



A Guide to Your Account Statement

An Introduction to U.S. Trust, Bank of America Private Wealth Management Account Statements

Your investment statement is designed to provide a clear and complete look at your U.S. Trust® account(s). This guide is a page-by-page tour of your statement, defining key terms and explaining how the statement is organized. Of course, your U.S. Trust advisor is always available to discuss your statement or account and answer any questions you may have.

We offer various statement customization options. Your advisor will work with you to design the statement that best suits your needs.

- Varying levels of detail, from a high-level executive summary to a comprehensive analytical portfolio analysis that includes tax lot detail
- Monthly, quarterly, semiannual or annual delivery
- Settlement date basis or trade date basis reporting
- Book value or tax cost accounting method
- Individual account statements or combined statements showing multiple investment accounts with positions and activity either commingled or segregated
- Online access to your statement

The following sections can be included in your statement:

- **Account Statement Cover Page** — presents general account information and guidance to help answer questions about your account. The Table of Contents section provides a quick reference to locate information, and the Messages section contains updates on recent events and topics of interest.
- **Account Investment Objectives** — lists all of the possible current investment objective options, from conservative to moderate to aggressive, including definitions of each.
- **Account Summary** — provides summary level information regarding your account balances, income, realized gain/loss and portfolio allocation for the statement period.
- **Portfolio Analysis** — details your portfolio's composition and diversification. Equities are analyzed by asset class and business sector; fixed income by maturity and quality.
- **Portfolio Detail** — lists account holdings as of the end of the statement period.
- **Pending Trades** — lists purchase and sale trades that have not yet settled.
- **Activity Detail** — lists all account activity for the statement period.
- **Affiliated Mutual Funds** — provides fee and expense information associated with being an investor in Columbia Management® funds. This section is included in your statement only if you hold shares in any of the proprietary Columbia Management funds.
- **Disclosure Statement** — describes disclosure details concerning your account and statement and is specific to your type of account and the state laws that govern it.
- **Summary by Account** — lists key information for each account included in a Combined Account statement.

The sample screenshots included in this guide are for illustrative purposes only. The form and content of your actual statement may differ. Because descriptions and definitions may change from time to time, you should refer to your actual statement for the most current and accurate descriptions.

Statement Customization

With seven different levels of detail available, your statement can be customized to provide a high-level executive summary, a detailed analysis listing individual tax lots, or anything in between. Contact your client team to find a solution that is best for your unique needs.

Statement Type	Account Summary	Portfolio Analysis	Portfolio Detail	Activity Detail
Executive Summary	■			
Investment Summary	■	■		
Portfolio Review	■		■	
Portfolio Review & Analysis	■	■	■	
Comprehensive	■		■	■
Comprehensive & Analysis	■	■	■	■
Activity-Only	■			■

Account Statement Cover Page

The cover page of your statement shows account information, a table of contents and useful messages. The information provided includes the account name, account number and contact information for the account and statement questions.

- 1** Your **Name and Address**.
- 2** **Account Name** is the legal title of the account. Subsequent pages show the short title.
- 3** Your **Account Number**.
- 4** Your current account **Investment Objective** is provided. Definitions are listed on the next page.
- 5** Your client team is listed in this section.
- 6** The **Table of Contents** shows the sections of your account statement, along with the applicable statement page number.
- 7** The **Messages** section provides you with updates on recent events and topics of interest.

Trade Date

Trust Operations
PO BOX 989010
Boston, MA 02298-9010

10000000 ■ 00 AZ 1100 **BACUST T1 12345 67890-12345 A 1—405 E

1 JAMES SAMPLE
100 MAIN STREET
ANYTOWN, MA 01940-2355

2 **Account Name:** JAMES SAMPLE
INVESTMENT MANAGEMENT
ACCOUNT DATED 1-25-02

3 **Account Number:** 10-10-001-1234567

4 **Investment Objective:** Balanced Return

5 **Private Client Manager:**
Brice Foster 239.659.8888

Client Sales & Service Officer:
D Franks 239.659.9999

Portfolio Manager:
Richard Bitner 239.659.8989

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Account Statement
This Statement Covers
Sept. 01, 2009 through Sept. 30, 2009

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7 **Messages**
Enhancements to your account statement
Beginning this month, your statement takes on a new look. The enhancements we have made are a direct result of your comments and recommendations. Your input helps guide our ongoing commitment to provide you with the best service and products available. Please refer to the insert that accompanies this statement to learn more about the improvements to your statement.

Account Investment Objectives

The Account Investment Objectives page of your statement, if applicable, lists all of the possible current investment objective options from conservative to moderate to aggressive, including definitions of each.

Trade Date

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Account Investment Objectives

Your statement lists the account's current investment objective of record. Investment objectives range from those that are more conservative and have potentially less investment risk and more inflation risk, to those that are more aggressive and have potentially more investment risk and less inflation risk. The investment objective may be listed as one of the following.

Conservative

All Fixed Income. This objective emphasizes current income generation. Due to its focus on fixed income securities, and other appropriate asset classes, general stability of principal value should be obtained, but is not guaranteed.

Current Income. This objective focuses on current income generation with a modest potential for capital appreciation. Investments are primarily in fixed income securities, with a modest allocation to equities and, where appropriate, other asset classes.

