

02-094

TRADE DATE

ACCOUNT 42-16-104-8542915



BANK OF AMERICA, N.A.
TRUSTEE FOR TOWN OF ESSEX
RETIREMENT PLAN DATED 7/3/69

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

02-094

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DESCRIPTION	BOOK VALUE	MARKET VALUE	% OF MARKET	UNREALIZED GAIN/LOSS	ACCRUED INCOME	MARKET YIELD	EST ANNUAL INCOME
CASH EQUIVALENTS	27,840.88	27,840.88	1.034	0.00	1.05	0.042	11.69
FIXED INCOME	666,860.80	673,608.30	25.015	6,747.50	1,159.19	3.156	21,257.33
EQUITIES							
OTHER	1,811,289.33	1,904,228.25	70.714	92,938.92	0.00	1.158	22,045.24
BALANCED FUNDS	80,023.30	87,184.48	3.238	7,161.18	0.00	0.000	0.00
TOTAL INVESTMENTS	2,586,014.31	2,692,861.91	100.000	106,847.60	1,160.24	1.608	43,314.26
ACCRUED INCOME	1,160.24	1,160.24					
TOTAL ASSETS	2,587,174.55	2,694,022.15					

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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									
27,840.880	BOFA MONEY MARKET RESERVES CAPITAL CLASS CUSIP NO: 097100515	27,840.88		27,840.88		1.05		.042	11.69
	TOTAL MONEY MARKET FUNDS	27,840.88		27,840.88		1.05		.042	11.69
	TOTAL CASH EQUIVALENTS	27,840.88		27,840.88		1.05		.042	11.69
FIXED INCOME									
MUTUAL FUNDS-FIXED									
18,679.574	MFS RESEARCH BD FUND CL I MOODYS: NOT RATED S&P: NOT RATED CUSIP NO: 55272P778	200,058.24	10.820	202,112.99	2,054.75			3.161	6,388.41
18,926.986	METRO WEST T/R BD CL I MOODYS: NOT RATED S&P: NOT RATED CUSIP NO: 592905509	200,058.24	10.680	202,140.21	2,081.97	444.81		2.903	5,867.37
8,495.042	NEUBERGER BERMAN HIGH INCOME BD FUND INSTL CL MOODYS: NOT RATED S&P: NOT RATED CUSIP NO: 64128K868	80,023.30	9.500	80,702.90	679.60	362.30		5.758	4,646.79
12,476.348	PIMCO TOTAL RETURN FUND INSTL MOODYS: NOT RATED S&P: NOT RATED CUSIP NO: 693390700	133,372.16	10.780	134,495.03	1,122.87	231.68		2.291	3,081.66
5,051.975	PIMCO FOREIGN BD US\$HD INSTL MOODYS: NOT RATED S&P: NOT RATED CUSIP NO: 693390882	53,348.86	10.720	54,157.17	808.31	120.40		2.351	1,273.10

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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	666,860.80		673,608.30	6,747.50	1,159.19		3.156	21,257.33
	TOTAL FIXED INCOME	666,860.80		673,608.30	6,747.50	1,159.19		3.156	21,257.33
	EQUITIES								
	MUTUAL FUNDS-EQUITY								
18,190.066	COLUMBIA CONTRARIAN CORE FUND CLASS Z SHARES FORMERLY COLUMBIA COMMON STOCK FUND CLASS Z SHARES CUSIP NO: 19765P406	318,881.22	20.820	378,717.17	59,835.95			.744	2,819.46
5,264.690	GOLDMAN SACHS GROWTH OPPORTUNITIES FUND INSTL CUSIP NO: 38142Y401	160,046.59	31.000	163,205.39	3,158.80				
5,587.439	JOHN HANCOCK FDS III INTL GROWTH FUND CL I CUSIP NO: 47803T627	133,372.16	24.360	136,110.01	2,737.85			.961	1,307.46
8,803.443	JOHN HANCOCK FDS III DISCIPLINED VALUE MID CAP FUND CUSIP NO: 47803W406	160,046.59	18.810	165,592.76	5,546.17			.425	704.28
8,820.910	JPMORGAN INTL VALUE FUND INSTL CL CUSIP NO: 4812A0573	133,372.16	15.010	132,401.86	-970.30			2.119	2,805.05
8,498.909	PRUDENTIAL GLOBAL REAL ESTATE FUND CL Z CUSIP NO: 744336504	186,721.02	22.690	192,840.25	6,119.23			.599	1,155.85
2,328.773	VICTORY SMALL CO OPPTY FUND CL I SHS CUSIP NO: 92646A815	93,360.51	41.680	97,063.26	3,702.75			.350	340.00

