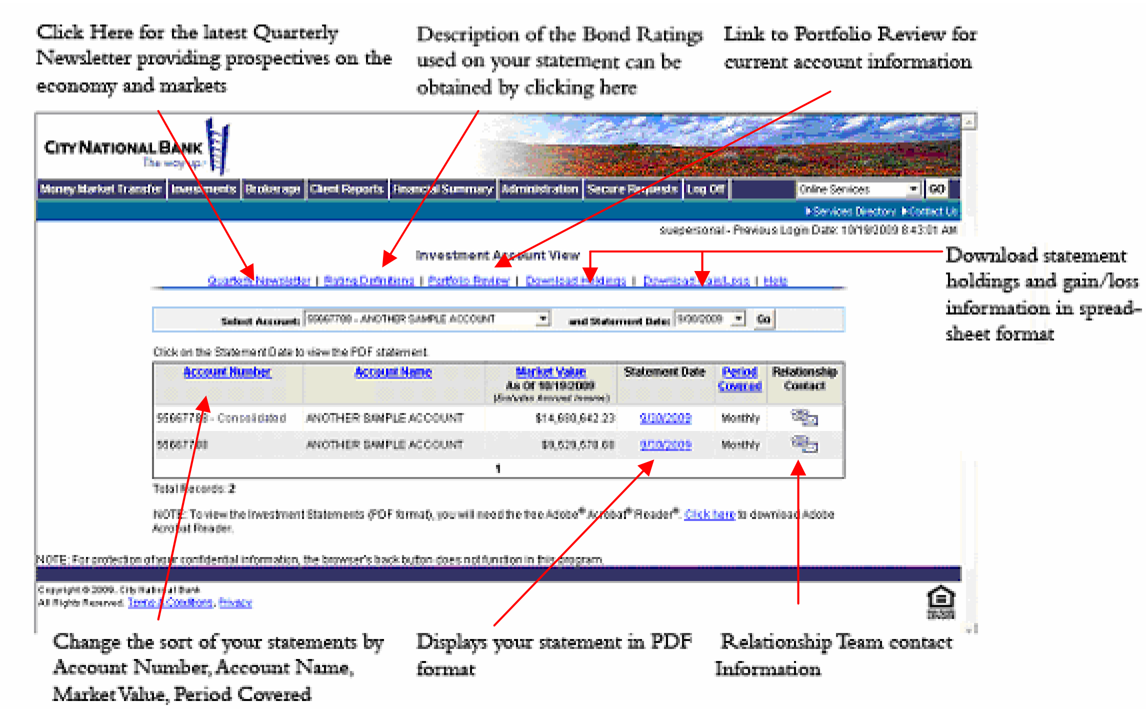
Reviewing Your Investment Account

Statement and Online Information

With CNB's online **Investment Account View** you can access copies of current and previous statements, as well as up-to date holdings and account activity with **Portfolio Review**. This guide provides an overview of your statements (printed and online) and online information available through services.cnb.com.

Viewing Your Statement Online



Your investment statement is designed to help you quickly find information about your holdings and activity – whether you have one investment account or several.

With **Investment Account View**, you can:

- Review, download and print historical investment account statements
- Download investment holdings and gain/loss transaction information for any statement date
- Access current holdings and activity in **Portfolio Review**
- Quickly locate contact information for your Relationship team

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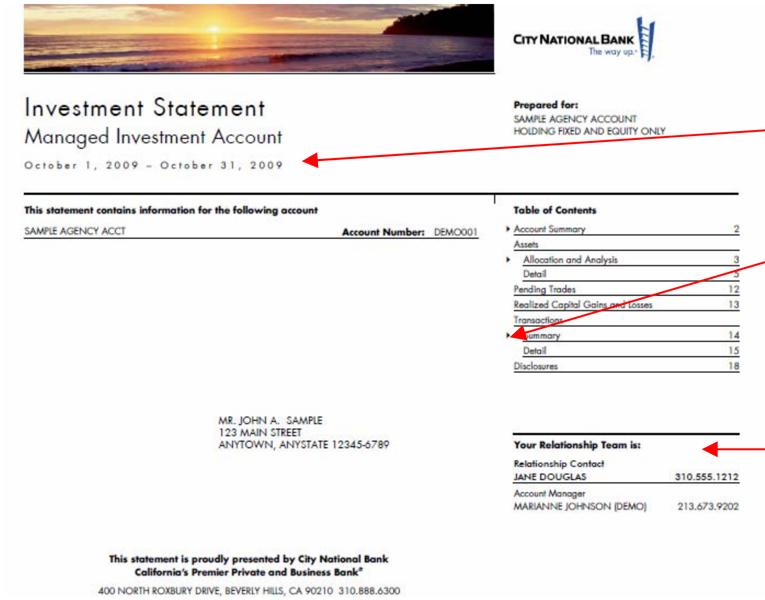
Please ask your Relationship Team for assistance in obtaining online access. Information about logging on to cnb.services.com for the first time can be found in our Client Online Access guide.