Moderate

Balanced Income. This objective focuses on current income generation with a secondary focus on capital appreciation through a higher allocation to fixed income than equities and, where appropriate, other asset classes.

Balanced. This objective offers the potential for both current income and capital appreciation, with corresponding allocations to fixed income and equities, and where appropriate, other asset classes.

Balanced Return. This objective focuses on capital appreciation with a secondary focus on current income through a higher allocation to equities than fixed income, and where appropriate, other asset classes.

Balanced Appreciation. This objective focuses on capital appreciation with a potential for current income through a higher allocation to equities than fixed income and, where appropriate, other asset classes.

Aggressive

Appreciation. This objective emphasizes capital appreciation with a modest potential for current income generation. Investments are primarily in equities with a modest allocation to fixed income securities, and where appropriate, other asset classes.

All Equity. This objective emphasizes long term growth and capital appreciation. Due to its focus on equities and other appropriate asset classes, this objective is an aggressive strategy and short term performance may be volatile.

Asset class ranges for each portfolio objective are reviewed regularly and may change over time. If you would like to see the detailed asset allocation targets for your investment objective, or discuss any changes to the objective for this account, please contact any member of the client team listed on page 1 on this statement. From time to time, tactical decisions may result in your actual asset holdings differing from your long term investment objective. For qualified investors, in addition to utilizing cash and equivalents, equities and fixed income investments, other asset classes such as hedge funds, private equity funds, real estate and tangible investments may also be utilized.

In addition to the above objectives, individual client circumstances may dictate a custom investment objective. In such circumstances, the objective may be listed as **Account Considerations.** In addition, other circumstances may result in a specialty objective being used, including **Principal Preservation, All Real Estate or All Oil and Gas.**

Account Summary

The Account Summary provides an overview of account activity, income, realized gain/loss, portfolio allocation and cash summary.

- 8** **Market Value** reflects the ending value for this period.
- 9** **Account Activity**¹ recaps transactions by category and allows for an account reconciliation, including changes due to market conditions. Year to date information is based on the account's fiscal year-end, which may not be the same as its statement accounting cycle.
- 10** **Realized Gain/Loss Summary**, for statements displaying tax cost, represents the current period and year to date gains and losses, classified into short-term and long-term.
- 11** **Income Summary** shows the amount and types of income received during the statement period.
- 12** **Portfolio Allocation** displays the categories of assets, and liabilities if applicable, currently held in your account in both tabular and graphic formats. Tax cost or average book value will be displayed based on the accounting method selected for your portfolio.
- 13** **Cash Summary** recaps cash transactions by category and allows for a reconciliation of uninvested cash. Depending upon the type of account, income and principal activity may be shown separately or combined into a single column called Cash.

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Trade Date

Account: 10-10-001-1234567 ABC ORGANIZATION

Cash Summary 13			
		Current Period	YTD Since 01/01/09
		Income Cash	Principal Cash
Beginning Value		\$0.00	\$0.00
Income		26,641.02	0.00
Disbursements		-1,981.47	0.00
Bank Fees			
Purchases			
Sales and Maturities			
Net Automated Money Market Transactions			
Ending Value		\$0.00	\$0.00

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Account Summary
Sept. 01, 2009 through Sept. 30, 2009

8 Market Value \$18,732,579.88			
Realized Gain/Loss Summary 10			
Account Activity 9			
Description	Current Period	YTD Since 01/01/09	Fiscal YTD
Beginning Market Value	\$18,274,091.24	\$17,645,529.56	
Income	26,641.02	43,926.22	Short-term \$0.00
Disbursements	-1,981.47	-6,426.34	Long-term 11,348.61
Bank Fees	-7,737.43	-15,319.38	
Change in Market Value	441,556.52	1,064,871.82	
Ending Market Value	\$18,732,579.88	\$18,732,579.88	Net Total \$11,348.61 \$11,681.41
Change in Account Value	\$458,488.64	\$1,067,050.32	

Income Summary **11**

Description	Current Period	YTD Since 01/01/09
Dividends - Taxable	\$6,062.87	\$15,504.70
Interest - Taxable	18,632.81	23,120.31
Interest - U.S Tax Exempt	1,945.34	5,301.21
Total Income	\$26,641.02	\$43,926.22

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Trade Date

Account: 10-10-001-1234567 JAMES SAMPLE INV MGR

12 Portfolio Allocation			
Description	Market Value	Tax Cost	Estimated Annual Income
Cash/Currency	\$1,332,888.81	\$1,329,031.05	\$54,646.48
Equities	11,223,478.35	7,229,597.45	311,073.49
Fixed Income	4,584,885.65	4,311,933.04	210,593.84
Hedge Funds	1,171,170.61	1,000,000.00	0.00
Private Equity	223,464.83	237,250.00	0.00
Real Estate	196,691.63	256,151.00	6,874.60
Total Assets	\$18,732,579.88	\$14,363,962.54	\$152,307.74
Total	\$18,732,579.88	\$14,363,962.54	\$152,307.74

Assets representing less than 5% of total are grouped together as "Other" for display on the pie chart.

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Market value includes accrued income unless otherwise noted.
The amounts shown throughout this statement should not be used in the preparation of tax documents. Detail specifying taxable nature of income will be provided with year-end tax documentation. Please consult your tax advisor.

