

IN THE CIRCUIT COURT IN AND FOR THE 15TH JUDICIAL CIRCUIT IN AND FOR
PALM BEACH COUNTY, FLORIDA

IN RE: ESTATE OF:

PROBATE DIVISION **IH**

SIMON L. BERNSTEIN,

FILE NO: 502012CP4391XXXXNB

Deceased. /

AMENDED¹ NOTICE OF TAKING TELEPHONE DEPOSITION DUCES TECUM
(For Authentication Purposes & Clarification Only)

TO: ALL PARTIES ON THE ATTACHED SERVICE LIST

PLEASE TAKE NOTICE that BRIAN M. O'CONNELL, as Successor Personal Representative of the Estate of Simon L. Bernstein, will take the deposition of the following deponent:

NAME: Records Custodian
JP Morgan Chase Bank, NA

DATE & TIME: Thursday, February 25, 2016
10:00 a.m. (EST)

LOCATION: Via Telephone (**Undersigned's office will give all parties on attached Service List a telephone number prior to deposition.**)

I HEREBY CERTIFY that a true and correct copy of the foregoing was furnished to counsel of record via the Court's e-portal system or U.S. Postal Service on this 11th day of February, 2016 to the parties on the attached Service List.

By: _____

BRIAN M. O'CONNELL
Florida Bar No: 308471
ASHLEY CRISPIN ACKAL
Florida Bar No: 037495
JOIELLE A. FOGLIETTA
Florida Bar No: 094238
Ciklin Lubitz & O'Connell
515 N. Flagler Dr., 20th Floor
West Palm Beach, FL 33401
Tel: 561-832-5900; Fax: 561-833-4209

¹ As to Exhibits attached to Amended Subpoena Only.

IN RE: Estate Of Simon L. Bernstein
File No.: 502012CP4391XXXXNB IH
Amended Notice of Taking Telephone Deposition
of Records Custodian, JP Morgan Chase Bank, NA

service@ciklinlubitz.com
probateservice@ciklinlubitz.com

IN RE: Estate Of Simon L. Bernstein
 File No.: 502012CP4391XXXXNB IH
 Amended Notice of Taking Telephone Deposition
 of Records Custodian, JP Morgan Chase Bank, NA

SERVICE LIST

<p>Alan B. Rose, Esq. Page, Mrachek, Fitzgerald & Rose, PA. 505 S. Flagler Dr., Suite 600 West Palm Beach, FL 33401 (561) 355-6991 arose@mrachek-law.com mchandler@mrachek-law.com Attorney for Ted S. Bernstein</p>	<p>John P. Morrissey, Esq. 330 Clematis St., Suite 213 West Palm Beach, FL 33401 john@jmorrisseylaw.com Attorney for Molly Simon et al</p>	<p>Donald R. Tescher, Esq. Robert L. Spallina, Esq. 925 S. Federal Highway, Suite 500 Boca Raton, FL 33432 Dtescher@tescherlaw.com ddustin@tescherlaw.com rspallina@tescherspallina.com kmoran@tescherspallina.com</p>
<p>Peter Feaman, Esq. Peter M. Feaman, P.A. 3695 Boynton Beach Blvd., Suite 9 Boynton Beach, FL 33436 pfeaman@feamanlaw.com</p>	<p>Shendell & Pollock, P.L. 2700 N. Military Trail, suite 150 Boca Raton, FL 33431 241-2323 Fax: 241-2330 Gary R. Shendell, Esq. gary@shendellpollock.com estella@shendellpollock.com grs@shendellpollock.com Kenneth S. Pollock, Esq. ken@shendellpollock.com britt@shendellpollock.com grs@shendellpollock.com Matthew A. Tornincasa, Esq. matt@shendellpollock.com robyne@shendellpollock.com grs@shendellpollock.com Attorney for Tescher and Spallina</p>	<p>Max Friedstein 2142 Churchill Lane Highland Park, IL 60035 Beneficiary</p>
<p>Eliot Bernstein and Joshua, Jacob and Daniel Bernstein, Minors c/o Eliot and Candice Bernstein, Parents and Natural Guardians 2753 N.W. 34th St. Boca Raton, FL 33434 iviewit@iviewit.tv</p>	<p>Pamela Beth Simon 950 N. Michigan Ave., Apt. 2603 Chicago, IL 60611 psimon@stpcorp.com</p>	<p>Lisa Friedstein and Carley Friedstein, Minor c/o Jeffrey and Lisa Friedstein Parent and Natural Guardian 2142 Churchill Lane Highland Park, IL 60035 Lisa@friedsteins.com Lisa.friedstein@gmail.com Beneficiary</p>
<p>Jill Iantoni and Julia Iantoni, a Minor c/o Guy and Jill Iantoni, her Parents & Natural Guardians 2101 Magnolia Lane Highland Park, IL 60035 jilliantoni@gmail.com</p>		

IN THE CIRCUIT COURT IN AND FOR THE 15TH JUDICIAL CIRCUIT IN AND FOR
PALM BEACH COUNTY, FLORIDA

IN RE: ESTATE OF:

PROBATE DIVISION IH

SIMON L. BERNSTEIN,

FILE NO: 502012CP4391XXXXNB

Deceased. /

AMENDED (As to Exhibits attached Only)
SUBPOENA FOR TELEPHONE DEPOSITION DUCES TECUM
(For Authenticity of Records & Clarification Only)

TO: Records Custodian
JP Morgan Chase Bank, NA
500 Stanton Christiana Road
Newark, DE 19713
FAX: 317/757-7421

YOU ARE COMMANDED to appear **via telephonically** at the law offices of JP MORGAN CHASE BANK, NA, 500 Stanton Christiana Road, Newark, DE 19713 on **February 25, 2016 at 10:00 a.m. (EST)**¹ for the purposes of authenticating and clarifying the records attached hereto as Exhibits A and B.

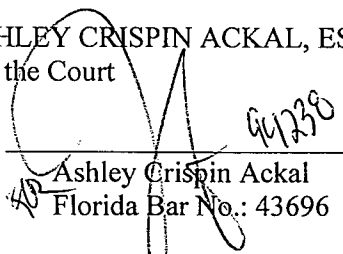
DUCES TECUM: To have with you any and all records relating to any and all accounts opened by Simon Bernstein, including, but not limited to, the new account documents attached hereto as Exhibits A and B. Please also see Exhibit C, attached hereto.

If you fail to (1) appear as specified; or (2) object to this subpoena.

YOU MAY BE IN CONTEMPT OF COURT. You are subpoenaed by the attorney whose name appears on this subpoena and unless excused from this subpoena by that attorney or the Court, you shall respond to this subpoena as directed.

DATED on this ^{11th}~~10th~~ day of February, 2016.

ASHLEY CRISPIN ACKAL, ESQ.
For the Court

By: 
Ashley Crispin Ackal
Florida Bar No.: 43696

¹ PLEASE CALL PARALEGAL, CHARLENE ANDERSON UPON YOUR RECEIPT OF THIS SUBPOENA AT 561/820-0325 TO GIVE A TELEPHONE NUMBER TO CALL-IN FOR THIS DEPOSITION.

CIKLIN LUBITZ & O'CONNELL
*Attorneys for Brian M. O'Connell, as
Personal Representative of the Estate
of Simon L. Bernstein*
515 North Flagler Drive, 20th Floor
West Palm Beach, FL 33401
Telephone: 561-832-5900
Facsimile: 561-833-4209
service@ciklinlubitz.com
probateservice@ciklinlubitz.com

"If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the ADA Coordinator in the Administrative Office of the Court, Palm Beach County Courthouse, 205 North Dixie Highway, Room 5.2500, West Palm Beach, Florida 33401; telephone number (561) 355-4380 within two (2) working days of your receipt of this [notice]; if you are hearing or voice impaired, call (800) 955-8771."

J.P. Morgan IRA Account Application

J.P.Morgan

Required for IRA accounts in addition to the J.P. Morgan Personal Account Application

A. Account Information

Account Title JPMORGAN CHASE BANK NA, AS CUSTODIAN FOR SIMON BERNSTEIN IRA ROLLOVER

B. IRA Type

Regular or Spousal Trustee to Trustee Transfer Rollover (including a direct rollover from an employer's plan)

C. Designation of Beneficiary(ies)

The following individual(s) or entity(ies) shall be my primary and/or contingent beneficiary(ies). If neither primary nor contingent is indicated, the individual or entity will be deemed to be a primary beneficiary. If more than one primary beneficiary is designated and no distribution percentages are indicated, the beneficiaries will be deemed to own equal share percentages in the IRA. Multiple contingent beneficiaries with no share percentage indicated will also be deemed to share equally.

If any primary or contingent beneficiary dies before me, his or her interest and the interest of his or her heirs shall terminate completely, and the percentage share of any remaining beneficiary(ies) shall be increased on a pro rata basis. If no primary beneficiary(ies) survives me, the contingent beneficiary(ies) shall acquire the designated share of my IRA. If I do not designate a valid beneficiary, or if all of my primary and contingent beneficiary(ies) predecease me, my estate will be the beneficiary.

Beneficiary Name 1 SHIRLEY BERNSTEIN

Address 7020 LIONS HEAD LN

City BOCA RATON State FL Zip 334965931

Country US Relationship SPOUSE Share % 100

Primary Contingent

Date of Birth: 0 6 - 2 9 - 1 9 3 9
m m - d d - y y y y

SSN#: [REDACTED]

Beneficiary Name 2

Address

City State Zip

Country Relationship Share %

Primary Contingent

Date of Birth: [] [] - [] [] - [] [] [] []
m m - d d - y y y y

SSN#: [] [] [] - [] [] - [] [] [] []

Beneficiary Name 3

Address

City State Zip

Country Relationship Share %

Primary Contingent

Date of Birth: [] [] - [] [] - [] [] [] []
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SSN#: [] [] [] - [] [] - [] [] [] []

Beneficiary Name 4

Address

City State Zip

Country Relationship Share %

Primary Contingent

Date of Birth: [] [] - [] [] - [] [] [] []
m m - d d - y y y y

SSN#: [] [] [] - [] [] - [] [] [] []

This application must be completed before Morgan will be able to provide financial services. I must also notify you of any future changes to any information contained in this application.

D. Agreement

I acknowledge that I have received a copy of Morgan's current fee schedule, and that the Trustee or Custodian is entitled to compensation at the rates stated in its regularly published schedules of compensation when payable, notwithstanding that such compensation may be greater than that now in effect. If no alternative payment instructions have been established, this individual retirement account will be charged accordingly. If my assets include Morgan-Advised Funds, or Morgan-managed and affiliated Funds, as defined in the General Terms, the fees with respect to those Funds are described in the prospectus and related materials. If I have elected brokerage with JPMSI, transaction and other fees will be charged under my Brokerage Account Agreement.

