

CAMBRIDGE TRUST

— WEALTH MANAGEMENT PRIVATE BANKING —

A DIVISION OF EASTERN BANK



# Guide to Reading Your Cambridge Trust Wealth Management Statement





Helping you understand your investments and reach your financial goals.

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Thank you for your business with Cambridge Trust Wealth Management, a Division of Eastern Bank. We value our relationship with you. This document provides important details regarding your account and investments. The statement is organized to help you clearly view the details of your portfolio and helps to keep track of your progress on achieving your investment objectives.

Should you have any questions regarding your statement, please contact your Relationship Manager.

Cover Page

The Cover Page provides you an overview of your account including the following elements:

- A** The statement reporting period on the top of every page of the statement and associated account name

**B** A message from Cambridge Trust Wealth Management

**C** Contact information for your Relationship Manager and other team members
- D** Accounts included in this statement

**E** Table of contents

**F** Account communication representative's name and address

**A** **Wealth Management**

April 1, 2024 - June 30, 2024

John Doe Family Trust 2000 Agency

**B**

We appreciate your relationship with Cambridge Trust Wealth Management and want to make it as easy as possible for you to have access to your account information. If you would like online, view only, password protected access to your account information, please contact your Relationship Manager. If you already have online capability, you know how easy it is to get the information you want anytime.

At Cambridge Trust Wealth Management, we are here to simplify your financial life with banking, lending and investment management services. Have you planned for your IRA Required Minimum Distribution this year or thought about the most effective way to gift to loved ones and the organizations that you support? Let us know how we can assist you with any financial concerns. We are here to help.

**C**

**Your Dedicated Client Service Team:**

Relationship Manager: Joe Smith 617-555-1212 joe.smith@cambridgetrust.com

Portfolio Manager: Jane Adams 617-555-1212 jane.adams@cambridgetrust.com

Client Service Associate: Sam Jones 617-555-1212 sam.jones@cambridgetrust.com

**D**

**Accounts Included in This Statement:**

xxx1234 John Doe Family Trust 2000 Agency

**CAMBRIDGE TRUST**

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125 High Street  
Oliver Street Tower, Suite 901  
Boston, MA 02210

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**F**

**Mary Doe**

123 Main Street  
Anywhere, USA 01234

Account Overview

The Account Overview provides a snapshot of your account over the period.

- A

Your Account Number and Name are shown on the top right-hand corner.
- B

The Asset Allocation table and pie chart shows the assets in your account invested across the various Asset Classes (e.g., Cash & Enhanced Cash, Equities, Fixed Income, Alternative Assets) and the market value and percentage of each Asset Class at the end of the statement reporting period.
- C

The Activity Summary is a reconciliation of the changes within your account from the beginning market value to the ending market value for the different reporting periods.

Beginning Market Value – Your portfolio's market value at the beginning of the statement period and year-to-date.

Additions – This category reflects any cash (other than income) added to your account from an outside source.

Withdrawals – Any principal or income cash distributions or disbursements made from the account usually at your request are reflected here (e.g., cash requests, taxes, required minimum distributions (RMDs)).

Income & Capital Gain Distributions – This is the total amount of income (dividends and interest) received plus capital gain distributions from mutual funds in your account, if any. The amounts do not include gains or losses on security sales.

Fees – This is the total amount of fees charged to your account during the reporting period.

Cash & Security Transfers – This amount is an income to principal transfer.

Investment Activity – This reflects purchase or sale of securities.

Realized Gain/Loss – This is the amount of capital gains/losses received from selling securities in your account during the period.

Change in Value – This reflects unrealized gains/losses, amortization, accretion, and other non-cash activity.

Market Value – This reflects the ending market value of your account on the last business day of the statement period.
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April 1, 2024 - June 30, 2024

Account Overview

B

Asset Allocation on June 30, 2024

	Market Value (\$)	Percent
Equity	698,023.76	70%
Fixed Income	264,872.36	27%
Cash & Enhanced Cash	24,705.06	2%
Alternative Assets	9,748.96	1%
Account Total	\$997,350.14	100%

Liabilities may include negative portfolio balances, negative net cash balances, promissory notes, loans or other miscellaneous debt obligations of the account.