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	TOTAL MUTUAL FUNDS-EQUITY	1,185,800.25		1,265,930.70	80,130.45			.721	9,132.10
	OTHER EQUITIES								
1,565.000	ISHARES RUSSELL 1000 VALUE ETF CUSIP NO: 464287598	146,923.46	96.500	151,022.50	4,099.04			1.990	3,004.80
690.000	ISHARES RUSSELL 2000 GROWTH ETF CUSIP NO: 464287648	93,902.45	136.060	93,881.40	-21.05			.725	681.03
1,945.000	VANGUARD FTSE DEVELOPED MARKETS ETF CUSIP NO: 921943858	79,858.40	41.270	80,270.15	411.75			3.274	2,627.70
4,065.000	VANGUARD FTSE EMERGING MKTS ETF CUSIP NO: 922042858	158,454.11	40.580	164,957.70	6,503.59			2.888	4,764.18
1,585.000	VANGUARD GROWTH ETF CUSIP NO: 922908736	146,350.66	93.480	148,165.80	1,815.14			1.239	1,835.43
	TOTAL OTHER EQUITIES	625,489.08		638,297.55	12,808.47			2.023	12,913.14
	TOTAL EQUITIES	1,811,289.33		1,904,228.25	92,938.92			1.158	22,045.24
	BALANCED FUNDS								
	MUTUAL FUNDS-BALANCED								
11,366.946	CREDIT SUISSE COMMODITY-RETURN STRATEGY FUND CL I CUSIP NO: 22544R305	80,023.30	7.670	87,184.48	7,161.18				
	TOTAL MUTUAL FUNDS-BALANCED	80,023.30		87,184.48	7,161.18				

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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 BALANCED FUNDS	<u>80,023.30</u>		<u>87,184.48</u>	<u>7,161.18</u>				
	TOTAL INVESTMENTS	2,586,014.31		2,692,861.91	106,847.60	1,160.24		1.608	43,314.26
	TOTAL CASH								
	ACCRUED INCOME	1,160.24		1,160.24					
	TOTAL ASSETS	2,587,174.55		2,694,022.15					

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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		2.44		
01/02/14	MONEY MARKET SALE	-13,049.650	13,049.65	-13,049.65	
01/10/14	MONEY MARKET PURCHASE	232,156.690	-232,156.69	232,156.69	
01/14/14	MONEY MARKET SALE	-235,850.500	235,850.50	-235,850.50	
01/17/14	MONEY MARKET SALE	-906.000	906.00	-906.00	
02/03/14	INCOME FOR MONTH ENDED 01/31/14		3.59		
02/03/14	MONEY MARKET SALE	-14,104.470	14,104.47	-14,104.47	
02/14/14	MONEY MARKET SALE	-1,571.360	1,571.36	-1,571.36	
03/03/14	INCOME FOR MONTH ENDED 02/28/14		1.51		
03/03/14	MONEY MARKET SALE	-13,991.840	13,991.84	-13,991.84	
03/14/14	MONEY MARKET PURCHASE	83.350	-83.35	83.35	
03/31/14	MONEY MARKET PURCHASE	2,595.090	-2,595.09	2,595.09	
BANK OF AMERICA TEMPORARY OVERNIGHT DEPOSIT					
CUSIP NO: 992490460					