I understand that I may not elect a Line of Credit in connection with an IRA.

I understand that you do not give tax or legal advice, and that I am advised to consult a lawyer or tax advisor about tax, legal, and estate-planning issues affecting my accounts.

I assume complete responsibility for:

1. Determining that I am eligible for an IRA each year I make a contribution;
2. Insuring that all contributions I make are within the limits set by the tax laws;
3. The tax consequences of any contribution (including rollover contributions) and distribution.

I certify, as the account holder signing below and under penalties of perjury, that the number on this application is my correct taxpayer identification number.

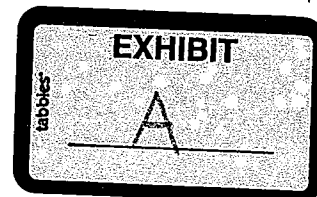
CONTINUED ON PAGE 2

J.P. Morgan Use Only
1 of 2
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SIMON BERNSTEIN Account Number
Adelstein Todd Banker/Investor

9505128 SPN

CAS
12/08 US921



J.P. Morgan IRA Account Application

J.P.Morgan

Required for IRA accounts in addition to the J.P. Morgan Personal Account Application

If I have elected to open an Investment Management /Third Party Manager (discretionary) account, my IRA assets will be managed by a Morgan Affiliate as Trustee and the following Terms shall also apply:

My Agreement with the Trustee is comprised of this Application; the Trust IRA Investment Management Agreement (which is a 5305 Plan Agreement) and the Financial Disclosure and Disclosure Statement included with it; the provisions of the General Terms incorporated in it by reference; the Fee Schedules; Disclosures; and any Supplemental Forms. In addition, I am entering into the Investment Management Agreement and the Third Party Manager Advisory Agreement. By signing this Application, I acknowledge that I have received copies of, read, and agreed to, all the documents that comprise my Agreement with the Trustee, the Investment Management Agreement, and the Third Party Manager Advisory Agreement. I understand that the terms and conditions that apply to my Individual Retirement Account are contained in or referred to in the documents listed above, and the Investment Management Agreement. Within seven days from the date I open my IRA, I may revoke it without penalty by delivering a written notice to the Trustee.

If I have elected to open an Asset or Asset/Brokerage account to manage my IRA assets, then Morgan shall act as Custodian and the following terms shall also apply*:

My Agreement with the Custodian is comprised of this Application; the Custodial IRA Asset Account Agreement (which is a 5305-A Plan Agreement) and the Financial Disclosure and Disclosure Statement included with it; the provisions of the General Terms and of the Asset Account Agreement incorporated in it by reference; the Fee Schedules; Disclosures; and any Supplemental Forms. In addition, if I have completed the Brokerage Supplement, I am entering into the Brokerage Account Agreement with JPMSI. By signing this Application, I acknowledge that I have received copies of, read, and agreed to, all the documents that comprise my Agreement with the Custodian, and the Brokerage Account Agreement, if applicable. I understand that the terms and conditions that apply to my Individual Retirement Account are contained in or referred to in the documents listed above, other than the Brokerage Account Agreement. Within seven days from the date I open my IRA, I may revoke it without penalty by delivering a written notice to the Custodian.

*Chase Private Client brokerage accounts are with CISC. There is a separate CISC brokerage agreement that must be executed.

E. Signature

IRA Holder must sign below:



Signature of IRA Holder

Date

SIMON BERNSTEIN

Print Name



Authorized Signature of Trustee or Custodian

Date

John G. Christian

Print Name

F. Spousal Consent – This section must be completed

Current Marital Status

I Am Not Married – I understand that if I become married in the future, I must complete a new IRA Designation of Beneficiaries Form.

I Am Married – I understand that if I choose to designate a primary beneficiary other than my spouse, or in addition to my spouse, my spouse must sign below.

I am the spouse of the above-named IRA holder. I acknowledge that I have received a fair and reasonable disclosure of my spouse's property and financial obligations. Due to the tax consequences of giving up my interest in this IRA, I have been advised to see a tax or legal advisor.

I hereby give the IRA holder any interest I have in the funds or property deposited in this IRA and consent to the beneficiary designation(s) indicated above. I assume full responsibility for any adverse consequences that may result. No tax or legal advice was given to me by the Trustee or Custodian.

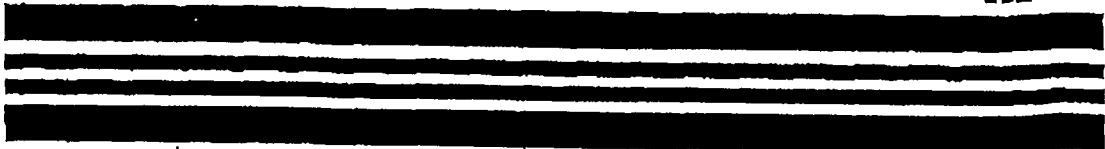
SPOUSE: SIGN HERE ONLY IF A PRIMARY BENEFICIARY OTHER THAN, OR IN ADDITION, TO YOU IS DESIGNATED.



Signature of Spouse

Date

Print Name



Comments

IRA APP

Date[mmddyyyy]

08172010

Box Number

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Form Type = "CITADEL"

Doc Code Doc Code Doc Code Doc Code

921

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Account Numbers

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Account Numbers

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**J.P. Morgan Account Application Package for
ESTATE OF SIMON BERNSTEIN INHERITED IRA**

J.P.Morgan

Date: May 23, 2014

A. Forms to Complete

Please add all missing information to the following forms and initial any changes you make. After you sign these documents, return them in the self-addressed envelope provided or to the contact listed in Section D.

JPMorgan IRA Account Application
JPMorgan IRA Transfer Rollover Request
JPMorgan Suitability Supplement

B. Documents we need from you

When you return the completed application, please include the most recent version of the following documents:

Photocopy of Driver's License or Passport For Each Signer

C. Reference Documents

Please read and keep these enclosed documents for your records:

Fee Schedule(s)
Depositing Securities & Cash Into JPMorgan Account
JPMorgan Privacy Policy
Individual Retirement Account Agreements
Privacy Policy Notice Letter
Combined Terms and Conditions
important information about procedures for opening a new
account

D. Contacts

If you have any questions concerning this package, please call:

Name: PATTI A GIBBONS

Address: 205 ROYAL PALM WAY

City: PALM BEACH

State: FLORIDA

Zip: 334804302

Phone: 561-838-4607

Fax: 561-833-5683

E. Important information about procedures for opening a new account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth and tax identification number for U.S. persons or passport number, country of issuance and expiration date for non-U.S. persons. In order to demonstrate that we have confirmed your identity, we will ask for a copy of your driver's license or other identifying documents such as a passport, Military ID or other government issued document.

The following notice is required by the Unlawful Internet Gambling Enforcement Act of 2006 and applies to all commercial clients. JPMorgan Chase Bank, N.A. strictly prohibits the use of accounts to conduct transactions, including but not limited to the receipt of funds through electronic funds transfer, by check, draft, or any similar instrument, that are related, directly or indirectly, to unlawful internet gambling.

J.P. Morgan Additional Trustees Form

J.P.Morgan

Additional Trustees or Executors

Name BENJAMIN P. BROWN Trustee Executor/Representative

SSN#: --

Date of Birth: -- m m d d y y y y

Legal Address MATWICZYK & BROWN LLP, 625 FLAGLER DR STE 401 City WEST PALM BEACH

State FL Zip 33401 Country USA

Mailing Address same as Legal Address? Yes No

Mailing Address _____ City _____

State _____ Zip _____ Country _____

Home Phone _____ Mobile Phone _____

E-mail Address hbrown@matbrolaw.com

Name of Employer MATWICZYK & BROWN LLP Type of Business ATTORNEYS

Occupation/ Position ATTORNEY Business Phone 561-651-4004

Name _____ Trustee Executor/Representative

SSN#: --

Date of Birth: -- m m d d y y y y

Legal Address _____ City _____

State _____ Zip _____ Country _____

Mailing Address same as Legal Address? Yes No

Mailing Address _____ City _____

State _____ Zip _____ Country _____

Home Phone _____ Mobile Phone _____

E-mail Address _____

Name of Employer _____ Type of Business _____

Occupation/ Position _____ Business Phone _____

Name _____ Trustee Executor/Representative

SSN#: --

Date of Birth: -- m m d d y y y y

Legal Address _____ City _____

State _____ Zip _____ Country _____

Mailing Address same as Legal Address? Yes No

Mailing Address _____ City _____

State _____ Zip _____ Country _____

Home Phone _____ Mobile Phone _____

E-mail Address _____

Name of Employer _____ Type of Business _____

Occupation/ Position _____ Business Phone _____

ELECTRONIC CONSENT FORM | United States

Consent to Electronic Delivery of Communications

For the purpose of this Consent, "Communications" means both:

Investment Communications. All investment material and documentation and information including, but not limited to, prospectuses, preliminary prospectuses, recirculated preliminary prospectuses, free writing prospectuses, preliminary and final offering circulars/memoranda, other offering notices, and amendments and supplements to such documents; alternative investment documentation, documentation related to an IPO or other offering, subscription documents, capital calls, fact sheets, agreements, solicitations, pricing terms, notices and communications (including all notices and communications required or permitted to be sent pursuant to the Dodd-Frank Wall Street Reform and Consumer Protection Act or similar laws, regulations and rules in relation to relevant instruments including, but not limited to swaps, equity index derivatives, commodity derivatives and foreign exchange transactions) and other disclosures, and any other information whatsoever required to be sent in relation to any registered and unregistered investments or other investment matters; and

Service Communications. Any notice or Communication relating to any service offered by J.P. Morgan for which notices or Communications are required or permitted to be delivered through electronic mail (email).

ELECTRONIC DELIVERY

Electronic Delivery means delivery of the Communication (or of a notice that a Communication is available at a specified website) by electronic mail to the email address you specify below. Any Communication sent to you by Electronic Delivery will be deemed to have been delivered to you for all purposes, unless we receive notice that a Communication was not delivered.

INVESTMENT RISK

You agree that prior to making an investment decision, you will read and understand all Communications for the applicable securities offering. You agree that if you choose to purchase the offered securities, you have a full understanding of the terms, conditions and risks included in all such Communications, and assume those terms, conditions and risks. You acknowledge that investments in securities are subject to risk of loss, including the potential loss of some or all of your investment. If you have any questions regarding the terms and conditions of any offering, or wish to obtain additional information relating to an investment, you will contact your J.P. Morgan representative.