¹ Year to Date may not appear for every account.

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Portfolio Analysis

The Portfolio Analysis section details the composition and diversification of the portfolio.

14 Equities - Summary by Business Sector

groups equities into industry standard business sectors and compares the account's allocation to the S&P 500. Collective funds, mutual funds and other miscellaneous equity securities are combined into a category called "Other Equities." This summary is only displayed if an account holds equities.

15 Fixed Income - Maturity Schedule

groups fixed income investments, mainly bonds, in five-year intervals according to the time remaining in their original maturity dates. Assets without a maturity date are not included.

16 Fixed Income - Quality Schedule

groups fixed income investments according to their Moody's rating. If a Moody's rating is not available, the investment is included in the "Non-rated" category. Investments rated "A" and above are shown; bonds rated below "A" are combined in the "Other-rated" category. Fixed income fund investments will be included in the "Funds" category.

17 Portfolio Summary by Asset Class

groups assets into secondary asset categories and displays the diversification of assets across asset classifications.

Portfolio Summary by Asset Class							17	Portfolio Analysis		
Description		Market Value	% of Account	% of Sector	Tax Cost	Estimated Annual Income	Current Yield	Sept. 01, 2009 through Sept. 30, 2009		
Cash/Currency		\$1,273,850.18	6.8%	95.6%	\$1,269,992.42	\$54,646.48	4.7%			
Cash Equivalents		\$1,273,850.18	6.8%	95.6%	\$1,269,992.42	\$54,646.48	4.7%			
Cash/Currency Other		\$9,038.63	0.3%	4.4%	\$9,038.63	\$0.00	0.0%			
Total Cash/Currency										
Equities										
U.S. Large Cap										
U.S. Mid Cap										
U.S. Small Cap										
International Developed										
Emerging Markets										
Equity Other										
Total Equities										
Fixed Income										
Investment Grade Taxable										
Investment Grade Taxable Exempt										
Global High Yield Taxable										
Total Fixed Income										
Hedge Funds										
Hedge Fund Fund of Funds										
Total Hedge Funds										
Private Equity										
Private Equity Fund of Funds										
Total Private Equity										
Real Estate										
Public REITs										
Total Real Estate										
Total Assets										
Total										

Equities - Summary by Business Sector			14	Fixed Income - Maturity Schedule			15	Portfolio Analysis		
Sector	Market Value	% of Equities	% of S&P 500	Maturity	Maturity Amount	% of Total				
Consumer Discretionary	\$897,984.00	8.0%	9.1%	Less than 1 year	\$650,000	17.9%				
Consumer Staples	669,932.10	6.0	9.6	1 - 5 years	1,525,000	42.1				
Energy	1,357,366.60	12.1	11.9	6 - 10 years	1,450,000	40.0				
Financials	1,553,352.52	13.9	16.4	Total	\$3,625,000	100.0%				
Health Care	1,289,827.90	11.5	11.7	Weighted Average Maturity	4.7 years					
Industrials	921,925.75	8.2	11.3	Weighted Average Coupon	4.5%					
Information Technology	482,455.59	4.3	16.7	Weighted Average Current Yield	4.4%					
Materials	125,460.00	1.1	3.3	Weighted Average Yield to Maturity / Call	3.0%					
Telecommunications Services	694,951.68	6.2	6.7							
Utilities	479,557.25	4.3	3.3							
Other Equities	2,750,703.96	24.5	0.9							
Total Equities	\$11,223,478.35	100.0%	100.0%							

Fixed Income - Quality Schedule			16	Portfolio Analysis		
Moody's Rating	Market Value	% of Fixed Income				
Aaa	\$3,483,813.42	76.0%				
Aa	547,252.70	11.9				
A	51,118.00	1.1				
Funds	502,701.53	11.0				
Total Fixed Income	\$4,594,885.65	100.0%				

The Fixed Income - Maturity Schedule and Fixed Income - Quality Schedule include cash equivalents maturing within six months and excludes preferred stocks and fixed income funds.

Portfolio Detail

The Portfolio Detail section lists each asset and liability held in the account.

- 18** **Units** represents the number of shares of financial assets or percentage ownership for nonfinancial assets. For bonds, this is par value.
- 19** **Description** provides details of each holding, including equity ticker symbol and fixed income quality ratings, where applicable.
- 20** **CUSIP** is a nine-character identifier that uniquely identifies a particular security.
- 21** **Sector** is the standard industry group for equities.
- 22** **Market Value** shows the value of an individual holding, group of assets or the entire portfolio, generally as of the end of the statement period, and does not include accrued income.
- 23** **Market Price** is the closing price of an asset at the end of the statement period.
- 24** **Accrued Income** represents the amount of income declared as payable to the account at the end of the statement period that has not yet been paid.
- 25** **Tax Cost/Book Value** provides the cost basis for each asset or asset category.
- 26** **Average Unit Cost** is calculated by dividing the Tax Cost or Book Value by the number of Units.
- 27** **Unrealized Gain/Loss** is the difference between Market Value and Tax Cost or Book Value for each asset.
- 28** **Estimated Annual Income** shows the estimated income to be earned each year.
- 29** **Current Yield** is Estimated Annual Income divided by Market Value for each asset or asset category.
- 30** **YTM** (Yield to Maturity) represents the rate of return of a fixed income instrument. Please refer to the glossary for a complete definition.

