

McDowell, Sherri H.

From: Hawkins, John C <john.c.hawkins@jpmorgan.com>
Sent: Friday, March 27, 2015 9:51 AM
To: McDowell, Sherri H.
Cc: PB-Service0938
Subject: Statement
Attachments: Statements_000000478015220.zip

Ms. McDowell,

Please see the attached statement. 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

This email is confidential and subject to important disclaimers and conditions including on offers for the purchase or sale of securities, accuracy and completeness of information, viruses, confidentiality, legal privilege, and legal entity disclaimers, available at <http://www.jpmorgan.com/pages/disclosures/email>



JPMorgan Chase Bank, N.A.
 Michigan/Florida Markets
 P O Box 659754
 San Antonio, TX 78265 - 9754

Primary Account: 000000478015220

For the Period 1/31/15 to 2/27/15



00000322 DPB 021 161 05915 NNNNNNNNNN T 1 000000000 60 0000

ESTATE OF SIMON L. BERNSTEIN, BRIAN
 O'CONNELL CURATOR
 C/O DONALD R. TESCHER AND
 ROBERT L. SPALLINA
 4855 TECHNOLOGY WAY STE 720
 BOCA RATON FL 33431-3351

J.P. Morgan Team

John C Hawkins (800) 576-0938
 Brian Lutter
 For assistance after business hours, 7 days a week. (800) 576-6209
 Deaf and Hard of Hearing (800) 242-7383
 Online access: www.jpmorganonline.com



JPMorgan Classic Business Checking

Checking Account Summary	Instances	Amount
Beginning Balance		531.59
Ending Balance	0	\$531.59

Please note this account had no activity during this statement period. The date of last activity for this account was 10/29/14.



000000478015220
ESTATE OF SIMON L. BERNSTEIN, BRIAN
O'CONNELL CURATOR

Primary Account: 000000478015220
For the Period 1/31/15 to 2/27/15

Fees and Charges for Deposit Accounts

Fees

Description	Volume	Allowed	Excess	Unit Price	Fees
000000478015220 Monthly Service Fee	1.00	0	1	0.00	0.00
Total Fees					\$0.00



Primary Account: 000000478015220

For the Period 1/31/15 to 2/27/15

To process transactions more efficiently, beginning April 1, 2015, incoming foreign currency wires to your J.P. Morgan checking or savings account(s) may be converted to U.S. dollars without prior notice, subject to standard Foreign Exchange trade settlement times. Funds will generally be available in your account the same day the trade settles. There is no action you need to take at this time. If you have any questions or concerns, please contact your J.P. Morgan service team.





Primary Account: 000000478015220

For the Period 1/31/15 to 2/27/15

Important Information About Your Statement

In Case of Errors or Questions About Your Electronic Funds Transfers

Call or write to the Bank (Consumers should use the phone number and address on front of statement and non-consumers their J.P. Morgan Team contact information.) if you think your statement or receipt is incorrect, or if you need more information about an electronic transaction on a statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

In Case of Errors or Questions About Non-Electronic Transfers (Checks or Deposits):

Contact the Bank immediately if your statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing as soon as possible after the statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

Deposit products and services are offered by JPMorgan Chase Bank, N.A. Member FDIC

Mutual Funds/Securities

JPMorgan Funds are distributed by JPMorgan Distribution Services, Inc., which is an affiliate of JPMorgan Chase & Co. Affiliates of JPMorgan Chase & Co. receive fees for providing various services to the funds.

Bank products and services are offered by JPMorgan Chase Bank, N.A. and its affiliates. Securities are offered by J.P. Morgan Securities LLC, member NYSE, FINRA and SIPC.

Investment Products: Not FDIC insured • No bank guarantee • May lose value



JPMorgan Chase Bank, N.A.
 Michigan/Florida Markets
 P O Box 659754
 San Antonio, TX 78265 - 9754

Primary Account: 000000478015220

For the Period 1/1/15 to 1/30/15



00000458 DPB 021 161 03115 NYNNNNNNNN T 1 000000000 60 0000

ESTATE OF SIMON L. BERNSTEIN, BRIAN
 O'CONNELL CURATOR
 C/O DONALD R. TESCHER AND
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O'CONNELL CURATOR

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For the Period 1/1/15 to 1/30/15

Fees and Charges for Deposit Accounts

Fees

Description	Volume	Allowed	Excess	Unit Price	Fees
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Total Fees					\$0.00



Primary Account: 000000478015220

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Investment Products: Not FDIC insured • No bank guarantee • May lose value





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For the Period 1/1/15 to 1/30/15

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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 30-6328446

Citizenship USA

LEGAL ADDRESS AND CONTACT INFORMATION

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

EMPLOYER INFORMATION

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 Bbrown@mafbroled.com

MAILING ADDRESS If different from legal address

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

I would like online access

I already have online access/User ID

Street

City State ZIP

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.)

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

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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 | <input checked="" type="checkbox"/> Less than 1 year | <input type="checkbox"/> 1-5 years | <input type="checkbox"/> 6-10 years | <input type="checkbox"/> Greater than 10 years |
| Primary liquidity needs | <input checked="" type="checkbox"/> Short term | <input type="checkbox"/> Medium term | <input type="checkbox"/> Long term | <input type="checkbox"/> None |
| Secondary liquidity needs | <input type="checkbox"/> Short term | <input checked="" type="checkbox"/> Medium term | <input type="checkbox"/> Long term | <input type="checkbox"/> 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

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) _____

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 _____

JPMorgan Chase Bank, N.A.
Michigan/Florida Markets
P O Box 659754
San Antonio, TX 78265-9754



Primary Account: 000000478015220

For the Period 2/1/14 to 2/28/14

00000494 DPB 021 161 06014 NNNNNNNNNNN T 1 000000000 60 0000

ESTATE OF SIMON L. BERNSTEIN,
DONALD R. TESCHER AND
ROBERT L. SPALLINA, CO-PERSONAL REPS
C/O DONALD R. TESCHER AND
ROBERT L. SPALLINA
4855 TECHNOLOGY WAY STE 720
BOCA RATON FL 33431-3351

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DONALD R. TESCHER AND
ROBERT L. SPALLINA, CO-PERSONAL REPS

Primary Account: 000000478015220

For the Period 2/1/14 to 2/28/14

Fees and Charges for Deposit Accounts

Fees

Description	Volume	Allowed	Excess	Unit Price	Fees
000000478015220					
Monthly Service Fee	1.00	0	1	0.00	0.00
Total Fees					\$0.00



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Deposit products and services are offered by JPMorgan Chase Bank, N.A. Member FDIC

Mutual Funds/Securities

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Investment Products: Not FDIC insured • No bank guarantee • May lose value





Primary Account: 000000478015220

For the Period 2/1/14 to 2/28/14

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JPMorgan Chase Bank, N.A.
 Michigan/Florida Markets
 P O Box 659754
 San Antonio, TX 78265-9754

Primary Account: 000000478015220
 For the Period 3/1/14 to 3/31/14

J.P. Morgan Team

John C Hawkins (800) 576-0938
 Stephen Porter
 For assistance after business hours, 7 days a week. (800) 576-6209
 Deaf and Hard of Hearing (800) 242-7383
 Online access: www.jpmorganonline.com

00000501 DPB 021 161 09114 NNNNNNNNNNN T 1 000000000 60 0000
 ESTATE OF SIMON L. BERNSTEIN,
 DONALD R. TESCHER AND
 ROBERT L. SPALLINA, CO-PERSONAL REPS
 C/O DONALD R. TESCHER AND
 ROBERT L. SPALLINA
 4855 TECHNOLOGY WAY STE 720
 BOCA RATON FL 33431-3351

JPMorgan Classic Business Checking

Checking Account Summary	Instances	Amount
Beginning Balance		25,531.59
Ending Balance	0	\$25,531.59

Please note this account had no activity during this statement period. The date of last activity for this account was 12/31/13.





000000478015220
ESTATE OF SIMON L. BERNSTEIN,
DONALD R. TESCHER AND
ROBERT L. SPALLINA, CO-PERSONAL REPS

Primary Account: 000000478015220
For the Period 3/1/14 to 3/31/14

Fees and Charges for Deposit Accounts

Fees

Description	Volume	Allowed	Excess	Unit Price	Fees
000000478015220					
Monthly Service Fee	1.00	0	1	0.00	0.00
Total Fees					\$0.00



Primary Account: 000000478015220

For the Period 3/1/14 to 3/31/14

Important Information About Your Statement

In Case of Errors or Questions About Your Electronic Funds Transfers

Call or write to the Bank (Consumers should use the phone number and address on front of statement and non-consumers their J.P. Morgan Team contact information.) if you think your statement or receipt is incorrect, or if you need more information about an electronic transaction on a statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

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Investment Products: Not FDIC insured • No bank guarantee • May lose value





Primary Account: 000000478015220

For the Period 3/1/14 to 3/31/14

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JPMorgan Chase Bank, N.A.
 Michigan/Florida Markets
 P O Box 659754
 San Antonio, TX 78265-9754

Primary Account: 000000478015220
 For the Period 4/1/14 to 4/30/14



00000503 DPB 021 161 12114 NNNNNNNNNN T 1 000000000 60 0000
 ESTATE OF SIMON L. BERNSTEIN,
 DONALD R. TESCHER AND
 ROBERT L. SPALLINA, CO-PERSONAL REPS
 C/O DONALD R. TESCHER AND
 ROBERT L. SPALLINA
 4855 TECHNOLOGY WAY STE 720
 BOCA RATON FL 33431-3351

J.P. Morgan Team

John C Hawkins (800) 576-0938
 Stephen Porter
 For assistance after business hours, 7 days a week. (800) 576-6209
 Deaf and Hard of Hearing (800) 242-7383
 Online access: www.jpmorganonline.com



JPMorgan Classic Business Checking

Checking Account Summary	Instances	Amount
Beginning Balance		25,531.59
Ending Balance	0	\$25,531.59

Please note this account had no activity during this statement period. The date of last activity for this account was 12/31/13.



000000478015220
ESTATE OF SIMON L. BERNSTEIN,
DONALD R. TESCHER AND
ROBERT L. SPALLINA, CO-PERSONAL REPS

Primary Account: 000000478015220
For the Period 4/1/14 to 4/30/14

Fees and Charges for Deposit Accounts

Fees

Description	Volume	Allowed	Excess	Unit Price	Fees
000000478015220					
Monthly Service Fee	1.00	0	1	0.00	0.00
Total Fees					\$0.00



Primary Account: 000000478015220

For the Period 4/1/14 to 4/30/14

Important Information About Your Statement

In Case of Errors or Questions About Your Electronic Funds Transfers

Call or write to the Bank (Consumers should use the phone number and address on front of statement and non-consumers their J.P. Morgan Team contact information.) if you think your statement or receipt is incorrect, or if you need more information about an electronic transaction on a statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

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Investment Products: Not FDIC insured • No bank guarantee • May lose value





Primary Account: 000000478015220
For the Period 4/1/14 to 4/30/14

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JPMorgan Chase Bank, N.A.
 Michigan/Florida Markets
 P O Box 659754
 San Antonio, TX 78265-9754

Primary Account: 000000478015220

For the Period 5/1/14 to 5/30/14

J.P. Morgan Team

John C Hawkins (800) 576-0938

Stephen Porter

For assistance after business hours, 7 days a week. (800) 576-6209

Deaf and Hard of Hearing (800) 242-7383

Online access: www.jpmorganonline.com



00000442 DPB 021 161 15114 NNNNNNNNNNN T 1 000000000 60 0000

ESTATE OF SIMON L. BERNSTEIN,
 DONALD R. TESCHER AND
 ROBERT L. SPALLINA, CO-PERSONAL REPS
 C/O DONALD R. TESCHER AND
 ROBERT L. SPALLINA
 4855 TECHNOLOGY WAY STE 720
 BOCA RATON FL 33431-3351



JPMorgan Classic Business Checking

Checking Account Summary	Instances	Amount
Beginning Balance		25,531.59
Ending Balance	0	\$25,531.59

Please note this account had no activity during this statement period. The date of last activity for this account was 12/31/13.