SYSTEM REQUIREMENTS

If you have difficulty accessing any Communications delivered to you through Electronic Delivery, please contact your J.P. Morgan representative.

PAPER COPIES

You may request courtesy paper copies of Communications be sent to you by regular mail at any time by contacting your J.P. Morgan representative. You acknowledge that any such request for printed copies of Communications does not itself constitute revocation of this Consent.

REGULATION S OFFERINGS

Communications related to securities offerings pursuant to Regulation S of the Securities Act of 1933, as amended, must be delivered to clients outside the United States. You agree to open or access such Communications only outside the United States.

LEGAL TERMS; DURATION OF CONSENT; REVOCATION

This Consent is subject to the General Terms for Accounts and Services and applicable Account Agreements. This Consent, with amendments from time to time, will apply to any current and future account, product or service that we agree upon orally, electronically or otherwise. However, this Consent does not affect, and is not affected by, any other agreement or Consent to Electronic Delivery of Communications that you have agreed to (or may agree to in the future) with J.P. Morgan, including Consent to the Electronic Delivery of the type of Communications that are the subject of this Consent.

This Consent will be in effect for the delivery of all future Communications unless revoked by us or by executing and sending a revocation letter to your J.P. Morgan representative. Any such revocation must be on an all-or-nothing basis. Please note that such withdrawal of Consent may result in the termination or disallowance of certain accounts or services, or the termination or disallowance of certain offerings. This consent supplements all other consents to electronic delivery which you may have entered into, or will enter into in the future with J.P. Morgan, the validity of which is not affected in any manner by this consent.

Email Address for Electronic Delivery of Communications

Please provide your email address below. The email address that you provide below will become the email address that J.P. Morgan Private Bank will use to contact you regarding your accounts and services, and to send you Communications through Electronic Delivery, including, but not limited to, the Communications set forth in this Consent. However, this Consent will not modify, terminate, or otherwise affect any other agreement, including, without limitation, any other Consent to Electronic Delivery that you have entered into in the past, or may enter into in the future. You may change your email address in the future without executing a new Electronic Consent Form through any method of which J.P. Morgan approves.

Email: Bbrown@mathrolaw.com

It is your responsibility to notify your J.P. Morgan representative of any changes to your email address. You hereby waive all claims resulting from failure to receive Communications because of changes to your email address.

Signature

Authorized person(s) are required to sign below.

By signing below, I/we consent to receive Communications through Electronic Delivery in lieu of printed Communications. I/We acknowledge having carefully read the above information and fully understand the implications of this Consent.

Signature [Handwritten Signature] Date (MM/DD/YYYY) 5 27 2014 Name (print) BENJAMIN P. BROWN

Signature _____ Date (MM/DD/YYYY) _____ Name (print) _____



INDIVIDUAL RETIREMENT ACCOUNT (IRA)
TRANSFER FORM

J.P.Morgan

Account Information

Please provide the following information about the financial institution in which your account is held.

Financial institution JP MORGAN CHASE BANK, NA Contact name JOHN HAWKINS, JR., CLIENT SERVICE ASSOC
Street address 500 STANTON CHRISTIANA RD, OPS 3, FLR 1 Contact phone (800) 576-0938
City NEWARK State DE ZIP 19713 Country USA
Account title (as shown on statement) JPMORGAN CHASE BANK NA ACR SIMON BERNSTEIN-DECEASED IRA R/O
Account number 6007

Transfer Instructions

- This transfer will [X] Close the account [] Not close the account
Select one
[X] Transfer my entire account in kind—cash, securities and eligible mutual funds
[] Liquidate only my mutual funds, and transfer all cash and other securities
[] Liquidate all my assets, and transfer all cash
[] Transfer only the following assets from my account

Note: Please include a copy of your most recent statement (within the last three months is preferred).

Table with 4 rows for asset transfer. Columns: Description of asset, Quantity, All, Other.

I acknowledge and understand that unless JPMorgan Chase Bank, N.A., as IRA custodian, has reviewed and formally accepted nonmarketable assets (e.g., hedge funds, private equity shares, limited liability company (LLC) stock, closely held stock), JPMorgan Chase Bank, N.A. reserves the right to return the assets to the transferring institution, or distribute them to me.

ADDITIONAL INSTRUCTIONS Optional

All my mutual fund distributions will be reinvested automatically unless the following box is checked [] Retain cash

TRANSFER INSTRUCTIONS FOR REQUIRED MINIMUM DISTRIBUTIONS (RMDs) Check if applicable

- I authorize the financial institution named above to:
[] Distribute my RMD to me prior to transferring my IRA
[] Include the amount that represents my RMD in the transfer

Disclosures

By signing below, I hereby authorize JPMorgan Chase Bank, N.A. and any affiliate of JPMorgan Chase & Co., to execute and deliver, either in my name alone, or acting as my agent with full power to represent me, any assignments, stock or bond powers, or other documents that they deem necessary and appropriate to complete my IRA transfer request.

Furthermore, I authorize the transfer of my IRA assets in the manner described above, and certify that all the information I provided is correct and may be relied upon by JPMorgan Chase Bank, N.A. I understand that I am responsible for determining my eligibility to transfer such IRA assets within the limits set forth by tax laws, related regulations and plan agreements.

Signature

The IRA owner is required to sign below. Please ensure that all information is complete and accurate, and be sure to initial any corrections.

Signature: [Handwritten Signature] Date: 5/27/14
Name (print) BENJAMIN P. BROWN, CURATOR



**INDIVIDUAL RETIREMENT ACCOUNT (IRA)
TRANSFER FORM**

J.P.Morgan

Acceptance by JPMorgan Chase Bank, N.A. as IRA Custodian

JPMorgan Chase Bank, N.A. agrees to serve as the custodian, and in any other capacity indicated for the account of the above-named IRA owner and, as such, agrees to accept the assets being transferred.

Signature (JPMorgan Chase Bank, N.A.) _____ Date _____

Name (print) _____ Title _____

J.P. Morgan Use Only	
Account title _____	SSN/Tax ID _____
Account number _____	
Client Service Specialist _____	Phone _____
	Signature guarantee _____

INDIVIDUAL RETIREMENT ACCOUNT (IRA) APPLICATION

Account Information

IRA TYPE Check one

Traditional Roth SEP

If the account being opened is an inherited IRA, provide name of decedent SIMON BERNSTEIN

ACCOUNT TYPE Check one

Investment Investment management Brokerage with custody Custody only

ACCOUNT FEATURES Check all that apply

For brokerage Options trading¹

Statements Please contact me about sending duplicate statements to other parties

For brokerage and custody All uninvested cash balances will automatically transfer into a Federal Deposit Insurance Corporation (FDIC) insured Deposit Sweep as described in the Asset Account Agreement.

I acknowledge and understand that this Application, and each accompanying agreement, will apply to all accounts set forth above.

Account Owner

Name ESTATE OF SIMON BERNSTEIN

Date of birth 10/02/2012

SSN 30-6329446

Citizenship USA

LEGAL ADDRESS AND CONTACT INFORMATION

EMPLOYER INFORMATION

Street C/O BENJAMIN P. BROWN, 625 N FLAGLER DR STE 401

Employer N/A

City WEST PALM BEACH State FL ZIP 33401

Occupation/Position

Country USA

Phone (H)

Business address

Phone (C)

Phone (W) 561-651-4004

City

State

ZIP

Email B.Brown@mafbrokered.com

MAILING ADDRESS If different from legal address

ONLINE ACCESS Enables ability to enroll in e-delivery/paperless statements

Street

I would like online access

City

State

ZIP

I already have online access/User ID

Country

Please be sure to review the information in this section, and on the following page(s), in its entirety before designating your primary and contingent beneficiary(ies).

Designation of Beneficiaries: Important Guide

IRAs are generally considered non-probate assets, which means they pass outside of your will. Instead, upon your death, the assets in your IRA will be transferred directly to the beneficiary(ies) you designated. Therefore, it is important that you carefully read the following information and consult your tax and legal advisors for assistance.

- **Primary beneficiaries** are your first choice for beneficiaries. This means that, in the event of your death, the first people who can claim your IRA assets are the primary beneficiaries. You may designate one or more primary beneficiaries. If more than one primary beneficiary is designated, and no distribution percentages are indicated, the beneficiaries will be deemed to own equal share percentages in the IRA.
- **Contingent beneficiaries:** In the event there are no living primary beneficiaries at your death, the contingent beneficiaries claim the IRA assets. You may designate one or more contingent beneficiaries. As with primary beneficiaries, if you name multiple contingent beneficiaries, but do not indicate a share percentage, the beneficiaries will be deemed to share equally.
- If any primary or contingent beneficiary dies before you, his or her interest, and the interest of his or her heirs, shall terminate completely, and the percentage share of any remaining beneficiary(ies) shall be increased on a pro rata basis unless you have checked the box indicating that your descendants who survive you shall be beneficiaries "per stirpes."
- If you checked the box indicating that your descendants who survive you shall be beneficiaries on a "per stirpes" basis, your assets will be divided equally among your children. If a child has predeceased you, the children of that child shall share equally in that portion of the IRA originally left to the deceased child.
- If you do not designate a valid beneficiary, or if all of your primary and contingent beneficiaries predecease you, your estate will be the beneficiary. Given certain potential adverse consequences if your estate is your IRA beneficiary, it is important that you consult your tax and legal advisors for assistance.
- If you live in Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington or Wisconsin, please complete the "Current Marital Status and Consent" section in this Application. If your spouse will not be named as sole primary beneficiary, he or she will need to sign and provide consent.

¹Options trading is required for exchange-traded options, over-the-counter traded options and structured products; additional derivatives form(s) are required.

INDIVIDUAL RETIREMENT ACCOUNT (IRA) APPLICATION

Designation of Beneficiaries

Please designate your primary and contingent beneficiary(ies) below.

Primary Beneficiaries

I hereby designate the person(s) or entity(ies) named below as primary beneficiary(ies). (Check all that apply. Total percentage for primary beneficiaries must equal 100%.) I understand that if more than one primary beneficiary is designated, and no distribution percentages are indicated, the beneficiaries will be deemed to share equally in the IRA.

SPOUSE

To the person I am married to at the time of my death

DESCENDANTS

My children who survive me, per stirpes. (This means that your assets will be divided equally among your children. If a child is deceased, the entire portion due to that child will be divided equally among his or her children, if any.)