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DATE	TRANSACTION DESCRIPTION	UNITS	CASH	BOOK VALUE	REALIZED GAIN/LOSS
02/13/14	MONEY MARKET PURCHASE	59.920	-59.92	59.92	
02/14/14	MONEY MARKET SALE	-59.920	59.92	-59.92	
03/13/14	MONEY MARKET PURCHASE	83.350	-83.35	83.35	
03/14/14	MONEY MARKET SALE	-83.350	83.35	-83.35	
	PURCHASES	234,978.400	-234,978.40	234,978.40	
	SALES	-279,617.090	279,617.09	-279,617.09	
	INTEREST		7.54		

MUTUAL FUNDS-FIXED

=====

COLUMBIA BOND FUND
CLASS Z SHARES
CUSIP NO: 19765Y886

01/02/14	INCOME FOR MONTH ENDED 12/31/13		1,151.28		
01/10/14	MUTUAL FUND AGENT PROCEEDS REDEMPTION 81,553.352 UNITS @ 8.7000	-81,553.352	709,514.16	-738,455.86	-28,941.70
02/03/14	INCOME FOR MONTH ENDED 01/31/14		417.91		

MFS RESEARCH BD FUND
CL I
CUSIP NO: 55272P778

01/10/14	MUTUAL FUND AGENT PURCHASE 18,679.574 UNITS @ 10.7100	18,679.574	-200,058.24	200,058.24	
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DATE	TRANSACTION DESCRIPTION	UNITS	CASH	BOOK VALUE	REALIZED GAIN/LOSS
02/03/14	INCOME FOR MONTH ENDED 01/31/14		402.20		
03/03/14	INCOME FOR MONTH ENDED 02/28/14		567.30		
METRO WEST T/R BD CL I CUSIP NO: 592905509					
01/10/14	MUTUAL FUND AGENT PURCHASE 18,926.986 UNITS @ 10.5699	18,926.986	-200,058.24	200,058.24	
02/03/14	INCOME FOR MONTH ENDED 01/31/14		228.81		
03/03/14	INCOME FOR MONTH ENDED 02/28/14		393.72		
NEUBERGER BERMAN HIGH INCOME BD FUND INSTL CL CUSIP NO: 64128K868					
01/10/14	MUTUAL FUND AGENT PURCHASE 8,495.042 UNITS @ 9.4200	8,495.042	-80,023.30	80,023.30	
02/03/14	INCOME FOR MONTH ENDED 01/31/14		266.93		
03/03/14	INCOME FOR MONTH ENDED 02/28/14		373.68		
PIMCO TOTAL RETURN FUND INSTL CUSIP NO: 693390700					
01/10/14	MUTUAL FUND AGENT PURCHASE 12,476.348 UNITS @ 10.6899	12,476.348	-133,372.16	133,372.16	
02/03/14	INCOME FOR MONTH ENDED 01/31/14		137.33		

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DATE	TRANSACTION DESCRIPTION	UNITS	CASH	BOOK VALUE	REALIZED GAIN/LOSS
03/03/14	INCOME FOR MONTH ENDED 02/28/14		198.88		
	PIMCO FOREIGN BD US\$HD INSTL CUSIP NO: 693390882				
01/10/14	MUTUAL FUND AGENT PURCHASE 5,051.975 UNITS @ 10.5600	5,051.975	-53,348.86	53,348.86	
02/03/14	INCOME FOR MONTH ENDED 01/31/14		77.04		
03/03/14	INCOME FOR MONTH ENDED 02/28/14		111.35		
	PURCHASES	63,629.925	-666,860.80	666,860.80	
	SALES	-81,553.352	709,514.16	-738,455.86	-28,941.70
	INTEREST		4,326.43		
OTHER FIXED INCOME					
=====					
	ISHARES CORE TOT U S BD MKT ETF CUSIP NO: 464287226				
01/02/14	DIV .2102 A SHARE ON 1,820.000		382.64		
01/14/14	MORGAN STANLEY & CO., INC. 01/09 SALE 1,820.00 SHS @ 106.4909 MISC 3.38 COMM 45.50	-1,820.000	193,764.56	-196,195.16	-2,430.60
	SALES	-1,820.000	193,764.56	-196,195.16	-2,430.60
	INTEREST		382.64		
MUTUAL FUNDS-EQUITY					
=====					