Reviewing Your Statement

A note for clients with multiple investment accounts:

If requested, your accounts are conveniently consolidated into one statement, providing both summary and individual account information. Throughout this guide, references that show how this information will be presented are labeled **"FOR CONSOLIDATED ACCOUNTS"**.



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The way up.

Investment Statement
Managed Investment Account
October 1, 2009 – October 31, 2009

Prepared for:
SAMPLE AGENCY ACCOUNT
HOLDING FIXED AND EQUITY ONLY

This statement contains information for the following account
SAMPLE AGENCY ACCT — Account Number: DEMO001

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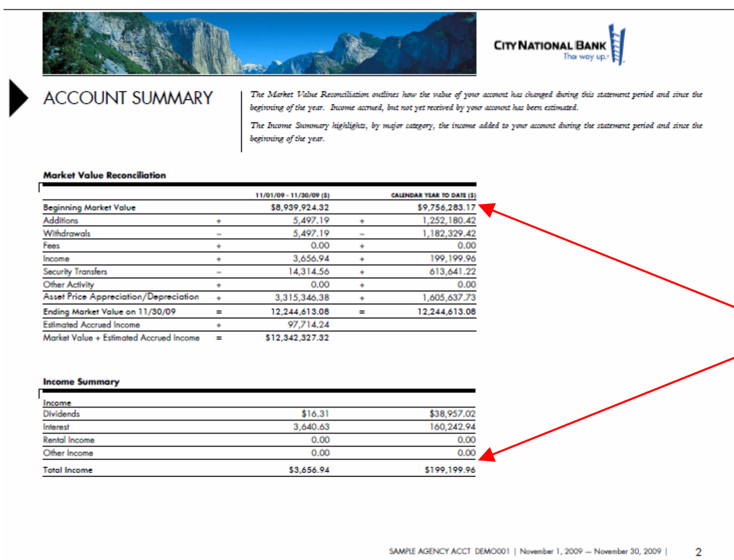
400 NORTH ROXBURY DRIVE, BEVERLY HILLS, CA 90210 310.888.6300

1 INVESTMENT STATEMENT

The statement period. These dates also appear in the footer of each page.

Arrows on the Table of Contents help quickly locate summary information and important updates. Summary pages are followed by more detailed information.

Your Relationship Team contact information. As always, please call us with any questions you may have.



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ACCOUNT SUMMARY

The Market Value Reconciliation outlines how the value of your account has changed during this statement period and since the beginning of the year. Income accrued, but not yet received by your account has been estimated.

The Income Summary highlights, by major category, the income added to your account during the statement period and since the beginning of the year.

Market Value Reconciliation

		11/01/09 - 11/30/09 ($)		CALENDAR YEAR TO DATE ($)
Beginning Market Value		$8,939,924.32		$9,756,283.17
Additions	+	5,497.19	+	1,252,180.42
Withdrawals	–	5,497.19	–	1,182,329.42
Fees	+	0.00	+	0.00
Income	+	3,656.94	+	199,199.96
Security Transfers	–	14,314.56	+	613,641.22
Other Activity	+	0.00	+	0.00
Asset Price Appreciation/Depreciation	+	3,315,346.38	+	1,605,637.73
Ending Market Value on 11/30/09	=	12,244,613.08	=	12,244,613.08
Estimated Accrued Income	+	97,714.24		
Market Value + Estimated Accrued Income	=	$12,342,327.32		

Income Summary

Income		
Dividends	$16.31	$38,957.02
Interest	3,640.63	160,242.94
Rental Income	0.00	0.00
Other Income	0.00	0.00
Total Income	$3,656.94	$199,199.96