C

Activity Summary

	This Period	Year to Date
Beginning Market Value	1,004,152.68	959,661.14
Additions	6,912.12	12,795.76
Withdrawals	-30,000.00	-32,500.00
Income & Capital Gain Distributions	7,199.70	14,551.27
Fees	-1,793.88	-3,856.23
Cash & Security Transfers	-6,912.12	-12,795.76
Investment Activity	0.00	0.00
Realized Gain/Loss	24,955.75	37,692.70
Change in Value	-7,164.11	21,801.26
Market Value on Jun 30, 2024	\$997,350.14	\$997,350.14

Capital gains/losses and income figures reported in this statement should not be used for tax preparation purposes.

Change in market value reflects unrealized gains/losses, amortization, accretion and other non-cash activity.

Portfolio Holdings

The Portfolio Holdings report presents a comprehensive list of individual holdings and other relevant information regarding each security.

- A

The Holdings section presents a comprehensive list of positions on a trade date basis and is organized by investment type (e.g., Cash & Enhanced Cash, Fixed Income, Equity and Alternatives). Sub-totals and Totals are provided for each investment type and category.
- B

Additional information is displayed beneath the security and may vary depending on the security (e.g. CUSIP or Ticker).

1. Cash & Enhanced Cash – Includes liquid cash held in money market funds.

2. Fixed Income – Sorted first by mutual funds followed by individual tax-exempt bonds and then by taxable bonds.

3. Equity – Sorted by mutual funds and ETFs followed by S&P Sectors and then listed alphabetically by security.

4. Alternative Assets – This asset class historically includes mutual funds and ETFs (e.g., gold, commodities, option strategies, etc.).
- C

The columns presented for each section are Number of Shares, Share Price, Market Value, Cost Basis, Unrealized Gain or Loss, Estimated Annual Income/Yield at Market and % of Account as of the end of the reporting period.

1. Number of Shares – Indicates the number of shares held in the position.

2. Share Price – The price of an individual asset.

3. Market Value – The total value of the asset. It is calculated by multiplying the number of shares by the share price.

4. Cost Basis – The original value/purchase price of the asset. It is used to calculate capital gains tax, which is levied on the difference between the asset's cost basis and current market value.

5. Unrealized Gain or Loss – Reflects how much the asset increased or decreased compared to the original cost. There are no realized gains or losses until the asset is sold.

6. Estimated Annual Income/Yield at Market – There are two numbers displayed in the column. The top number is an estimate of the total income each individual security will pay to your account in the next twelve months based on its current dividend rate (for stocks and mutual funds) or interest rate (for bonds). The bottom number is the estimated income accrued, if any, but unpaid to date.

7. Percent of Account – The asset holding's percentage of the total portfolio.

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April 1, 2024 - June 30, 2024

Portfolio Holdings on June 30, 2024

	Number of Shares	Share Price	Market Value	Cost Basis	Unrealized Gain or Loss	Est. Ann. Inc. / Yield at Market	% of Account
Fixed Income (Continued)							
Individual Tax Exempt Bonds							
Arizona St Transprt Brd Gans-Ser A-Garvee 11 Apr 2019 5% 01 Jul 2027 (CUSIP:040647EZ8)	25,000.00	105.463	26,365.75	26,908.00	-542.25	1,250.00 4.74%	2.64%
Florida St Ref-Dept Transptry-Right-Of-Wa 04 Apr 2019 4% 01 Jul 2033 (CUSIP:3411506C9)	25,000.00	103.211	25,802.75	26,152.35	-349.60	1,000.00 3.88%	2.59%
Iowa St Spl Oblg Ref-Ser A 10 Jun 2019 5% 01 Jun 2033 (CUSIP:46257TEV7)	25,000.00	108.695	27,173.75	26,980.11	193.64	1,250.00 4.60%	2.72%
Medina Vly Tx Indep Sch Dist Ref 01 May 2015 4% 15 Feb 2030 (CUSIP:584887NS8)	25,000.00	100.08	25,020.00	25,227.23	-207.23	1,000.00 4.00%	2.51%
Minnesota St Ser A 10 Aug 2023 5% 01 Aug 2035 (CUSIP:60412AG56)	25,000.00	115.942	28,985.50	30,074.50	-1,089.00	1,250.00 4.31%	2.91%
Oklahoma Cnty Ok Indep Sch Dis 01 Jul 2022 4% 01 Jul 2025 (CUSIP:678807RA8)	15,000.00	100.508	15,076.20	15,533.40	-457.20	600.00 3.98%	1.51%
Univ Of Texas Tx Univ Revenues Fing Sys-Ser A 15 Apr 2014 5% 15 Aug 2027 (CUSIP:91514AAN5)	25,000.00	100.148	25,037.00	25,393.54	-356.54	1,250.00 4.99%	2.51%
Uxbridge Ma Ref-Ser B 11 Aug 2016 4% 01 Apr 2025 (CUSIP:918186NP8)	25,000.00	100.367	25,091.75	25,564.76	-473.01	1,000.00 3.99%	2.52%
Total Individual Tax Exempt Bonds			\$198,552.70	\$201,833.89	-\$3,281.19	\$8,600.00 4.33%	19.91%