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COLUMBIA LARGE CAP ENHANCED CORE FUND CLASS Z SHARES CUSIP NO: 19765H347					
01/10/14	MUTUAL FUND AGENT PROCEEDS REDEMPTION 11,760.739 UNITS @ 18.6700	-11,760.739	219,573.00	-170,883.54	48,689.46
COLUMBIA MULTI-ADVISOR INTL EQUITY FUND CLASS Z SHARES CUSIP NO: 19765H677					
01/10/14	MUTUAL FUND AGENT PROCEEDS REDEMPTION 14,474.917 UNITS @ 13.7100	-14,474.917	198,451.11	-183,687.42	14,763.69
COLUMBIA MID CAP VALUE FUND CLASS Z SHARES CUSIP NO: 19765J830					
01/10/14	MUTUAL FUND AGENT PROCEEDS REDEMPTION 3,307.963 UNITS @ 17.8800	-3,307.963	59,146.38	-46,712.41	12,433.97
COLUMBIA DIVIDEND INCOME FUND CLASS Z SHARES CUSIP NO: 19765N245					
01/10/14	MUTUAL FUND AGENT PROCEEDS REDEMPTION 28,570.770 UNITS @ 18.2100	-28,570.770	520,273.72	-387,991.06	132,282.66
COLUMBIA MID CAP GROWTH FUND CLASS Z SHARES CUSIP NO: 19765P232					

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DATE	TRANSACTION DESCRIPTION	UNITS	CASH	BOOK VALUE	REALIZED GAIN/LOSS
01/10/14	MUTUAL FUND AGENT PROCEEDS REDEMPTION 1,987.352 UNITS @ 31.7100	-1,987.352	63,018.93	-45,825.21	17,193.72
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 5,074.480 UNITS @ 20.5300	5,074.480	-104,179.07	104,179.07	
COLUMBIA SMALL CAP CORE FUND CLASS Z SHARES CUSIP NO: 19765P810					
01/10/14	MUTUAL FUND AGENT PROCEEDS REDEMPTION 5,393.444 UNITS @ 20.0700	-5,393.444	108,246.42	-75,417.74	32,828.68
COLUMBIA EMERGING MARKETS FUND CLASS Z SHARES CUSIP NO: 19765Y852					
01/10/14	MUTUAL FUND AGENT PROCEEDS REDEMPTION 7,234.927 UNITS @ 9.9400	-7,234.927	71,915.17	-81,682.33	-9,767.16
GOLDMAN SACHS GROWTH OPPORTUNITIES FUND INSTL CUSIP NO: 38142Y401					
01/10/14	MUTUAL FUND AGENT PURCHASE 5,264.690 UNITS @ 30.4000	5,264.690	-160,046.59	160,046.59	

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JOHN HANCOCK FDS III INTL GROWTH FUND CL I CUSIP NO: 47803T627					
01/10/14	MUTUAL FUND AGENT PURCHASE 5,587.439 UNITS @ 23.8699	5,587.439	-133,372.16	133,372.16	
JOHN HANCOCK FDS III DISCIPLINED VALUE MID CAP FUND CUSIP NO: 47803M406					
01/10/14	MUTUAL FUND AGENT PURCHASE 8,803.443 UNITS @ 18.1799	8,803.443	-160,046.59	160,046.59	
JPMORGAN INTL VALUE FUND INSTL CL CUSIP NO: 4812A0573					
01/10/14	MUTUAL FUND AGENT PURCHASE 8,820.910 UNITS @ 15.1200	8,820.910	-133,372.16	133,372.16	
PRUDENTIAL GLOBAL REAL ESTATE FUND CL Z CUSIP NO: 744336504					
01/10/14	MUTUAL FUND AGENT PURCHASE 8,498.909 UNITS @ 21.9699	8,498.909	-186,721.02	186,721.02	
VICTORY SMALL CO OPPTY FUND CL I SHS CUSIP NO: 92646A815					

