

02-094



TRADE DATE

ACCOUNT 42-16-104-8529821

BANK OF AMERICA, N.A.
TRUSTEE FOR TOWN OF ESSEX MERIT
SERVICE RETIREMENT PLAN DATED
07/01/93

STATEMENT FOR THE PERIOD
JAN 01, 2014 THROUGH MAR 31, 2014

KELLY STERNER DEPUTY TREASURER
TOWN OF ESSEX
29 WEST AVE
ESSEX CT

06426-1140

RELATIONSHIP MANAGER
JOANNE M PHELAN

203.752.4869



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T A B L E O F C O N T E N T S

TOWN OF ESSEX MERIT SVC RET

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PORTFOLIO SUMMARY

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DESCRIPTION	BOOK VALUE	MARKET VALUE	% OF MARKET	UNREALIZED GAIN/LOSS	ACCRUED INCOME	MARKET YIELD	EST ANNUAL INCOME
CASH EQUIVALENTS	3,515.32	3,515.32	0.453	0.00	0.13	0.042	1.48
FIXED INCOME	193,326.50	195,282.64	25.152	1,956.14	336.06	3.156	6,162.62
EQUITIES							
OTHER	527,462.11	552,322.32	71.139	24,860.21	0.00	1.158	6,397.41
BALANCED FUNDS	23,199.18	25,275.24	3.255	2,076.06	0.00	0.000	0.00
TOTAL INVESTMENTS	747,503.11	776,395.52	100.000	28,892.41	336.19	1.618	12,561.51
ACCRUED INCOME	336.19	336.19					
TOTAL ASSETS	747,839.30	776,731.71					

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PAR VALUE/ SHARES	ASSET DESCRIPTION	BOOK VALUE	MARKET PRICE	MARKET VALUE	UNREALIZED GAIN/LOSS	ACCRUED INCOME	YTM	MARKET YIELD	EST ANNUAL INCOME
CASH EQUIVALENTS									
MONEY MARKET FUNDS									
3,515.320	BOFA MONEY MARKET RESERVES CAPITAL CLASS CUSIP NO: 097100515	3,515.32		3,515.32		.13		.042	1.48
	TOTAL MONEY MARKET FUNDS	3,515.32		3,515.32		.13		.042	1.48
	TOTAL CASH EQUIVALENTS	3,515.32		3,515.32		.13		.042	1.48
FIXED INCOME									
MUTUAL FUNDS-FIXED									
5,415.308	MFS RESEARCH BD FUND CL I MOODYS: NOT RATED S&P: NOT RATED CUSIP NO: 55272P778	57,997.95	10.820	58,593.63	595.68			3.161	1,852.04
5,487.034	METRO WEST T/R BD CL I MOODYS: NOT RATED S&P: NOT RATED CUSIP NO: 592905509	57,997.95	10.680	58,601.52	603.57	128.95		2.903	1,700.98
2,462.758	NEUBERGER BERMAN HIGH INCOME BD FUND INSTL CL MOODYS: NOT RATED S&P: NOT RATED CUSIP NO: 64128K868	23,199.18	9.500	23,396.20	197.02	105.03		5.758	1,347.13
3,616.960	PIMCO TOTAL RETURN FUND INSTL MOODYS: NOT RATED S&P: NOT RATED CUSIP NO: 693390700	38,665.30	10.780	38,990.83	325.53	67.17		2.291	893.39
1,464.595	PIMCO FOREIGN BD US\$HD INSTL MOODYS: NOT RATED S&P: NOT RATED CUSIP NO: 693390882	15,466.12	10.720	15,700.46	234.34	34.91		2.351	369.08

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PAR VALUE/ SHARES	ASSET DESCRIPTION	BOOK VALUE	MARKET PRICE	MARKET VALUE	UNREALIZED GAIN/LOSS	ACCRUED INCOME	YTM	MARKET YIELD	EST ANNUAL INCOME
	TOTAL MUTUAL FUNDS-FIXED	193,326.50		195,282.64	1,956.14	336.06		3.156	6,162.62
	TOTAL FIXED INCOME	193,326.50		195,282.64	1,956.14	336.06		3.156	6,162.62
	EQUITIES								
	MUTUAL FUNDS-EQUITY								
5,273.397	COLUMBIA CONTRARIAN CORE FUND CLASS Z SHARES FORMERLY COLUMBIA COMMON STOCK FUND CLASS Z SHARES CUSIP NO: 19765P406	94,540.32	20.820	109,792.13	15,251.81			.744	817.38
1,526.262	GOLDMAN SACHS GROWTH OPPORTUNITIES FUND INSTL CUSIP NO: 38142Y401	46,398.36	31.000	47,314.12	915.76				
1,619.828	JOHN HANCOCK FDS III INTL GROWTH FUND CL I CUSIP NO: 47803T627	38,665.30	24.360	39,459.01	793.71			.961	379.04
2,552.165	JOHN HANCOCK FDS III DISCIPLINED VALUE MID CAP FUND CUSIP NO: 47803W406	46,398.36	18.810	48,006.22	1,607.86			.425	204.17
2,557.229	JPMORGAN INTL VALUE FUND INSTL CL CUSIP NO: 4812A0573	38,665.30	15.010	38,384.01	-281.29			2.119	813.20
2,463.879	PRUDENTIAL GLOBAL REAL ESTATE FUND CL Z CUSIP NO: 744336504	54,131.42	22.690	55,905.41	1,773.99			.599	335.09
675.124	VICTORY SMALL CO OPPTY FUND CL I SHS CUSIP NO: 92646A815	27,065.71	41.680	28,139.17	1,073.46			.350	98.57