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Portfolio Detail
Sept. 01, 2009 through Sept. 30, 2009

Trade Date	Account:	10-10-001 1234567	JAMES SAMPLE INV MCMT 1-25-02	18	19	20	21	22	23	24	25	26	27	28	29	30
				Units	Description	CUSIP/ Sector (2)	Market Value (1)/ Market Price			Accrued Income	Tax Cost/ Average Unit Cost		Unrealized Gain/Loss	Estimated Annual Income	Cur Yld/ YTM	
Cash/Currency																
Cash Equivalents																
260,792.760	COLUMBIA CASH RESERVES TRUST CLASS (INCOME INVESTMENT)	19765845	\$260,792.76			\$958.40	\$260,792.76 1.000				\$0.00	\$12,314.93	4.7%			
31,009,199.660	COLUMBIA CASH RESERVES TRUST CLASS	19765845	1,009,199.66			2,899.36	1,009,199.66 1.000				0.00	42,331.55	4.7			
	Total Cash Equivalents						\$1,269,992.42				\$0.00	\$54,646.48	4.7%			
Cash/Currency Other																
59,038.630	PENDING CASH	999859P13	\$59,038.63			\$0.00	\$59,038.63 1.000				\$0.00	\$0.00	0.00%			
	Total Cash/Currency Other						\$59,038.63				\$0.00	\$0.00	0.00			
	Total Cash/Currency						\$1,329,031.05				\$3,857.76	\$1,329,031.05	\$0.00	\$54,646.48	4.1%	
Equities																
	(2) Industry Sector Codes		CND = Consumer Discretionary		FIN = Financials		IFT = Information Technology		TEL = Telecommunications Services							
	CNS = Consumer Staples		HEA = Health Care		IND = Industrials		MAT = Materials		UTL = Utilities							
	ENR = Energy		OEQ = Other Equities													
U.S. Large Cap																
2,000,000	AFLAC INC. Ticker: AFL	001055102	\$124,820.00		\$0.00	\$87,279.00	\$37,541.00	\$1,920.00	1.5%							
13,696,000	AT&T INC. Ticker: T	00206R102	\$477,031.68		0.00	\$259,543.75	217,487.93	21,913.00	4.6							
8,000,000	ABBOTT LABS Ticker: ABT	002824100	\$428,400.00		0.00	\$143,950.77	284,449.23	11,520.00	2.7							
1,389,000	ANHEUSER BUSCH COS INC. Ticker: BUD	352229103	\$65,495.10		0.00	\$19,417.10	46,038.00	1,834.80	2.8							
2,830,000	BANK NEW YORK MELLON Ticker: BK	064058100	\$124,152.10		0.00	\$93,049.52	31,102.58	2,716.80	2.2							
5,652,000	CITIGROUP INC. Ticker: C	172967101	\$134,008.92		0.00	\$202,307.10	-68,298.18	7,234.56	5.4							
200,000	COCA COLA CO. Ticker: KO	191216100	\$11,692.00		0.00	\$5,209.00	6,483.00	304.00	2.6							
			CNS		58,460		35.794									
(1) Market Value in the Portfolio Detail section does not include Accrued Income.																
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Portfolio Detail With Tax Lots

If additional detail is desired, a version of the Portfolio Detail that lists individual tax lots can be requested.

- 31** **Acquisition Date** is the date the lot of units was purchased.
- 32** Position totals summarize the individual lots displayed below.
- 33** Each tax lot is listed by acquisition date and includes units, cost and unrealized gain/loss information unique to that lot.



Bank of America Private Wealth Management

Trade Date
Portfolio Detail

Account: 10-10-001-1234567 JAMES SAMPLE INV MGMT 1-25-02
Sept. 01, 2009 through Sept. 30, 2009

Units	Description/ Acquisition Date	31	Unit Cost	Tax Cost	Market Value (1)/ Market Price	Accrued Income	Unrealized Gain/Loss	Estimated Annual Income	Cur Yld/ YTM
Equities									
		(2) Industry Sector Codes	CND = Consumer Discretionary CNS = Consumer Staples ENR = Energy	FIN = Financials HEA = Health Care IND = Industrials	IFT = Information Technology MAT = Materials OEQ = Other Equities	TEL = Telecommunications Services UTL = Utilities			
U.S. Large Cap									
32	8,000.00 ABBOTT LABS CUSIP: 002824100 SECTOR: HEA Ticker: ABT 07/24/95	31	\$17.994 17.994	\$143,950.77 143,950.77	\$428,400.00 428,400.00	\$0.00 284,449.23	\$284,449.23 \$11,520.00	2.7%	
33	2,000.00 AFLAC INC CUSIP: 001055102 SECTOR: FIN Ticker: AFL 08/19/05	31	\$43.640 43.640	\$87,279.00 87,279.00	\$124,820.00 124,820.00	\$0.00 37,541.00	\$37,541.00 \$1,920.00	1.5%	
33	1,390.00 ANHEUSER BUSCH COS INC CUSIP: 352229103 SECTOR: CNS Ticker: BUD 07/24/95	31	\$13.969 13.969	\$19,417.10 19,417.10	\$65,455.10 65,455.10	\$0.00 46,038.00	\$46,038.00 \$1,834.80	2.8%	
33	13,696.00 AT&T INC CUSIP: 00206R102 SECTOR: TEL Ticker: T 10/31/91 07/24/95 12/09/02 06/18/03	31	\$18.950 18.950	\$259,543.75 259,543.75	\$477,031.68 477,031.68	\$0.00 217,487.93	\$217,487.93 \$21,913.60	4.6%	
33	2,830.00 BANK NEW YORK MELLON CUSIP: 064058100 SECTOR: FIN Ticker: BK 08/19/05	31	\$32.881 32.881	\$93,049.52 93,049.52	\$124,152.10 124,152.10	\$0.00 31,102.58	\$31,102.58 \$2,716.80	2.2%	