000000478015220
ESTATE OF SIMON L. BERNSTEIN,
DONALD R. TESCHER AND
ROBERT L. SPALLINA, CO-PERSONAL REPS

Primary Account: 000000478015220

For the Period 5/1/14 to 5/30/14

Fees and Charges for Deposit Accounts

Fees

Description	Volume	Allowed	Excess	Unit Price	Fees
000000478015220					
Monthly Service Fee	1.00	0	1	0.00	0.00
Total Fees					\$0.00



Primary Account: 000000478015220

For the Period 5/1/14 to 5/30/14

Important Information About Your Statement

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Investment Products: Not FDIC insured • No bank guarantee • May lose value





Primary Account: 000000478015220

For the Period 5/1/14 to 5/30/14

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JPMorgan Chase Bank, N.A.
 Michigan/Florida Markets
 P O Box 659754
 San Antonio, TX 78265 - 9754

Primary Account: 000000478015220

For the Period 5/31/14 to 6/30/14



00000437 DPB 021 161 18214 NYYNNNNNNNN T 1 000000000 60 0000

ESTATE OF SIMON L. BERNSTEIN, BENJAMIN
 BROWN CURRATOR
 C/O DONALD R. TESCHER AND
 ROBERT L. SPALLINA
 4855 TECHNOLOGY WAY STE 720
 BOCA RATON FL 33431-3351

J.P. Morgan Team

John C Hawkins (800) 576-0938

Stephen Porter

For assistance after business hours, 7 days a week. (800) 576-6209

Deaf and Hard of Hearing (800) 242-7383

Online access: www.jpmorganonline.com



00004370201410000022

JPMorgan Classic Business Checking

Checking Account Summary	Instances	Amount
Beginning Balance		25,531.59
Ending Balance	0	\$25,531.59

Please note this account had no activity during this statement period. The date of last activity for this account was 12/31/13.



000000478015220
ESTATE OF SIMON L. BERNSTEIN, BENJAMIN
BROWN CURRATOR

Primary Account: 000000478015220
For the Period 5/31/14 to 6/30/14

Fees and Charges for Deposit Accounts

Fees

Description	Volume	Allowed	Excess	Unit Price	Fees
000000478015220					
Monthly Service Fee	1.00	0	1	0.00	0.00
Total Fees					\$0.00



Primary Account: 000000478015220

For the Period 5/31/14 to 6/30/14

Important Information About Your Statement

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10004370202000000062



Primary Account: 000000478015220

For the Period 5/31/14 to 6/30/14

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JPMorgan Chase Bank, N.A.
 Michigan/Florida Markets
 P O Box 659754
 San Antonio, TX 78265 -9754

Primary Account: 000000478015220
 For the Period 7/1/14 to 7/31/14



00000528 DPB 021 161 21314 NNNNNNNNNNN T 1 000000000 60 0000

ESTATE OF SIMON L. BERNSTEIN, BENJAMIN
 BROWN CURRATOR
 C/O DONALD R. TESCHER AND
 ROBERT L. SPALLINA
 4855 TECHNOLOGY WAY STE 720
 BOCA RATON FL 33431-3351

J.P. Morgan Team

John C Hawkins (800) 576-0938
 Stephen Porter
 For assistance after business hours, 7 days a week. (800) 576-6209
 Deaf and Hard of Hearing (800) 242-7383
 Online access: www.jpmorganonline.com



JPMorgan Classic Business Checking

Checking Account Summary	Instances	Amount
Beginning Balance		25,531.59
Ending Balance	0	\$25,531.59

Please note this account had no activity during this statement period. The date of last activity for this account was 12/31/13.



000000478015220
ESTATE OF SIMON L. BERNSTEIN, BENJAMIN
BROWN CURRATOR

Primary Account: 000000478015220
For the Period 7/1/14 to 7/31/14

Fees and Charges for Deposit Accounts

Fees

Description	Volume	Allowed	Excess	Unit Price	Fees
000000478015220					
Monthly Service Fee	1.00	0	1	0.00	0.00
Total Fees					\$0.00



Primary Account: 000000478015220

For the Period 7/1/14 to 7/31/14

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Investment Products: Not FDIC insured • No bank guarantee • May lose value



10005280202000000062



Primary Account: 000000478015220

For the Period 7/1/14 to 7/31/14

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JPMORGAN CHASE & CO.

adean@matbrolaw.com

Authenticated by jpmchase.com
Valid Signature

From: john.c.hawkins@jpmorgan.com
To: adean@matbrolaw.com
Cc: bbrown@matbrolaw.com, stephen.porter@jpmorgan.com, PB-Service0938@jpmorgan.com
Sent: Sep 15, 2014 6:19:08 PM EDT
Subject: RE: Bernstein - statement
Attached: Statements_000000478015220.zip (223 kb)

Angela,

Please see the attachment. Please note that the documents to update the title and address was sent via FEDEX to Brian O'Connell. 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: Angela Dean [mailto:adean@matbrolaw.com]
Sent: Monday, September 15, 2014 5:01 PM
To: Hawkins, John C
Cc: Ben Brown; Porter, Stephen; PB-Service0938
Subject: Bernstein - statement

Good afternoon, Mr. Hawkins.

Would you please send us the August statement for JPM Checking Account ending 5220? We need it as soon as possible.

Thank you.

Angela Dean
Matwiczuk & Brown, LLP
625 North Flagler Drive
Suite 401
West Palm Beach, Florida 33401
(561) 651-4004, ext. 10
(561) 651-4003 – fax
adean@matbrolaw.com

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JPMorgan Chase Bank, N.A.
 Michigan/Florida Markets
 P O Box 659754
 San Antonio, TX 78265-9754

Primary Account: 00000478015220
 For the Period 8/1/14 to 8/29/14



00000549 DPB 021 161 24214 NNNNNNNNNN T 1 00000000 60 0000
 ESTATE OF SIMON L. BERNSTEIN, BENJAMIN
 BROWN CURRATOR
 C/O DONALD R. TESCHER AND
 ROBERT L. SPALLINA
 4855 TECHNOLOGY WAY STE 720
 BOCA RATON FL 33431-3351

J.P. Morgan Team

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 Stephen Porter
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 Deaf and Hard of Hearing (800) 242-7383
 Online access: www.jpmorganonline.com



JPMorgan Classic Business Checking

Checking Account Summary	Instances	Amount
Beginning Balance		25,531.59
Ending Balance	0	\$25,531.59

Please note this account had no activity during this statement period. The date of last activity for this account was 12/31/13.



000000478015220
ESTATE OF SIMON L. BERNSTEIN, BENJAMIN
BROWN CURRATOR

Primary Account: 000000478015220
For the Period 8/1/14 to 8/29/14

Fees and Charges for Deposit Accounts

Fees					
Description	Volume	Allowed	Excess	Unit Price	Fees
000000478015220					
Monthly Service Fee	1.00	0	1	0.00	0.00
Total Fees					\$0.00



Primary Account: 000000478015220

For the Period 8/1/14 to 8/29/14

Important Information About Your Statement

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Primary Account: 000000478015220
For the Period 8/1/14 to 8/29/14

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JPMorgan Chase Bank, N.A.
Michigan/Florida Markets
P O Box 659754
San Antonio, TX 78265 - 9754

Primary Account: 000000478015220

For the Period 8/30/14 to 9/30/14



00000517 DPB 021 161 27414 NNNNNNNNNNT 1 000000000 60 0000

ESTATE OF SIMON L. BERNSTEIN, BENJAMIN
BROWN CURRATOR
C/O DONALD R. TESCHER AND
ROBERT L. SPALLINA
4855 TECHNOLOGY WAY STE 720
BOCA RATON FL 33431-3351

J.P. Morgan Team

John C Hawkins (800) 576-0938

Brian Lutter

For assistance after business hours, 7 days a week. (800) 576-6209

Deaf and Hard of Hearing (800) 242-7383

Online access: www.jpmorganonline.com



JPMorgan Classic Business Checking

Checking Account Summary	Instances	Amount
Beginning Balance		25,531.59
Ending Balance	0	\$25,531.59

Please note this account had no activity during this statement period. The date of last activity for this account was 12/31/13.



000000478015220
ESTATE OF SIMON L. BERNSTEIN, BENJAMIN
BROWN CURRATOR

Primary Account: 000000478015220
For the Period 8/30/14 to 9/30/14

Fees and Charges for Deposit Accounts

Fees

Description	Volume	Allowed	Excess	Unit Price	Fees
000000478015220					
Monthly Service Fee	1.00	0	1	0.00	0.00
Total Fees					\$0.00



Primary Account: 000000478015220

For the Period 8/30/14 to 9/30/14

Important Information About Your Statement

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Primary Account: 000000478015220

For the Period 8/30/14 to 9/30/14

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JPMorgan Chase Bank, N.A.
Michigan/Florida Markets
P O Box 659754
San Antonio, TX 78265 - 9754

Primary Account: 000000478015220

For the Period 10/1/14 to 10/31/14



00000549 DPB 021 161 30514 NNNNNNNNNNT 1 000000000 60 0000

ESTATE OF SIMON L. BERNSTEIN, BRIAN
O'CONNELL CURATOR
C/O DONALD R. TESCHER AND
ROBERT L. SPALLINA
4855 TECHNOLOGY WAY STE 720
BOCA RATON FL 33431-3351

J.P. Morgan Team

John C Hawkins (800) 576-0938

Brian Lutter

For assistance after business hours, 7 days a week. (800) 576-6209

Deaf and Hard of Hearing (800) 242-7383

Online access: www.jpmorganonline.com



JPMorgan Classic Business Checking

Checking Account Summary	Instances	Amount
Beginning Balance		25,531.59
Payments & Transfers	1	(25,000.00)
Ending Balance	1	\$531.59



000000478015220
 ESTATE OF SIMON L. BERNSTEIN, BRIAN
 O'CONNELL CURATOR

Primary Account: 000000478015220
 For the Period 10/1/14 to 10/31/14

Payments & Transfers

Date	Description	Amount
10/29	10/29 Fedwire Debit Via: Citicorp FL/266086554 A/C: Ciklin Lubitz Et AL Trust Accoref: Attn Joan Regan Imad: 1029B1Qgc03C006840 Trn: 1310500302Es	25,000.00
Total Payments & Transfers		(\$25,000.00)

Daily Ending Balance

Date	Amount
10/29	531.59

Fees and Charges for Deposit Accounts

Fees						
Description	Volume	Allowed	Excess	Unit Price	Fees	
000000478015220						
Monthly Service Fee	1.00	0	1	0.00	0.00	
Check / Debit Posted	1.00	500	0	0.20	0.00	
Outgoing Wires - Domestic Manual	1.00	4	0	40.00	0.00	
Total Fees					\$0.00	



Primary Account: 000000478015220

For the Period 10/1/14 to 10/31/14

Important Information About Your Statement

In Case of Errors or Questions About Your Electronic Funds Transfers

Call or write to the Bank (Consumers should use the phone number and address on front of statement and non-consumers their J.P. Morgan Team contact information.) if you think your statement or receipt is incorrect, or if you need more information about an electronic transaction on a statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
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We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

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Deposit products and services are offered by JPMorgan Chase Bank, N.A. Member FDIC

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Investment Products: Not FDIC insured • No bank guarantee • May lose value





Primary Account: 000000478015220

For the Period 10/1/14 to 10/31/14

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JPMorgan Chase Bank, N.A.
Michigan/Florida Markets
P O Box 659754
San Antonio, TX 78265 - 9754

Primary Account: 000000478015220
For the Period 11/1/14 to 11/28/14

J.P. Morgan Team

John C Hawkins (800) 576-0938
Brian Lutter
For assistance after business hours, 7 days a week. (800) 576-6209
Deaf and Hard of Hearing (800) 242-7383
Online access: www.jpmorganonline.com



00000599 DPB 021 161 33314 NNNNNNNNNNT 1 000000000 60 0000
ESTATE OF SIMON L. BERNSTEIN, BRIAN
O'CONNELL CURATOR
C/O DONALD R. TESCHER AND
ROBERT L. SPALLINA
4855 TECHNOLOGY WAY STE 720
BOCA RATON FL 33431-3351



JPMorgan Classic Business Checking

Checking Account Summary	Instances	Amount
Beginning Balance		531.59
Ending Balance	0	\$531.59

Please note this account had no activity during this statement period. The date of last activity for this account was 10/29/14.