SAMPLE AGENCY ACCT DEMO001 | November 1, 2009 — November 30, 2009 | 2

2 ACCOUNT SUMMARY

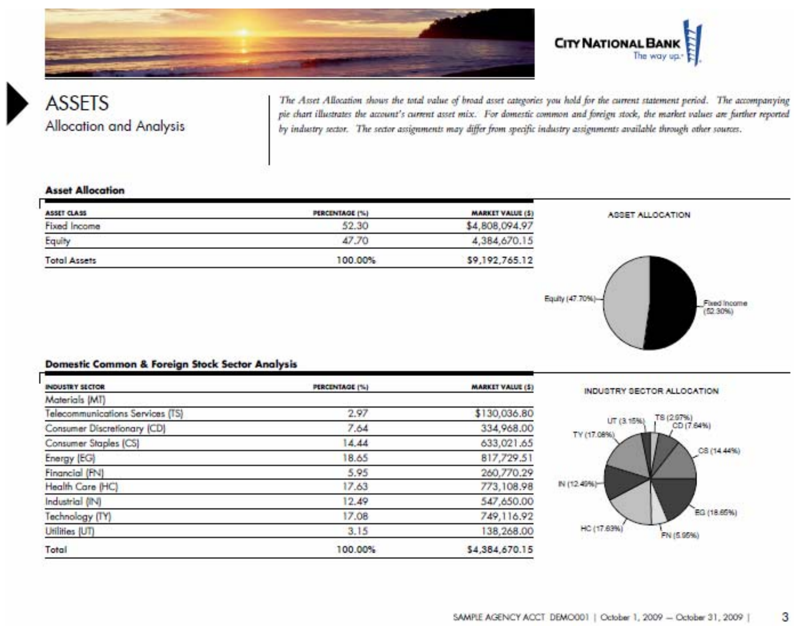
The Account Summary provides a snapshot of the Market Value, Transaction and Income activity for both the statement period and year to date. If consolidated, this summarizes information for all of your investment accounts.

Beginning and ending balances, and activity for the statement period are shown in one column of this table. Another column shows year to date balances and activity. The formula shown to the left of the numbers lets you easily confirm the calculations.

FOR CONSOLIDATED ACCOUNTS

Your second page provides an account-byaccount summary of the Market Value Reconciliation table.

3 ASSETS — ALLOCATION AND ANALYSIS



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ASSETS
Allocation and Analysis

The Asset Allocation shows the total value of broad asset categories you hold for the current statement period. The accompanying pie chart illustrates the account's current asset mix. For domestic common and foreign stock, the market values are further reported by industry sector. The sector assignments may differ from specific industry assignments available through other sources.

Asset Allocation

ASSET CLASS	PERCENTAGE (%)	MARKET VALUE ($)
Fixed Income	52.30	$4,808,094.97
Equity	47.70	4,384,670.15
Total Assets	100.00%	$9,192,765.12

Domestic Common & Foreign Stock Sector Analysis

INDUSTRY SECTOR	PERCENTAGE (%)	MARKET VALUE ($)
Materials (MT)		
Telecommunications Services (TS)	2.97	$130,036.80
Consumer Discretionary (CD)	7.64	334,968.00
Consumer Staples (CS)	14.44	633,021.65
Energy (EG)	18.65	817,729.51
Financial (FN)	5.95	260,770.29
Health Care (HC)	17.63	773,108.98
Industrial (IN)	12.49	547,650.00
Technology (TY)	17.08	749,116.92
Utilities (UT)	3.15	138,268.00
Total	100.00%	$4,384,670.15

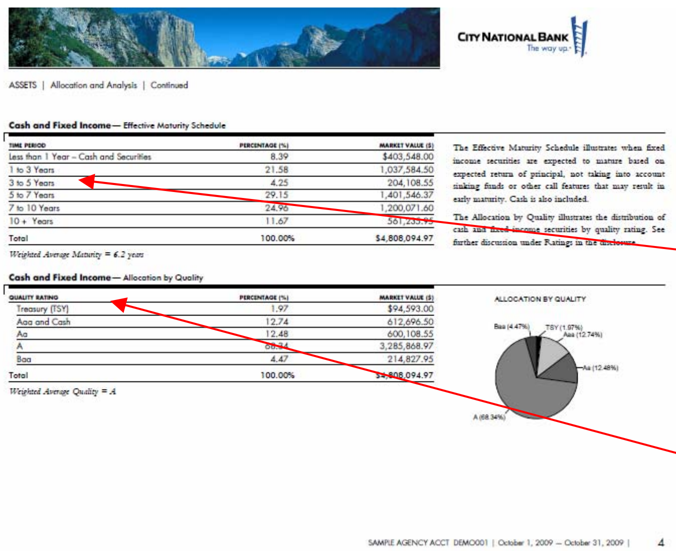
SAMPLE AGENCY ACCT DEMO001 | October 1, 2009 – October 31, 2009 | 3

This page summarizes your holdings by asset class. It also provides a sector analysis of your stock portfolio.