Transaction Detail

The Transaction Detail presents all the activity during the statement period and is organized by transaction type (e.g., Additions, Withdrawals, Income & Capital Gain Distributions, Fees, Cash & Security Transfers and Investment Activity).

- A
- Transactions within each transaction type are listed chronologically. Sub-totals and Totals are provided for each investment type and category.
- B
1. Additions & Withdrawals

include all receipts & distributions to and from the account (e.g., cash, securities, transfers).

2. Income & Capital Gain Distributions

include dividends & interest.

3. Fees

are listed, including periodic and one-time fees.

4. Cash & Security Transfers and Other Transfers

include internal transfers (e.g., income to principal) and external transfers.

5. Investment Activity

includes purchases and sales of securities as well as sweep and other non-cash activities.

- C
- The columns presented for each section are:
1. Trade Date

– The date on which the purchase or sale of a security was executed.

2. Transaction Description

– Provides details of the individual transaction.

3. Principal Amount

– The value of the assets owned (e.g., stocks, bond, mutual funds and ETFs).

4. Income Amount

– The amount of the income earned (e.g. dividends and interest).

5. Accrued Interest on Purchase/Sale

– The amount of interest that has been accrued on a debt instrument (such as a bond) but not yet paid or received.

6. Cost Basis Realized Gain/Loss

– There are two (2) numbers displayed in this column. The top number is the cost basis of the asset. The bottom number is the realized gain or loss, which is shown in the sales section of the Investment Activity transaction category.

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Transaction Detail					
Trade Date	Transaction Description	Principal Amount	Income Amount	Accrued Interest on Purchase/Sale	Cost Basis Realized G/L
Additions					
Receipts					
April 30, 2024	Cash Transfer - Miscellaneous Receipt To Main (Capital)	1,550.45			0.00
May 31, 2024	Cash Transfer - Miscellaneous Receipt To Main (Capital)	1,528.31			0.00
June 28, 2024	Cash Transfer - Miscellaneous Receipt To Main (Capital)	3,833.36			0.00
Total Receipts		\$6,912.12	\$0.00	\$0.00	\$0.00
Total Additions		\$6,912.12	\$0.00	\$0.00	\$0.00
Withdrawals					
Distributions					
June 14, 2024	Cash Disbursement Via ACH, Paid To The Scott D Freeman Family Trust-1997, per client request dated 06/12/2024 From WM Account	-30,000.00			0.00
Total Distributions		-\$30,000.00	\$0.00	\$0.00	\$0.00
Total Withdrawals		-\$30,000.00	\$0.00	\$0.00	\$0.00
Income & Capital Gain Distributions					
Dividends					
April 1, 2024	Cash Dividend 1.4 USD Automatic Data Processing Inc For 51.00 Shares Due on 04/01/24 With Ex Date 03/07/24		71.40		0.00
April 1, 2024	Cash Dividend 0.485 USD Coca-Cola Co/The For 169.00 Shares Due on 04/01/24 With Ex Date 03/14/24		81.97		0.00
April 1, 2024	Daily Rate Income on Fidelity Treasury Portfolio For Period of 03/01/24 to 03/31/24 Due on 04/01/24		2.08		0.00
April 1, 2024	Daily Rate Income on Vanguard Long-Term Tax-Exempt Fund For Period of 03/01/24 to 03/31/24 Due on 04/01/24		62.99		0.00

Disclosures

The Disclosures section contains important information regarding your investment account.