000000478015220
ESTATE OF SIMON L. BERNSTEIN, BRIAN
O'CONNELL CURATOR

Primary Account: 000000478015220
For the Period 11/1/14 to 11/28/14

Fees and Charges for Deposit Accounts

Fees

Description	Volume	Allowed	Excess	Unit Price	Fees
000000478015220					
Monthly Service Fee	1.00	0	1	0.00	0.00
Total Fees					\$0.00



Primary Account: 000000478015220

For the Period 11/1/14 to 11/28/14

Important Information About Your Statement

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Primary Account: 000000478015220

For the Period 11/1/14 to 11/28/14

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JPMorgan Chase Bank, N.A.
Michigan/Florida Markets
P O Box 659754
San Antonio, TX 78265 - 9754

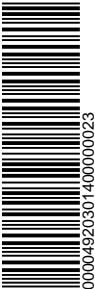
Primary Account: 00000478015220
For the Period 11/29/14 to 12/31/14



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ESTATE OF SIMON L. BERNSTEIN, BRIAN
O'CONNELL CURATOR
C/O DONALD R. TESCHER AND
ROBERT L. SPALLINA
4855 TECHNOLOGY WAY STE 720
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JPMorgan Classic Business Checking

Checking Account Summary	Instances	Amount
Beginning Balance		531.59
Ending Balance	0	\$531.59

The following disclosures amend your *Combined Terms and Conditions* and/or *International General Terms for Accounts and Services Account Agreements* and contain additional information about the features of your accounts, and are effective 30 days from the date of your statement.



000000478015220

ESTATE OF SIMON L. BERNSTEIN, BRIAN
O'CONNELL CURATOR

Primary Account: 000000478015220

For the Period 11/29/14 to 12/31/14

Unless indicated below, all other terms and conditions of your *Combined Terms and Conditions* and/or *International General Terms for Accounts and Services Account Agreements* still apply. Please contact your J.P. Morgan team if you have any questions about these changes or would like additional information.

Bearer Shares

The following three sentences shall be appended to the end of the sixth paragraph of Section 2 of the General Terms for Accounts and Services and the end of the sixth paragraph of Section 3 of the International General Terms for Accounts and Services:

We will not open new accounts for companies that have issued shares in bearer form except if the shares are publicly traded on a recognized exchange. In the case that the Accountholder is an entity, you must provide us with information related to the Accountholder that includes, but is not limited to, a current version of the Accountholder's Articles of Incorporation and a certified copy of the Accountholder's Shareholder Register. You agree that you will immediately inform us if there are changes to: (i) the Accountholder's share capital; (ii) the ownership of the Accountholder's shares; (iii) the beneficial ownership of, and control over, the Accountholder; and (iv) if the Accountholder contemplates issuing bearer shares.

Credit Reports

The following paragraph shall be appended to the end of Section 10 of the General Terms for Accounts and Services and to the end of Section 12 of the International General Terms for Accounts and Services:

We may from time to time request credit reports on you in connection with your Application for an Account or for credit products offered by J.P. Morgan, or in connection with a pledge of an Account, or an update, renewal or extension of an Account or credit product. Upon your request, we may inform you whether we have obtained any such reports and, if we have, we will inform you of the name and address of the reporting agency that furnished the reports to us. Any credit reports that we receive will be deemed to have been obtained by each Morgan Affiliate for its own benefit.

Tax Withholding and Method of Amortization

The following two paragraphs shall be appended to the end of Section 12 of the General Terms for Accounts and Services and the end of Section 14 of the International General Terms for Accounts and Services:

Some assets in your Accounts may be subject to U.S. or other taxes, withholding or other tax-based or legal consequences. We do not provide accounting, tax, legal or estate planning advice, and you should obtain such advice from your own advisors to the extent you deem necessary.

We will amortize any premium and apply the appropriate cost basis adjustments when both taxable and tax-exempt bonds are acquired at a premium. This amortization will result in a decrease in the corresponding interest or Original Issue Discount ("OID") income. When purchased at a discount, we will accrue market discount using a straight line method and will report that amount separately when a security is sold, matures or is redeemed. As a taxpayer, you are permitted to make elections different than the default elections. Please note that these elections must be made in writing and, once made, are irrevocable and may be changed only with IRS consent. You should consult with your tax advisors on how any changes would affect you. If you choose, you may select any of the following: (i) the option to amortize only tax-exempt bonds instead of all bonds acquired at a premium; (ii) the option to recognize market discount as it accrues instead of waiting for sale, redemption or maturity; (iii) the option to utilize a constant yield method for accrual of market discount; or (iv) the option, for taxable bonds, to treat all interest as non-qualified and include both the interest and market discount as income as it accrues.

Account Restrictions



00000478015220

ESTATE OF SIMON L. BERNSTEIN, BRIAN
O'CONNELL CURATOR

Primary Account: 00000478015220

For the Period 11/29/14 to 12/31/14

The following four paragraphs shall replace Section 14 of the General Terms for Accounts and Services and Section 16 of the International General Terms for Accounts and Services:

Restricting your account; blocking or delaying transactions

While there are many reasons why we may decline or prevent transactions to or from your Account, it generally happens when we believe in good faith that preventing or restricting transactions on your Account is advisable to protect you or us, or to comply with legal requirements. We may decline or prevent any or all transactions to or from your Account. We may refuse, freeze, reverse or delay any specific withdrawal, payment or transfer of funds to or from your account, or we may remove funds from your account to hold them pending investigation, including one or more of the following circumstances:

- Your Account is involved in any legal or administrative proceeding;
- We receive conflicting information or instructions regarding Account ownership, control, or activity;
- We suspect that you may be the victim of a fraud, scam or financial exploitation, even though you have authorized the transaction(s);
- We suspect that any transaction may involve illegal activity or may be fraudulent;
- To comply, in our sole judgment, with any federal, state or local law, rule or regulation, including federal asset control and sanction rules and anti-money-laundering rules, or with our policies adopted to assure that we comply with those laws, rules or regulations; or
- We reasonably believe that doing so is necessary to avoid a loss or reduce risk to us.

We also may limit cash deposits to, or withdrawals from, your Account (or all of your Accounts collectively) in a single transaction or total withdrawals or deposits during any period of time, in order to enhance our efforts to comply with federal or state law.

In addition to the above, we may refuse to pay out any money or transfer or distribute Securities or other Property from your Accounts: (i) in the event of your death or the death of any co-Accountholder, until we are fully satisfied, in our sole judgment, that we will have no resulting liability or potential liability for any estate tax, gift tax or other tax; or (ii) upon receipt of oral or written notice of a claim regarding the Account, until we have a court order or the written consent of all required parties. We also may place a hold on the Account or we may file an action in interpleader. You agree to reimburse us for any expenses, including reasonable attorneys' fees that we incur because of any dispute, including any incurred without litigation. We are not required to determine whether a dispute has merit in order to take one of the actions permitted by this section.

We will have no liability for any action we take under this section.

Disclosures required by the USA PATRIOT Act

The following three paragraphs are appended to the end of Section 16 of the General Terms for Accounts and Services and Section 18 of the International General Terms for Accounts and Services:

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, receipt of funds through electronic funds transfer, by check, draft or similar instrument, that are related directly or indirectly to unlawful internet gambling.

We are required to comply with all U.S. sanctions enforced by the Department of Treasury's Office of Foreign Asset Control ("OFAC"), which may include rejecting or blocking transactions or funds of certain individuals, entities or certain foreign countries subject to U.S. sanctions. In signing the Account Application and opening an account with us, you agree and affirm that you are not an individual or entity subject to any sanctions under any of the sanctions programs administered or enforced by OFAC. You agree that we can freeze and/or reject any transaction if we determine we are required





00000478015220

ESTATE OF SIMON L. BERNSTEIN, BRIAN
O'CONNELL CURATOR

Primary Account: 00000478015220

For the Period 11/29/14 to 12/31/14

to do so pursuant to any of the OFAC sanctions programs or by any Bank policy or procedure. You acknowledge and agree that any transactions through the Bank may be delayed or suspended, and that a hold may be placed on such funds while a transaction is reviewed for possible violations of any of the OFAC sanctions programs. Pursuant to our review, the transaction may be rejected, and/or the transaction may be blocked, at which time we would be required to place an indefinite hold on the funds. You acknowledge and agree that we will have no liability for any such delays, suspensions, holds and/or any resulting unavailability of funds.

Prohibited Transactions

The following paragraph is added after the fifth paragraph of Section 5 of the Asset Account Agreement and the fourth paragraph of Section 7 of the International General Terms for Accounts and Services of the Asset Account Agreement:

You hereby agree that you will not, directly or indirectly, use the proceeds of any Loan under this Line of Credit, or lend, contribute or otherwise make available such proceeds to any subsidiary, affiliate, joint venture partner or other person or entity, to fund any activities or business of or with any person or entity, or in any country or territory, that, at the time of such funding, is the subject of any sanctions administered by the U.S. Department of the Treasury's Office of Foreign Assets Control ("OFAC"), or in any other manner that would result in a violation of OFAC sanctions by any person or entity, including any person or entity participating in any capacity in any Loan under this Line of Credit.

Deposits in a Foreign Currency

The second paragraph in the Section of the General Account Terms and Conditions of the Deposit Account Agreement titled "Credits for Deposits" and the second paragraph in the Section of the International General Terms for Accounts and Services of the Deposit Account Agreement titled "Credits for Deposits" are revised to read as follows:

We need not accept for deposit items drawn on a non-U.S. bank or items payable in a foreign currency and may instead accept such items on a collection basis, even after we have taken physical possession of such items. If accepted on a collection basis, we will not be obligated to credit your account for such items until we have received final payment. The actual credit for items payable in a foreign currency will be at the exchange rate in effect at the time of final collection in U.S. Dollars. Specifically, we reserve the right to convert incoming electronic payments that are denominated in non-U.S. currency to U.S. denominated currency and accept the U.S. denominated currency for deposit subject to standard foreign exchange trade settlement times. Regardless of whether such items are accepted for deposit or on a collection basis, our Funds Availability Policy will not apply.

