

SECURITIES AND EXCHANGE COMMISSION

FORM 13F-HR

Initial quarterly Form 13F holdings report filed by institutional managers

Filing Date: **2013-04-08** | Period of Report: **2013-03-31**  
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Mailing Address

*PO BOX 248*

*TECUMSEH MI 49236*

Business Address

*PO BOX 248*

*TECUMSEH MI 49236*

*517-424-6561*

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

Form 13F  
Form 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 3/31/2013  
Check here if Amendment ; Amendment Number: -----

This Amendment (Check only one.):  is a restatement.  
 adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: UNITED BANK & TRUST

Address: PO 248  
603 N EVANS ST  
TECUMSEH MI 49286

Form 13F File Number: 028-05241

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this submission.

Persons Signing this Report on Behalf of Reporting Manager:

Name: LAURA YARCKOW  
Title: OPERATIONS OFFICER  
Phone: 517-424-6561

Signature, Place, and Date of Signing:

/s/ LAURA J YARCKOW	TECUMSEH, MI	4/8/2013
-----	-----	-----
[Signature]	[City, State]	[Date]

Report Type (Check only one):

- 13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager are reported in this report.)
- 13F NOTICE. (Check here if no holdings reported are in this report, and all holdings are reported by other reporting manager(s).)
- 13F COMBINATION REPORT. (Check here if a portion of the holdings for this reporting manager are reported in this report and a portion are reported by other reporting manager(s).)

List of Other Managers Reporting for this Manager:

Form 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 0

Form 13F Information Table Entry Total: 202

Form 13F Information Table Value Total: \$ 189,070  
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(In Thousands)

List of Other Included Managers:

Provide a numbered list of the name(s) and 13F file number(s) of all institutional investment managers with respect to which this report is filed, other than the manager filing this report.  
NONE