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01/10/14	MUTUAL FUND AGENT PURCHASE 2,328.773 UNITS @ 40.0900	2,328.773	-93,360.51	93,360.51	
	PURCHASES	44,378.644	-971,098.10	971,098.10	
	SALES	-72,730.112	1,240,624.73	-992,199.71	248,425.02
MUTUAL FUNDS-BALANCED =====					
CREDIT SUISS COMMODITY-RETURN STRATEGY FUND CL I CUSIP NO: 22544R305					
01/10/14	MUTUAL FUND AGENT PURCHASE 11,366.946 UNITS @ 7.0400	11,366.946	-80,023.30	80,023.30	
	PURCHASES	11,366.946	-80,023.30	80,023.30	
OTHER EQUITIES =====					
ISHARES RUSSELL 1000 VALUE ETF CUSIP NO: 464287598					
01/14/14	CREDIT SUISS SEC (USA) INC 01/09 PURC 1,565.00 SHS @ 93.8558 MISC .00 COMM 39.13	1,565.000	-146,923.46	146,923.46	
03/31/14	DIV .4729 A SHARE ON 1,565.000		740.09		

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ISHARES RUSSELL 2000 GROWTH ETF					
CUSIP NO: 464287648					
01/14/14	J.P. MORGAN SECURITIES INC. 01/09 PURC 690.00 SHS @ 136.0655 MISC .00 COMM 17.25	690.000	-93,902.45	93,902.45	
03/31/14	DIV .2288 A SHARE ON 690.000		157.88		
ISHARES RUSSELL 3000 ETF					
CUSIP NO: 464287689					
01/14/14	GOLDMAN, SACHS & CO. 01/09 SALE 1,780.00 SHS @ 110.0685 MISC 3.41 COMM 44.50	-1,780.000	195,874.02	-172,740.73	23,133.29
VANGUARD FTSE DEVELOPED MARKETS ETF					
CUSIP NO: 921943858					
01/14/14	BERNSTEIN, SANFORD C., & CO, INC 01/09 PURC 1,945.00 SHS @ 41.0333 MISC .00 COMM 48.63	1,945.000	-79,858.40	79,858.40	
03/31/14	DIV .4290 A SHARE ON 1,945.000		834.41		
VANGUARD FTSE EMERGING MKTS ETF					
CUSIP NO: 922042858					
01/14/14	UBS SECURITIES LLC 01/09 PURC 4,065.00 SHS @ 38.9551 MISC .00 COMM 101.63	4,065.000	-158,454.11	158,454.11	
03/31/14	DIV .1050 A SHARE ON 4,065.000		426.83		

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VANGUARD GROWTH ETF CUSIP NO: 922908736					
01/14/14	BARCLAYS CAPITAL LE 01/09 PURC 1,585.00 SHS @ 92.3098 MISC .00 COMM 39.63	1,585.000	-146,350.66	146,350.66	
03/31/14	DIV .2750 A SHARE ON 1,585.000		435.88		
	PURCHASES	9,850.000	-625,489.08	625,489.08	
	SALES	-1,780.000	195,874.02	-172,740.73	23,133.29
	OTHER INCOME		2,595.09		
	TOTAL PURCHASES	364,203.915	-2,578,449.68	2,578,449.68	
	TOTAL SALES	-437,500.554	2,619,394.56	-2,379,208.55	240,186.01
	TOTAL INTEREST		4,716.61		
	TOTAL OTHER INCOME		2,595.09		
CASH ACTIVITY					
PERIODIC BENEFIT PAYMENTS					
=====					
01/02/14	21 PERIODIC PAYMENT(S) PAYGROUP 112100000541		-14,586.01		
02/03/14	22 PERIODIC PAYMENT(S) PAYGROUP 112100000541		-15,638.28		
03/03/14	22 PERIODIC PAYMENT(S) PAYGROUP 112100000541		-15,638.28		
	PERIODIC BENEFIT PAYMENTS		-45,862.57		