Withdrawals from Savings Accounts

The second paragraph in the Section of the General Account Terms and Conditions of the Deposit Account Agreement titled "Withdrawal Procedures and Limitations" and the second paragraph in the Section of the International General Terms for Accounts and Services of the Deposit Account Agreement titled "Withdrawal Procedures and Limitations" are revised to read as follows:

Federal regulations impose limitations on transfers from savings accounts, and we are required to monitor your compliance with them. You may make no more than six withdrawals (including withdrawals made by check, debit card, ACH, telephone, internet, or wire) during any monthly statement period on these accounts. This limit does not apply to withdrawals made in person or through ATMs, mail (by a check payable and mailed to you), or messenger. If you continue to exceed any transfer limits on your Account after we have notified you of any such transfer violation, we will convert your savings account to a checking account type selected by us for which you are eligible, or eliminate your Account's transfer and check privileges.

Please note this account had no activity during this statement period. The date of last activity for this account was 10/29/14.



000000478015220
ESTATE OF SIMON L. BERNSTEIN, BRIAN
O'CONNELL CURATOR

Primary Account: 000000478015220
For the Period 11/29/14 to 12/31/14

Fees and Charges for Deposit Accounts

Fees

Description	Volume	Allowed	Excess	Unit Price	Fees
000000478015220					
Monthly Service Fee	1.00	0	1	0.00	0.00
Total Fees					\$0.00





Primary Account: 000000478015220

For the Period 11/29/14 to 12/31/14

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JPMorgan Chase Bank, N.A.
Michigan/Florida Markets
P O Box 659754
San Antonio, TX 78265-9754



Primary Account: 000000478015220
For the Period 2/1/14 to 2/28/14

00000494 DPB 021 161 06014 NNNNNNNNNNN T 1 000000000 60 0000

ESTATE OF SIMON L. BERNSTEIN,
DONALD R. TESCHER AND
ROBERT L. SPALLINA, CO-PERSONAL REPS
C/O DONALD R. TESCHER AND
ROBERT L. SPALLINA
4855 TECHNOLOGY WAY STE 720
BOCA RATON FL 33431-3351

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JPMorgan Classic Business Checking

Checking Account Summary	Instances	Amount
Beginning Balance		25,531.59
Ending Balance	0	\$25,531.59

Please note this account had no activity during this statement period. The date of last activity for this account was 12/31/13.





000000478015220

ESTATE OF SIMON L. BERNSTEIN,
DONALD R. TESCHER AND
ROBERT L. SPALLINA, CO-PERSONAL REPS

Primary Account: 000000478015220

For the Period 2/1/14 to 2/28/14

Fees and Charges for Deposit Accounts

Fees

Description	Volume	Allowed	Excess	Unit Price	Fees
000000478015220					
Monthly Service Fee	1.00	0	1	0.00	0.00
Total Fees					\$0.00



Primary Account: 000000478015220

For the Period 2/1/14 to 2/28/14

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Primary Account: 000000478015220

For the Period 2/1/14 to 2/28/14

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JPMorgan Chase Bank, N.A.
 Michigan/Florida Markets
 P O Box 659754
 San Antonio, TX 78265-9754

Primary Account: 000000478015220
 For the Period 3/1/14 to 3/31/14

J.P. Morgan Team

John C Hawkins (800) 576-0938
 Stephen Porter
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00000501 DPB 021 161 09114 NNNNNNNNNNN T 1 000000000 60 0000
 ESTATE OF SIMON L. BERNSTEIN,
 DONALD R. TESCHER AND
 ROBERT L. SPALLINA, CO-PERSONAL REPS
 C/O DONALD R. TESCHER AND
 ROBERT L. SPALLINA
 4855 TECHNOLOGY WAY STE 720
 BOCA RATON FL 33431-3351

JPMorgan Classic Business Checking

Checking Account Summary	Instances	Amount
Beginning Balance		25,531.59
Ending Balance	0	\$25,531.59

Please note this account had no activity during this statement period. The date of last activity for this account was 12/31/13.





000000478015220
ESTATE OF SIMON L. BERNSTEIN,
DONALD R. TESCHER AND
ROBERT L. SPALLINA, CO-PERSONAL REPS

Primary Account: 000000478015220
For the Period 3/1/14 to 3/31/14

Fees and Charges for Deposit Accounts

Fees

Description	Volume	Allowed	Excess	Unit Price	Fees
000000478015220					
Monthly Service Fee	1.00	0	1	0.00	0.00
Total Fees					\$0.00



Primary Account: 000000478015220

For the Period 3/1/14 to 3/31/14

Important Information About Your Statement

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Investment Products: Not FDIC insured • No bank guarantee • May lose value





Primary Account: 000000478015220

For the Period 3/1/14 to 3/31/14

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JPMorgan Chase Bank, N.A.
 Michigan/Florida Markets
 P O Box 659754
 San Antonio, TX 78265-9754

Primary Account: 000000478015220
 For the Period 4/1/14 to 4/30/14



00000503 DPB 021 161 12114 NNNNNNNNNN T 1 000000000 60 0000
 ESTATE OF SIMON L. BERNSTEIN,
 DONALD R. TESCHER AND
 ROBERT L. SPALLINA, CO-PERSONAL REPS
 C/O DONALD R. TESCHER AND
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JPMorgan Classic Business Checking

Checking Account Summary	Instances	Amount
Beginning Balance		25,531.59
Ending Balance	0	\$25,531.59

Please note this account had no activity during this statement period. The date of last activity for this account was 12/31/13.



000000478015220
ESTATE OF SIMON L. BERNSTEIN,
DONALD R. TESCHER AND
ROBERT L. SPALLINA, CO-PERSONAL REPS

Primary Account: 000000478015220
For the Period 4/1/14 to 4/30/14

Fees and Charges for Deposit Accounts

Fees

Description	Volume	Allowed	Excess	Unit Price	Fees
000000478015220					
Monthly Service Fee	1.00	0	1	0.00	0.00
Total Fees					\$0.00



Primary Account: 000000478015220

For the Period 4/1/14 to 4/30/14

Important Information About Your Statement

In Case of Errors or Questions About Your Electronic Funds Transfers

Call or write to the Bank (Consumers should use the phone number and address on front of statement and non-consumers their J.P. Morgan Team contact information.) if you think your statement or receipt is incorrect, or if you need more information about an electronic transaction on a statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
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- Tell us the dollar amount of the suspected error.

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Deposit products and services are offered by JPMorgan Chase Bank, N.A. Member FDIC

Mutual Funds/Securities

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Investment Products: Not FDIC insured • No bank guarantee • May lose value





Primary Account: 000000478015220
For the Period 4/1/14 to 4/30/14

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JPMorgan Chase Bank, N.A.
 Michigan/Florida Markets
 P O Box 659754
 San Antonio, TX 78265-9754

Primary Account: 000000478015220

For the Period 5/1/14 to 5/30/14

J.P. Morgan Team

John C Hawkins (800) 576-0938

Stephen Porter

For assistance after business hours, 7 days a week. (800) 576-6209

Deaf and Hard of Hearing (800) 242-7383

Online access: www.jpmorganonline.com



00000442 DPB 021 161 15114 NNNNNNNNNNN T 1 000000000 60 0000

ESTATE OF SIMON L. BERNSTEIN,
 DONALD R. TESCHER AND
 ROBERT L. SPALLINA, CO-PERSONAL REPS
 C/O DONALD R. TESCHER AND
 ROBERT L. SPALLINA
 4855 TECHNOLOGY WAY STE 720
 BOCA RATON FL 33431-3351



JPMorgan Classic Business Checking

Checking Account Summary	Instances	Amount
Beginning Balance		25,531.59
Ending Balance	0	\$25,531.59

Please note this account had no activity during this statement period. The date of last activity for this account was 12/31/13.



000000478015220
ESTATE OF SIMON L. BERNSTEIN,
DONALD R. TESCHER AND
ROBERT L. SPALLINA, CO-PERSONAL REPS

Primary Account: 000000478015220

For the Period 5/1/14 to 5/30/14

Fees and Charges for Deposit Accounts

Fees

Description	Volume	Allowed	Excess	Unit Price	Fees
000000478015220					
Monthly Service Fee	1.00	0	1	0.00	0.00
Total Fees					\$0.00



Primary Account: 000000478015220

For the Period 5/1/14 to 5/30/14

Important Information About Your Statement

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Investment Products: Not FDIC insured • No bank guarantee • May lose value





Primary Account: 000000478015220

For the Period 5/1/14 to 5/30/14

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JPMorgan Chase Bank, N.A.
 Michigan/Florida Markets
 P O Box 659754
 San Antonio, TX 78265 - 9754

Primary Account: 000000478015220

For the Period 5/31/14 to 6/30/14



00000437 DPB 021 161 18214 NYYNNNNNNNN T 1 000000000 60 0000

ESTATE OF SIMON L. BERNSTEIN, BENJAMIN
 BROWN CURRATOR
 C/O DONALD R. TESCHER AND
 ROBERT L. SPALLINA
 4855 TECHNOLOGY WAY STE 720
 BOCA RATON FL 33431-3351

J.P. Morgan Team

John C Hawkins (800) 576-0938

Stephen Porter

For assistance after business hours, 7 days a week. (800) 576-6209

Deaf and Hard of Hearing (800) 242-7383

Online access: www.jpmorganonline.com



00004370201410000022

JPMorgan Classic Business Checking

Checking Account Summary	Instances	Amount
Beginning Balance		25,531.59
Ending Balance	0	\$25,531.59

Please note this account had no activity during this statement period. The date of last activity for this account was 12/31/13.



000000478015220
ESTATE OF SIMON L. BERNSTEIN, BENJAMIN
BROWN CURRATOR

Primary Account: 000000478015220
For the Period 5/31/14 to 6/30/14

Fees and Charges for Deposit Accounts

Fees

Description	Volume	Allowed	Excess	Unit Price	Fees
000000478015220					
Monthly Service Fee	1.00	0	1	0.00	0.00
Total Fees					\$0.00



Primary Account: 000000478015220

For the Period 5/31/14 to 6/30/14

Important Information About Your Statement

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Primary Account: 000000478015220

For the Period 5/31/14 to 6/30/14

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JPMorgan Chase Bank, N.A.
 Michigan/Florida Markets
 P O Box 659754
 San Antonio, TX 78265 -9754

Primary Account: 000000478015220
 For the Period 7/1/14 to 7/31/14



00000528 DPB 021 161 21314 NNNNNNNNNNN T 1 000000000 60 0000

ESTATE OF SIMON L. BERNSTEIN, BENJAMIN
 BROWN CURRATOR
 C/O DONALD R. TESCHER AND
 ROBERT L. SPALLINA
 4855 TECHNOLOGY WAY STE 720
 BOCA RATON FL 33431-3351

J.P. Morgan Team

John C Hawkins (800) 576-0938
 Stephen Porter
 For assistance after business hours, 7 days a week. (800) 576-6209
 Deaf and Hard of Hearing (800) 242-7383
 Online access: www.jpmorganonline.com



JPMorgan Classic Business Checking

Checking Account Summary	Instances	Amount
Beginning Balance		25,531.59
Ending Balance	0	\$25,531.59

Please note this account had no activity during this statement period. The date of last activity for this account was 12/31/13.