<TABLE>  
<CAPTION>

FORM 13F INFORMATION TABLE

COLUMN 1	COLUMN 2	COLUMN 3	COLUMN 4	COLUMN 5	COLUMN 6	COLUMN 7	COLUMN 8			
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (x\$1000)	SHRS OR PRN AMT	SH/ PUT/ CALL	INVESTMENT DISCRETION	OTHER MANAGERS	VOTING AUTHORITY		
								SOLE	SHARED	NONE
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
ABBOTT LABS	COMMON STOCK	002824100	73	2070	SH	SOLE		2070	0	0
ABBOTT LABS	COMMON STOCK	002824100	3866	109452	SH	OTHER		109452	0	0
ABBVIE INC	COMMON STOCK	00287Y109	80	1970	SH	SOLE		1970	0	0
ABBVIE INC	COMMON STOCK	00287Y109	4136	101414	SH	OTHER		100247	0	1167
AFLAC INC	COMMON STOCK	001055102	222	4275	SH	OTHER		4275	0	0
AMERICAN EXPRESS CO	COMMON STOCK	025816109	110	1625	SH	SOLE		1625	0	0
AMERICAN EXPRESS CO	COMMON STOCK	025816109	2321	34403	SH	OTHER		34403	0	0
APACHE CORP	COMMON STOCK	037411105	17	220	SH	SOLE		220	0	0
APACHE CORP	COMMON STOCK	037411105	584	7574	SH	OTHER		7574	0	0
APPLE INC	COMMON STOCK	037833100	207	468	SH	SOLE		378	90	0
APPLE INC	COMMON STOCK	037833100	2157	4872	SH	OTHER		4649	0	223
AT&T INC	COMMON STOCK	00206R102	111	3012	SH	SOLE		3012	0	0
AT&T INC	COMMON STOCK	00206R102	635	17317	SH	OTHER		15907	0	1410
AUTOMATIC DATA PROCESSING INC	COMMON STOCK	053015103	32	487	SH	SOLE		487	0	0
AUTOMATIC DATA PROCESSING INC	COMMON STOCK	053015103	1392	21406	SH	OTHER		21032	0	374
BAKER HUGHES INC	COMMON STOCK	057224107	5	110	SH	SOLE		110	0	0
BAKER HUGHES INC	COMMON STOCK	057224107	279	6011	SH	OTHER		6011	0	0
BERKSHIRE HATHAWAY INC CLASS A	COMMON STOCK	084670108	3907	25	SH	OTHER		25	0	0
BLACKROCK INC CL A	COMMON STOCK	09247X101	107	415	SH	SOLE		415	0	0
BLACKROCK INC CL A	COMMON STOCK	09247X101	133	519	SH	OTHER		482	0	37
BOEING CO	COMMON STOCK	097023105	9	100	SH	SOLE		100	0	0
BOEING CO	COMMON STOCK	097023105	245	2854	SH	OTHER		2854	0	0
BRISTOL MYERS SQUIBB CO	COMMON STOCK	110122108	6	150	SH	SOLE		150	0	0
BRISTOL MYERS SQUIBB CO	COMMON STOCK	110122108	194	4714	SH	OTHER		4714	0	0
CATERPILLAR INC	COMMON STOCK	149123101	32	367	SH	SOLE		367	0	0
CATERPILLAR INC	COMMON STOCK	149123101	1103	12687	SH	OTHER		12687	0	0
CH ROBINSON WORLDWIDE INC	COMMON STOCK	12541W209	24	410	SH	SOLE		410	0	0
CH ROBINSON WORLDWIDE INC	COMMON STOCK	12541W209	996	16757	SH	OTHER		16757	0	0