FOR CONSOLIDATED ACCOUNTS

This page is a consolidated overview of all accounts.

4 ASSETS — ALLOCATION AND ANALYSIS | Continued



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ASSETS | Allocation and Analysis | Continued

Cash and Fixed Income — Effective Maturity Schedule

TIME PERIOD	PERCENTAGE (%)	MARKET VALUE ($)
Less than 1 Year – Cash and Securities	8.39	$403,548.00
1 to 3 Years	21.58	1,037,584.50
3 to 5 Years	4.25	204,108.55
5 to 7 Years	29.15	1,401,546.37
7 to 10 Years	24.96	1,200,071.60
10 + Years	11.67	561,235.95
Total	100.00%	$4,808,094.97

Weighted Average Maturity = 6.2 years

The Effective Maturity Schedule illustrates when fixed income securities are expected to mature based on expected return of principal, not taking into account sinking funds or other call features that may result in early maturity. Cash is also included.

The Allocation by Quality illustrates the distribution of cash and fixed income securities by quality rating. See further discussion under Ratings in the disclosure.

Cash and Fixed Income — Allocation by Quality

QUALITY RATING	PERCENTAGE (%)	MARKET VALUE ($)
Treasury (TSY)	1.97	$94,593.00
Aaa and Cash	12.74	612,696.50
Aa	12.48	600,108.55
A	68.34	3,285,868.97
Baa	4.47	214,827.95
Total	100.00%	$4,808,094.97

Weighted Average Quality = A

SAMPLE AGENCY ACCT DEMO001 | October 1, 2009 – October 31, 2009 | 4

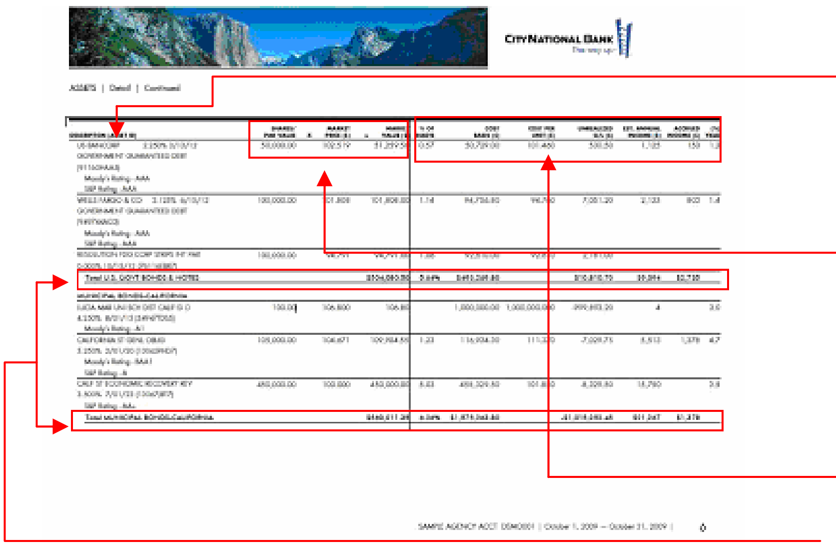
This page helps you track the status of your Cash and Fixed Income assets.

Although your Relationship Team is closely tracking maturity dates we have included this schedule to help you monitor your cash and the long and short-term availability your fixed income portfolio.

Using Moody's or S&P ratings, our allocation by quality table provides summary information about the quality of your fixed income holdings (see the Disclosures section of your statement for information about these ratings).

FOR CONSOLIDATED ACCOUNTS

This page is a consolidated overview of all accounts.



5 ASSETS — DETAIL

Details of your assets are listed by broad asset class, and then by specific category within each class.