INDIVIDUALS

Name, Date of birth, SSN, Relationship, Street address, City, State, ZIP, Country

Name, Date of birth, SSN, Relationship, Street address, City, State, ZIP, Country

Name, Date of birth, SSN, Relationship, Street address, City, State, ZIP, Country

TRUSTS & OTHER DESIGNATIONS Check one

Trust, Charitable organization, Entity, Estate

100% Name ESTATE OF SIMON BERNSTEIN, Tax ID 30-6329446, Street address 625 N FLAGLER DR STE 401, City WEST PALM BEACH, State FL, ZIP 33401, Country USA

Check here if additional primary beneficiaries will be named via the Individual Retirement Account (IRA) Beneficiary Addendum

TOTAL MUST BE 100%, including any other primary beneficiaries named via the Individual Retirement Account (IRA) Beneficiary Addendum.

Contingent Beneficiaries

I hereby designate the person(s) or entity(ies) named below as contingent beneficiary(ies). (Check all that apply. Total percentage for contingent beneficiaries must equal 100%.) I understand that if more than one contingent beneficiary is designated, and no distribution percentages are indicated, the beneficiaries will be deemed to share equally in the IRA.

SPOUSE

To the person I am married to at the time of my death

DESCENDANTS

My children who survive me, per stirpes. (This means that your assets will be divided equally among your children. If a child is deceased, the entire portion due to that child will be divided equally among his or her children, if any.)

INDIVIDUALS

Name, Date of birth, SSN, Relationship, Street address, City, State, ZIP, Country

Name, Date of birth, SSN, Relationship, Street address, City, State, ZIP, Country

Name, Date of birth, SSN, Relationship, Street address, City, State, ZIP, Country

TRUSTS & OTHER DESIGNATIONS Check one

Trust, Charitable organization, Entity, Estate

Name, Tax ID, Street address, City, State, ZIP, Country

Check here if additional contingent beneficiaries will be named via the Individual Retirement Account (IRA) Beneficiary Addendum

TOTAL MUST BE 100%, including any other contingent beneficiaries named via the Individual Retirement Account (IRA) Beneficiary Addendum.

INVESTMENT SUITABILITY | Client Information

J.P. Morgan is required by law and regulation, including FINRA Rule 2111, to collect the following information regarding you and your financial condition to assess the suitability of certain investment products for you.

Client Profile

Annual income (\$) ⁰ _____ Liquid net worth (\$) (Investable assets) 537,400
 Total net worth (\$) (Excluding primary residence) 537,400 Joint account owner annual income (\$) (if applicable) _____

FOR PERSONAL ACCOUNTS ONLY

Primary source of income Investments Compensation Pension Other _____
 Marital status of primary account owner Married Single Divorced Widowed
 Dependents (Number) _____

Affiliations

Applicable to account owner(s), authorized signer(s), trustee(s) and executor(s)

Yes No Are you, your spouse, or an immediate family member who receives material support from you or gives material support to you, serving as a director, corporate officer, control person, an affiliate or owner of 10% of a public corporation's stock?
 If yes, name of person _____
 Name of corporation _____
 Is the corporation traded publicly on a U.S. stock exchange? Yes No
 Yes No Are you, your spouse, an immediate family member who receives material support from you or who gives material support to you, or an individual controlling the account, employed by or associated with an FCM, broker-dealer, a futures or securities exchange, the NFA or FINRA, the CFTC, SEC or the MSRB?
 If yes, name of employer, broker-dealer* or entity _____
 Name of employee/associated person _____
 Yes No Are you, your spouse, or immediate family member or another household member, an employee of a financial institution or insurance company?
 If yes, name of institution* _____
 Name of employee/associated person _____

*Broker-dealers, and financial institutions that are members of the Financial Industry Regulatory Authority (FINRA), must provide written permission on corporate letterhead to open a brokerage, margin or investment management account.

Investment Profile

For brokerage accounts only Please complete the following information for the responsible/authorized individual(s) on the account.

TRADING EXPERIENCE

PRODUCT	YEARS OF EXPERIENCE	PRODUCT	YEARS OF EXPERIENCE	PRODUCT	YEARS OF EXPERIENCE
Stocks	0	Foreign exchange	0	Commodities	0
Bonds	0	Emerging markets	0	Derivatives	0
Mutual funds	0	Structured products	0	Hedge funds/Private placements	0

ASSETS AND ACCOUNTS HELD AWAY

I/We currently have brokerage accounts with the following firms NONE

Approximate value of investable assets held away from J.P. Morgan (\$) ⁰ _____

These assets are currently invested in Equities Fixed income & cash Alternative investments Other
 These assets are primarily concentrated in Equities Fixed income & cash Alternative investments Other

INVESTMENT SUITABILITY | Brokerage Account Information

Account Information

Account number

Account title JPMORGAN CHASE BANK, N.A. ACF SIMON BERNSTEIN DECEASED IRA FBO ESTATE OF SIMON BERNSTEIN

Investment Objective

Please review and consider the investment objectives and risk tolerance definitions below when selecting your investment objective.

Capital preservation: For clients looking to preserve their principal, but who are comfortable with a small amount of volatility in exchange for the possibility of returns. Clients with this objective are interested in liquid, lower risk investments, a portion of which may have short terms and stable values, resulting in smaller returns than some of the other major asset classes.

Income generation: For clients seeking a balanced approach to growth through a combination of products with differing levels of risk and return. Clients with this objective expect the volatility in their account to be more than capital preservation, but less than capital appreciation, with the intent of earning income.

Capital appreciation: For clients who are looking for a higher rate of return and are, as a result, willing to take on higher risk.

Speculation: Speculation includes the most aggressive investments. This level of risk tolerance is for clients willing to invest a portion, or all, of their account in products that may generate higher returns, but may also lose all or a part of the investment.

Please select one objective for this account

- Capital preservation without speculation
Income generation without speculation
Income generation with speculation
Capital appreciation with speculation

Please check one for each section below

- Investment time horizon: Less than 1 year, 1-5 years, 6-10 years, Greater than 10 years
Primary liquidity needs: Short term, Medium term, Long term, None
Secondary liquidity needs: Short term, Medium term, Long term, None

Liquidity needs: The need to quickly and easily convert to cash all or a portion of an investment without experiencing significant loss in value from the lack of a ready market, or incurring significant costs or penalties.

INDIVIDUAL RETIREMENT ACCOUNT (IRA) APPLICATION

~~CONFIDENTIAL INFORMATION~~

Current Marital Status and Consent

If you live in Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington or Wisconsin, please complete this section. You may also be required to complete an Individual Retirement Account (IRA) Beneficiary Update form if you change residences, or otherwise become a domiciliary of a community or marital property state in the future. If your spouse will not be named as sole primary beneficiary, he or she will need to sign and provide consent. Due to the different state rules and the important tax consequences of giving up one's community property interest, your spouse should consult with a tax or legal advisor.

IRA owner Check one

- I am not married—I understand that if I become married in the future, I must complete an Individual Retirement Account (IRA) Beneficiary Update form
- I am married—I understand that if I choose to designate a primary beneficiary other than my spouse, or in addition to my spouse, my spouse must sign in the section below

Spouse of IRA owner

I am the spouse of the named IRA owner. I acknowledge that I have received a fair and reasonable disclosure of my spouse's property and financial obligations. Due to the tax consequences of giving up my interest in this IRA, I have been advised to see a tax or legal advisor.

I hereby give the IRA owner any interest I have in the funds or property deposited in this IRA, and consent to the beneficiary designation(s) indicated on page two of this Application, and on the Individual Retirement Account (IRA) Beneficiary Update form, if applicable. I assume full responsibility for any adverse consequences that may result. No tax or legal advice was given to me by J.P. Morgan.

Sign below if you are the spouse of the IRA owner and not named as sole primary beneficiary.

Signature _____ Date _____ Name (print) _____

~~CONFIDENTIAL INFORMATION~~

Agreement

By signing on the last page of this Application, I agree to each of the following:

- (i) I have reviewed this Application, and I confirm and certify that the information contained herein is correct, and agree to each provision included within this Application.
- (ii) I have received and reviewed, and understand and agree to, the *Combined General Terms and Conditions* and the *Account Agreement* for each account for which I am applying (each, an Agreement). I have received a copy of the 5305-RA Custodial Account Agreement (Roth IRA) or 5305-A Custodial Account Agreement (Traditional IRA), the *Financial Disclosure*, and the *Disclosure Statement*. I understand that the terms and conditions that apply to this Roth or Traditional IRA are contained in this Application and the associated Custodial Account Agreement, and I agree to the terms therein.
- (iii) I request that J.P. Morgan open the account(s) and provide the services set forth on the first page of this Application, and I agree to the terms and conditions for each relevant account and service set forth in the Agreements.
- (iv) I acknowledge that, with the exception of the Individual Retirement Account (IRA) Application, which will be required for each IRA that I open, each Agreement, with possible amendments, will generally apply to any future account, product or service that I orally, electronically or otherwise agree upon, although certain accounts, products or services may require additional documentation.
- (v) I have read and I consent to the terms of J.P. Morgan's Private Bank Privacy Notice, including the manner in which my information is received and used. Upon opening an account with J.P. Morgan Private Bank, my information will be used by one or more members of the Private Bank's family of companies (as listed in the Privacy Notice) in order to make the products and services offered through the Private Bank available to me.
- (vi) I have read the "W-9 Tax Certification" set forth on the last page of this Application, and hereby make the certification.
- (vii) I acknowledge and understand that JPMorgan Chase Bank, N.A., the custodian of my IRA, and/or its affiliates, are entitled to compensation at the rates stated in the applicable fee schedule in effect at the time such compensation is payable, notwithstanding that such compensation may be greater than that now in effect, to the extent permitted by applicable law. If no alternative payment instructions have been established, the IRA referenced herein will be charged accordingly.
- (viii) I understand that I may not elect a line of credit in connection with an IRA.
- (ix) I assume complete responsibility for:
 - (a) Determining that I am eligible for an IRA each year I make a contribution;
 - (b) Ensuring that all contributions I make are within the limits set by the tax laws; and
 - (c) Determining the tax consequences of any contribution (including rollover contributions) and distribution.
- (x) I hereby appoint JPMorgan Chase Bank, N.A. as the custodian of my IRA. I understand and acknowledge that within seven days from the date I open my IRA, I may revoke it, without penalty, by delivering a written notice to JPMorgan Chase Bank, N.A.
- (xi) I have read and I understand the "Rules and Conditions Applicable to IRA Contribution Eligibility," and I have met the requirements for making the applicable contribution indicated within the Contribution Certification. I certify that all information I provided is true and correct, and may be relied on by JPMorgan Chase Bank, N.A. I understand that JPMorgan Chase Bank, N.A. does not give tax or legal advice, and that I have been advised to consult my tax and legal advisors about the tax, legal and estate-planning issues affecting my account(s). I assume full responsibility for this contribution transaction and will not hold JPMorgan Chase Bank, N.A., in any capacity, liable for any adverse consequences that may result.