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PORTFOLIO DETAIL

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PAR VALUE/ SHARES	ASSET DESCRIPTION	BOOK VALUE	MARKET PRICE	MARKET VALUE	UNREALIZED GAIN/LOSS	ACCRUED INCOME	YTM	MARKET YIELD	EST ANNUAL INCOME
	TOTAL MUTUAL FUNDS-EQUITY	345,864.77		367,000.07	21,135.30			.721	2,647.45
	OTHER EQUITIES								
455.000	ISHARES RUSSELL 1000 VALUE ETF CUSIP NO: 464287598	42,713.13	96.500	43,907.50	1,194.37			1.990	873.60
200.000	ISHARES RUSSELL 2000 GROWTH ETF CUSIP NO: 464287648	27,211.00	136.060	27,212.00	1.00			.725	197.40
565.000	VANGUARD FTSE DEVELOPED MARKETS ETF CUSIP NO: 921943858	23,207.72	41.270	23,317.55	109.83			3.274	763.32
1,180.000	VANGUARD FTSE EMERGING MKTS ETF CUSIP NO: 922042858	46,004.78	40.580	47,884.40	1,879.62			2.888	1,382.96
460.000	VANGUARD GROWTH ETF CUSIP NO: 922908736	42,460.71	93.480	43,000.80	540.09			1.239	532.68
	TOTAL OTHER EQUITIES	181,597.34		185,322.25	3,724.91			2.023	3,749.96
	TOTAL EQUITIES	527,462.11		552,322.32	24,860.21			1.158	6,397.41
	BALANCED FUNDS								
	MUTUAL FUNDS-BALANCED								
3,295.338	CREDIT SUISSE COMMODITY-RETURN STRATEGY FUND CL I CUSIP NO: 22544R305	23,199.18	7.670	25,275.24	2,076.06				
	TOTAL MUTUAL FUNDS-BALANCED	23,199.18		25,275.24	2,076.06				

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	TOTAL BALANCED FUNDS	<u>23,199.18</u>		<u>25,275.24</u>	<u>2,076.06</u>				
	TOTAL INVESTMENTS	747,503.11		776,395.52	28,892.41	336.19		1.618	12,561.51
	TOTAL CASH								
	ACCRUED INCOME	336.19		336.19					
	TOTAL ASSETS	747,839.30		776,731.71					

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DATE	TRANSACTION DESCRIPTION	UNITS	CASH	BOOK VALUE	REALIZED GAIN/LOSS
ASSET RELATED ACTIVITY					
MONEY MARKET FUNDS					
=====					
BOFA MONEY MARKET RESERVES					
CAPITAL CLASS					
CUSIP NO: 097100515					
01/02/14	INCOME FOR MONTH ENDED 12/31/13		.52		
01/02/14	MONEY MARKET SALE	-6,018.060	6,018.06	-6,018.06	
01/10/14	MONEY MARKET PURCHASE	59,576.990	-59,576.99	59,576.99	
01/14/14	MONEY MARKET SALE	-54,424.870	54,424.87	-54,424.87	
01/17/14	MONEY MARKET SALE	-830.000	830.00	-830.00	
02/03/14	INCOME FOR MONTH ENDED 01/31/14		.88		
02/03/14	MONEY MARKET SALE	-6,030.540	6,030.54	-6,030.54	
02/13/14	MONEY MARKET PURCHASE	90.310	-90.31	90.31	
02/14/14	MONEY MARKET SALE	-541.440	541.44	-541.44	
03/03/14	INCOME FOR MONTH ENDED 02/28/14		.34		
03/03/14	MONEY MARKET SALE	-5,993.460	5,993.46	-5,993.46	
03/13/14	MONEY MARKET PURCHASE	35.110	-35.11	35.11	
03/14/14	MONEY MARKET PURCHASE	26.990	-26.99	26.99	
03/31/14	MONEY MARKET PURCHASE	753.720	-753.72	753.72	

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BANK OF AMERICA TEMPORARY OVERNIGHT DEPOSIT CUSIP NO: 992490460					
01/13/14	MONEY MARKET PURCHASE	81.680	-81.68	81.68	
01/14/14	MONEY MARKET SALE	-81.680	81.68	-81.68	
02/12/14	MONEY MARKET PURCHASE	90.310	-90.31	90.31	
02/13/14	MONEY MARKET SALE	-70.120	70.12	-70.12	
02/14/14	MONEY MARKET SALE	-20.190	20.19	-20.19	
03/12/14	MONEY MARKET PURCHASE	35.110	-35.11	35.11	
03/13/14	MONEY MARKET SALE	-8.120	8.12	-8.12	
03/14/14	MONEY MARKET SALE	-26.990	26.99	-26.99	
		-----	-----	-----	
	PURCHASES	60,690.220	-60,690.22	60,690.22	
	SALES	-74,045.470	74,045.47	-74,045.47	
	INTEREST		1.74		