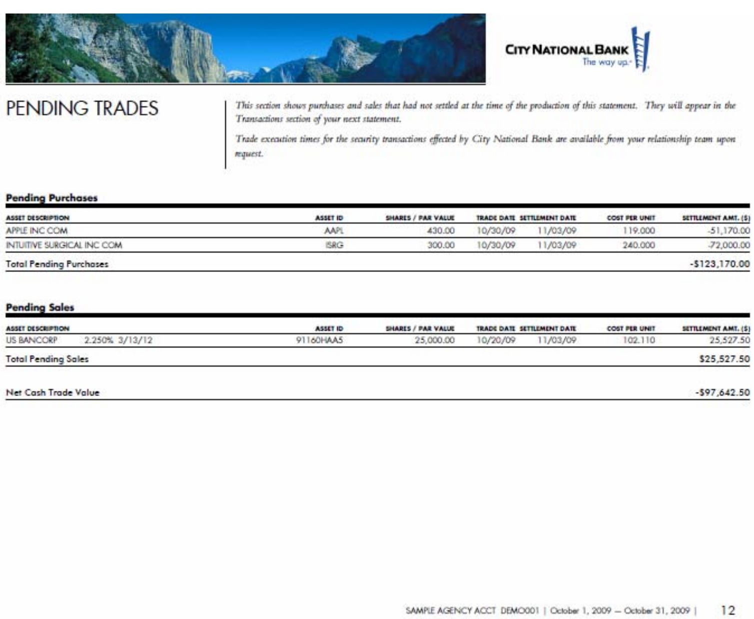
These first columns show the number of shares/par value held, multiplied by the market price, which provides your market value by asset.

These columns provide the detailed information required to analyze each asset for income, distribution and taxation purposes.

Each category and class is summarized.

FOR CONSOLIDATED ACCOUNTS

Information for the individual accounts is displayed, grouped by asset class



PENDING TRADES

This section shows purchases and sales that had not settled at the time of the production of this statement. They will appear in the Transactions section of your next statement.

Trade execution times for the security transactions effected by City National Bank are available from your relationship team upon request.

Pending Purchases

ASSET DESCRIPTION	ASSET ID	SHARES / PAR VALUE	TRADE DATE	SETTLEMENT DATE	COST PER UNIT	SETTLEMENT AMT. ($)
APPLE INC COM	AAPL	430.00	10/30/09	11/03/09	119.000	-51,170.00
INTUITIVE SURGICAL INC COM	ISRG	300.00	10/30/09	11/03/09	240.000	-72,000.00
Total Pending Purchases						-$123,170.00

Pending Sales

ASSET DESCRIPTION	ASSET ID	SHARES / PAR VALUE	TRADE DATE	SETTLEMENT DATE	COST PER UNIT	SETTLEMENT AMT. ($)
US BANCORP 2.250% 3/13/12	91160HAA5	25,000.00	10/20/09	11/03/09	102.110	25,527.50
Total Pending Sales						$25,527.50

Net Cash Trade Value	-$97,642.50

SAMPLE AGENCY ACCT DEMO001 | October 1, 2009 – October 31, 2009 | 12

6 PENDING TRADES

This section shows purchases and sales that have not settled by the end of the statement period. They will appear in the transactions section of the next statement.

7 REALIZED CAPITAL GAINS AND LOSSES

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REALIZED CAPITAL GAINS and LOSSES

This section details the realized capital gain or loss for assets sold and bonds matured or called. It also shows distributions paid by mutual funds that are characterized as capital gains. Because the federal cost basis used in these calculations can come from different sources and may require refinement, this information is preliminary.

TRAN DATE	ASSET ID	SHARES/ PAR VALUE	DESCRIPTION	COST BASIS ($)	PROCEEDS ($)	SHORT TERM REALIZED GAIN/LOSS ($)	LONG TERM REALIZED GAIN/LOSS ($)
11/02/09	160131AK4	1,190,000.00	CHARLESTON S C EDUC 4.000% 12/01/15	-1,188,512.50	1,442,516.81		254,004.31
11/03/09	91160HAA5	25,000.00	US BANCORP 2.250% 3/13/12	-25,364.50	25,527.50	163.00	
11/05/09	INTC	3,900.00	INTEL CORP COM	-98,163.00	100,980.00		2,817.00
11/05/09	481247AA2	100,000.00	JP MORGAN CHASE 3.125% 12/01/11	-103,653.00	109,295.60	5,642.60	
Totals for Period — 11/01/09 - 11/30/09				**-$1,415,693.00**	**$1,678,319.91**	**$5,805.60**	**$256,821.31**
Totals for the Calendar Year-to-Date						**$4,816.60**	**$255,566.43**

SAMPLE AGENCY ACCT DEMO001 | November 1, 2009 — November 30, 2009 | 11

Individual transactions, for the period covered, are sorted chronologically by transaction date.