INDIVIDUAL RETIREMENT ACCOUNT (IRA) APPLICATION

Applicable Agreements and Disclosures

The following document(s) are included in this package:

Suitability supplement

Pre-dispute Arbitration

By signing below, I acknowledge my agreement to arbitrate any controversies arising out of the Brokerage Account Agreement with J.P. Morgan Securities LLC in accordance with Paragraph 11 on page 13 of the Brokerage Agreement that I have received. (Paragraph 11 on page 13 is located in the "Agreements for Accounts and Services Offered Through J.P. Morgan Securities LLC and J.P. Morgan Entities," which is contained within the Combined General Terms and Conditions and within the International General Terms for Accounts and Services Account Agreements.)

Exclusions from Arbitration

I further acknowledge and understand that JPMorgan Chase Bank, N.A. has not agreed to arbitrate any dispute arising out of investment management services provided by it, including, without limitation, all services set forth in Investment Account and Services Offered by JPMorgan Chase Bank, N.A. and Affiliated Banks and "Accounts and Services Relating to Assets Held by JPMorgan Chase Bank, N.A. and Affiliated Banks" set forth in the International General Terms for Accounts and Services Account Agreements. Such disputes will not be subject to arbitration provisions set forth in the "Pre-dispute Arbitration" section, or any similar provision requiring arbitration.

W-9 Tax Certification

Under penalties of perjury, I certify that:

- (i) The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me);
(ii) I am not subject to backup withholding because: (a) I am exempt from backup withholding, (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
(iii) I am a U.S. citizen or other U.S. person (defined in the instructions).
(iv) The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

CERTIFICATION INSTRUCTIONS: You must cross out item (ii) above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.

Exemption from FATCA reporting code (if any) _____

Signature

The IRA owner is required to sign below. Please ensure that all information is complete and accurate, and be sure to initial any corrections. The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Signature [Handwritten Signature] Date 5/27/14 Name (print) BENJAMIN P. BROWN, CURATOR



Acceptance by JPMorgan Chase Bank, N.A. as IRA Custodian

The signature shall serve as agreement by JPMorgan Chase Bank, N.A. to act as IRA custodian.

Signature (JPMorgan Chase Bank, N.A.) _____ Date _____

Name (print) _____ Title _____

J.P. Morgan IRA Account Application

J.P.Morgan

Required for IRA accounts in addition to the J.P. Morgan Personal Account Application

A. Account Information

Account Title JPMORGAN CHASE BANK NA, AS CUSTODIAN FOR SIMON BERNSTEIN IRA ROLLOVER

B. IRA Type

Regular or Spousal Trustee to Trustee Transfer Rollover (including a direct rollover from an employer's plan)

C. Designation of Beneficiary(ies)

The following individual(s) or entity(ies) shall be my primary and/or contingent beneficiary(ies). **If neither primary nor contingent is indicated, the individual or entity will be deemed to be a primary beneficiary.** If more than one primary beneficiary is designated and no distribution percentages are indicated, the beneficiaries will be deemed to own equal share percentages in the IRA. Multiple contingent beneficiaries with no share percentage indicated will also be deemed to share equally.

If any primary or contingent beneficiary dies before me, his or her interest and the interest of his or her heirs shall terminate completely, and the percentage share of any remaining beneficiary(ies) shall be increased on a pro rata basis. If no primary beneficiary(ies) survives me, the contingent beneficiary(ies) shall acquire the designated share of my IRA. If I do not designate a valid beneficiary, or if all of my primary and contingent beneficiary(ies) predecease me, my estate will be the beneficiary.

Beneficiary Name 1 SHIRLEY BERNSTEIN

Address 7020 LIONS HEAD LN

City BOCA RATON **State** FL **Zip** 334965931

Country US **Relationship** SPOUSE **Share %** 100

Primary **Contingent**

Date of Birth:

0	6	-	2	9	-	1	9	3	9
<i>m</i>	<i>m</i>		<i>d</i>	<i>d</i>		<i>y</i>	<i>y</i>	<i>y</i>	<i>y</i>

SSN#: XXXXXXXXXX

Beneficiary Name 2 _____

Address _____

City _____ **State** _____ **Zip** _____

Country _____ **Relationship** _____ **Share %** _____

Primary **Contingent**

Date of Birth:

		-			-				
<i>m</i>	<i>m</i>		<i>d</i>	<i>d</i>		<i>y</i>	<i>y</i>	<i>y</i>	<i>y</i>

SSN#:

		-			-				
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Beneficiary Name 3 _____

Address _____

City _____ **State** _____ **Zip** _____

Country _____ **Relationship** _____ **Share %** _____

Primary **Contingent**

Date of Birth:

		-			-				
<i>m</i>	<i>m</i>		<i>d</i>	<i>d</i>		<i>y</i>	<i>y</i>	<i>y</i>	<i>y</i>

SSN#:

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Beneficiary Name 4 _____

Address _____

City _____ **State** _____ **Zip** _____

Country _____ **Relationship** _____ **Share %** _____

Primary **Contingent**

Date of Birth:

		-			-				
<i>m</i>	<i>m</i>		<i>d</i>	<i>d</i>		<i>y</i>	<i>y</i>	<i>y</i>	<i>y</i>

SSN#:

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This application must be completed before Morgan will be able to provide financial services. I must also notify you of any future changes to any information contained in this application.

D. Agreement

I acknowledge that I have received a copy of Morgan's current fee schedule, and that the Trustee or Custodian is entitled to compensation at the rates stated in its regularly published schedules of compensation when payable, notwithstanding that such compensation may be greater than that now in effect. If no alternative payment instructions have been established, this individual retirement account will be charged accordingly. If my assets include Morgan-Advised Funds, or Morgan-managed and affiliated Funds, as defined in the General Terms, the fees with respect to those Funds are described in the prospectus and related materials. If I have elected brokerage with JPMSI, transaction and other fees will be charged under my Brokerage Account Agreement.

I understand that I may not elect a Line of Credit in connection with an IRA.

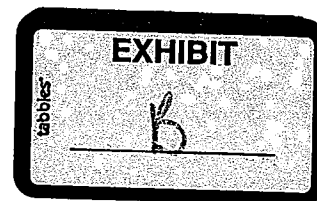
I understand that you do not give tax or legal advice, and that I am advised to consult a lawyer or tax advisor about tax, legal, and estate-planning issues affecting my accounts.

I assume complete responsibility for:

1. Determining that I am eligible for an IRA each year I make a contribution;
2. Insuring that all contributions I make are within the limits set by the tax laws;
3. The tax consequences of any contribution (including rollover contributions) and distribution.

I certify, as the accountholder signing below and under penalties of perjury, that the number on this application is my correct taxpayer identification number.

CONTINUED ON PAGE 2



J.P. Morgan IRA Account Application

J.P.Morgan

Required for IRA accounts in addition to the J.P. Morgan Personal Account Application

If I have elected to open an Investment Management /Third Party Manager (discretionary) account, my IRA assets will be managed by a Morgan Affiliate as Trustee and the following Terms shall also apply:

My Agreement with the Trustee is comprised of this Application; the Trust IRA Investment Management Agreement (which is a 5305 Plan Agreement) and the Financial Disclosure and Disclosure Statement included with it; the provisions of the General Terms incorporated in it by reference; the Fee Schedules; Disclosures; and any Supplemental Forms. In addition, I am entering into the Investment Management Agreement and the Third Party Manager Advisory Agreement. By signing this Application, I acknowledge that I have received copies of, read, and agreed to, all the documents that comprise my Agreement with the Trustee, the Investment Management Agreement, and the Third Party Manager Advisory Agreement. I understand that the terms and conditions that apply to my Individual Retirement Account are contained in or referred to in the documents listed above, and the Investment Management Agreement. Within seven days from the date I open my IRA, I may revoke it without penalty by delivering a written notice to the Trustee.

If I have elected to open an Asset or Asset/Brokerage account to manage my IRA assets, then Morgan shall act as Custodian and the following terms shall also apply*:

My Agreement with the Custodian is comprised of this Application; the Custodial IRA Asset Account Agreement (which is a 5305-A Plan Agreement) and the Financial Disclosure and Disclosure Statement included with it; the provisions of the General Terms and of the Asset Account Agreement incorporated in it by reference; the Fee Schedules; Disclosures; and any Supplemental Forms. In addition, if I have completed the Brokerage Supplement, I am entering into the Brokerage Account Agreement with JPMSI. By signing this Application, I acknowledge that I have received copies of, read, and agreed to, all the documents that comprise my Agreement with the Custodian, and the Brokerage Account Agreement, if applicable. I understand that the terms and conditions that apply to my Individual Retirement Account are contained in or referred to in the documents listed above, other than the Brokerage Account Agreement. Within seven days from the date I open my IRA, I may revoke it without penalty by delivering a written notice to the Custodian.

*Chase Private Client brokerage accounts are with CISC. There is a separate CISC brokerage agreement that must be executed.

E. Signature

IRA Holder must sign below:



Signature of IRA Holder

Date

SIMON BERNSTEIN

Print Name



Authorized Signature of Trustee or Custodian

Date

John G. Christian

Print Name

F. Spousal Consent – This section must be completed

Current Marital Status

I Am Not Married – I understand that if I become married in the future, I must complete a new IRA Designation of Beneficiaries Form.

I Am Married – I understand that if I choose to designate a primary beneficiary other than my spouse, or in addition to my spouse, my spouse must sign below.

I am the spouse of the above-named IRA holder. I acknowledge that I have received a fair and reasonable disclosure of my spouse's property and financial obligations. Due to the tax consequences of giving up my interest in this IRA, I have been advised to see a tax or legal advisor.

I hereby give the IRA holder any interest I have in the funds or property deposited in this IRA and consent to the beneficiary designation(s) indicated above. I assume full responsibility for any adverse consequences that may result. No tax or legal advice was given to me by the Trustee or Custodian.

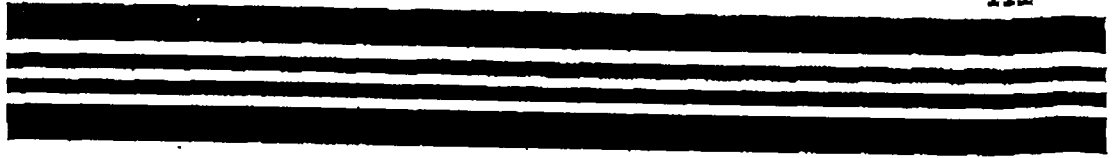
SPOUSE: SIGN HERE ONLY IF A PRIMARY BENEFICIARY OTHER THAN, OR IN ADDITION, TO YOU IS DESIGNATED.