MUTUAL FUNDS-FIXED
=====

COLUMBIA BOND FUND
CLASS Z SHARES
CUSIP NO: 19765Y886

01/02/14	INCOME FOR MONTH ENDED 12/31/13	321.74
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01/10/14	MUTUAL FUND AGENT PROCEEDS REDEMPTION 22,791.134 UNITS @ 8.7000	-22,791.134	198,282.87	-205,551.57	-7,268.70
02/03/14	INCOME FOR MONTH ENDED 01/31/14		116.79		
MFS RESEARCH BD FUND CL I CUSIP NO: 55272P778					
01/10/14	MUTUAL FUND AGENT PURCHASE 5,415.308 UNITS @ 10.7100	5,415.308	-57,997.95	57,997.95	
02/03/14	INCOME FOR MONTH ENDED 01/31/14		116.60		
03/03/14	INCOME FOR MONTH ENDED 02/28/14		164.46		
METRO WEST T/R BD CL I CUSIP NO: 592905509					
01/10/14	MUTUAL FUND AGENT PURCHASE 5,487.034 UNITS @ 10.5700	5,487.034	-57,997.95	57,997.95	
02/03/14	INCOME FOR MONTH ENDED 01/31/14		66.33		
03/03/14	INCOME FOR MONTH ENDED 02/28/14		114.14		
NEUBERGER BERMAN HIGH INCOME BD FUND INSTL CL CUSIP NO: 64128K868					
01/10/14	MUTUAL FUND AGENT PURCHASE 2,462.758 UNITS @ 9.4199	2,462.758	-23,199.18	23,199.18	

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02/03/14	INCOME FOR MONTH ENDED 01/31/14		77.39		
03/03/14	INCOME FOR MONTH ENDED 02/28/14		108.33		
PIMCO TOTAL RETURN FUND INSTL CUSIP NO: 693390700					
01/10/14	MUTUAL FUND AGENT PURCHASE 3,616.960 UNITS @ 10.6899	3,616.960	-38,665.30	38,665.30	
02/03/14	INCOME FOR MONTH ENDED 01/31/14		39.81		
03/03/14	INCOME FOR MONTH ENDED 02/28/14		57.66		
PIMCO FOREIGN BD US\$HD INSTL CUSIP NO: 693390882					
01/10/14	MUTUAL FUND AGENT PURCHASE 1,464.595 UNITS @ 10.5599	1,464.595	-15,466.12	15,466.12	
02/03/14	INCOME FOR MONTH ENDED 01/31/14		22.33		
03/03/14	INCOME FOR MONTH ENDED 02/28/14		32.28		
	PURCHASES	18,446.655	-193,326.50	193,326.50	
	SALES	-22,791.134	198,282.87	-205,551.57	-7,268.70
	INTEREST		1,237.86		
OTHER FIXED INCOME =====					
ISHARES CORE TOT U S BD MKT ETF CUSIP NO: 464287226					

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DATE	TRANSACTION DESCRIPTION	UNITS	CASH	BOOK VALUE	REALIZED GAIN/LOSS
01/02/14	DIV .2102 A SHARE ON 620.000		130.35		
01/14/14	CREDIT SUISSE SEC (USA) INC 01/09 SALE 620.00 SHS @ 106.5066 MISC 1.15 COMM 15.50	-620.000	66,017.44	-66,979.50	-962.06
	SALES INTEREST	-620.000	66,017.44 130.35	-66,979.50	-962.06
MUTUAL FUNDS-EQUITY =====					
COLUMBIA LARGE CAP ENHANCED CORE FUND CLASS Z SHARES CUSIP NO: 19765H347					
01/10/14	MUTUAL FUND AGENT PROCEEDS REDEMPTION 3,716.503 UNITS @ 18.6700	-3,716.503	69,387.11	-54,000.79	15,386.32
COLUMBIA MULTI-ADVISOR INTL EQUITY FUND CLASS Z SHARES CUSIP NO: 19765H677					
01/10/14	MUTUAL FUND AGENT PROCEEDS REDEMPTION 4,063.848 UNITS @ 13.7100	-4,063.848	55,715.36	-50,498.06	5,217.30
COLUMBIA MID CAP VALUE FUND CLASS Z SHARES CUSIP NO: 19765J830					
01/10/14	MUTUAL FUND AGENT PROCEEDS REDEMPTION 1,032.981 UNITS @ 17.8800	-1,032.981	18,469.70	-14,338.34	4,131.36

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DATE	TRANSACTION DESCRIPTION	UNITS	CASH	BOOK VALUE	REALIZED GAIN/LOSS
COLUMBIA DIVIDEND INCOME FUND CLASS Z SHARES CUSIP NO: 19765N245					
01/10/14	MUTUAL FUND AGENT PROCEEDS REDEMPTION 7,735.303 UNITS @ 18.2100	-7,735.303	140,859.87	-105,045.42	35,814.45
COLUMBIA MID CAP GROWTH FUND CLASS Z SHARES CUSIP NO: 19765P232					
01/10/14	MUTUAL FUND AGENT PROCEEDS REDEMPTION 1,131.677 UNITS @ 31.7100	-1,131.677	35,885.48	-26,351.57	9,533.91
COLUMBIA CONTRARIAN CORE FUND CLASS Z SHARES FORMERLY COLUMBIA COMMON STOCK FUND CLASS Z SHARES CUSIP NO: 19765P406					
01/10/14	MUTUAL FUND AGENT PURCHASE 1,974.713 UNITS @ 20.5300	1,974.713	-40,540.86	40,540.86	
COLUMBIA SMALL CAP CORE FUND CLASS Z SHARES CUSIP NO: 19765P810					
01/10/14	MUTUAL FUND AGENT PROCEEDS REDEMPTION 1,436.186 UNITS @ 20.0700	-1,436.186	28,824.25	-21,737.28	7,086.97
COLUMBIA EMERGING MARKETS FUND CLASS Z SHARES CUSIP NO: 19765Y852					