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Disclosures	
<div>ACCOUNT DISCLOSURES</div> <div>General Principles of Investment Process</div> <div>Cambridge Trust Wealth Management manages client portfolios using a combination of stocks, bonds, exchange-traded funds (ETFs), mutual funds, and cash equivalents, using an asset allocation tailored to each client's specific risk tolerances and return requirements. Individual assets are chosen based on in-house research. Included in Cambridge Trust Wealth Management's investment management discretion is our selection of tax lot(s) for assets with multiple lots that are being sold or distributed for gifts. We choose the appropriate tax lot(s) to optimize tax consequences; our default selection for partial sales of a position is the highest-cost lot(s) are sold first. There are risks involved with the ownership of stocks, bonds, ETFs and mutual funds, including the loss of principal. All investments will experience market value fluctuations. Investment products are not insured by FDIC or any federal government agency, not deposits of or guaranteed by any bank, and may lose value.</div> <div>Allocation Procedures</div> <div>All clients will be treated fairly considering their investment objectives and circumstances. When making investments in over-subscribed new issues or when the full amount of an order is not executed, the amount received will be distributed pro rata on the basis of order size.</div> <div>Different Levels and Types of Service</div> <div>Cambridge Trust Wealth Management may offer different levels of service for differing fees, based on types of service desired and asset values. Clients may choose to have assets fully managed, with or without trust services, or held in a custody account. Clients may be offered additional services, such as estate settlement, tax preparation, or bill-paying. Cambridge Trust Wealth Management may also enter arrangements to provide investment research to selected institutions. A full fee schedule for all services offered by Cambridge Trust Wealth Management is available upon request.</div> <div>Proxy Voting Policy</div> <div>For managed accounts custodied at Cambridge Trust Wealth Management, Cambridge Trust Wealth Management will use a third party to vote proxies unless otherwise directed by the client in writing. For managed accounts using an external custodian, Cambridge Trust Wealth Management will not vote proxies in connection with securities held in such an account. For non-managed accounts (ex: custody accounts), Cambridge Trust Wealth Management will not vote proxies unless otherwise directed by the client in writing.</div> <div>Statements</div> <div>Statements will be provided on a periodic basis. Clients may have statements delivered by mail or via the internet.</div> <div>Fees and Commissions</div> <div>Fees are automatically charged on a scheduled basis in arrears, against the account or another account designated by the client. Fees are consistent with the current standard fee schedule of Cambridge Trust Wealth Management, or a fee schedule agreed upon by Cambridge Trust Wealth Management and the client. All fees are reflected on account statements.</div> <div>Client Commissions</div> <div>For certain account types, Cambridge Trust Wealth Management may receive research products or brokerage services that support the investment decision-making process and management of client investments in exchange for commission brokerage (soft dollar arrangements) allowable under the Safe Harbor of Section 28(e) of the Securities Exchange Act of 1934. Consistent with Section 28(e), Cambridge Trust Wealth Management may cause an account to pay a brokerage commission that is higher than the brokerage commissions another broker would charge if Cambridge Trust Wealth Management has determined that the commission nevertheless is reasonable in relation to the value of brokerage and research services provided. Clients with eligible accounts may request additional information on these services.</div> <div>Mutual Funds</div> <div>Mutual fund expense ratios vary. They are reflected in the net asset value of the fund and are not included in the investment management fee charged by Cambridge Trust Wealth Management. Cambridge Trust Wealth Management may receive compensation for services provided to the mutual fund.</div> <div>Exchange Traded Funds</div> <div>Expense ratios of ETFs vary, typically ranging from 0.09% to 0.99% of total assets annually and are usually lower than those of comparable managed mutual funds. The expense ratio is reflected in the net asset value of the ETF and is not included in the investment management fee charged by Cambridge Trust Wealth Management. ETF transactions will result in brokerage commissions and may generate tax consequences. Net realized capital gains and income generated by ETF assets must be distributed and will be reported for tax purposes. There is, however, no guarantee of dividends.</div> <div>USA PATRIOT ACT POLICY</div> <div>To help the government fight the funding of terrorism and money laundering activities, Federal Law requires that all financial institutions obtain, verify, and record information that identifies each person who opens an account. When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license, passport or other identifying documents. For additional information on the USA Patriot Act, visit the Financial Crimes Enforcement Network ("FinCEN") of the United States Department of the Treasury at www.fincen.gov.</div>	