Signature of Spouse

Date

Print Name



Comments

IRA APP

Date[mmddyyyy]

08172010

Box Number

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Form Type = "CITADEL"

Doc Code

Doc Code

Doc Code

Doc Code

Account Numbers

921

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Account Numbers

5007

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J.P. Morgan Personal Account Application

J.P.Morgan

A. Account Owner(s) Information

Primary Account Owner:
Name SIMON BERNSTEIN

Joint Account Owner:
Name _____

Legal Address 7020 LIONS HEAD LN

Legal Address _____

City BOCA RATON State Florida Zip 33496-5931

City _____ State _____ Zip _____

Country UNITED STATES State of Legal Residence FL

Country _____ State of Legal Residence _____

Phone 561-477-9096

Phone _____

Date of Birth:

1	2	-	0	2	-	1	9	3	5
m	m		d	d		y	y	y	y

Date of Birth:

		-			-				
m	m		d	d		y	y	y	y

SSN#: [REDACTED]
Citizenship:
 U.S. U.S. Permanent Resident Alien Country of Citizenship _____

SSN#:

		-			-				

Citizenship:
 U.S. U.S. Permanent Resident Alien Country of Citizenship _____

Name of Employer LIFE INSURANCE CONCEPTS

Name of Employer _____

Occupation/Position CHAIRMAN

Occupation/Position _____

Address 950 PENINSULA COR CR ST 3010 Phone 561-988-8984

Address _____ Phone _____

City BOCA RATON State FL Zip 33487

City _____ State _____ Zip _____

The following fields are required for Brokerage and IM Accounts:

The following field is required for Brokerage and IM Accounts:

Number of Dependents 0

Annual Income \$ _____

Annual Income \$500,000 Liquid Net Worth (Inv. assets) \$5,000,000 Net Worth excl. prim. res. \$12,000,000

B. Account Information

Title of Account: SIMON BERNSTEIN

- Individual Joint (JTWR0S/JAWR0S for TX residents) Tenants in Common Tenants by the Entirety
 Community Property In trust for (POD for TX residents) UTMA/UGMA Transfer on Death (TOD)

I have applied to open the following accounts (check all that apply):

- Checking Account Money Market Deposit Account/Savings Investment Management/Third Party Manager/Thematic Advisory Portfolio (TAP) (discretionary)
 Asset/Brokerage Asset/Brokerage with Private Asset Management Account
 Asset/Custody Asset/Custody with Private Asset Management Account

I hereby apply for a Line of Credit linked to my Asset Account Yes (U-1 form will be provided) No
Please be advised that if you have another account with the same feature, this is not applicable.

- Traditional IRA Asset/Brokerage Traditional IRA Investment Management/Third Party Manager Roth IRA Asset/Brokerage Roth IRA Investment Management/Third Party Manager

Each account I open is subject to the security interest provisions in the Agreement (as defined below in "E. Agreement") and is pledged as Collateral for all my Obligations.

C. Authorized Persons for Information Access

The following individuals are authorized to inquire about and receive all information about my accounts and transactions, including access to account information made available on J.P. Morgan websites:

Name _____ Name _____

D. Brokerage Information (required for JPMSI Brokerage accounts only*)

By checking the box below I consent to the electronic delivery of all information including, but not limited to, communications, prospectuses, and marketing and sales documents relating to my securities activity for all investment products including both registered and unregistered offerings.

I may be notified by e-mail regarding the above e-Mail Address: SIMON@LIFEINSURANCECONCEPTS.COM

Marital Status of Primary Account Owner: Married Single Divorced Widowed

Spouse Information (If spouse is not the joint account owner, please complete this section.)

Name SHIRLEY BERNSTEIN Name of Employer N/A

Occupation/Position HOMEMAKER Annual Income (\$) 0

J.P. Morgan Use Only SIMON BERNSTEIN IRA R/O Title 9505128 SPN CAS
I of 2 Adelstein Todd Banker/Investor

06/10 US1050

J.P. Morgan Personal Account Application

J.P.Morgan

D. Continued - Brokerage Information (required for Brokerage accounts only)

Investment Opportunities and Risk Tolerance

My objective for this account (check one): [] Capital Preservation [] Income Generation [X] Capital Appreciation

Speculative or aggressive investments that may generate higher returns but may be riskier than other investments because I may lose all or part of my investment (check one):

[X] Are permitted in this account [] Are not permitted in this account

Primary source of income: [X] Investments [X] Compensation [] Pension [] Other

Please indicate the number of years of personal trading experience for the authorized party(s) on this account:

Stocks 30 Bonds 30 Structured Products 0 Options 20 Emerging Markets 10 Hedge Funds/Private Placements 10

I currently have brokerage accounts with the following firms: OPPENHEIMER FUNDS

Authorized Persons for Brokerage Trading

The following individuals shall be authorized to trade in the account (a Power of Attorney will be provided).

Name _____ Name _____

Affiliations (all account owners)

I, my spouse or another family member is, or has been, a director, corporate officer, control person, affiliate or an owner of 10% of a public corporation's stock: [] Yes [X] No

If yes, name of person _____ Name of corporation _____

If yes, is the corporation traded publicly on a U. S. stock exchange? [] Yes [X] No

I, my spouse or another family member or an individual controlling the account is employed by or associated with a U.S. Broker-Dealer: [] Yes [X] No

If yes, name of Broker-Dealer _____ Name of employee/associated person _____

If yes, Broker-Dealer must provide written permission on corporate letterhead to open a Brokerage or Margin Account.

Custodian (if applicable)

[X] JPMorgan Chase Bank, N.A. [] Other (please specify) _____

Margin Account Requested?

[] Yes [X] No

Options trading (required for exchange traded options, over-the-counter traded options or structured products)

[X] Yes (a Derivatives Approval form will be required) [] No

E. Agreement

I have read, understand and agree to this application and either the General Terms for Accounts and Services and the Account Agreement or, for certain checking or savings deposit accounts, the Account Rules and Regulations (in each case, our "Agreement").

* Chase Private Client brokerage accounts are with CISC. There is a separate CISC brokerage agreement that must be executed.

** Chase Private Clients are not entering into a security agreement. *** Chase Private Clients are subject to the Chase Privacy Policy.

F. Pre-dispute Arbitration

By signing below, I acknowledge agreement to arbitrate any controversies arising out of the Margin or Brokerage Agreements with J.P. Morgan Securities Inc.*, in accordance with paragraph 11 of the Brokerage Agreement that I have received. Paragraph 11 is located on pages 5-7 of the standalone Brokerage Account Agreement, or on pages 14-15 of the General Terms for Accounts and Services.

G. Signature

All accountholders are required to sign below. Please note: any changes not initialed by you, or any information that remains missing on these forms will cause a delay in opening your account and may require us to send the application back to you.



Signature (Accountholder)

Date

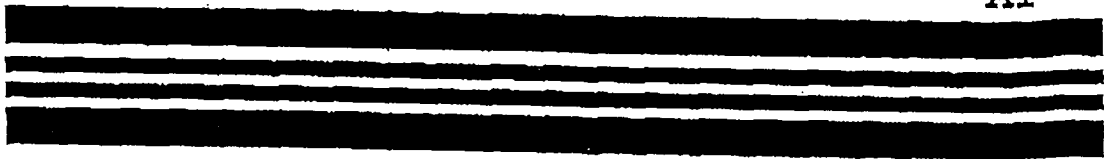
SIMON BERNSTEIN Print Name



Signature (Accountholder)

Date

Print Name



Comments

PERSONAL APP

Date[mmddyyyy]

08172010

Box Number

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Form Type = "CITADEL"

Doc Code Doc Code Doc Code Doc Code Account Numbers

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Oppenheimer & Co. Inc.
 125 Broad Street
 New York, NY 10004
 (212) 668-8000
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STATEMENT OF ACCOUNT



News and Information

Items for Attention
 Assets maturing during the next 60 days appear at the end of the statement.

We are pleased to announce that our Internet Client Access (ICA) website has been enhanced to permit verified users to view statements, confirm, 1099s and other account documents online in Adobe PDF format. Clients who complete the user-initiated account verification process (accessible in the Profile Maintenance area of ICA) may also view and download Excel-formatted report information. If you are not an ICA user, please contact your Financial Advisor who can provide a username and password for the site.

PLEASE REFER TO THE LAST PAGE OF THIS STATEMENT FOR IMPORTANT MESSAGES FROM OPPENHEIMER.

Account Number: 7693
 For the Period: 06/01/10 - 06/30/10

Tax ID Number: ON FILE
 Last Statement: 05/31/10
 Page 1 of 6

65114014745/071011

OPPENHEIMER & CO INC CUSTODIAN
FBO SIMON BERNSTEIN RLVR IRA
 950 PENINSULA CORPORATE CIRCLE
 STE 3010
 BOCA RATON FL 33487

Financial Summary

	This Period 06/30/10	Previous Period 06/30/09	Estimated Annual Income
Money Market Funds	\$18,444.14	\$17,943.69	\$8.22
Mutual Funds	274,676.69	278,468.73	7,267.38
Cash Balance	215.26	0.00	
Total Asset Value	\$293,336.09	\$296,412.42	\$7,275.60

Note: Total Asset Value does not include unpriced securities or net accrued interest.