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DATE	TRANSACTION DESCRIPTION	UNITS	CASH	BOOK VALUE	REALIZED GAIN/LOSS
01/10/14	MUTUAL FUND AGENT PROCEEDS REDEMPTION 2,066.734 UNITS @ 9.9400	-2,066.734	20,543.34	-23,333.43	-2,790.09
GOLDMAN SACHS GROWTH OPPORTUNITIES FUND INSTL CUSIP NO: 38142Y401					
01/10/14	MUTUAL FUND AGENT PURCHASE 1,526.262 UNITS @ 30.3999	1,526.262	-46,398.36	46,398.36	
JOHN HANCOCK FDS III INTL GROWTH FUND CL I CUSIP NO: 47803T627					
01/10/14	MUTUAL FUND AGENT PURCHASE 1,619.828 UNITS @ 23.8700	1,619.828	-38,665.30	38,665.30	
JOHN HANCOCK FDS III DISCIPLINED VALUE MID CAP FUND CUSIP NO: 47803W406					
01/10/14	MUTUAL FUND AGENT PURCHASE 2,552.165 UNITS @ 18.1800	2,552.165	-46,398.36	46,398.36	
JPMORGAN INTL VALUE FUND INSTL CL CUSIP NO: 4812A0573					
01/10/14	MUTUAL FUND AGENT PURCHASE 2,557.229 UNITS @ 15.1199	2,557.229	-38,665.30	38,665.30	

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PRUDENTIAL GLOBAL REAL ESTATE FUND CL Z CUSIP NO: 744336504					
01/10/14	MUTUAL FUND AGENT PURCHASE 2,463.879 UNITS @ 21.9699	2,463.879	-54,131.42	54,131.42	
VICTORY SMALL CO OPPTY FUND CL I SHS CUSIP NO: 92646A815					
01/10/14	MUTUAL FUND AGENT PURCHASE 675.124 UNITS @ 40.0899	675.124	-27,065.71	27,065.71	
	PURCHASES	13,369.200	-291,865.31	291,865.31	
	SALES	-21,183.232	369,685.11	-295,304.89	74,380.22
MUTUAL FUNDS-BALANCED =====					
CREDIT SUISSE COMMODITY-RETURN STRATEGY FUND CL I CUSIP NO: 22544R305					
01/10/14	MUTUAL FUND AGENT PURCHASE 3,295.338 UNITS @ 7.0400	3,295.338	-23,199.18	23,199.18	
	PURCHASES	3,295.338	-23,199.18	23,199.18	
OTHER EQUITIES =====					

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ISHARES RUSSELL 1000 VALUE ETF CUSIP NO: 464287598					
01/14/14	UBS SECURITIES LLC 01/09 PURC 455.00 SHS @ 93.8500 MISC .00 COMM 11.38	455.000	-42,713.13	42,713.13	
03/31/14	DIV .4729 A SHARE ON 455.000		215.17		
ISHARES RUSSELL 2000 GROWTH ETF CUSIP NO: 464287648					
01/14/14	BERNSTEIN, SANFORD C., & CO, INC 01/09 PURC 200.00 SHS @ 136.0300 MISC .00 COMM 5.00	200.000	-27,211.00	27,211.00	
03/31/14	DIV .2288 A SHARE ON 200.000		45.76		
ISHARES RUSSELL 3000 ETF CUSIP NO: 464287689					
01/14/14	BARCLAYS CAPITAL LE 01/09 SALE 555.00 SHS @ 110.0690 MISC 1.07 COMM 13.88	-555.000	61,073.35	-53,665.22	7,408.13
VANGUARD FTSE DEVELOPED MARKETS ETF CUSIP NO: 921943858					
01/14/14	MORGAN STANLEY & CO., INC. 01/09 PURC 565.00 SHS @ 41.0506 MISC .00 COMM 14.13	565.000	-23,207.72	23,207.72	
03/31/14	DIV .4290 A SHARE ON 565.000		242.39		