Items are identified as either long or short-term gain or loss.

Totals are provided to show a loss or gain for the statement period. The bottom line shows the calendar year to date value.

8 TRANSACTIONS — SUMMARY

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TRANSACTIONS

Summary — 11/01/09 - 11/30/09

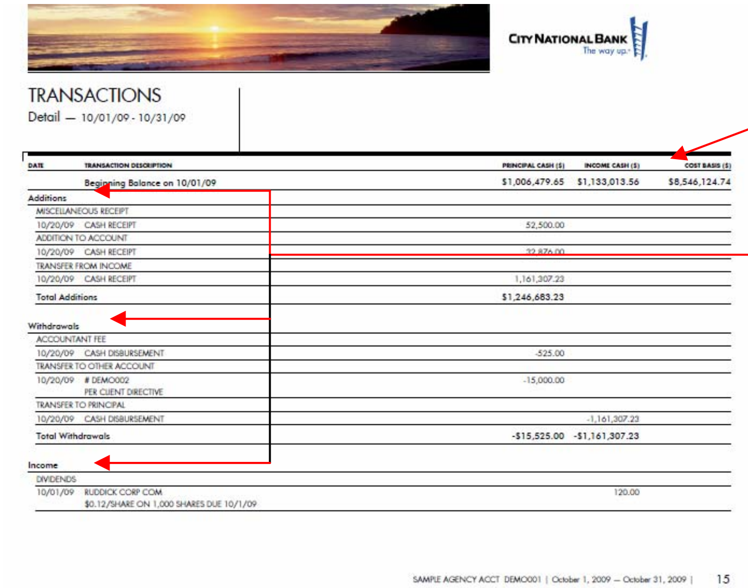
This section provides opening and closing balances for this period with a summary of the activity that affected your balances. Detailed information related to these summary items follows.

DESCRIPTION		RUNNING CASH TOTAL ($)	COST BASIS ($)
Beginning Balance on 11/01/09		$1,840.25	$10,763,507.74
Additions			
TRANSFER FROM INCOME	5,497.19		
Total Additions		5,497.19	
Withdrawals			
TRANSFER TO PRINCIPAL	-5,497.19		
Total Withdrawals		-5,497.19	
Income			
DIVIDENDS	16.31		
INTEREST	3,640.63		
Total Income		3,656.94	
Securities Sales		1,678,319.91	-1,415,693.00
Securities Purchases		-1,683,817.10	1,683,817.10
Security Transfers		0.00	-104,368.05
Other Activity		0.00	0.00
Ending Balance on 11/30/09		**$0.00**	**$10,927,263.79**

SAMPLE AGENCY ACCT DEMO001 | November 1, 2009 — November 30, 2009 | 12

This page provides a summary of the activity.

The running cash total for the statement period is shown. A Cost Basis (Federal Tax Cost) reconciliation is also provided to help with tax planning and reporting.



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TRANSACTIONS
Detail — 10/01/09 - 10/31/09

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH ($)	INCOME CASH ($)	COST BASIS ($)
	Beginning Balance on 10/01/09	$1,006,479.65	$1,133,013.56	$8,546,124.74
Additions				
MISCELLANEOUS RECEIPT				
10/20/09	CASH RECEIPT	52,500.00		
ADDITION TO ACCOUNT				
10/20/09	CASH RECEIPT	32,876.00		
TRANSFER FROM INCOME				
10/20/09	CASH RECEIPT	1,161,307.23		
Total Additions		$1,246,683.23		
Withdrawals				
ACCOUNTANT FEE				
10/20/09	CASH DISBURSEMENT	-525.00		
TRANSFER TO OTHER ACCOUNT				
10/20/09	# DEMO002 PER CLIENT DIRECTIVE	-15,000.00		
TRANSFER TO PRINCIPAL				
10/20/09	CASH DISBURSEMENT		-1,161,307.23	
Total Withdrawals		-$15,525.00	-$1,161,307.23	
Income				
DIVIDENDS				
10/01/09	RUDDICK CORP COM $0.12/SHARE ON 1,000 SHARES DUE 10/1/09		120.00	

SAMPLE AGENCY ACCT DEMO001 | October 1, 2009 — October 31, 2009 | 15

9 TRANSACTIONS — DETAIL

Depending on your account type, cash transactions may be further analyzed as Principal Cash, Income Cash or Invested Income.

Transaction details are provided, grouped by the activities shown on the Transactions Summary page.