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Pending Trades

The Pending Trades section lists all purchases and sales that have not yet settled within the statement period. These trades are reflected in the Portfolio Detail of a trade date statement, but are not included in the Portfolio Detail of a settlement date statement.

34 **Tax Cost/Book Value** provides the cost basis for each asset purchased or sold.

35 **Short-term Realized Gain/Loss** and **Long-term Realized Gain/Loss** — If Book Value is displayed, the Short-term Realized Gain/Loss and the Long-term Realized Gain/Loss columns will be combined into a single Realized Gain/Loss column.

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Pending Trades					
34	Sept. 01, 2009 thro	35	Sept. 30, 2009		
Date	Description	Cash	Tax Cost	Short-term Realized Gain/Loss	Long-term Realized Gain/Loss
	Pending Trades				
	The transactions listed below were contracted on the dates shown, but had not settled as of the date of this statement. They are reflected in the Portfolio Detail, but may be subject to adjustment.				
	Purchases				
10/01/09	MICROSOFT CORP BNY BROKERAGE, INC 09/25 PURC 200.00 SHS @27.0000 MISC. 00 COMM .00	-\$5,400.00	\$5,400.00		
10/01/09	MICROSOFT CORP CS FIRST BOSTON 09/29 PURC 200.00 SHS @27.8500 MISC. 00 COMM .00	-5,576.00	5,576.00		
10/01/09	PROCTER & GAMBLE CO MERRILL LYNCH, PIERCE, FENNER & SM 09/29 PURC 200 SHS @66.6000 MISC. 00 COMM 0.00	-13,200.00	13,200.00		
	Total Purchases	-\$24,176.00	\$24,176.00	\$0.00	\$0.00
	Sales				
10/01/09	COCA COLA CO BNY BROKERAGE INC 09/25 SALE 100.00 SHS @59.0000 MISC .08 COMM .00	\$5,899.92	-\$2,604.50		\$3,295.42
10/01/09	EXXON MOBIL CORP BNY BROKERAGE, INC 09/25 SALE 300.00 SHS @84.3327 MISC .10 COMM .00	25,299.71	-18,026.37		7,273.34
10/01/09	INDIANA BD BK REV SPECIAL PROG BDS DTD 09/10/05 04.000 DUE 06/01/15 MERRILL LYNCH, PIERCE, FENNER & SM 09/26 SALE 50,000.00 PAR @104.03000 MISC .00 COMM .00	52,015.00	-50,311.36		1,703.64
	Total Sales	\$83,214.63	-\$70,942.23	\$0.00	\$12,272.40
	Total Pending Trades	\$59,038.63	-\$46,766.23	\$0.00	\$12,272.40

Activity Detail

The Activity Detail section recaps the account transactions. Depending upon the type of account, income and principal transactions may be shown separately or combined into a single column called Cash.

- 36** Activity is summarized by type such as Income, Deposits, Purchases, Sales and Maturities. A chronological sort is available upon request.
- 37** Date shows when transactions were completed during the statement period.
- 38** Description details each transaction during the statement period.
- 39** Transactions affecting **Income Cash**, primarily earnings on assets held in the account, will appear in the Income Cash column.
- 40** Transactions affecting **Principal Cash**, primarily purchases, sales and deposits, are presented in the Principal Cash column.
- 41** Tax Cost/Book Value provides the cost basis used to calculate realized gain/loss.
- 42** Short-term Realized Gain/Loss and Long-term Realized Gain/Loss are the differences between the cash received upon the sale or the maturity of an asset and the tax cost of that asset. If Book Value is displayed, both columns will be combined into a single Realized Gain/Loss column.