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STATEMENT
OF TRANSACTIONS

01/01/14 THROUGH 03/31/14

ACCOUNT
42-16-104-8542915

TOWN OF ESSEX RETIREMENT PLAN

DATE	TRANSACTION DESCRIPTION	UNITS	CASH	BOOK VALUE	REALIZED GAIN/LOSS
FEES AND COMMISSIONS =====					
02/14/14	ASSET FEES DUE		-1,631.28		
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		
GOLDMAN SACHS GROWTH OPPORTUNITIES FUND INSTL CUSIP NO: 38142Y401					
02/13/14	ACCT FEE CREDIT-MUTUAL FD SUB-ACC FEE		9.40		
03/13/14	ACCT FEE CREDIT-MUTUAL FD SUB-ACC FEE		13.38		
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		

TRADE DATE

STATEMENT
OF TRANSACTIONS

01/01/14 THROUGH 03/31/14

ACCOUNT
42-16-104-8542915

TOWN OF ESSEX RETIREMENT PLAN

PAGE 17

DATE	TRANSACTION DESCRIPTION	UNITS	CASH	BOOK VALUE	REALIZED GAIN/LOSS
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		11.89		
03/13/14	ACCT FEE CREDIT-MUTUAL FD SUB-ACC FEE		16.81		
METRO WEST T/R BD CL I CUSIP NO: 592905509					
02/13/14	ACCT FEE CREDIT-MUTUAL FD SUB-ACC FEE		11.91		
03/13/14	ACCT FEE CREDIT-MUTUAL FD SUB-ACC FEE		16.85		
NEUBERGER BERMAN HIGH INCOME BD FUND INSTL CL CUSIP NO: 64128K868					
02/13/14	ACCT FEE CREDIT-MUTUAL FD SUB-ACC FEE		6.16		
03/13/14	ACCT FEE CREDIT-MUTUAL FD SUB-ACC FEE		8.69		
PRUDENTIAL GLOBAL REAL ESTATE FUND CL Z CUSIP NO: 744336504					
02/13/14	ACCT FEE CREDIT-MUTUAL FD SUB-ACC FEE		16.57		
03/13/14	ACCT FEE CREDIT-MUTUAL FD SUB-ACC FEE		23.63		

FEES AND COMMISSIONS

-1,488.01

OTHER EXPENSES

TRADE DATE

STATEMENT
OF TRANSACTIONS

01/01/14 THROUGH 03/31/14

ACCOUNT
42-16-104-8542915

TOWN OF ESSEX RETIREMENT PLAN

DATE	TRANSACTION DESCRIPTION	UNITS	CASH	BOOK VALUE	REALIZED GAIN/LOSS
=====					
01/17/14	THE PENSION SERVICE INC ACTUARIAL FEES INVOICE #45792: INVOICE DTD 1/1/14 SVCS RENDERED FOR 1ST QUARTER 2014		-906.00		
	OTHER EXPENSES		-906.00		
	CASH ACTIVITY		-48,256.58		

TRADE DATE

BOFA FUNDS -
CURRENT PERIOD FEES & EXPENSES

01/01/14 THROUGH 03/31/14

ACCOUNT
42-16-104-8542915

TOWN OF ESSEX RETIREMENT PLAN

UNITS	FUND NAME	CUSIP	ANNUAL EXPENSE RATIO*	CURRENT PERIOD FEES & EXPENSES**	ENDING MARKET VALUE
27,840.880	BOFA MONEY MARKET RESERVES	097100515	.20%	13.92	27,840.88

TRADE DATE

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

AS OF 03/31/14

ACCOUNT
42-16-104-8542915

TOWN OF ESSEX RETIREMENT PLAN

		BOFA MONEY MARKET RESERVES		097100515	
		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	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 IMPORTANT DISCLOSURES - PART 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

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 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.