CHEVRON CORPORATION	COMMON STOCK	166764100	144	1208	SH	SOLE		1208	0	0
CHEVRON CORPORATION	COMMON STOCK	166764100	4045	34041	SH	OTHER		33571	0	470
CHUBB CORP	COMMON STOCK	171232101	22	250	SH	SOLE		250	0	0
CHUBB CORP	COMMON STOCK	171232101	1449	16556	SH	OTHER		15736	0	820
CISCO SYSTEMS INC	COMMON STOCK	17275R102	100	4791	SH	SOLE		4791	0	0
CISCO SYSTEMS INC	COMMON STOCK	17275R102	1320	63151	SH	OTHER		61569	0	1582
CITIGROUP INC	COMMON STOCK	172967424	1	15	SH	SOLE		15	0	0
CITIGROUP INC	COMMON STOCK	172967424	231	5227	SH	OTHER		5227	0	0
COCA COLA CO	COMMON STOCK	191216100	95	2340	SH	SOLE		2340	0	0
COCA COLA CO	COMMON STOCK	191216100	1264	31258	SH	OTHER		30688	0	570
COLGATE PALMOLIVE CO	COMMON STOCK	194162103	81	690	SH	SOLE		690	0	0
COLGATE PALMOLIVE CO	COMMON STOCK	194162103	176	1487	SH	OTHER		1487	0	0
CONOCOPHILLIPS	COMMON STOCK	20825C104	6	100	SH	SOLE		100	0	0
CONOCOPHILLIPS	COMMON STOCK	20825C104	318	5287	SH	OTHER		4299	0	988
COSTCO WHOLESALE CORP	COMMON STOCK	22160K105	11	100	SH	SOLE		100	0	0
COSTCO WHOLESALE CORP	COMMON STOCK	22160K105	1144	10778	SH	OTHER		10240	0	538
CUMMINS INC	COMMON STOCK	231021106	94	810	SH	SOLE		810	0	0
CUMMINS INC	COMMON STOCK	231021106	780	6739	SH	OTHER		6739	0	0
DANAHER CORP	COMMON STOCK	235851102	78	1256	SH	SOLE		1256	0	0
DANAHER CORP	COMMON STOCK	235851102	3238	52093	SH	OTHER		50856	0	1237
DEERE & CO	COMMON STOCK	244199105	422	4905	SH	OTHER		4803	0	102
DISNEY WALT CO NEW	COMMON STOCK	254687106	138	2435	SH	SOLE		2435	0	0
DISNEY WALT CO NEW	COMMON STOCK	254687106	189	3330	SH	OTHER		3330	0	0
DOMINION RESOURCES INC	COMMON STOCK	25746U109	70	1200	SH	SOLE		1200	0	0
DOMINION RESOURCES INC	COMMON STOCK	25746U109	930	15988	SH	OTHER		15644	0	344
DOVER CORP	COMMON STOCK	260003108	208	2860	SH	OTHER		2860	0	0
DU PONT E I DE NEMOURS & CO	COMMON STOCK	263534109	206	4188	SH	OTHER		3468	0	720
EMC CORP MASS	COMMON STOCK	268648102	63	2630	SH	SOLE		2630	0	0
EMC CORP MASS	COMMON STOCK	268648102	292	12211	SH	OTHER		12211	0	0
EMERSON ELEC CO	COMMON STOCK	291011104	370	6628	SH	OTHER		5646	0	982
EXPRESS SCRIPTS HLDG	COMMON STOCK	30219G108	69	1190	SH	SOLE		1190	0	0
EXPRESS SCRIPTS HLDG	COMMON STOCK	30219G108	942	16341	SH	OTHER		14645	0	1696