Operating Statement

Opening Cash Balance	\$0.00
Net Miscellaneous Credits/Debits	-210.07
Net Income Activity	925.78
Net Money Fund Cash Activity	-500.46
Closing Cash Balance	\$215.26

Financial Advisor
 FARRELL/FRINDLE/MONTALBANO - KJR Office Serving Your Account
 BOCA VILLAGE CORPORATE CENTER
 4855 TECHNOLOGY WAY SUITE 400
 BOCA RATON, FL 33431
 (888) 999-3660
 Internet Address: www.opca.com

Reportable

	This Period	Year to Date
Dividends	\$325.14	\$3,311.12
Money Fund Div Taxable	0.54	3.63
Total Reportable	\$325.68	\$3,314.75

IRA Distributions

	This Period	Year to Date
2010 IRA Distributions	\$0.00	\$13,581.06

OPPENHEIMER & CO. INC. ("OPPENHEIMER") STATEMENT OF ACCOUNTS

1. **REGULATIONS**
All transactions in your account are subject to the constitution, rules, regulations, customs, usages, rulings and interpretations of the exchange or market, and its clearing house, if any, where the transactions are executed, and if not executed on an exchange, of the Financial Industry Regulatory Authority (FINRA).
2. **FREE CREDIT BALANCES**
Your clearing cash balance is held unsegregated and may be used by us in the operation of our business subject to the limitations of Rule 15c2-3 of the Securities Exchange Act of 1934. You have the absolute right to receive, in the normal course of business, any free credit balance and any fully-paid securities to which you are entitled, subject to open commitments in any of your accounts.
3. **INTEREST DIVIDENDS**
We are required by law to report annually to you and to the Internal Revenue Service (IRS) on Form 1099 certain interest and dividend income credited to your account. The income that we report is usually the amount printed in the Income Summary in the Year-to-Date section of the last statement that you receive for each calendar year, however, certain reconciliations may alter these amounts and categories, which the IRS requires on Form 1099. Money market dividends are not eligible for the dividend exclusion.
4. **SUBSTITUTE FOR 1099-B**
We are required to report to the IRS and to you on Form 1099-B or a substitute the proceeds realized from each disposition of securities as required from time to time by the IRS. We are using the appropriate sales trade confirmation as our report to you by printing the legend "Form 1099-B Substitute". We report gross proceeds for each transaction to the IRS. Please retain each sales confirmation for income tax purposes.
5. **OPTION ACCOUNTS**
 - a. **Random Method of Allocation**
Exercise assignment notices for option contracts are allocated pursuant to a manual procedure which randomly selects from among all client short option positions, including positions established on the day of assignment, from contracts which are subject to exercise. The writer of an American-style option is subject to being assigned an exercise at any time after he/she has written the option until the option expires. By contrast, the writer of a European-style option is subject to exercise assignment only during the exercise period. A more detailed description of our random allocation procedure is available upon request.
 - b. **Transactions**
Information with respect to commissions and other charges related to the execution of option transactions has been included on confirmations of such transactions previously furnished to you. A summary of such information will be made promptly available to you upon your request.
 - c. **Investment Objectives**
Please promptly advise us in writing of any material change in your financial situation and/or investment objectives of your accounts at Oppenheimer.
6. **MARGIN ACCOUNTS**
You are entitled to receive securities purchased on margin upon full payment of any indebtedness to us. We reserve the right to limit margin purchases in accordance with our policies as modified from time to time and in accordance with regulatory margin requirements. Any market increases and/or decreases will be marked-to-the-market on the basis of the daily closing price. If your account is not a cash account, this statement may be a confirmed statement of your general account and of a special memorandum account maintained for you under Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate accounts as required by Regulation T is available for your inspection upon request. In the event that any such securities are being held in a margin account, your ability to exercise certain standard rights of ownership, including, but not limited to, the exercise of any voting rights, may be limited. Additionally, you will be at risk of losing your qualified dividend status and consequently, any preferential tax rates on dividends.
7. **SHORT ACCOUNT BALANCES**
The proceeds of securities sold which you do not own (short sales) appear in your Type 3 account in accordance with settling regulations. Any market increases and/or decreases from the original sale price will be marked-to-the-market on the basis of the daily closing price.
8. **DATE**
Dates shown on purchase and sale transactions are settlement dates.
You may have received confirmation for transactions which do not appear on your statement. If the settlement dates for transactions shown on the confirmation are later than the period ending date of this statement, the transactions will appear on your next regular monthly statement.
9. **ACCOUNT ASSIGNMENT**
Oppenheimer has the right to assign your account to anyone, including any registered Financial Advisor, unless you give us written notice to the contrary. This right will inure to the benefit of anyone to whom we assign your account.
10. **CALLABLE BONDS AND PREFERRED STOCK**
Corporate and municipal bonds and preferred stock held in our nominee name are held in bulk segregation. In the event of a call for less than an entire issue or series of these securities, the securities to be called will be automatically selected on a random basis from those held in bulk. The probability that your securities will be selected is proportional to the amount of your holdings relative to those of our other clients. A more detailed description of our random selection procedure is available upon request.
11. **ORDER CANCELS**
All previous open orders must be cancelled when a new open order is placed. You will be responsible for errors that occur because of your failure to cancel an open order. The price specified in buy and sell stop orders will be reduced by the amount of dividends or rights on the non-dividend or ex-rights date.
12. **MULTI-TRADED SECURITIES**
Orders for options or other securities traded in more than one market will be executed in a market chosen by us unless you give us specific instructions to execute the order in a specific market.
13. **SECURITIES HELD BY YOU**
Securities which you may be holding in your personal possession (for your safe deposit box) will not appear on this statement.
14. **PORTFOLIO HOLDINGS**
The amounts printed in the Market Value column of this section are month-end prices provided by outside quotation services for securities currently held by us in your account. Prices of municipal bonds, certain over-the-counter securities and federal obligations are approximations and are only for guidance purposes. For an initial quote, please contact your Financial Advisor. The prices used are based on the last reported transaction known to the quotation services and do not include deferred selling commissions. Oppenheimer cannot guarantee the accuracy or timeliness of the prices obtained from the quotation services or of the yields or values which are calculated on the basis of these prices.
15. **MONEY FUNDS**
The quantity represents shares owned as of the close of business on the statement period ending date. Average yield is a net annualized yield for the dividend period shown. The yield indicated fluctuates with short-term interest rates and should not be construed as representative of future results.
16. **TOTAL ACCOUNT EQUITY**
This figure represents the approximate total value of all your accounts, in US Dollars, on the statement date, including all money funds, based on the combination of the settled money balances, if any, and the value of all settled security and option positions. See "Portfolio Holdings", above, for a description of the names used to price securities.
17. **SECURITIES PROTECTION**
We are a member of the Securities Investor Protection Corporation (SIPC). This means that securities held by us in your account are protected up to a maximum of US\$500,000 per client, including up to a maximum of US\$100,000 for cash. In addition, securities in your account are covered up to US\$100 million per account under an excess insurance policy maintained by the firm. Further information about SIPC may be found on their website at www.sipc.org or by calling (202) 371-8300.
18. **FINANCIAL STATEMENT**
A financial statement of Oppenheimer is available for your inspection at our main office. A copy will be mailed to you upon written request.
19. **ERRORS AND OMISSIONS**
Please notify us promptly if you believe that there is any inaccuracy or discrepancy in any transaction or balance reflected on this statement. In the event that you have relayed such information to us verbally, please re-confirm to us any such communication in writing as soon as possible thereafter. Please be sure to note your account number.
20. **CUSTOMER ACCOUNT TRANSFERS**
Please be advised that there are inherent costs involved by Oppenheimer relating to the transfer of security positions. Oppenheimer charges US\$125.00 for outgoing Customer Account Transfers. In addition, there may be third-party custody charges that are passed along from various custodial agents. These charges are substantial and range from US\$50.00 to US\$250.00 per item, depending upon the country in which the security is held.
21. **SERVICE FEES**
A service fee of US\$25.00 per calendar quarter will be charged to all accounts inactive during the prior 12-month period.
22. **CORRESPONDENT ACCOUNTS**
Customer funds or securities are located at Oppenheimer & Co. Inc.
23. **RETIREMENT, EDUCATION AND HEALTH SAVINGS ACCOUNT FEES**
Annual Fee: IRA (Traditional, Roth, SIMPLE, SEP), Coverdell Education Savings and Health Savings Accounts: US\$50.00; Custodial Simplified Qualified Plans: US\$75.00; Custodial Flexible Qualified Plans: US\$125.00; Distribution Fee for each withdrawal up to US\$250.00; US\$35.00; Termination Fee: US\$125.00.



Oppenheimer & Co. Inc.
125 Broad Street
New York, NY 10004
(212) 668-8000
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STATEMENT OF
ACCOUNT



OPPENHEIMER & CO INC CUSTODIAN
RBO SIMON BERNSTEIN RLVR IRA
950 PENINSULA CORPORATE CIRCLE

Page Account Number Financial Advisor Period Ending
2 of 6 [REDACTED] 7893 FARRELL/PRINOLE/MONTALBANO - 06/30/10

Some prices, current values and income estimates may be approximations, resulting in gains and losses not being accurately reflected. Unrealized gains and/or losses are computed from the supplied cost basis data and may not be accurate for tax reporting purposes. Items for which a cost basis was not available as of the statement period ending date are indicated by the symbol N/A. The total gains and/or losses do not reflect positions which we do not have cost information. Please contact your Financial Advisor if you believe any cost basis related data is inaccurate or if you require additional information.

Estimated Annual Income ("EAI") and Estimated Yield ("EY") are estimates only and do not indicate actual income or performance of investments. EAI and EY for certain types of securities could include a return of principal or capital gains, in which case the EAI and EY would be overstated. As EAI and EY are estimates, the actual income and yield might be lower or higher than the estimated amounts. EY reflects only the income generated by an investment and it does not reflect changes in its price, which may fluctuate.

Money Market Funds (NOT FDIC INSURED)

Description	Account Type	Quantity	Symbol	Unit Cost	Current Price	Total Cost Basis	Current Value	EY	EAI	Portfolio Percent
ADVANTAGE PRIMARY LIQ FD	CASH	18,444.14	ADLYX	1.00	1.00	18,444.14	18,444.14	0.050%	9	8.29
TOTAL MONEY MARKET FUNDS.....						18,444.14	18,444.14		9	8.29

Mutual Funds

Open End Funds

Description	Account Type	Quantity	Symbol	Unit Cost	Current Price	Total Cost Basis	Current Value	Unrealized Gain/Loss	EY	EAI	Portfolio Percent
ARBITRAGE FDS CL R OPEN END	REINV	1,093.57	ARBFX	11.9918	12.60	13,113.93	13,719.07	665	0.421%	58	4.70
GATEWAY FUND CLASS A OPEN END SBI/CSI	CASH	450.54	GATEX	23.5871	24.08	10,627.08	10,853.65	227	1.544%	167	3.70
HUSSMAN STRATEGIC GRNTH FUND OPEN END	REINV	1,042.16	HSGFX	13.1171	13.45	13,870.22	14,017.14	347	0.126%	17	4.78
JPMORGAN HIGHBRIDGE STAT MKT NEUTRAL FD SELECT OPEN END	CASH	1,175.03	HSHKX	16.1732	15.48	19,004.09	18,189.58	(815)	0.213%	38	6.21
LOONIS SAYLES BD FD RETAIL OPEN END	REINV	3,448.05	SLSBRX	13.6761	13.42	47,156.07	46,272.88	(883)	5.703%	2639	15.78
LORD ABBET INVY TR TOTAL RETURN A OPEN END	CASH	2,613.09	LTRAX	10.4838	11.11	27,394.46	29,090.86	1,636	4.023%	1168	9.90

OPPENHEIMER & CO INC CUSTODIAN
 PRO SIMON BERNSTEIN RLVR IRA
 950 PENINSULA CORPORATE CIRCLE

Page 3 of 6 Account Number ██████████ 7633 Financial Advisor FARRELL/PRINGLE/MONTALBANO Period Ending 02/20/10