FOR CONSOLIDATED ACCOUNTS

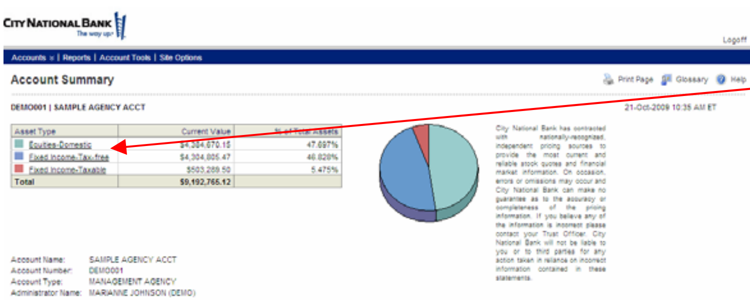
Transactions are shown by account. A sub total is provided for each account as well as an ending consolidated balance.

Viewing Current Portfolio Information Online

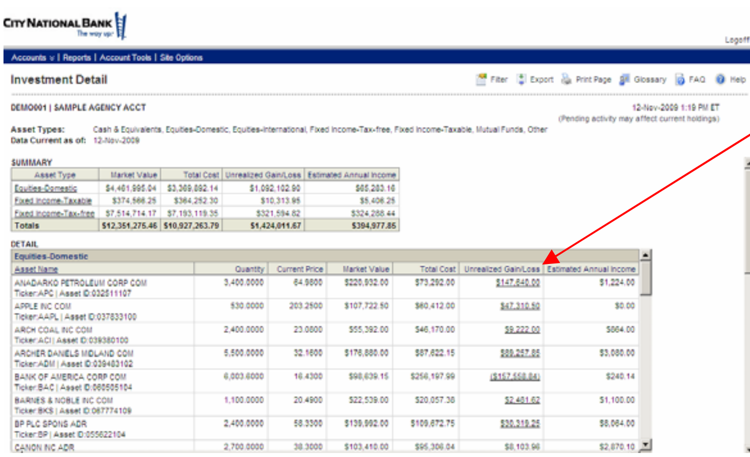
The **PORTFOLIO REVIEW** link from Investment Account View provides access up-to-date and sixteen months of historical account information.

Use the pull-down menus to choose the account and the type of report you wish to view.

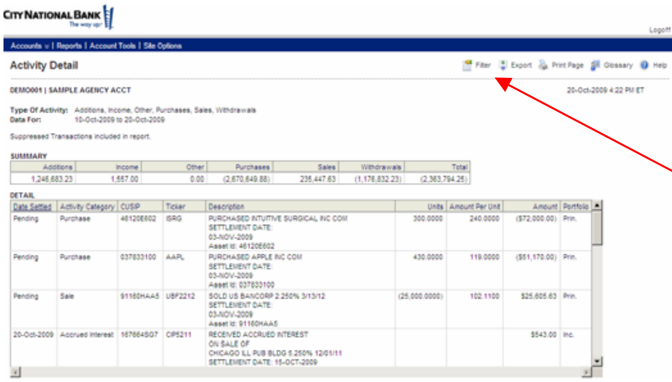
You select a default account or account group from the “Site Options” drop down when you first access Portfolio Review. You may change this at any time; it will be stored for your next visit.



The ACCOUNT SUMMARY screen gives you a snapshot of your portfolio’s composition. Click on any summary category to link directly to the Investment Detail