000000478015220
ESTATE OF SIMON L. BERNSTEIN, BENJAMIN
BROWN CURRATOR

Primary Account: 000000478015220
For the Period 7/1/14 to 7/31/14

Fees and Charges for Deposit Accounts

Fees

Description	Volume	Allowed	Excess	Unit Price	Fees
000000478015220					
Monthly Service Fee	1.00	0	1	0.00	0.00
Total Fees					\$0.00



Primary Account: 000000478015220

For the Period 7/1/14 to 7/31/14

Important Information About Your Statement

In Case of Errors or Questions About Your Electronic Funds Transfers

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Investment Products: Not FDIC insured • No bank guarantee • May lose value



10005280202000000062



Primary Account: 000000478015220

For the Period 7/1/14 to 7/31/14

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JPMORGAN CHASE & CO.

adean@matbrolaw.com

Authenticated by jpmchase.com
Valid Signature

From: john.c.hawkins@jpmorgan.com
To: adean@matbrolaw.com
Cc: bbrown@matbrolaw.com, stephen.porter@jpmorgan.com, PB-Service0938@jpmorgan.com
Sent: Sep 15, 2014 6:19:08 PM EDT
Subject: RE: Bernstein - statement
Attached: Statements_000000478015220.zip (223 kb)

Angela,

Please see the attachment. Please note that the documents to update the title and address was sent via FEDEX to Brian O'Connell. 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: Angela Dean [mailto:adean@matbrolaw.com]
Sent: Monday, September 15, 2014 5:01 PM
To: Hawkins, John C
Cc: Ben Brown; Porter, Stephen; PB-Service0938
Subject: Bernstein - statement

Good afternoon, Mr. Hawkins.

Would you please send us the August statement for JPM Checking Account ending 5220? We need it as soon as possible.

Thank you.

Angela Dean
Matwiczky & Brown, LLP
625 North Flagler Drive
Suite 401
West Palm Beach, Florida 33401
(561) 651-4004, ext. 10
(561) 651-4003 – fax
adean@matbrolaw.com

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JPMorgan Chase Bank, N.A.
 Michigan/Florida Markets
 P O Box 659754
 San Antonio, TX 78265-9754

Primary Account: 00000478015220
 For the Period 8/1/14 to 8/29/14



00000549 DPB 021 161 24214 NNNNNNNNNN T 1 000000000 60 0000
 ESTATE OF SIMON L. BERNSTEIN, BENJAMIN
 BROWN CURRATOR
 C/O DONALD R. TESCHER AND
 ROBERT L. SPALLINA
 4855 TECHNOLOGY WAY STE 720
 BOCA RATON FL 33431-3351

J.P. Morgan Team

John C Hawkins (800) 576-0938
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 For assistance after business hours, 7 days a week. (800) 576-6209
 Deaf and Hard of Hearing (800) 242-7383
 Online access: www.jpmorganonline.com



JPMorgan Classic Business Checking

Checking Account Summary	Instances	Amount
Beginning Balance		25,531.59
Ending Balance	0	\$25,531.59

Please note this account had no activity during this statement period. The date of last activity for this account was 12/31/13.



000000478015220
ESTATE OF SIMON L. BERNSTEIN, BENJAMIN
BROWN CURRATOR

Primary Account: 000000478015220
For the Period 8/1/14 to 8/29/14

Fees and Charges for Deposit Accounts

Fees					
Description	Volume	Allowed	Excess	Unit Price	Fees
000000478015220					
Monthly Service Fee	1.00	0	1	0.00	0.00
Total Fees					\$0.00



Primary Account: 000000478015220

For the Period 8/1/14 to 8/29/14

Important Information About Your Statement

In Case of Errors or Questions About Your Electronic Funds Transfers

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Primary Account: 000000478015220
For the Period 8/1/14 to 8/29/14

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JPMorgan Chase Bank, N.A.
Michigan/Florida Markets
P O Box 659754
San Antonio, TX 78265 - 9754

Primary Account: 000000478015220

For the Period 8/30/14 to 9/30/14



00000517 DPB 021 161 27414 NNNNNNNNNNT 1 000000000 60 0000

ESTATE OF SIMON L. BERNSTEIN, BENJAMIN
BROWN CURRATOR
C/O DONALD R. TESCHER AND
ROBERT L. SPALLINA
4855 TECHNOLOGY WAY STE 720
BOCA RATON FL 33431-3351

J.P. Morgan Team

John C Hawkins (800) 576-0938

Brian Lutter

For assistance after business hours, 7 days a week. (800) 576-6209

Deaf and Hard of Hearing (800) 242-7383

Online access: www.jpmorganonline.com



JPMorgan Classic Business Checking

Checking Account Summary	Instances	Amount
Beginning Balance		25,531.59
Ending Balance	0	\$25,531.59

Please note this account had no activity during this statement period. The date of last activity for this account was 12/31/13.



000000478015220
ESTATE OF SIMON L. BERNSTEIN, BENJAMIN
BROWN CURRATOR

Primary Account: 000000478015220
For the Period 8/30/14 to 9/30/14

Fees and Charges for Deposit Accounts

Fees

Description	Volume	Allowed	Excess	Unit Price	Fees
000000478015220					
Monthly Service Fee	1.00	0	1	0.00	0.00
Total Fees					\$0.00



Primary Account: 000000478015220

For the Period 8/30/14 to 9/30/14

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Primary Account: 000000478015220

For the Period 8/30/14 to 9/30/14

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JPMorgan Chase Bank, N.A.
Michigan/Florida Markets
P O Box 659754
San Antonio, TX 78265 - 9754

Primary Account: 000000478015220

For the Period 10/1/14 to 10/31/14



00000549 DPB 021 161 30514 NNNNNNNNNNT 1 000000000 60 0000

ESTATE OF SIMON L. BERNSTEIN, BRIAN
O'CONNELL CURATOR
C/O DONALD R. TESCHER AND
ROBERT L. SPALLINA
4855 TECHNOLOGY WAY STE 720
BOCA RATON FL 33431-3351

J.P. Morgan Team

John C Hawkins (800) 576-0938

Brian Lutter

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Deaf and Hard of Hearing (800) 242-7383

Online access: www.jpmorganonline.com



JPMorgan Classic Business Checking

Checking Account Summary	Instances	Amount
Beginning Balance		25,531.59
Payments & Transfers	1	(25,000.00)
Ending Balance	1	\$531.59



000000478015220
ESTATE OF SIMON L. BERNSTEIN, BRIAN
O'CONNELL CURATOR

Primary Account: 000000478015220
For the Period 10/1/14 to 10/31/14

Payments & Transfers

Date	Description	Amount
10/29	10/29 Fedwire Debit Via: Citicorp FL/266086554 A/C: Ciklin Lubitz Et AL Trust Accoref: Attn Joan Regan Imad: 1029B1Qgc03C006840 Trn: 1310500302Es	25,000.00
Total Payments & Transfers		(\$25,000.00)

Daily Ending Balance

Date	Amount
10/29	531.59

Fees and Charges for Deposit Accounts

Description	Volume	Allowed	Excess	Unit Price	Fees
000000478015220					
Monthly Service Fee	1.00	0	1	0.00	0.00
Check / Debit Posted	1.00	500	0	0.20	0.00
Outgoing Wires - Domestic Manual	1.00	4	0	40.00	0.00
Total Fees					\$0.00



Primary Account: 000000478015220

For the Period 10/1/14 to 10/31/14

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Primary Account: 000000478015220

For the Period 10/1/14 to 10/31/14

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JPMorgan Chase Bank, N.A.
 Michigan/Florida Markets
 P O Box 659754
 San Antonio, TX 78265 - 9754

Primary Account: 000000478015220
For the Period 11/1/14 to 11/28/14



00000599 DPB 021 161 33314 NNNNNNNNNNT 1 000000000 60 0000
 ESTATE OF SIMON L. BERNSTEIN, BRIAN
 O'CONNELL CURATOR
 C/O DONALD R. TESCHER AND
 ROBERT L. SPALLINA
 4855 TECHNOLOGY WAY STE 720
 BOCA RATON FL 33431-3351

J.P. Morgan Team

John C Hawkins (800) 576-0938
 Brian Lutter
 For assistance after business hours, 7 days a week. (800) 576-6209
 Deaf and Hard of Hearing (800) 242-7383
 Online access: www.jpmorganonline.com



JPMorgan Classic Business Checking

Checking Account Summary	Instances	Amount
Beginning Balance		531.59
Ending Balance	0	\$531.59

Please note this account had no activity during this statement period. The date of last activity for this account was 10/29/14.



000000478015220
ESTATE OF SIMON L. BERNSTEIN, BRIAN
O'CONNELL CURATOR

Primary Account: 000000478015220
For the Period 11/1/14 to 11/28/14

Fees and Charges for Deposit Accounts

Fees

Description	Volume	Allowed	Excess	Unit Price	Fees
000000478015220					
Monthly Service Fee	1.00	0	1	0.00	0.00
Total Fees					\$0.00



Primary Account: 000000478015220

For the Period 11/1/14 to 11/28/14

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Deposit products and services are offered by JPMorgan Chase Bank, N.A. Member FDIC

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Investment Products: Not FDIC insured • No bank guarantee • May lose value





Primary Account: 000000478015220

For the Period 11/1/14 to 11/28/14

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JPMorgan Chase Bank, N.A.
Michigan/Florida Markets
P O Box 659754
San Antonio, TX 78265 - 9754

Primary Account: 00000478015220
For the Period 11/29/14 to 12/31/14



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ESTATE OF SIMON L. BERNSTEIN, BRIAN
O'CONNELL CURATOR
C/O DONALD R. TESCHER AND
ROBERT L. SPALLINA
4855 TECHNOLOGY WAY STE 720
BOCA RATON FL 33431-3351

J.P. Morgan Team

John C Hawkins (800) 576-0938
Brian Lutter
For assistance after business hours, 7 days a week. (800) 576-6209
Deaf and Hard of Hearing (800) 242-7383
Online access: www.jpmorganonline.com



JPMorgan Classic Business Checking

Checking Account Summary	Instances	Amount
Beginning Balance		531.59
Ending Balance	0	\$531.59

The following disclosures amend your *Combined Terms and Conditions* and/or *International General Terms for Accounts and Services Account Agreements* and contain additional information about the features of your accounts, and are effective 30 days from the date of your statement.



000000478015220

ESTATE OF SIMON L. BERNSTEIN, BRIAN
O'CONNELL CURATOR

Primary Account: 000000478015220

For the Period 11/29/14 to 12/31/14

Unless indicated below, all other terms and conditions of your *Combined Terms and Conditions* and/or *International General Terms for Accounts and Services Account Agreements* still apply. Please contact your J.P. Morgan team if you have any questions about these changes or would like additional information.

Bearer Shares

The following three sentences shall be appended to the end of the sixth paragraph of Section 2 of the General Terms for Accounts and Services and the end of the sixth paragraph of Section 3 of the International General Terms for Accounts and Services:

We will not open new accounts for companies that have issued shares in bearer form except if the shares are publicly traded on a recognized exchange. In the case that the Accountholder is an entity, you must provide us with information related to the Accountholder that includes, but is not limited to, a current version of the Accountholder's Articles of Incorporation and a certified copy of the Accountholder's Shareholder Register. You agree that you will immediately inform us if there are changes to: (i) the Accountholder's share capital; (ii) the ownership of the Accountholder's shares; (iii) the beneficial ownership of, and control over, the Accountholder; and (iv) if the Accountholder contemplates issuing bearer shares.

Credit Reports

The following paragraph shall be appended to the end of Section 10 of the General Terms for Accounts and Services and to the end of Section 12 of the International General Terms for Accounts and Services:

We may from time to time request credit reports on you in connection with your Application for an Account or for credit products offered by J.P. Morgan, or in connection with a pledge of an Account, or an update, renewal or extension of an Account or credit product. Upon your request, we may inform you whether we have obtained any such reports and, if we have, we will inform you of the name and address of the reporting agency that furnished the reports to us. Any credit reports that we receive will be deemed to have been obtained by each Morgan Affiliate for its own benefit.