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VANGUARD FTSE EMERGING MKTS ETF CUSIP NO: 922042858					
01/14/14	GOLDMAN, SACHS & CO. 01/09 PURC 1,180.00 SHS @ 38.9621 MISC .00 COMM 29.50	1,180.000	-46,004.78	46,004.78	
03/31/14	DIV .1050 A SHARE ON 1,180.000		123.90		
VANGUARD GROWTH ETF CUSIP NO: 922908736					
01/14/14	J.P. MORGAN SECURITIES INC. 01/09 PURC 460.00 SHS @ 92.2809 MISC .00 COMM 11.50	460.000	-42,460.71	42,460.71	
03/31/14	DIV .2750 A SHARE ON 460.000		126.50		
	PURCHASES	2,860.000	-181,597.34	181,597.34	
	SALES	-555.000	61,073.35	-53,665.22	7,408.13
	OTHER INCOME		753.72		
	TOTAL PURCHASES	98,661.413	-750,678.55	750,678.55	
	TOTAL SALES	-119,194.836	769,104.24	-695,546.65	73,557.59
	TOTAL INTEREST		1,369.95		
	TOTAL OTHER INCOME		753.72		
CASH ACTIVITY					
PERIODIC BENEFIT PAYMENTS					
01/02/14	21 PERIODIC PAYMENT(S) PAYGROUP 112100000291		-6,470.67		

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DATE	TRANSACTION DESCRIPTION	UNITS	CASH	BOOK VALUE	REALIZED GAIN/LOSS
02/03/14	21 PERIODIC PAYMENT(S) PAYGROUP 112100000291		-6,470.67		
03/03/14	21 PERIODIC PAYMENT(S) PAYGROUP 112100000291		-6,470.67		
PERIODIC BENEFIT PAYMENTS			-19,412.01		
FEES AND COMMISSIONS					
=====					
02/14/14	ASSET FEES DUE		-561.63		
BOFA MONEY MARKET RESERVES CAPITAL CLASS CUSIP NO: 097100515					
01/13/14	ACCT FEE CREDIT-INVEST ADVISORY FEE		.43		
02/12/14	ACCT FEE CREDIT-INVEST ADVISORY FEE		1.99		
03/12/14	ACCT FEE CREDIT-INVEST ADVISORY FEE		.79		
COLUMBIA LARGE CAP ENHANCED CORE FUND CLASS Z SHARES CUSIP NO: 19765H347					
01/13/14	ACCT FEE CREDIT-INVEST ADVISORY FEE		5.89		
02/12/14	ACCT FEE CREDIT-INVEST ADVISORY FEE		4.26		
COLUMBIA MULTI-ADVISOR INTL EQUITY FUND CLASS Z SHARES CUSIP NO: 19765H677					

TRADE DATE

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DATE	TRANSACTION DESCRIPTION	UNITS	CASH	BOOK VALUE	REALIZED GAIN/LOSS
01/13/14	ACCT FEE CREDIT-INVEST ADVISORY FEE		9.94		
02/12/14	ACCT FEE CREDIT-INVEST ADVISORY FEE		7.54		
COLUMBIA MID CAP VALUE FUND CLASS Z SHARES CUSIP NO: 19765J830					
01/13/14	ACCT FEE CREDIT-INVEST ADVISORY FEE		2.81		
02/12/14	ACCT FEE CREDIT-INVEST ADVISORY FEE		2.08		
COLUMBIA DIVIDEND INCOME FUND CLASS Z SHARES CUSIP NO: 19765N245					
01/13/14	ACCT FEE CREDIT-INVEST ADVISORY FEE		17.17		
02/12/14	ACCT FEE CREDIT-INVEST ADVISORY FEE		12.84		
COLUMBIA MID CAP GROWTH FUND CLASS Z SHARES CUSIP NO: 19765P232					
01/13/14	ACCT FEE CREDIT-INVEST ADVISORY FEE		5.51		
02/12/14	ACCT FEE CREDIT-INVEST ADVISORY FEE		4.13		
COLUMBIA CONTRARIAN CORE FUND CLASS Z SHARES FORMERLY COLUMBIA COMMON STOCK FUND CLASS Z SHARES CUSIP NO: 19765P406					
01/13/14	ACCT FEE CREDIT-INVEST ADVISORY FEE		9.69		

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DATE	TRANSACTION DESCRIPTION	UNITS	CASH	BOOK VALUE	REALIZED GAIN/LOSS
02/12/14	ACCT FEE CREDIT-INVEST ADVISORY FEE		34.85		
03/12/14	ACCT FEE CREDIT-INVEST ADVISORY FEE		34.32		
COLUMBIA SMALL CAP CORE FUND CLASS Z SHARES CUSIP NO: 19765P810					
01/13/14	ACCT FEE CREDIT-INVEST ADVISORY FEE		5.07		
02/12/14	ACCT FEE CREDIT-INVEST ADVISORY FEE		3.85		
COLUMBIA EMERGING MARKETS FUND CLASS Z SHARES CUSIP NO: 19765Y852					
01/13/14	ACCT FEE CREDIT-INVEST ADVISORY FEE		4.83		
02/12/14	ACCT FEE CREDIT-INVEST ADVISORY FEE		3.63		
COLUMBIA BOND FUND CLASS Z SHARES CUSIP NO: 19765Y886					
01/13/14	ACCT FEE CREDIT-INVEST ADVISORY FEE		20.34		
02/12/14	ACCT FEE CREDIT-INVEST ADVISORY FEE		15.14		
CREDIT SUISSE COMMODITY-RETURN STRATEGY FUND CL I CUSIP NO: 22544R305					
02/13/14	ACCT FEE CREDIT-MUTUAL FD SUB-ACC FEE		1.33		
03/13/14	ACCT FEE CREDIT-MUTUAL FD SUB-ACC FEE		1.33		