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (x\$1000)	SHRS OR PRN AMT	SH/ PUT/ PRN CALL	INVESTMENT DISCRETION	OTHER MANAGERS	VOTING AUTHORITY SOLE SHARED NONE
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
EXXONMOBIL CORP	COMMON STOCK	30231G102	204	2265	SH	SOLE		2265 0 0
EXXONMOBIL CORP	COMMON STOCK	30231G102	4752	52734	SH	OTHER		52643 0 91
FORD MOTOR CO DEL	COMMON STOCK	345370860	619	47092	SH	OTHER		47092 0 0
FRANKLIN RESOURCES INC	COMMON STOCK	354613101	103	685	SH	SOLE		685 0 0
FRANKLIN RESOURCES INC	COMMON STOCK	354613101	3476	23050	SH	OTHER		23050 0 0
GENERAL DYNAMICS CORP	COMMON STOCK	369550108	38	537	SH	SOLE		537 0 0
GENERAL DYNAMICS CORP	COMMON STOCK	369550108	1136	16105	SH	OTHER		16105 0 0
GENERAL ELECTRIC CORP	COMMON STOCK	369604103	171	7407	SH	SOLE		7407 0 0
GENERAL ELECTRIC CORP	COMMON STOCK	369604103	2403	103943	SH	OTHER		101558 0 2385
GENERAL MLS INC	COMMON STOCK	370334104	85	1725	SH	SOLE		1725 0 0
GENERAL MLS INC	COMMON STOCK	370334104	931	18882	SH	OTHER		18771 0 111
GOOGLE INC CL A	COMMON STOCK	38259P508	87	110	SH	SOLE		110 0 0
GOOGLE INC CL A	COMMON STOCK	38259P508	2439	3071	SH	OTHER		2933 0 138
HUNTINGTON BANCSHARES INC	COMMON STOCK	446150104	103	14000	SH	SOLE		14000 0 0
HUNTINGTON BANCSHARES INC	COMMON STOCK	446150104	24	3315	SH	OTHER		3315 0 0
ILLINOIS TOOL WKS INC	COMMON STOCK	452308109	12	200	SH	SOLE		200 0 0
ILLINOIS TOOL WKS INC	COMMON STOCK	452308109	833	13670	SH	OTHER		13670 0 0
INTEL CORP	COMMON STOCK	458140100	35	1585	SH	SOLE		1585 0 0
INTEL CORP	COMMON STOCK	458140100	1337	61231	SH	OTHER		59507 0 1724
INTL. BUSINESS MACHINES CORP	COMMON STOCK	459200101	173	809	SH	SOLE		809 0 0
INTL. BUSINESS MACHINES CORP	COMMON STOCK	459200101	2422	11353	SH	OTHER		11285 0 68
JACOBS ENGINEERING GROUP INC	COMMON STOCK	469814107	6	100	SH	SOLE		100 0 0
JACOBS ENGINEERING GROUP INC	COMMON STOCK	469814107	234	4156	SH	OTHER		4156 0 0
JOHNSON & JOHNSON	COMMON STOCK	478160104	158	1934	SH	SOLE		1934 0 0
JOHNSON & JOHNSON	COMMON STOCK	478160104	2909	35674	SH	OTHER		34484 0 1190
JOHNSON CONTROLS INC	COMMON STOCK	478366107	251	7156	SH	OTHER		7156 0 0
JP MORGAN CHASE & CO	COMMON STOCK	46625H100	156	3285	SH	SOLE		3285 0 0
JP MORGAN CHASE & CO	COMMON STOCK	46625H100	1016	21402	SH	OTHER		20043 0 1359
KELLOGG CO	COMMON STOCK	487836108	14	225	SH	SOLE		225 0 0
KELLOGG CO	COMMON STOCK	487836108	1536	23835	SH	OTHER		23835 0 0
KEYCORP	COMMON STOCK	493267108	416	41760	SH	OTHER		41760 0 0
KIMBERLY CLARK CORP	COMMON STOCK	494368103	10	105	SH	SOLE		105 0 0
KIMBERLY CLARK CORP	COMMON STOCK	494368103	247	2516	SH	OTHER		2233 0 283
MARATHON OIL CORP	COMMON STOCK	565849106	37	1100	SH	SOLE		1100 0 0
MARATHON OIL CORP	COMMON STOCK	565849106	875	25960	SH	OTHER		25960 0 0
MARATHON PETROLEUM CORPORATION	COMMON STOCK	56585A102	49	550	SH	SOLE		550 0 0
MARATHON PETROLEUM CORPORATION	COMMON STOCK	56585A102	890	9937	SH	OTHER		9937 0 0
MCDONALDS CORP	COMMON STOCK	580135101	216	2167	SH	SOLE		2167 0 0
MCDONALDS CORP	COMMON STOCK	580135101	3310	33207	SH	OTHER		33207 0 0
MERCK & CO INC	COMMON STOCK	58933Y105	87	1975	SH	SOLE		1975 0 0
MERCK & CO INC	COMMON STOCK	58933Y105	153	3472	SH	OTHER		3472 0 0
MICROCHIP TECHNOLOGY INC	COMMON STOCK	595017104	11	300	SH	SOLE		300 0 0
MICROCHIP TECHNOLOGY INC	COMMON STOCK	595017104	752	20440	SH	OTHER		20440 0 0
MICROSOFT CORP	COMMON STOCK	594918104	120	4197	SH	SOLE		4197 0 0
MICROSOFT CORP	COMMON STOCK	594918104	1289	45050	SH	OTHER		43290 0 1760
NEXTERA ENERGY INC	COMMON STOCK	65339F101	16	200	SH	SOLE		200 0 0
NEXTERA ENERGY INC	COMMON STOCK	65339F101	490	6302	SH	OTHER		6302 0 0
NIKE INC-CLASS B	COMMON STOCK	654106103	27	450	SH	SOLE		450 0 0
NIKE INC-CLASS B	COMMON STOCK	654106103	844	14310	SH	OTHER		14310 0 0
NUCOR CORP	COMMON STOCK	670346105	214	4638	SH	OTHER		4638 0 0
ORACLE CORPORATION	COMMON STOCK	68389X105	169	5231	SH	SOLE		5231 0 0
ORACLE CORPORATION	COMMON STOCK	68389X105	2987	92396	SH	OTHER		92396 0 0
PEPSICO INC	COMMON STOCK	713448108	178	2244	SH	SOLE		2244 0 0
PEPSICO INC	COMMON STOCK	713448108	2834	35820	SH	OTHER		35076 0 744
PFIZER INC	COMMON STOCK	717081103	93	3233	SH	SOLE		3233 0 0
PFIZER INC	COMMON STOCK	717081103	505	17488	SH	OTHER		15859 0 1629
PHILIP MORRIS INTERNATIONAL	COMMON STOCK	718172109	29	318	SH	SOLE		318 0 0
PHILIP MORRIS INTERNATIONAL	COMMON STOCK	718172109	240	2585	SH	OTHER		2585 0 0
PROCTER & GAMBLE CO	COMMON STOCK	742718109	194	2515	SH	SOLE		2515 0 0
PROCTER & GAMBLE CO	COMMON STOCK	742718109	4055	52623	SH	OTHER		52484 0 139