Tax Withholding and Method of Amortization

The following two paragraphs shall be appended to the end of Section 12 of the General Terms for Accounts and Services and the end of Section 14 of the International General Terms for Accounts and Services:

Some assets in your Accounts may be subject to U.S. or other taxes, withholding or other tax-based or legal consequences. We do not provide accounting, tax, legal or estate planning advice, and you should obtain such advice from your own advisors to the extent you deem necessary.

We will amortize any premium and apply the appropriate cost basis adjustments when both taxable and tax-exempt bonds are acquired at a premium. This amortization will result in a decrease in the corresponding interest or Original Issue Discount ("OID") income. When purchased at a discount, we will accrue market discount using a straight line method and will report that amount separately when a security is sold, matures or is redeemed. As a taxpayer, you are permitted to make elections different than the default elections. Please note that these elections must be made in writing and, once made, are irrevocable and may be changed only with IRS consent. You should consult with your tax advisors on how any changes would affect you. If you choose, you may select any of the following: (i) the option to amortize only tax-exempt bonds instead of all bonds acquired at a premium; (ii) the option to recognize market discount as it accrues instead of waiting for sale, redemption or maturity; (iii) the option to utilize a constant yield method for accrual of market discount; or (iv) the option, for taxable bonds, to treat all interest as non-qualified and include both the interest and market discount as income as it accrues.

Account Restrictions



00000478015220

ESTATE OF SIMON L. BERNSTEIN, BRIAN
O'CONNELL CURATOR

Primary Account: 00000478015220

For the Period 11/29/14 to 12/31/14

The following four paragraphs shall replace Section 14 of the General Terms for Accounts and Services and Section 16 of the International General Terms for Accounts and Services:

Restricting your account; blocking or delaying transactions

While there are many reasons why we may decline or prevent transactions to or from your Account, it generally happens when we believe in good faith that preventing or restricting transactions on your Account is advisable to protect you or us, or to comply with legal requirements. We may decline or prevent any or all transactions to or from your Account. We may refuse, freeze, reverse or delay any specific withdrawal, payment or transfer of funds to or from your account, or we may remove funds from your account to hold them pending investigation, including one or more of the following circumstances:

- Your Account is involved in any legal or administrative proceeding;
- We receive conflicting information or instructions regarding Account ownership, control, or activity;
- We suspect that you may be the victim of a fraud, scam or financial exploitation, even though you have authorized the transaction(s);
- We suspect that any transaction may involve illegal activity or may be fraudulent;
- To comply, in our sole judgment, with any federal, state or local law, rule or regulation, including federal asset control and sanction rules and anti-money-laundering rules, or with our policies adopted to assure that we comply with those laws, rules or regulations; or
- We reasonably believe that doing so is necessary to avoid a loss or reduce risk to us.

We also may limit cash deposits to, or withdrawals from, your Account (or all of your Accounts collectively) in a single transaction or total withdrawals or deposits during any period of time, in order to enhance our efforts to comply with federal or state law.

In addition to the above, we may refuse to pay out any money or transfer or distribute Securities or other Property from your Accounts: (i) in the event of your death or the death of any co-Accountholder, until we are fully satisfied, in our sole judgment, that we will have no resulting liability or potential liability for any estate tax, gift tax or other tax; or (ii) upon receipt of oral or written notice of a claim regarding the Account, until we have a court order or the written consent of all required parties. We also may place a hold on the Account or we may file an action in interpleader. You agree to reimburse us for any expenses, including reasonable attorneys' fees that we incur because of any dispute, including any incurred without litigation. We are not required to determine whether a dispute has merit in order to take one of the actions permitted by this section.

We will have no liability for any action we take under this section.

Disclosures required by the USA PATRIOT Act

The following three paragraphs are appended to the end of Section 16 of the General Terms for Accounts and Services and Section 18 of the International General Terms for Accounts and Services:

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, receipt of funds through electronic funds transfer, by check, draft or similar instrument, that are related directly or indirectly to unlawful internet gambling.

We are required to comply with all U.S. sanctions enforced by the Department of Treasury's Office of Foreign Asset Control ("OFAC"), which may include rejecting or blocking transactions or funds of certain individuals, entities or certain foreign countries subject to U.S. sanctions. In signing the Account Application and opening an account with us, you agree and affirm that you are not an individual or entity subject to any sanctions under any of the sanctions programs administered or enforced by OFAC. You agree that we can freeze and/or reject any transaction if we determine we are required



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ESTATE OF SIMON L. BERNSTEIN, BRIAN
O'CONNELL CURATOR

Primary Account: 00000478015220

For the Period 11/29/14 to 12/31/14

to do so pursuant to any of the OFAC sanctions programs or by any Bank policy or procedure. You acknowledge and agree that any transactions through the Bank may be delayed or suspended, and that a hold may be placed on such funds while a transaction is reviewed for possible violations of any of the OFAC sanctions programs. Pursuant to our review, the transaction may be rejected, and/or the transaction may be blocked, at which time we would be required to place an indefinite hold on the funds. You acknowledge and agree that we will have no liability for any such delays, suspensions, holds and/or any resulting unavailability of funds.

Prohibited Transactions

The following paragraph is added after the fifth paragraph of Section 5 of the Asset Account Agreement and the fourth paragraph of Section 7 of the International General Terms for Accounts and Services of the Asset Account Agreement:

You hereby agree that you will not, directly or indirectly, use the proceeds of any Loan under this Line of Credit, or lend, contribute or otherwise make available such proceeds to any subsidiary, affiliate, joint venture partner or other person or entity, to fund any activities or business of or with any person or entity, or in any country or territory, that, at the time of such funding, is the subject of any sanctions administered by the U.S. Department of the Treasury's Office of Foreign Assets Control ("OFAC"), or in any other manner that would result in a violation of OFAC sanctions by any person or entity, including any person or entity participating in any capacity in any Loan under this Line of Credit.

Deposits in a Foreign Currency

The second paragraph in the Section of the General Account Terms and Conditions of the Deposit Account Agreement titled "Credits for Deposits" and the second paragraph in the Section of the International General Terms for Accounts and Services of the Deposit Account Agreement titled "Credits for Deposits" are revised to read as follows:

We need not accept for deposit items drawn on a non-U.S. bank or items payable in a foreign currency and may instead accept such items on a collection basis, even after we have taken physical possession of such items. If accepted on a collection basis, we will not be obligated to credit your account for such items until we have received final payment. The actual credit for items payable in a foreign currency will be at the exchange rate in effect at the time of final collection in U.S. Dollars. Specifically, we reserve the right to convert incoming electronic payments that are denominated in non-U.S. currency to U.S. denominated currency and accept the U.S. denominated currency for deposit subject to standard foreign exchange trade settlement times. Regardless of whether such items are accepted for deposit or on a collection basis, our Funds Availability Policy will not apply.

Withdrawals from Savings Accounts

The second paragraph in the Section of the General Account Terms and Conditions of the Deposit Account Agreement titled "Withdrawal Procedures and Limitations" and the second paragraph in the Section of the International General Terms for Accounts and Services of the Deposit Account Agreement titled "Withdrawal Procedures and Limitations" are revised to read as follows:

Federal regulations impose limitations on transfers from savings accounts, and we are required to monitor your compliance with them. You may make no more than six withdrawals (including withdrawals made by check, debit card, ACH, telephone, internet, or wire) during any monthly statement period on these accounts. This limit does not apply to withdrawals made in person or through ATMs, mail (by a check payable and mailed to you), or messenger. If you continue to exceed any transfer limits on your Account after we have notified you of any such transfer violation, we will convert your savings account to a checking account type selected by us for which you are eligible, or eliminate your Account's transfer and check privileges.

Please note this account had no activity during this statement period. The date of last activity for this account was 10/29/14.



000000478015220
ESTATE OF SIMON L. BERNSTEIN, BRIAN
O'CONNELL CURATOR

Primary Account: 000000478015220
For the Period 11/29/14 to 12/31/14

Fees and Charges for Deposit Accounts

Fees

Description	Volume	Allowed	Excess	Unit Price	Fees
000000478015220					
Monthly Service Fee	1.00	0	1	0.00	0.00
Total Fees					\$0.00





Primary Account: 000000478015220

For the Period 11/29/14 to 12/31/14

Important Information About Your Statement

In Case of Errors or Questions About Your Electronic Funds Transfers

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JPMorgan Chase Bank, N.A.
Michigan/Florida Markets
P O Box 659754
San Antonio, TX 78265 - 9754

Primary Account: 00000478015220

For the Period 1/1/15 to 1/30/15

J.P. Morgan Team

John C Hawkins (800) 576-0938
Brian Lutter
For assistance after business hours, 7 days a week. (800) 576-6209
Deaf and Hard of Hearing (800) 242-7383
Online access: www.jpmorganonline.com



00000458 DPB 021 161 03115 NYNNNNNNNN T 1 000000000 60 0000
ESTATE OF SIMON L. BERNSTEIN, BRIAN
O'CONNELL CURATOR
C/O DONALD R. TESCHER AND
ROBERT L. SPALLINA
4855 TECHNOLOGY WAY STE 720
BOCA RATON FL 33431-3351



JPMorgan Classic Business Checking

Checking Account Summary	Instances	Amount
Beginning Balance		531.59
Ending Balance	0	\$531.59

Please note this account had no activity during this statement period. The date of last activity for this account was 10/29/14.



000000478015220
ESTATE OF SIMON L. BERNSTEIN, BRIAN
O'CONNELL CURATOR

Primary Account: 000000478015220
For the Period 1/1/15 to 1/30/15

Fees and Charges for Deposit Accounts

Fees

Description	Volume	Allowed	Excess	Unit Price	Fees
000000478015220					
Monthly Service Fee	1.00	0	1	0.00	0.00
Total Fees					\$0.00



Primary Account: 000000478015220

For the Period 1/1/15 to 1/30/15

Important Information About Your Statement

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Primary Account: 000000478015220

For the Period 1/1/15 to 1/30/15

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JPMorgan Chase Bank, N.A.
Michigan/Florida Markets
P O Box 659754
San Antonio, TX 78265 - 9754

Primary Account: 000000478015220

For the Period 1/31/15 to 2/27/15

J.P. Morgan Team

John C Hawkins (800) 576-0938
Brian Lutter
For assistance after business hours, 7 days a week. (800) 576-6209
Deaf and Hard of Hearing (800) 242-7383
Online access: www.jpmorganonline.com



00000322 DPB 021 161 05915 NNNNNNNNNNT 1 000000000 60 0000
ESTATE OF SIMON L. BERNSTEIN, BRIAN
O'CONNELL CURATOR
C/O DONALD R. TESCHER AND
ROBERT L. SPALLINA
4855 TECHNOLOGY WAY STE 720
BOCA RATON FL 33431-3351



JPMorgan Classic Business Checking

Checking Account Summary	Instances	Amount
Beginning Balance		531.59
Ending Balance	0	\$531.59

Please note this account had no activity during this statement period. The date of last activity for this account was 10/29/14.



000000478015220
ESTATE OF SIMON L. BERNSTEIN, BRIAN
O'CONNELL CURATOR

Primary Account: 000000478015220
For the Period 1/31/15 to 2/27/15

Fees and Charges for Deposit Accounts

Fees

Description	Volume	Allowed	Excess	Unit Price	Fees
000000478015220					
Monthly Service Fee	1.00	0	1	0.00	0.00
Total Fees					\$0.00



Primary Account: 000000478015220

For the Period 1/31/15 to 2/27/15

To process transactions more efficiently, beginning April 1, 2015, incoming foreign currency wires to your J.P. Morgan checking or savings account(s) may be converted to U.S. dollars without prior notice, subject to standard Foreign Exchange trade settlement times. Funds will generally be available in your account the same day the trade settles. There is no action you need to take at this time. If you have any questions or concerns, please contact your J.P. Morgan service team.