Open End Funds

Description	Account Type	Quantity	Symbol	Unit Cost	Current Price	Total Cost Basis	Current Value	Unrealized Gain/Loss	EY	EAI	Portfolio Percent
T ROWE PRICE NEW ASIA FD OPEN END	REINV	616.548	PRASX	16.2333	16.11	10,008.58	9,932.58	(76)	0.496%	49	3.39
RYDEX MANAGED FUTURES FD CL H OPEN END	REINV	297.987	RYWFX	28.9888	25.37	8,638.28	7,559.93	(1,078)			2.58
SUB-TOTAL OPEN END FUNDS.....						148,812.71	148,838.70	23		4138	51.05

Exchange Traded Funds

Description	Account Type	Quantity	Symbol	Unit Cost	Current Price	Total Cost Basis	Current Value	Unrealized Gain/Loss	EY	EAI	Portfolio Percent
ISHARES SILVER TRUST ISHARES CLOSED END SBI/CBI ETF	CASH	597	SLV	11.224	18.21	6,706.71	10,871.37	4,165			3.71
ISHARES TR INDEX DJ SEL DIV INC CLOSED END SBI/CBI ETF	CASH	423	DVY	35.3245	42.43	14,942.28	17,947.89	3,006	3.938%	706	6.12
ISHARES TR INDEX IBOXX INV CPBD CLOSED END SBI/CBI ETF	CASH	135	LQD	99.7379	108.46	13,464.62	14,642.10	1,177	5.105%	747	5.00
ISHARES TR INDEX S&P LTN AM 40 CLOSED END SBI/CBI ETF	CASH	211	ILF	26.754	41.42	5,645.09	8,738.62	3,093	2.950%	257	2.88
ISHARES TR INDEX MSCI EAFE IDX CLOSED END SBI/CBI ETF	CASH	161	EFA	45.46	46.51	7,319.06	7,488.11	169	2.911%	218	2.55
ISHARES TR INDEX RUSSELL 1000VAL CLOSED END SBI/CBI ETF	CASH	526	IWO	46.9025	54.21	24,670.74	28,514.46	3,844	2.245%	640	9.73
ISHARES TR INDEX RUSSELL 1000GRV CLOSED END SBI/CBI ETF	CASH	373	IWF	40.2268	45.83	15,004.63	17,084.59	2,080	1.514%	258	5.83



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STATEMENT OF ACCOUNT



OPPENHEIMER & CO INC CUSTODIAN
 FBO SIMON BERNSTEIN RLVR IRA
 950 PENINSULA CORPORATE CIRCLE

Page 4 of 6 Account Number ██████████ 893 Financial Advisor FARRELL/PRINDLE/MONTALBANO Period Ending 06/30/10

Exchange Traded Funds

Description	Account Type	Quantity	Symbol	Unit Cost	Current Price	Total Cost Basis	Current Value	Unrealized Gain/Loss	EY	EA	Portfolio Percent
SPDR SERIES TRUST MORGAN TECH ETF CLOSED END SBI/CBI ETF	CASH	221	MTK	38.1814	51.37	8,440.51	11,352.77	2,912	0.447%	50	3.87
VANGUARD WORLD FDS HEALTH CAR ETF CLOSED END SBI/CBI ETF	CASH	167	VHT	47.4833	50.24	7,928.71	8,390.08	460	2.856%	248	2.87
SUB-TOTAL EXCHANGE TRADED FUNDS.....						104,123.33	128,040.89	20,918		318	42.86
TOTAL MUTUAL FUNDS.....						253,736.04	274,678.69	20,841		727	85.71



MISCELLANEOUS ACTIVITY

Date	Type	Quantity	Transaction	Description	Price/Entry	Amount
** MISCELLANEOUS ACTIVITY **						
06-24	CASH	15.503	JOURNAL	LOOMIS SAYLES RD FD DIVIDEND REINVESTMENT @ 13.550	RETAIL DN 3432.5520 SHARES	210.07 DEBIT
Net Miscellaneous Credits/Debits.....						\$210.07 DEBIT

Date	Type	Quantity	Transaction	Description	Price/Entry	Amount
** INCOME ACTIVITY **						
06-02	CASH		DIVIDENDS DN	LORD ABBET INVT TR PAYABLE 05/28/10	TOTAL RETURN A	94.89 CREDIT
06-07	CASH		DIVIDENDS DN	ISHARES TR INDEX R/DTE:06/03/10 P/DTE:06/07/10	IBOXX INV CPBD	59.85 CREDIT

OPPENHEIMER & CO INC CUSTODIAN
 FBO SIMON BERNSTEIN RLVR IRA
 950 PENINSULA CORPORATE CIRCLE

Page 5 of 5 Account Number ██████████ 7833 Financial Advisor FARNELL/PRIKLE/MONTALBANO Period Ending 06/30/10

Date	Type	Quantity	Transaction	Description	Price/Entry	Amount
06-18	CASH		DIVIDENDS ON	ADVANTAGE PRIMARY LIQ FD		0.64 CREDIT
06-24	CASH		DIVIDENDS ON	LOONIS SAYLES BD FD DIVIDEND REINVESTMENT @ 13.350	RETAIL DN 3432.5520 SHARES	210.07 CREDIT
06-25	CASH		DIVIDENDS ON	ISHARES TR INDEX R/DTE:06/23/10 P/DTE:06/25/10	S&P LTN AM 40	164.16 CREDIT
06-28	CASH		DIVIDENDS ON	GATEWAY FUND CLASS A PAYABLE 06/24/10	OPEN END SBT/CBI	42.67 CREDIT
06-29	CASH		DIVIDENDS ON	ISHARES TR INDEX R/DTE:06/25/10 P/DTE:06/29/10	MSCI EAFE IDX	138.24 CREDIT
06-30	CASH		DIVIDENDS ON	ISHARES TR INDEX R/DTE:06/28/10 P/DTE:06/30/10	DJ SEL DIV INX	179.74 CREDIT
06-30	CASH		DIVIDENDS ON	SPDR SERIES TRUST R/DTE:06/22/10 P/DTE:06/30/10	MORGAN TECH ETF	35.52 CREDIT
				Net Income Activity.....		\$925.78 CREDIT

Date	Type	Quantity	Transaction	Description	Price/Entry	Amount	
				** MONEY FUND ACTIVITY **			
06-18	CASH	0.64	RECEIVED	ADVANTAGE PRIMARY LIQ FD	DIVIDEND SHARES REINVESTED	0.64 DEBIT	
The Total Money Funds purchased and redeemed represent the total of automatic daily sweeps into and out of your account as per your standing instructions.						Total Money Funds Purchased: Total Money Funds Redeemed:	498.81 DEBIT 0.00
				Net Money Fund Cash Activity.....		\$500.48 DEBIT	



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 125 Broad Street
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STATEMENT OF
 ACCOUNT



OPPENHEIMER & CO INC CUSTODIAN
 FBO SIMON BERNSTEIN RLVR IRA
 950 PENINSULA CORPORATE CIRCLE

Page Account Number Financial Advisor Period Ending
 6 of 6 ██████████ 27633 FARNELL/PRINDE/MONTALBANO - 06/30/10

██████████

A provision of the recently-enacted Emergency Economic Stabilization Act of 2008 (Public Law 110-343, "EESA") requires broker dealers to supply cost basis information on securities transactions beginning with the 2011 tax year. As such, Oppenheimer will report this information to the Internal Revenue Service, and will reflect it on 1099 forms we send to our clients in early 2012. Specific details of these regulations and appropriate tax treatment may be found at www.irs.gov.

Your Oppenheimer Client Statement and our Internet Client Access (ICA) website now display all available aggregate cost basis information for the holdings in your account. To the extent that your holdings are missing cost basis (indicated by "N/A"), or if you believe the information displayed is inaccurate or incomplete, please contact your Oppenheimer Financial Advisor to arrange for your records to be updated.

Cash and securities held by us in your client account(s) are protected in two ways. Through our membership in SIPC (Securities Investor Protection Corp), protection is provided up to US\$500,000, of which as much as US\$100,000 can be in cash. The firm supplements this by providing similar protection for the remainder of the cash and/or securities up to US\$100,000,000 that we hold in your behalf. Further information about SIPC may be found on their website at www.sipc.org or by calling (202) 371-8108.

Please notify us promptly if you believe that there is any inaccuracy or discrepancy in any transaction or balance reflected on this statement. In the event that you have relayed such information to us verbally, please re-confirm to us any such communication in writing as soon as possible thereafter. Please be sure to note your account number.

**** THIS IS THE END OF YOUR STATEMENT. WE THANK YOU FOR BEING A VALUED CLIENT. ****

Comments

STATEMENTS OPPENHEIMER

Form Type = 'CITADEL'

Date(mmddyyyy)

06302010

Box Number

[Box Number Grid]

Doc Code

333

Doc Code

[Doc Code]

Account Numbers

[Account Number]

Account Numbers

5007

Table with columns: Account Numbers, Doc Code, Doc Code, Account Numbers. Contains a grid of rows with the number 5007 in the first row.

From: PB Service0938 [<mailto:pb.service0938@jpmorgan.com>]
Sent: Monday, May 18, 2015 10:57 AM
To: Lazarchick, Melissa D.
Cc: PB-Service0938
Subject: RE: Bernstein

Ms. Lazarchick,

I can confirm that I was able to provide you with all of the information from our archive system. If you have any questions, please let me know. Thanks.

Regards,

John

John C Hawkins | Associate | Private Bank
J.P. Morgan | 500 Stanton Christiana Road, Ops 3 Floor 01, Newark, DE 19713-2107
T: 800-576-0938 | I: 302-634-2037 | F: 866-225-2315 | pb-service0938@jpmorgan.com

To ensure a prompt response, please direct your reply to our team:
T: 800-576-0938 | F: 866-225-2315 | pb-service0938@jpmorgan.com

From: Lazarchick, Melissa D. [<mailto:MLazarchick@ciklinlubitz.com>]
Sent: Monday, May 18, 2015 9:52 AM
To: PB-Service0938
Subject: Bernstein

Mr. Hawkins,

Please confirm that in response to our letter dated, April 14, 2015, you have sent me all the documents, which were responsive to our request (relating to account numbers M55828004 and W32585007). This includes all beneficiary designations forms and agreements/contracts.

Sincerely,

Melissa Lazarchick

Melissa D. Lazarchick, Esq.
Ciklin Lubitz & O'Connell
515 North Flagler Drive, 20th Floor
West Palm Beach, Florida 33401
(O) 561-832-5900 (F) 561-833-4209
Email: mlazarchick@ciklinlubitz.com

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