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<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
QUALCOMM INC	COMMON STOCK	747525103	98	1462	SH	SOLE		1462 0 0
QUALCOMM INC	COMMON STOCK	747525103	490	7326	SH	OTHER		5817 0 1509
ROCKWELL COLLINS	COMMON STOCK	774341101	6	100	SH	SOLE		100 0 0
ROCKWELL COLLINS	COMMON STOCK	774341101	211	3340	SH	OTHER		3340 0 0
SOUTHERN COMPANY	COMMON STOCK	842587107	30	640	SH	SOLE		640 0 0
SOUTHERN COMPANY	COMMON STOCK	842587107	837	17846	SH	OTHER		17846 0 0
STRYKER CORPORATION	COMMON STOCK	863667101	107	1635	SH	SOLE		1635 0 0
STRYKER CORPORATION	COMMON STOCK	863667101	3129	47958	SH	OTHER		47958 0 0
SYSKO CORP	COMMON STOCK	871829107	231	6581	SH	SOLE		6581 0 0
SYSKO CORP	COMMON STOCK	871829107	2865	81465	SH	OTHER		81465 0 0
TARGET CORP	COMMON STOCK	87612E106	36	525	SH	SOLE		525 0 0
TARGET CORP	COMMON STOCK	87612E106	1551	22664	SH	OTHER		22455 0 209
TJX COS INC	COMMON STOCK	872540109	73	1560	SH	SOLE		1560 0 0
TJX COS INC	COMMON STOCK	872540109	3021	64613	SH	OTHER		64613 0 0
UNITED TECHNOLOGIES CORP	COMMON STOCK	913017109	114	1225	SH	SOLE		1225 0 0
UNITED TECHNOLOGIES CORP	COMMON STOCK	913017109	3532	37800	SH	OTHER		37698 0 102
V.F. CORP	COMMON STOCK	918204108	27	160	SH	SOLE		160 0 0
V.F. CORP	COMMON STOCK	918204108	560	3339	SH	OTHER		3272 0 67
VERIZON COMMUNICATIONS	COMMON STOCK	92343V104	143	2900	SH	SOLE		2900 0 0
VERIZON COMMUNICATIONS	COMMON STOCK	92343V104	1495	30413	SH	OTHER		29936 0 477
WAL MART STORES INC	COMMON STOCK	931142103	14	183	SH	SOLE		183 0 0
WAL MART STORES INC	COMMON STOCK	931142103	256	3418	SH	OTHER		3418 0 0
WALGREEN CO	COMMON STOCK	931422109	14	300	SH	SOLE		300 0 0
WALGREEN CO	COMMON STOCK	931422109	192	4017	SH	OTHER		4017 0 0
WELLS FARGO & CO	COMMON STOCK	949746101	197	5330	SH	SOLE		5330 0 0
WELLS FARGO & CO	COMMON STOCK	949746101	2122	57376	SH	OTHER		55817 0 1559
3M CO	COMMON STOCK	88579Y101	11	100	SH	SOLE		100 0 0
3M CO	COMMON STOCK	88579Y101	211	1983	SH	OTHER		1900 0 83
NOVARTIS AG SPONS ADR	COMMON STOCK	66987V109	5	75	SH	SOLE		75 0 0
NOVARTIS AG SPONS ADR	COMMON STOCK	66987V109	672	9426	SH	OTHER		9224 0 202
ROYAL DUTCH SHELL SPONS ADR	COMMON STOCK	780259206	256	3925	SH	OTHER		3925 0 0
TEVA PHARMACEUTICAL INDS SPONS	COMMON STOCK	881624209	6	150	SH	SOLE		150 0 0
TEVA PHARMACEUTICAL INDS SPONS	COMMON STOCK	881624209	294	7399	SH	OTHER		7399 0 0
ACCENTURE PLC CL A	COMMON STOCK	G1151C101	76	1005	SH	SOLE		1005 0 0
ACCENTURE PLC CL A	COMMON STOCK	G1151C101	301	3967	SH	OTHER		3075 0 892
COVIDIEN PLC	COMMON STOCK	G2554F113	15	225	SH	SOLE		225 0 0
COVIDIEN PLC	COMMON STOCK	G2554F113	449	6612	SH	OTHER		6460 0 152
MANULIFE FINANCIAL CORP	COMMON STOCK	56501R106	307	20836	SH	OTHER		20836 0 0
NOBLE CORP	COMMON STOCK	H5833N103	54	1425	SH	SOLE		1425 0 0
NOBLE CORP	COMMON STOCK	H5833N103	192	5035	SH	OTHER		5035 0 0
SCHLUMBERGER LTD	COMMON STOCK	806857108	130	1737	SH	SOLE		1737 0 0
SCHLUMBERGER LTD	COMMON STOCK	806857108	1400	18693	SH	OTHER		17711 0 982
MEDTRONIC INC CONV 1.625% 4	OTHER	585055AM8	350	350000	PRN	OTHER		N.A. N.A. N.A.
ALERIAN MLP ETF	OTHER	00162Q866	299	16865	SH	SOLE		N.A. N.A. N.A.
ALERIAN MLP ETF	OTHER	00162Q866	9226	520630	SH	OTHER		N.A. N.A. N.A.
GUGGENHEIM BRIC ETF	OTHER	18383M100	25	727	SH	SOLE		N.A. N.A. N.A.
GUGGENHEIM BRIC ETF	OTHER	18383M100	980	28363	SH	OTHER		N.A. N.A. N.A.
ISHARES CORE S&P MID-CAP ETF	OTHER	464287507	177	1535	SH	SOLE		N.A. N.A. N.A.
ISHARES CORE S&P MID-CAP ETF	OTHER	464287507	2647	23000	SH	OTHER		N.A. N.A. N.A.
ISHARES CORE S&P SMALL-CAP ETF	OTHER	464287804	116	1335	SH	SOLE		N.A. N.A. N.A.
ISHARES CORE S&P SMALL-CAP ETF	OTHER	464287804	4087	46950	SH	OTHER		N.A. N.A. N.A.
ISHARES CORE S&P 500 ETF	OTHER	464287200	59	378	SH	SOLE		N.A. N.A. N.A.
ISHARES CORE S&P 500 ETF	OTHER	464287200	660	4197	SH	OTHER		N.A. N.A. N.A.
ISHARES FTSE CHINA 25 INDEX FU	OTHER	464287184	106	2869	SH	SOLE		N.A. N.A. N.A.
ISHARES FTSE CHINA 25 INDEX FU	OTHER	464287184	4402	119204	SH	OTHER		N.A. N.A. N.A.
ISHARES GOLD TRUST	OTHER	464285105	16	1000	SH	SOLE		N.A. N.A. N.A.
ISHARES GOLD TRUST	OTHER	464285105	428	27562	SH	OTHER		N.A. N.A. N.A.
ISHARES MSCI CANADA INDEX FUND	OTHER	464286509	76	2675	SH	SOLE		N.A. N.A. N.A.
ISHARES MSCI CANADA INDEX FUND	OTHER	464286509	2910	102068	SH	OTHER		N.A. N.A. N.A.
ISHARES MSCI EAFE INDEX FUND	OTHER	464287465	224	3800	SH	SOLE		N.A. N.A. N.A.