TRADE DATE

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DATE	TRANSACTION DESCRIPTION	UNITS	CASH	BOOK VALUE	REALIZED GAIN/LOSS
GOLDMAN SACHS GROWTH OPPORTUNITIES FUND INSTL CUSIP NO: 38142Y401					
02/13/14	ACCT FEE CREDIT-MUTUAL FD SUB-ACC FEE		2.72		
03/13/14	ACCT FEE CREDIT-MUTUAL FD SUB-ACC FEE		3.88		
JOHN HANCOCK FDS III INTL GROWTH FUND CL I CUSIP NO: 47803T627					
02/13/14	ACCT FEE CREDIT-MUTUAL FD SUB-ACC FEE		1.33		
03/13/14	ACCT FEE CREDIT-MUTUAL FD SUB-ACC FEE		1.33		
JOHN HANCOCK FDS III DISCIPLINED VALUE MID CAP FUND CUSIP NO: 47803W406					
02/13/14	ACCT FEE CREDIT-MUTUAL FD SUB-ACC FEE		1.33		
03/13/14	ACCT FEE CREDIT-MUTUAL FD SUB-ACC FEE		1.33		
MFS RESEARCH BD FUND CL I CUSIP NO: 55272P778					
02/13/14	ACCT FEE CREDIT-MUTUAL FD SUB-ACC FEE		3.45		
03/13/14	ACCT FEE CREDIT-MUTUAL FD SUB-ACC FEE		4.87		
METRO WEST T/R BD CL I CUSIP NO: 592905509					

TRADE DATE

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OF TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	UNITS	CASH	BOOK VALUE	REALIZED GAIN/LOSS
02/13/14	ACCT FEE CREDIT-MUTUAL FD SUB-ACC FEE		3.45		
03/13/14	ACCT FEE CREDIT-MUTUAL FD SUB-ACC FEE		4.88		
NEUBERGER BERMAN HIGH INCOME BD FUND INSTL CL CUSIP NO: 64128K868					
02/13/14	ACCT FEE CREDIT-MUTUAL FD SUB-ACC FEE		1.78		
03/13/14	ACCT FEE CREDIT-MUTUAL FD SUB-ACC FEE		2.52		
PRUDENTIAL GLOBAL REAL ESTATE FUND CL Z CUSIP NO: 744336504					
02/13/14	ACCT FEE CREDIT-MUTUAL FD SUB-ACC FEE		4.80		
03/13/14	ACCT FEE CREDIT-MUTUAL FD SUB-ACC FEE		6.85		
FEES AND COMMISSIONS			-307.35		
OTHER EXPENSES =====					
01/17/14	THE PENSION SERVICE INC ACTUARIAL FEES INVOICE #45790: INVOICE DTD 1/1/14 SVCS RENDERED FOR 1ST QUARTER 2014		-830.00		
OTHER EXPENSES			-830.00		
CASH ACTIVITY			-20,549.36		

02-094



TRADE DATE

BOFA FUNDS -
CURRENT PERIOD FEES & EXPENSES

01/01/14 THROUGH 03/31/14

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UNITS	FUND NAME	CUSIP	ANNUAL EXPENSE RATIO*	CURRENT PERIOD FEES & EXPENSES**	ENDING MARKET VALUE
3,515.320	BOFA MONEY MARKET RESERVES	097100515	.20%	1.76	3,515.32

TRADE DATE

**BOFA FUNDS -
HYPOTHETICAL FUTURE FEES & EXPENSES**

AS OF 03/31/14

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TOWN OF ESSEX MERIT SVC RET

BOFA MONEY MARKET RESERVES
INITIAL HYPOTHETICAL INVESTMENT****
ASSUMED RATE OF RETURN

097100515
\$10,000.00
5%

YEAR	CUMULATIVE RETURN BEFORE FEES & EXPENSES	ANNUAL EXPENSE RATIO***	CUMULATIVE RETURN AFTER FEES & EXPENSES	HYPOTHETICAL YEAR END BALANCE AFTER FEES & EXPENSES	ANNUAL FEES & EXPENSES
1	5.00%	0.20%	4.80%	10,480.00	20.48
2	10.25%	0.26%	9.77%	10,976.75	27.89
3	15.76%	0.26%	14.97%	11,497.05	29.22
4	21.55%	0.26%	20.42%	12,042.01	30.60
5	27.63%	0.26%	26.13%	12,612.80	32.05
6	34.01%	0.26%	32.11%	13,210.65	33.57
7	40.71%	0.26%	38.37%	13,836.83	35.16
8	47.75%	0.26%	44.93%	14,492.70	36.83
9	55.13%	0.26%	51.80%	15,179.65	38.57
10	62.89%	0.26%	58.99%	15,899.17	40.40
TOTAL GAIN AFTER FEES & EXPENSES				5,899.17	
TOTAL ANNUAL FEES & EXPENSES					324.78

TRADE DATE

CURRENT PERIOD FEES & EXPENSES:

THE MUTUAL FUNDS REFERENCED WITHIN THE CURRENT PERIOD FEES & EXPENSES TABLE ARE DISTRIBUTED BY BOFA DISTRIBUTORS, INC., AN AFFILIATE OF MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED. PLEASE NOTE FEES AND EXPENSES CHARGED BY A BOFA FUND ARE INCLUDED IN THE OPERATING EXPENSES OF THE FUND AND ARE NOT DEDUCTED FROM THE ENDING BALANCE ON YOUR STATEMENT.