 Bank of America Private Wealth Management

Activity Detail							
					Sept. 01, 2009 through Sept. 30, 2009		
			Income Cash	Principal Cash	Tax Cost	Short-term Realized Gain/Loss	Long-term Realized Gain/Loss
Purchases							
36	37	38	39	40	41	42	
09/30/09	PROCTER & GAMBLE CO MORGAN STANLEY & CO., INC. 02/26 PURC 300.000 SHS @66.6000 MISC .00 COMM 9.00			-19,989.00	19,989.00		
10/01/09	MICROSOFT CORP BNY BROKERAGE, INC 02/25 PURC 200.00 SHS @27.0000 MISC .00 COMM .00			-5,400.00	5,400.00		
10/01/09	MICROSOFT CORP CS FIRST BOSTON 02/29 PURC 200.00 SHS @27.8500 MISC .00 COMM .00			-5,576.00	5,576.00		
10/01/09	PROCTER & GAMBLE CO MERRILL LYNCH, PIERCE, FENNER & SM 02/29/08 PURC 200 SHS @66.6000 MISC .00 COMM 0.00			-13,200.00	13,200.00		
	Total Purchases		\$0.00	-\$44,165.00	\$44,165.00	\$0.00	\$0.00
Sales and Maturities							
09/01/09	LEHMAN BROS HLDGS INC NT DTD 01/29/01 7.000% DUE 02/01/08 PROCEEDS MATURITY 50,000.000			50,000.00	-51,166.00		-1,166.00
09/15/09	UNITED STATES TREAS NT DTD 02/17/98 5.500% DUE 02/15/08 PROCEEDS MATURITY 200,000.000			200,000.00	-197,593.75		2,406.25
09/26/09	COUNTRYWIDE HOME LNS INC MTN DTD 07/22/02 5.625% DUE 07/15/09 MERRILL LYNCH, PIERCE, FENNER & SM 02/26 SALE 50,000.00 PAR @93.000 MISC .00 COMM .00			46,500.00	-50,747.50		-4,247.50

Affiliated Mutual Funds

The Affiliated Mutual Funds section is included in your statement if you hold shares in any of the proprietary Columbia Management funds at the end of the statement period. This section is intended to help you understand the fees and expenses associated with being an investor in Columbia Management funds. Applicable to the Columbia Management family of funds only, this section outlines the annual fund operating expenses deducted directly from the assets of funds listed. Although these expenses are not paid directly from your investment account, they are a cost of investing, as they are taken at the fund level by the asset management company and affect a fund's net asset value (NAV).

We believe it is important for investors to compare the costs of their current Columbia Management Funds with other fund choices. We provide the current fees and a 10-year hypothetical projection to help you be able to make a more informed investment decision.

43 **Current Period Fees & Expenses** provides information on the fees and expenses that are applied to your Columbia Management Fund(s) and presents the cost of owning your Columbia Management Fund(s). Calculation is based on your Columbia Management Fund(s) current annual expense ratio and your account balance as of the most recent period.

44 Hypothetical Future Fees & Expenses
allows you to see the projected cost of owning a hypothetical \$10,000 fund over 10 years based on an average return and presents the hypothetical return of your investment after fees and expenses.

45 Footnotes and disclosures provide information associated with the Current Period Fees & Expenses and Hypothetical Future Fees & Expenses schedules.

U.S. TRUST							
Bank of America Private Wealth Management							
Trade Date		45					
Account: 10-10-001-1234567 JAMES SAMPLE INV MGMT 1-25-02		Affiliated Mutual Funds - Footnotes					
Current Period Fees & Expenses:		Sept. 01, 2009 through Sept. 30, 2009					
The mutual funds referenced within the Current Period Fees & Expenses table are distributed by Columbia Management Distributors, Inc. Columbia Management Distributors, Inc., a member of Columbia Management Group, LLC, a Bank of America Corporation company, is an affiliate of Bank of America Investment Services, Inc.							
* Annual Expense Ratio is based on amounts incurred during the most recent fiscal year, as shown in the fund's audited financial statement. Expense ratios are updated approximately 60 days after the fund's fiscal year-end. For new funds that do not yet have audited financial statements covering more than a six-month period, Annual Expense Ratio is estimated.		entire period, and do not include the effect of					
		ent, may have been restated to reflect the period of the commitment. Annual statements covering more than a					
		statement of \$10,000, based on a 5% return for the fund, over the entire 10-year period and do not include					
Trade Date		U.S. TRUST					
Account: 10-10-001-1234567 JAMES SAMPLE INV MGMT 1-25-02		Bank of America Private Wealth Management					
43		Affiliated Mutual Funds - Current Period Fees & Expenses					
		Sept. 01, 2009 through Sept. 30, 2009					
Units	Affiliated Fund Name	CUSIP	Annual Expense Ratio*	Current Period Fees & Expenses**	Ending Market Value		
4,505,000	COLUMBIA ACORN FUND	197198403	0.89%	\$114,34	\$114,34		
680,828	COLUMBIA ACORN INTERNATIONAL	197198813	0.84	21.76	17,771.78		
4,188,482	COLUMBIA HIGH INCOME FUND	197654495	0.88	25.22	34,387.44		
26,449,111	COLUMBIA INTERNATIONAL VALUE	197654586	1.05	442.03	505,178.02		
41,260,894	COLUMBIA MARSCO INTERNATIONAL	197654366	1.15	584.82	610,248.62		
12,058,176	COLUMBIA CONVERTIBLE SECURITIES	197654727	0.91	136.34	179,787.40		
260,792,760	(Income Investments)	197654345	0.30	65.20	260,792.76		
1,009,199.660	COLUMBIA CASH RESERVES	19765K945	0.30	252.30	1,009,199.66		
6,942,876	COLUMBIA INTERMEDIATE MUNICIPAL	19765L037	0.50	28.76	69,012.19		
1,384,878	COLUMBIA INTERMEDIATE BOND FUND	19765N468	0.62	6.28	12,159.23		
44		COLUMBIA ACORN INTERNATIONAL					197199813
		Initial Hypothetical Investment ****					\$10,000.00
		Assumed Rate of Return					5%
Year	Cumulative Return Before Fees & Expenses	Annual Expense Ratio***	Cumulative Return After Fees & Expenses	Year End Balance After Fees & Expenses			Annual Fees & Expenses
1	5.00%	1.01	3.95%	\$10,399.00			\$46.02
2	10.25	1.01	8.10	11,245.92			101.40
3	15.76	1.01	13.30	11,245.40			111.40
4	21.55	1.01	18.11	11,694.09			115.84
5	27.63	1.01	23.15	12,159.68			120.47
6	34.01	1.01	29.37	12,745.89			125.94
7	40.71	1.01	35.82	13,150.46			130.27
8	47.75	1.01	39.51	13,675.17			135.47
9	55.13	1.01	45.44	14,220.81			140.87
10	62.89	1.01	51.62	14,788.22			146.50
Total Gain After Fees & Expenses						\$4,788.22	
Total Annual Fees & Expenses						\$1,236.48	
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Disclosure Statement