Primary Account: 000000478015220

For the Period 1/31/15 to 2/27/15

Important Information About Your Statement

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JPMorgan Chase Bank, N.A.
 Michigan/Florida Markets
 P O Box 659754
 San Antonio, TX 78265 - 9754

Primary Account: 000000478015220

For the Period 1/1/16 to 1/29/16

J.P. Morgan Team

John C Hawkins (800) 576-0938
 Brian Lutter
 For assistance after business hours, 7 days a week. (800) 576-6209
 Deaf and Hard of Hearing (800) 242-7383
 Online access: www.jpmorganonline.com

00000414 DPB 021 161 03016 NNNNNNNNNN T 1 000000000 60 0000
 ESTATE OF SIMON L. BERNSTEIN, BRIAN
 O'CONNELL CURATOR
 BRIAN O'CONNELL, PERSONAL REP
 515 N FLAGLER DR
 WEST PALM BEACH FL 33401-4321

JPMorgan Classic Business Checking

Checking Account Summary	Instances	Amount
Beginning Balance		531.59
Ending Balance	0	\$531.59

Please note this account had no activity during this statement period. The date of last activity for this account was 10/29/14.





000000478015220
ESTATE OF SIMON L. BERNSTEIN, BRIAN
O'CONNELL CURATOR

Primary Account: 000000478015220
For the Period 1/1/16 to 1/29/16

Fees and Charges for Deposit Accounts

Fees

Description	Volume	Allowed	Excess	Unit Price	Fees
000000478015220					
Monthly Service Fee	1.00	0	1	0.00	0.00
Total Fees					\$0.00



Primary Account: 000000478015220

For the Period 1/1/16 to 1/29/16

Important Information About Your Statement

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Investment Products: Not FDIC insured • No bank guarantee • May lose value





Primary Account: 000000478015220

For the Period 1/1/16 to 1/29/16

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JPMorgan Chase Bank, N.A.
 Michigan/Florida Markets
 P O Box 659754
 San Antonio, TX 78265 - 9754

Primary Account: 000000478015220
 For the Period 2/28/15 to 3/31/15

J.P. Morgan Team

John C Hawkins (800) 576-0938
 Brian Lutter
 For assistance after business hours, 7 days a week. (800) 576-6209
 Deaf and Hard of Hearing (800) 242-7383
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 ESTATE OF SIMON L. BERNSTEIN, BRIAN
 O'CONNELL CURATOR
 BRIAN O'CONNELL, PERSONAL REP
 515 N FLAGLER DR
 WEST PALM BEACH FL 33401-4321



JPMorgan Classic Business Checking

Checking Account Summary	Instances	Amount
Beginning Balance		531.59
Ending Balance	0	\$531.59

Please note this account had no activity during this statement period. The date of last activity for this account was 10/29/14.



000000478015220
ESTATE OF SIMON L. BERNSTEIN, BRIAN
O'CONNELL CURATOR

Primary Account: 000000478015220
For the Period 2/28/15 to 3/31/15

Fees and Charges for Deposit Accounts

Fees

Description	Volume	Allowed	Excess	Unit Price	Fees
000000478015220					
Monthly Service Fee	1.00	0	1	0.00	0.00
Total Fees					\$0.00



Primary Account: 000000478015220

For the Period 2/28/15 to 3/31/15

Important Information About Your Statement

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J.P.Morgan





Primary Account: 000000478015220

For the Period 2/28/15 to 3/31/15

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JPMorgan Chase Bank, N.A.
Michigan/Florida Markets
P O Box 659754
San Antonio, TX 78265 - 9754

Primary Account: 000000478015220
For the Period 4/1/15 to 4/30/15



00000488 DPB 021 161 12115 NNNNNNNNNN T 1 000000000 60 0000
ESTATE OF SIMON L. BERNSTEIN, BRIAN
O'CONNELL CURATOR
BRIAN O'CONNELL, PERSONAL REP
515 N FLAGLER DR
WEST PALM BEACH FL 33401-4321

J.P. Morgan Team

John C Hawkins (800) 576-0938
Brian Lutter
For assistance after business hours, 7 days a week. (800) 576-6209
Deaf and Hard of Hearing (800) 242-7383
Online access: www.jpmorganonline.com



0000488020100000022

JPMorgan Classic Business Checking

Checking Account Summary	Instances	Amount
Beginning Balance		531.59
Ending Balance	0	\$531.59

Please note this account had no activity during this statement period. The date of last activity for this account was 10/29/14.



000000478015220
ESTATE OF SIMON L. BERNSTEIN, BRIAN
O'CONNELL CURATOR

Primary Account: 000000478015220

For the Period 4/1/15 to 4/30/15

Fees and Charges for Deposit Accounts

Fees

Description	Volume	Allowed	Excess	Unit Price	Fees
000000478015220					
Monthly Service Fee	1.00	0	1	0.00	0.00
Total Fees					\$0.00



Primary Account: 000000478015220

For the Period 4/1/15 to 4/30/15

Important Information About Your Statement

In Case of Errors or Questions About Your Electronic Funds Transfers

Call or write to the Bank (Consumers should use the phone number and address on front of statement and non-consumers their J.P. Morgan Team contact information.) if you think your statement or receipt is incorrect, or if you need more information about an electronic transaction on a statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

In Case of Errors or Questions About Non-Electronic Transfers (Checks or Deposits):

Contact the Bank immediately if your statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing as soon as possible after the statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

Deposit products and services are offered by JPMorgan Chase Bank, N.A. Member FDIC

Mutual Funds/Securities

JPMorgan Funds are distributed by JPMorgan Distribution Services, Inc., which is an affiliate of JPMorgan Chase & Co. Affiliates of JPMorgan Chase & Co. receive fees for providing various services to the funds.

Bank products and services are offered by JPMorgan Chase Bank, N.A. and its affiliates. Securities are offered by J.P. Morgan Securities LLC, member NYSE, FINRA and SIPC.

Investment Products: Not FDIC insured • No bank guarantee • May lose value



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Primary Account: 000000478015220

For the Period 4/1/15 to 4/30/15

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Primary Account: 000000478015220

For the Period 5/1/15 to 5/29/15

JPMorgan Chase Bank, N.A.
Michigan/Florida Markets
P O Box 659754
San Antonio, TX 78265 - 9754



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HOLD - RETURN MAIL
ESTATE OF SIMON L. BERNSTEIN, BRIAN
O'CONNELL CURATOR
BRIAN O'CONNELL, PERSONAL REP
515 N FLAGLER DR
WEST PALM BEACH FL 33401-4321

J.P. Morgan Team

John C Hawkins (800) 576-0938
Brian Lutter
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Deaf and Hard of Hearing (800) 242-7383
Online access: www.jpmorganonline.com



0000017030100020023

JPMorgan Classic Business Checking

Checking Account Summary	Instances	Amount
Beginning Balance		531.59
Ending Balance	0	\$531.59

Effective May 1, 2015, the following disclosures amend your *Combined Terms and Conditions* and/or *International General Terms for Accounts and Services Account Agreements* and contain additional information about the features of your accounts.



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ESTATE OF SIMON L. BERNSTEIN, BRIAN
O'CONNELL CURATOR

Primary Account: 000000478015220

For the Period 5/1/15 to 5/29/15

Unless indicated below, all other terms and conditions of your *Combined Terms and Conditions* and/or *International General Terms for Accounts and Services Account Agreements* still apply. Please contact your J.P. Morgan team if you have any questions about these changes or would like additional information.

Removal of Retirement Certificates of Deposit

Retirement certificates of deposit are no longer governed by the Deposit Account Agreement. Accordingly, all references to retirement certificates of deposit are hereby removed from the General Account Terms and Conditions of the Deposit Account Agreement and the International General Terms for Accounts and Services of the Deposit Account Agreement, including from the following sections: "Deposit Account Agreement," "Specific Terms for Certificates of Deposit," "Statements (for Retirement CDs and Retirement Money Markey Accounts refer to your IRA/CESA or QRP plan document)," and "Notification of Errors, Forgeries and Unauthorized Signatures (for Retirement CDs and Retirement Money Markey Accounts refer to your IRA/CESA or QRP plan document)."

Disclosures incorporated into Deposit Account Agreement

The third paragraph in the Section of the General Account Terms and Conditions of the Deposit Account Agreement titled "Deposit Account Agreement" and the fourth paragraph in the Section of the International General Terms for Accounts and Services of the Deposit Account Agreement titled "Deposit Account Agreement" are revised to read as follows:

This Agreement includes the following disclosures applicable to the Bank's personal and business deposit accounts that the Bank has provided to you: (1) the rate sheets for interest bearing accounts, (2) a fee schedule, and (3) any additional disclosures regarding your Account that the Bank will provide to you. Fees mentioned throughout this agreement can be found on the fee schedule referenced above.

Addition of "Non-Repeating" Everyday Transactions

The third paragraph in the Section of the General Account Terms and Conditions of the Deposit Account Agreement and the International General Terms for Accounts and Services of the Deposit Account Agreement titled "Overdrafts" are revised to read as follows:

We look at your account balance only once from the time we receive an item until we return it to decide whether the item causes an overdraft. We may charge your account for a debit card transaction based on the authorization request. Generally, for each business day, we will (i) add deposits to your account, (ii) subtract wire transfers, non-repeating ("everyday") debit card transactions, online banking transactions, ATM withdrawals, teller cash withdrawals, cashed checks and deposited checks drawn on us, in the order in which they were authorized, withdrawn, or deposited, and (iii) subtract all other items, including checks cashed or deposited at an ATM or eATM (formerly known as Express Banking kiosk) in highest to lowest dollar amount. We reserve the right to use a different order in certain states.



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ESTATE OF SIMON L. BERNSTEIN, BRIAN
O'CONNELL CURATOR

Primary Account: 000000478015220

For the Period 5/1/15 to 5/29/15

Linked Accounts

The second and third paragraphs in the Section of the General Account Terms and Conditions of the Deposit Account Agreement and the International General Terms for Accounts and Services of the Deposit Account Agreement titled "Linked Accounts" are revised to read as follows:

Many checking and savings accounts permit you to link other accounts you may have with us or our affiliates to help you to avoid some fees and be eligible to earn higher rates. These other accounts need not be included on your statement for those pricing benefits to apply, and accounts that appear on your combined statement are not automatically linked for purposes of pricing.

Linking accounts is always at our discretion. We may automatically link accounts. If we do not, you may ask to have your accounts linked. If you choose to link your personal accounts to other accounts for which you serve as trustee or custodian (fiduciary), your personal account may receive a financial benefit. Under fiduciary law, any financial benefit you receive is considered a violation of fiduciary duties.

Certificates of Deposit

The Section of the General Account Terms and Conditions of the Deposit Account Agreement and the International General Terms for Accounts and Services of the Deposit Account Agreement titled "Certificates of Deposit" are revised to read as follows:

We use the daily balance method to calculate interest on your CD. This method applies a periodic rate each day to the principal balance. Interest begins to accrue on the business day you deposit cash or non-cash items. Interest for CDs is calculated on a 360- or 365-day basis. The APY disclosed on the face of your CD confirmation, which is considered part of this Agreement and, if applicable, on the maturity notice, assumes interest will remain on deposit until maturity. On maturities of more than one year, interest will be paid and reported to the IRS at least annually. A withdrawal will reduce earnings.