* ANNUAL EXPENSE RATIO IS BASED ON AMOUNTS INCURRED DURING THE MOST RECENT FISCAL YEAR, AS SHOWN IN THE FUND'S AUDITED FINANCIAL STATEMENT, MAY HAVE BEEN RESTATED TO REFLECT CURRENT SERVICE PROVIDER FEES, AND ARE NET OF ANY WAIVERS, REIMBURSEMENTS OR CAPS THAT THE FUND'S MANAGER HAS COMMITTED TO THE FUND AND THAT ARE CURRENTLY IN EFFECT. EXPENSE RATIOS ARE UPDATED IN CONJUNCTION WITH THE ANNUAL UPDATES TO THE FUND'S PROSPECTUS. FOR NEW FUNDS THAT DO NOT YET HAVE AUDITED FINANCIAL STATEMENTS COVERING MORE THAN A SIX-MONTH PERIOD, ANNUAL EXPENSE RATIO IS ESTIMATED.

** CURRENT PERIOD FEES & EXPENSES ARE APPROXIMATE, ASSUME THAT THE INVESTOR HELD SHARES OF THE FUND VALUED AT THE ENDING BALANCE FOR THE ENTIRE PERIOD, AND DO NOT INCLUDE THE EFFECT OF ANY TRANSACTIONS THAT MAY HAVE BEEN MADE DURING THE PERIOD.

HYPOTHETICAL FEES & EXPENSES:

*** ANNUAL EXPENSE RATIOS ARE BASED ON AMOUNTS INCURRED DURING THE MOST RECENT FISCAL YEAR, AS SHOWN IN THE FUND'S AUDITED FINANCIAL STATEMENT, MAY HAVE BEEN RESTATED TO REFLECT CURRENT SERVICE PROVIDER FEES, AND ARE NET OF ANY WAIVERS, REIMBURSEMENTS OR CAPS THAT THE FUND'S MANAGER HAS COMMITTED TO THE FUND FOR THE PERIOD OF THE COMMITMENT. ANNUAL EXPENSE RATIOS ARE UPDATED IN CONJUNCTION WITH ANNUAL UPDATES TO THE FUND'S PROSPECTUS. FOR NEW FUNDS THAT DO NOT YET HAVE AUDITED FINANCIAL STATEMENTS COVERING MORE THAN A SIX-MONTH PERIOD, ANNUAL EXPENSE RATIOS ARE ESTIMATED.

**** ASSUMPTIONS:

+ THE HYPOTHETICAL INFORMATION SHOWN CALCULATES THE APPROXIMATE FEES AND EXPENSES THAT WOULD BE CHARGED ON THE INITIAL HYPOTHETICAL INVESTMENT OF \$10,000, BASED ON A 5% RETURN EACH YEAR. ACTUAL RESULTS MAY VARY. THE FEE AND EXPENSE INFORMATION SHOWN ASSUMES THAT ALL DIVIDENDS AND DISTRIBUTIONS ARE REINVESTED IN THE FUND.

+ ANNUAL FEES & EXPENSES ARE APPROXIMATE, ASSUME THAT THE INVESTOR HAD AN INITIAL INVESTMENT OF \$10,000 AND HELD SHARES OF THE FUND FOR AN ENTIRE 10-YEAR PERIOD AND DO NOT INCLUDE CONTINGENT DEFERRED SALES CHARGES.

+ FOR CLASS B SHARES, THE EXPENSE RATIOS REFLECT FEE REDUCTIONS RESULTING FROM CONVERSION TO CLASS A SHARES, FOR SHARES HELD AFTER YEAR EIGHT.

+ ANNUAL FEES & EXPENSES ARE CALCULATED BASED ON THE AVERAGE BETWEEN THE BEGINNING AND ENDING BALANCE FOR EACH YEAR. ALL INFORMATION IS CALCULATED ON AN ANNUAL COMPOUNDING BASIS.

+ HYPOTHETICAL FUTURE FEES & EXPENSES ARE HYPOTHETICAL AND SHOULD NOT BE USED OR CONSTRUED AS AN OFFER TO SELL, A SOLICITATION OF AN OFFER TO BUY OR A RECOMMENDATION OR ENDORSEMENT OF ANY SPECIFIC MUTUAL FUND. MUTUAL FUND FEES AND EXPENSES FLUCTUATE OVER TIME AND ACTUAL EXPENSES MAY BE HIGHER OR LOWER THAN THOSE SHOWN. YOU SHOULD CAREFULLY REVIEW THE FUND'S PROSPECTUS TO CONSIDER THE INVESTMENT OBJECTIVES, RISKS, EXPENSES, AND CHARGES OF THE FUND PRIOR TO INVESTING.

ADDITIONAL DISCLOSURES APPLICABLE TO CURRENT PERIOD FEES & EXPENSES AND TO HYPOTHETICAL FUTURE FEES & EXPENSES:

+ FEES DISCLOSED HERE FOR A FUND THAT IS HELD THROUGH A WRAP FEE PROGRAM DO NOT INCLUDE THE SEPARATE FEES AND EXPENSES THAT ARE IMPOSED UNDER THE WRAP FEE PROGRAM.