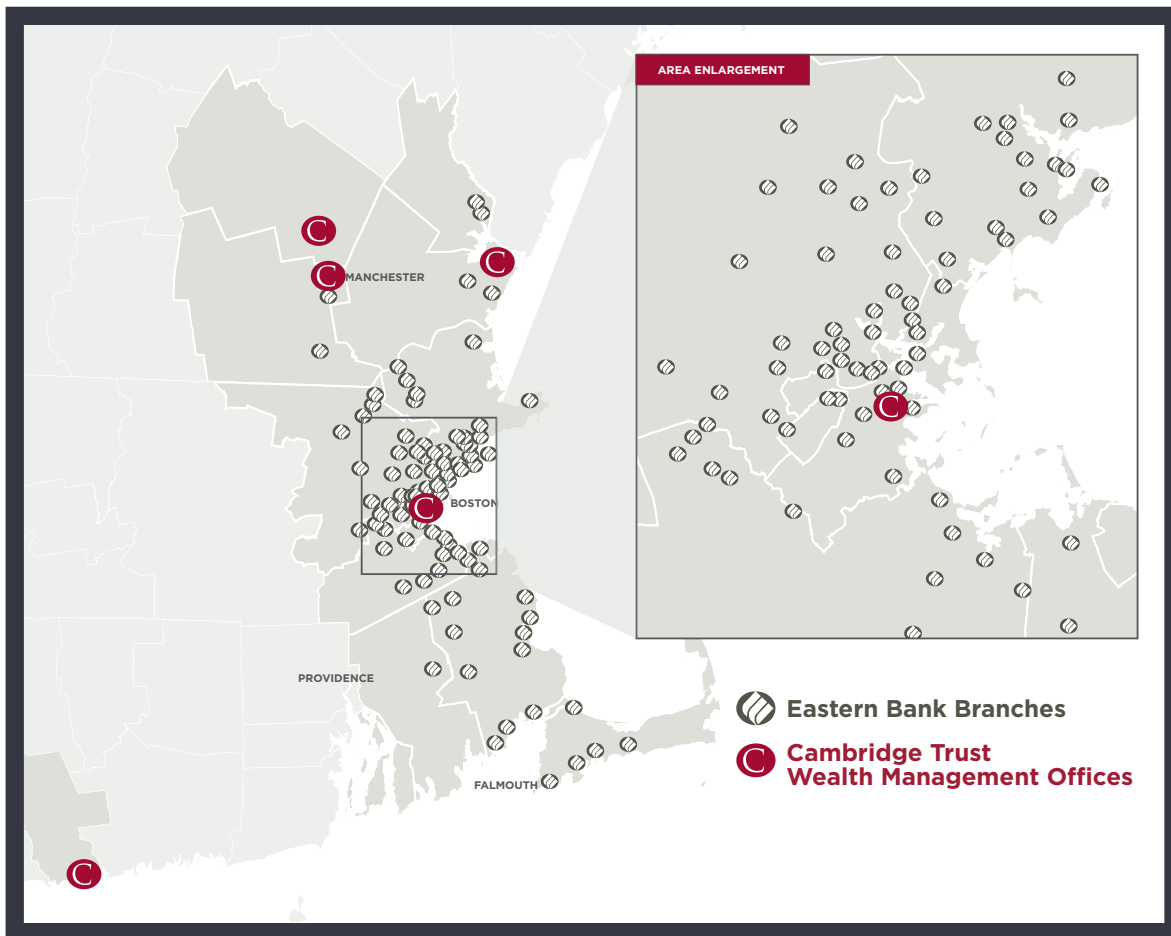
# CAMBRIDGE TRUST

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## Office Locations

Through the merger with Eastern Bank, Cambridge Trust Wealth Management, a Division of Eastern Bank, offers services in over 100 Eastern Bank locations in addition to 5 dedicated Cambridge Trust Wealth Management offices throughout the New England area.



## How to Contact Us



Go to **CambridgeTrust.com** for more information



Call our Client Resource Center at **1-800-327-8376**



Visit your nearest branch or office location

Cambridge Trust Wealth Management is a division of Eastern Bank. Investment products are not insured by the FDIC or any federal government agency, not deposits of or guaranteed by any bank, and may lose value.