The Disclosure Statement describes disclosure details concerning your account and statement, and is specific to your type of account and the state laws that govern it.

Trade Date		U.S. TRUST Bank of America Private Wealth Management
Account: 10-10-001-1234567 JAMES SAMPLE INV MGMT 1-25-02		Disclosure Statement Sept. 01, 2009 through Sept. 30, 2009
Common Trust Funds and Collective Investment Fund Disclosure: <i>If you are a participant in a Bank of America Common Trust Fund or Collective Investment Fund, a full copy of the most recent audited annual report is available upon request without charge. Unaudited interim reports of Bank of America Common Trust Fund or Collective Investment Fund asset holdings are also available periodically without charge upon reasonable request. Please call your client team for a copy.</i>		
Statement Content Disclosure: <i>This statement was prepared to provide you with a detailed record of information for the period covered by this report. The gain/loss and income figures presented are preliminary and approximate and should not be used for tax preparation. Estimated annual income may differ from actual income received and should not be used for tax preparation. If you have any questions regarding this statement or your account, please call your client team.</i>		
Assets Not Held or Managed by the Bank: <i>This statement may include assets that are not held and not managed by Bank of America. Assets that are not held and not managed by Bank of America are listed solely for the convenience of the client. Bank of America has no responsibility to manage, maintain, safekeep, monitor or value such assets.</i>		
NYSE Specialist Disclosure: <i>Bank of America, N.A. is associated with NYSE Specialist, which may make a market in a security referenced herein. The Specialist may have a "long" or "short" inventory position and, as a result of being a market maker, may be on the opposite side of transactions on the Floor of the NYSE in such security.</i>		
Affiliate Disclosures: <i>Affiliates of Bank of America may provide services relating to certain investments in your account. These services may, where appropriate, include underwriting or participating in the syndication of securities purchased for your account and executing brokerage transactions for your account. Bank of America will, where appropriate, invest your account in mutual funds for which affiliates provide investment advice and other services, or in Bank depository vehicles for which the Bank receives a financial benefit. Affiliates are compensated for these services and transactions in accordance with applicable law.</i>		
The overall investment activities of Bank of America and its affiliates may limit the investment opportunities for accounts under their management (collectively, the "Accounts") in certain markets in which limitations are imposed by regulators upon the amount of investment by affiliated investors, in the aggregate or in individual issuers. From time to time, the Account's activities also may be restricted because of regulatory restrictions applicable to Bank of America and its affiliates, and/or their internal policies.		
Auction Rate Securities Notice: <i>To holders of Auction Rate Securities: Due to recent unprecedented conditions in the Auction Rate Securities market, the pricing of Auction Rate Securities as reflected on your statement may not be indicative of readily available pricing if you desired to and could liquidate these holdings. Additionally, some Auction Rate Securities may not be priced and will reflect a valuation of unavailable or zero. Thus, these securities will not be included in the account's market valuation total.</i>		
Limitation Notice for Trust Accounts: <i>For trusts governed by Missouri law, you have one year from the mailing of this accounting report or other written report to commence a proceeding against the trustee for a claim of breach of trust with respect to any matter disclosed within the report.</i>		
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Summary by Account

Multiple investment accounts can be grouped into a Combined Account. The Summary by Account lists all of the accounts that have been combined into the statement.

Three variations of the combined statement are available on request.

- Portfolio Detail and Activity Detail sections include information from all accounts in the same section but indicate the source account in the description.
- Portfolio Detail commingles all the assets across accounts, but the Activity Detail indicates the source account for each transaction.
- Portfolio Detail and Activity Detail are displayed separately for each account.