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<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
ISHARES MSCI EAFE INDEX FUND	OTHER	464287465	7712	130750	SH	OTHER		N.A.	N.A.	N.A.
ISHARES MSCI EMERGING MKT IN	OTHER	464287234	33	760	SH	SOLE		N.A.	N.A.	N.A.
ISHARES MSCI EMERGING MKT IN	OTHER	464287234	198	4626	SH	OTHER		N.A.	N.A.	N.A.
ISHARES MSCI PACIFIC EX-JAPAN	OTHER	464286665	157	3150	SH	SOLE		N.A.	N.A.	N.A.
ISHARES MSCI PACIFIC EX-JAPAN	OTHER	464286665	6085	122438	SH	OTHER		N.A.	N.A.	N.A.
ISHARES RUSSELL 2000 INDEX FUN	OTHER	464287655	47	500	SH	SOLE		N.A.	N.A.	N.A.
ISHARES RUSSELL 2000 INDEX FUN	OTHER	464287655	3748	39692	SH	OTHER		N.A.	N.A.	N.A.
ISHARES S&P PREF STK	OTHER	464288687	11	281	SH	SOLE		N.A.	N.A.	N.A.
ISHARES S&P PREF STK	OTHER	464288687	256	6318	SH	OTHER		N.A.	N.A.	N.A.
SPDR DJ WILSHIRE INTL REAL EST	OTHER	78463X863	226	5250	SH	OTHER		N.A.	N.A.	N.A.
SPDR S&P MIDCAP 400 ETF TRUST	OTHER	78467Y107	238	1137	SH	SOLE		N.A.	N.A.	N.A.
SPDR S&P MIDCAP 400 ETF TRUST	OTHER	78467Y107	14387	68602	SH	OTHER		N.A.	N.A.	N.A.
SPDR S&P 500 ETF TRUST	OTHER	78462F103	11	70	SH	SOLE		N.A.	N.A.	N.A.
SPDR S&P 500 ETF TRUST	OTHER	78462F103	569	3630	SH	OTHER		N.A.	N.A.	N.A.
TECHNOLOGY SELECT SECT SPDR	OTHER	81369Y803	292	9650	SH	OTHER		N.A.	N.A.	N.A.
UTILITIES SELECT SECTOR SPDR	OTHER	81369Y886	254	6500	SH	OTHER		N.A.	N.A.	N.A.
VANGUARD FTSE EMERGING MARKETS	OTHER	922042858	142	3315	SH	SOLE		N.A.	N.A.	N.A.
VANGUARD FTSE EMERGING MARKETS	OTHER	922042858	6386	148872	SH	OTHER		N.A.	N.A.	N.A.
VANGUARD REIT ETF	OTHER	922908553	89	1268	SH	SOLE		N.A.	N.A.	N.A.
VANGUARD REIT ETF	OTHER	922908553	4976	70555	SH	OTHER		N.A.	N.A.	N.A.
ISHARES BARCLAYS TIPS BOND FUN	OTHER	464287176	50	416	SH	SOLE		N.A.	N.A.	N.A.
ISHARES BARCLAYS TIPS BOND FUN	OTHER	464287176	206	1700	SH	OTHER		N.A.	N.A.	N.A.

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