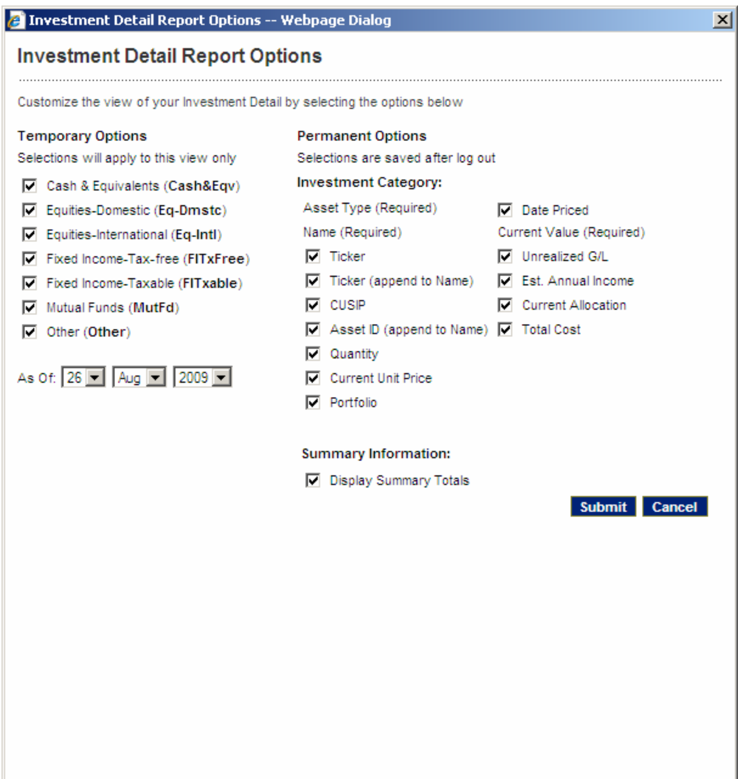


Your INVESTMENT DETAIL page provides both summary and specific information on each investment by asset type. Click on the Unrealized Gain/Loss value for any position to view tax lot level detail.

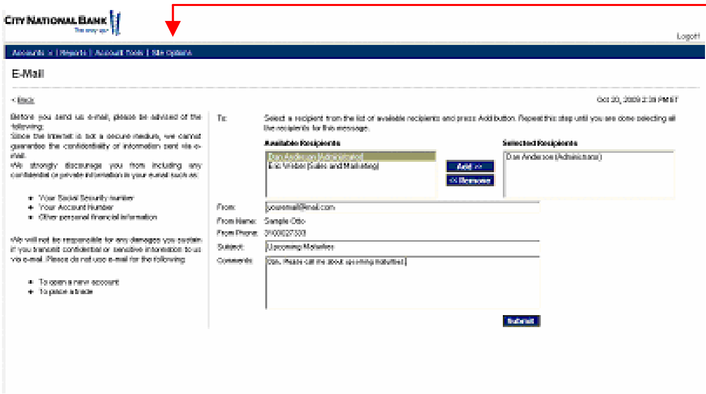


Your ACTIVITY DETAIL lists the date settled, activity category, and detailed transaction information.

The “Filter” options let you specify the type of activity, categories and date ranges (applicable to the report) you wish to see during your online sessions. Use “Temporary Options” to customize your report for the current session. “Permanent Options” save your selections for this and future sessions.



RECENT ACTIVITY shows the last five transactions within the past month. Select a category to see specific types of transactions. Select “All Categories (Click for activity from the last 31 days)” to link to the ACTIVITY DETAIL.



SEND E-MAIL

To send e-mail messages to your Relationship Team, click on “Site Options” in the toolbar, then click “E-mail.” Select from the Available Recipients. *Do not use the e-mail service to transmit confidential or sensitive information or to open an account or execute trades or securities transactions.*

Frequently Asked Questions

Q: Where should I look on the statement if I want to see the value of my portfolio?

A: The “Account Summary” (#2) provides you with this quick snapshot.

Q: Where do I look for tax reporting on the statement?

A: The “Realized Capital Gains and Losses” (#7) provides helpful tax information. You will also find tax information such as Cost Basis numbers in both the “Transactions Summary” (#8) and “Transactions Detail” (#9) sections. The Income Summary shows dividend, interest and other income received for the period and year-to-date. Please talk to your Relationship Team if you require more comprehensive tax reporting.

Q: Using the statement, how do I confirm that a particular transaction was completed?

A: You will find specific transaction information in the “Transactions Detail” section (#9).

Q: What if I believe that an error has been made?

A: If you think an error has been made, please contact your Relationship Team at (800) 708-8881.

Q: May I place trades online using this program?

A: No, trades cannot be placed or processed using this program. It is designed only for viewing account information.

Q: Can I download current information onto a spreadsheet?

A: You may download the information contained on the *Activity* and *Investment Detail* in Portfolio Review screens. The “Filters” allows you to design a report; downloading the data allows you to arrange the information for your use. Use the “Export” button (upper right-hand area of your screen) to download the information from the screen you are viewing. The system will create a comma-separated (csv) file, which you may save to your computer.

The *Download Holdings or Download Gain/Loss* links from Investment Account View will create a spreadsheet (csv) file of your holdings or gain/loss reports as of any statement ending date. Here, you can also combine this information for several accounts into one spreadsheet file before downloading.

To contact your Relationship Team:
(800) 708-8881

For technical support with online services:
(877) 442-4262

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