TYPE	DESCRIPTION	TRANSACTION AMOUNT
11/01/17		<b>OPENING BALANCE</b>	<b>\$70.36</b>
11/08/17	Deposit	EXTND INS SWEEP ACCT(FDIC-INS)	3,137.09
11/13/17	Withdrawal	EXTND INS SWEEP ACCT(FDIC-INS)	-3,207.45
11/30/17	Deposit	EXTND INS SWEEP ACCT(FDIC-INS)	38.85
11/30/17		<b>CLOSING BALANCE</b>	<b>\$38.85</b>