46 The **Account** number and account name assigned to a group of accounts.

47 The **Sub-Account Number** is the unique number assigned to your account.



Bank of America Private Wealth Management

Trade Date

46 Account: 10-10-001-1234567 SAMPLE FAMILY

Summary by Account
Sept. 01, 2009 through Sept. 30, 2009

Sub-Account Number	Sub-Account Name	Current Period			Year to Date	
		Account Value Beginning 09/01/09	Account Value Ending 09/30/09	Change in Account Value Since 09/01/09	Account Value Beginning 01/01/09	Change in Account Value Since 01/01/09
10-10-001-1234566	JAMES SAMPLE IMA	\$18,274,091.24	\$18,732,579.88	\$458,488.64	\$17,645,529.56	\$1,087,050.32
10-10-001-1234555	JANET SAMPLE IRA	5,596,845.22	5,658,413.65	61,568.43	5,394,256.55	265,157.10
10-10-001-1234444	JASON SAMPLE IRREV TR	10,526,868.28	10,768,356.43	241,488.15	10,285,785.65	482,570.78
Combined Account Total:		\$34,397,804.74	\$35,159,349.96	\$761,545.22	\$33,325,571.76	\$1,834,778.20

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Appendix — Glossary of Terms

Accrued Income — Represents the amount of income declared as payable to the account at the end of the statement period that has not yet been paid.

Assets — The investments held in the account. The account may hold financial assets such as equity and fixed income securities, and nonfinancial assets, such as real estate and closely held business interests.

Average Unit Cost — Tax Cost or Book Value (see definition) divided by the number of units.

Bank Fees — Charges assessed by the bank and paid from the account during the statement period.

Bond Quality — Evaluation of the investment and credit risk of a security by rating services. The Moody's and Standard & Poor's ratings are presented beneath each Fixed Income Security in the Portfolio Detail and are summarized in the Fixed Income — Quality Schedule.

Book Value — The original purchase price of a security adjusted for purchases and sales.

Change in Account Value — Net change of the entire portfolio, including market value fluctuation and transaction activity (e.g., deposits, disbursements).

Change in Market Value — Net gain/loss based on market conditions since last statement period.

Current Yield — The Estimated Annual Income divided by the Market Value at the end of the period for each asset or asset category.

CUSIP — Nine-character identifier that uniquely identifies a particular security.

Deposits — Cash receipts added to the account during the statement period.

Disbursements — Expenses paid from the account and payments to/for beneficiaries.

Dividends — Distribution of earnings to shareholders, usually in the form of cash.

Estimated Annual Income — The estimated income to be earned each year by each asset.

Income — The earnings on the assets held in the account, including dividends, interest and other income.

Investment Objective — The goals of the account portfolio as agreed upon with the client.

Liabilities — A debt or monetary obligation.

Market Price — The closing price of an asset at the end of the statement period.

Market Value — The value of an individual holding, which is the product of market price and units, generally as of the end of the statement period. The market value of a group of assets or the entire portfolio also includes the Accrued Income.

Net Automated Money Market Transactions — Any excess cash in the account is automatically swept daily into a money market fund. Likewise, if cash is needed to cover distributions from either income or principal, the funds come from the money market fund. On the last day of the statement period, a single entry reflecting net money market purchases and sales is posted to the account.

Other Income — Other Income includes earnings from miscellaneous sources such as foreign issues and partnerships. Depletion is also classified as Other Income.

Portfolio — The combination of individual assets, and liabilities, held in the account.

Principal — The original amount deposited in the account, plus additional contributions, and proceeds from maturities and sales.

Realized Gain/Loss — The difference between the cash received when an asset is sold and the Tax Cost or Book Value of that asset. The duration for which an asset is held will determine whether a realized gain or loss is short- or long-term. As with the other information provided throughout the year, this may change or be adjusted prior to year-end.

Sales and Maturities — Account activity resulting from the sale or maturity of assets held in the account, creating an addition to cash balances, a reduction in Tax Cost or Book Value and a notation of Realized Gain/Loss.

Sector — A grouping of equities, normally within one industry, as defined by Standard & Poor's.

Settlement Date — The date on which the units purchased or sold actually change hands, typically one or more days after the trade date. Settlement date statements do not include the results of any pending purchases or sales in the Portfolio Detail, only displaying those assets actually held in the account at the end of the statement period.

Taxable — The portion of income that may be subject to federal, state and local taxes, depending on your filing status.

Tax Cost — The cost basis for income tax purposes for each asset or asset category. This figure is not necessarily the amount originally paid to purchase the asset since adjustments may be made periodically to reflect taxable transactions.

Tax-Exempt — The portion of income that is exempt from federal taxes.

Tax Lot — Tax lot accounting reports the acquisition date, cost and units for each security in the portfolio. Individual lots can later be specifically selected for sale to minimize or maximize gain/loss depending on your tax planning needs.

Ticker — The letter and symbol system used to uniquely identify a stock or mutual fund, which is listed and traded on an exchange.

Trade Date — The date on which a trade is executed. Trade date statements include the results of any pending purchases and sales in the Portfolio Detail, giving you a snapshot of how your portfolio is allocated taking recently executed trades that have not yet settled into account.

Units — The number of shares of financial assets or percentage ownership for nonfinancial assets. For bonds, this is the par value.

Unrealized Gain/Loss — For each asset, the difference between Market Value and Tax Cost or Book Value.

Yield to Maturity — Represents the rate of return of a fixed income instrument assuming it is held until its stated maturity date except when the instrument contains an embedded option such as a callable bond trading at a premium. When the instrument contains an embedded option, the yield calculation will be run for every interim maturity date through final maturity and the lowest computed yield will be reported.

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