*****ADDITIONAL FEE INFORMATION, INCLUDING A SUMMARY OF AN INDEPENDENT FEE CONSULTANT'S MANAGEMENT FEE EVALUATION, IS AVAILABLE AT WWW.BOFACAPITAL.COM AND IN SHAREHOLDER REPORTS.*****

TRADE DATE

I M P O R T A N T D I S C L O S U R E S - P A R T A

BE SURE TO READ THESE IMPORTANT DISCLOSURES. THEY MAY IMPACT YOUR UNDERSTANDING OF THIS ACCOUNT STATEMENT AND YOUR RIGHTS WITH RESPECT TO THE ACCOUNT.

STATEMENT CONTENT DISCLOSURE

THIS STATEMENT WAS PREPARED TO PROVIDE YOU WITH A DETAILED RECORD OF INFORMATION FOR THE PERIOD COVERED BY THIS REPORT. TO THE BEST OF THE BANK'S KNOWLEDGE, THE INFORMATION PROVIDED IS COMPLETE AND ACCURATE.

ANNUAL STATEMENT CONTENT DISCLOSURE

FORM 5500 STATEMENT OF ASSETS AND LIABILITIES (WHERE APPLICABLE): FOR BEGINNING OF YEAR DATA, PLEASE REFER TO PRIOR YEAR ANNUAL STATEMENT.

ASSETS FOR WHICH THE BANK HAS LIMITED OR NO RESPONSIBILITY

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.

THIS STATEMENT MAY ALSO INCLUDE OTHER ASSETS FOR WHICH BANK OF AMERICA HAS LIMITED OR NO MANAGEMENT RESPONSIBILITY AND/OR NO VALUATION RESPONSIBILITY PURSUANT TO THE TERMS OF THE GOVERNING DOCUMENT, OR CLIENT AGREEMENTS OR DIRECTIONS.

REAL PROPERTY, CLOSELY HELD BUSINESSES AND OIL, GAS AND MINERAL INTERESTS

MARKET VALUES FOR ANY REAL PROPERTY AND CLOSELY HELD BUSINESS INVESTMENTS ARE APPROXIMATIONS BASED ON PERIODIC APPRAISALS, ASSESSMENTS OR COMMON PRACTICES FOR THESE TYPES OF ASSETS. SUCH VALUES ARE UPDATED AT INTERVALS SET IN ACCORDANCE WITH OUR PROCEDURES AND MAY DIFFER FROM A VALUE DERIVED TODAY BY THE SAME METHOD. MARKET VALUES FOR ANY OIL, GAS AND MINERAL INTERESTS ARE CALCULATED FROM THE MOST RECENT 12 MONTHS' NET INCOME FROM PRODUCING INTERESTS AND INCLUDE A NOMINAL VALUE FOR NON-PRODUCING PROPERTIES. THESE MARKET VALUES SHOULD NOT BE USED OR RELIED ON FOR TRANSACTIONAL, TAX OR ANY PURPOSES OTHER THAN GENERAL INFORMATION.

AUCTION RATE SECURITIES NOTICE

TO HOLDERS OF AUCTION RATE SECURITIES: DUE TO CONTINUING 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.

COMMON TRUST FUNDS AND COLLECTIVE INVESTMENT FUND DISCLOSURE

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.

COMPLIANCE WITH APPLICABLE LAWS

YOU MAY NOT USE YOUR ACCOUNT OR RELATIONSHIP TO THE FIRM TO PROCESS TRANSACTIONS THAT ARE PROHIBITED BY LAW, INCLUDING, BUT NOT LIMITED TO, RESTRICTED TRANSACTIONS PROHIBITED BY THE UNLAWFUL INTERNET GAMBLING ENFORCEMENT ACT OF 2006.

DISCLOSURES CONTINUE ON THE FOLLOWING PAGE

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I M P O R T A N T D I S C L O S U R E S - P A R T B

NYSE SPECIALIST DISCLOSURE

BANK OF AMERICA, N.A. IS ASSOCIATED WITH A 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.

AFFILIATE DISCLOSURES

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.

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.

BANK OF AMERICA TEMPORARY OVERNIGHT DEPOSIT

IF BANK OF AMERICA TEMPORARY OVERNIGHT DEPOSIT IS REFLECTED IN THE CASH EQUIVALENT SECTION OF YOUR STATEMENT, CASH POSTED TO YOUR ACCOUNT AFTER THE TRADING DEADLINE FOR YOUR SELECTED CASH EQUIVALENT ASSET ON A BUSINESS DAY DURING THE STATEMENT PERIOD. THESE BALANCES ARE AUTOMATICALLY SWEEPED INTO A BANK OF AMERICA DEPOSIT ACCOUNT OVERNIGHT AND THEN ARE AUTOMATICALLY TRANSFERRED INTO YOUR SELECTED CASH EQUIVALENT ASSET THE FOLLOWING BUSINESS DAY. IF A MARKET VALUE IS ASSOCIATED WITH THE BANK OF AMERICA TEMPORARY OVERNIGHT DEPOSIT, THIS ACTIVITY OCCURRED ON THE LAST BUSINESS DAY DURING THE STATEMENT PERIOD, OTHERWISE MARKET VALUE WILL BE ZERO.