Removal of Non-Interest Bearing Accounts

The fifth paragraph in the Section of the General Account Terms and Conditions of the Deposit Account Agreement and the International General Terms for Accounts and Services of the Deposit Account Agreement titled "Business Accounts" are revised to read as follows:

Each month's credit will be used to offset maintenance and certain transaction fees incurred in that month for account maintenance and services. The credit may only be applied against current fees and will never be credited to your Account. Fees in excess of a credit will be charged to your Account, or to the Account designated as your primary business checking account if you have more than one. No credit is earned on funds in personal accounts.





000000478015220

ESTATE OF SIMON L. BERNSTEIN, BRIAN
O'CONNELL CURATOR

Primary Account: 000000478015220

For the Period 5/1/15 to 5/29/15

Overdraft Protection

The Section of the General Account Terms and Conditions of the Deposit Account Agreement and the International General Terms for Accounts and Services of the Deposit Account Agreement titled "Overdraft Protection Transfers" are revised to read as follows:

To obtain Overdraft Protection you must have a checking account with us. You must also have a savings account, or a qualifying credit card ("Funding Account"). We are able to transfer funds from a Funding Account to your checking account to help prevent overdrafts from occurring.

In addition, the first bullet point under the Section of the General Account Terms and Conditions of the Deposit Account Agreement and the International General Terms for Accounts and Services of the Deposit Account Agreement titled "Overdraft Protection and Cash Sweep Service Request" are revised to read as follows:

- **Overdraft Protections Service Request:** For personal accounts, the Funding Account may be a savings account (including a money market account), a credit card account in good standing, or another qualifying line of credit account. Overdraft Protection will become effective after the Bank has received your Request and had a reasonable time to act upon it.

Removal of Fees from Overdraft Protection Services

J.P. Morgan does not currently charge overdraft fees on its accounts, so references to overdraft fees are removed. Accordingly:

The first bullet point under the Section of the General Account Terms and Conditions of the Deposit Account Agreement and the International General Terms for Accounts and Services of the Deposit Account Agreement titled "Maximum Overdraft Protection or Cash Sweep Transfer Amount" are revised to read as follows:

- **Overdraft Protection Services:** The amount of a Transfer will not exceed the amount available in the Funding Account. (The Funding Account is a savings account, credit card account, or other line of credit account linked to your checking account for Overdraft Protection.) If the amount available is insufficient to pay all checks and other customer initiated transactions, in multiples of \$50.00, then we will initiate a Transfer in the amount necessary to pay one or more transactions. Any checks or other customer initiated transactions that are not paid by the Transfer will either be paid or returned, Overdraft Interest may apply, in the same way as if you did not have Overdraft Protection.

The Section of the General Account Terms and Conditions of the Deposit Account Agreement and the International General Terms for Accounts and Services of the Deposit Account Agreement titled "Fees for Overdraft Protection Services Only" are removed entirely.

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Please note this account had no activity during this statement period. The date of last activity for this account was 10/29/14.



000000478015220
ESTATE OF SIMON L. BERNSTEIN, BRIAN
O'CONNELL CURATOR

Primary Account: 000000478015220
For the Period 5/1/15 to 5/29/15

Fees and Charges for Deposit Accounts

Fees

Description	Volume	Allowed	Excess	Unit Price	Fees
000000478015220 Monthly Service Fee	1.00	0	1	0.00	0.00
Total Fees					\$0.00





Primary Account: 000000478015220

For the Period 5/1/15 to 5/29/15

Important Information About Your Statement

In Case of Errors or Questions About Your Electronic Funds Transfers

Call or write to the Bank (Consumers should use the phone number and address on front of statement and non-consumers their J.P. Morgan Team contact information.) if you think your statement or receipt is incorrect, or if you need more information about an electronic transaction on a statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

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Bank products and services are offered by JPMorgan Chase Bank, N.A. and its affiliates. Securities are offered by J.P. Morgan Securities LLC, member NYSE, FINRA and SIPC.

Investment Products: Not FDIC insured • No bank guarantee • May lose value



JPMorgan Chase Bank, N.A.
 Michigan/Florida Markets
 P O Box 659754
 San Antonio, TX 78265-9754

Primary Account: 000000478015220
 For the Period 5/30/15 to 6/30/15

J.P. Morgan Team

John C Hawkins (800) 576-0938
 Brian Lutter
 For assistance after business hours, 7 days a week. (800) 576-6209
 Deaf and Hard of Hearing (800) 242-7383
 Online access: www.jpmorganonline.com

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 ESTATE OF SIMON L. BERNSTEIN, BRIAN
 O'CONNELL CURATOR
 BRIAN O'CONNELL, PERSONAL REP
 515 N FLAGLER DR
 WEST PALM BEACH FL 33401-4321



JPMorgan Classic Business Checking

Checking Account Summary	Instances	Amount
Beginning Balance		531.59
Ending Balance	0	\$531.59

Please note this account had no activity during this statement period. The date of last activity for this account was 10/29/14.



000000478015220
ESTATE OF SIMON L. BERNSTEIN, BRIAN
O'CONNELL CURATOR

Primary Account: 000000478015220
For the Period 5/30/15 to 6/30/15

Fees and Charges for Deposit Accounts

Fees

Description	Volume	Allowed	Excess	Unit Price	Fees
000000478015220					
Monthly Service Fee	1.00	0	1	0.00	0.00
Total Fees					\$0.00



Primary Account: 000000478015220
For the Period 5/30/15 to 6/30/15

Important Information About Your Statement

In Case of Errors or Questions About Your Electronic Funds Transfers

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Investment Products: Not FDIC insured • No bank guarantee • May lose value





Primary Account: 000000478015220

For the Period 5/30/15 to 6/30/15

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JPMorgan Chase Bank, N.A.
 Michigan/Florida Markets
 P O Box 659754
 San Antonio, TX 78265-9754

Primary Account: 000000478015220
 For the Period 7/1/15 to 7/31/15

J.P. Morgan Team

John C Hawkins (800) 576-0938
 Brian Lutter
 For assistance after business hours, 7 days a week. (800) 576-6209
 Deaf and Hard of Hearing (800) 242-7383
 Online access: www.jpmorganonline.com

00000432 DPB 021 161 21315 NNNNNNNNNNN T 1 000000000 60 0000
 ESTATE OF SIMON L. BERNSTEIN, BRIAN
 O'CONNELL CURATOR
 BRIAN O'CONNELL, PERSONAL REP
 515 N FLAGLER DR
 WEST PALM BEACH FL 33401-4321

JPMorgan Classic Business Checking

Checking Account Summary	Instances	Amount
Beginning Balance		531.59
Ending Balance	0	\$531.59

IMPORTANT INFORMATION

Important information regarding your J.P. Morgan or Chase ATM Card





000000478015220

ESTATE OF SIMON L. BERNSTEIN, BRIAN
O'CONNELL CURATOR

Primary Account: 000000478015220

For the Period 7/1/15 to 7/31/15

Following careful review, we have made the decision to streamline our card offerings. Therefore, effective September 20, 2015, J.P. Morgan and Chase ATM cards can no longer be used to make purchases.

Please note that J.P. Morgan and Chase debit cards are not impacted by this change.

What this means to you

- You can continue to use your ATM card for deposits, withdrawals, and inquiries at ATMs. You can also continue to use your ATM card as identification at Chase branches.
- If you would like to continue to use one card for both purchases and ATM transactions, you can request a J.P. Morgan debit card. Please contact your J.P. Morgan service team

to learn more about J.P. Morgan debit cards.

For more information about this matter, please contact your J.P. Morgan service team.

Effective September 20, 2015, the following disclosures amend your Combined Terms and Conditions and/or International General Terms for Accounts and Services Account Agreements and contain additional information about the features of your accounts.

Unless indicated below, all other terms and conditions of your Combined Terms and Conditions and/or International General Terms for Accounts and Services Account Agreements still apply. Please contact your J.P. Morgan team if you have any questions about these changes or would like additional information.

Limitation on Use of ATM Cards for Point-of-Sale Transactions

J.P. Morgan-issued ATM cards will no longer work for Point-of-Sale transactions. Debit cards will not be affected by this change. To reflect this change in service:

The first paragraph under the Section of the General Account Terms and

Conditions of the Deposit Account Agreement titled "Electronic Funds Transfer Services" and the first paragraph under the Section of the International General Terms for Accounts and Services" of the Deposit Account Agreement titled "Electronic Funds Transfer Services" are revised to read as follows:

We provide a variety of electronic funds transfer (EFT) deposit account

services. These include all transfers resulting from debit cards, ATM cards, electronic payments, credits and transfers, telephone transfers and online banking transactions. In conjunction with the use of these EFT services, we may issue to you an access device, which may be a card, code or other means of accessing your Account to initiate EFTs.



000000478015220

ESTATE OF SIMON L. BERNSTEIN, BRIAN
O'CONNELL CURATOR

Primary Account: 000000478015220

For the Period 7/1/15 to 7/31/15

Further, with respect to paragraph "A. Access Cards" under the section titled "Types of EFT Services" in the Deposit Account Agreement within the General Account Terms and Conditions and Paragraph "A. Access Cards" under the section titled "Types of EFT Services" in the Deposit Account Agreement of the International General Terms for Accounts and Services:

The sentence that precedes the numbered list is revised to read as follows:
By using your ATM card or debit card (each a "Card"), you agree that:

The third and fourth provisions under the Section titled "Uses of Your Card" are revised to read as follows:

(3) In addition to the services listed above, you may:

- Use your debit card at any financial institution that honors your debit card to obtain non-ATM cash, which may not exceed your daily authorization limit

and will be charged to your primary checking account. Transactions exceeding this limit may require the financial institution to phone the Bank for approval.

- Use your debit card to purchase goods and services from merchants who accept your debit card as a means of payment. Purchases may not exceed your daily authorization limit and are charged against your primary checking account.

If you have arranged with your merchant to pay for your purchases via periodic payments, this is an agreement between you and the merchant and you agree that you must notify the merchant if your account number or expiration date has been changed or your Account has been closed.

- If you request emergency services, you agree to the release of personal data

to Visa U.S.A. Inc., MasterCard and its member financial institution and/or their respective contractors for the purposes of providing the emergency services.

- If you provide authorization to a merchant to bill charges on a recurring basis to your debit card, and if a replacement debit card has been issued to you, you must provide that merchant with your new debit card number and/or expiration date in order to bill

the recurring charges to your debit card. We will make an effort to make available to the merchant through Visa/MasterCard your account number, and/or expiration date in order to permit the merchant to continue to bill the recurring charges to your debit card until you notify the merchant and us that you have withdrawn your authorization.

(4) Point-of-Sale Terminal Transactions: You may use your debit card to access your primary checking account to:

- Purchase goods and services from merchants and ATMs who have agreed to accept your debit card as a means of payment.
- Withdraw cash in conjunction with a purchase of goods or services if permitted

J.P.Morgan





000000478015220
 ESTATE OF SIMON L. BERNSTEIN, BRIAN
 O'CONNELL CURATOR

Primary Account: 000000478015220
 For the Period 7/1/15 to 7/31/15

by the merchant.

- Perform balance inquiries on your primary checking account if permitted by the merchant.

The Section titled "Limitations of Transfers, Amounts, and Frequency of Transactions" is revised to read as follows:

(1) You may make only 6 preauthorized withdrawals for purposes of making a payment to a third party. For further information on savings withdrawal limits, see the section entitled "Withdrawal Procedures and Limitations" on page 23.

We are not considered a third party for purposes of this limitation where the transfers are for purposes of repaying loans and associated expenses.

(2) You may make cash withdrawals, not to exceed your daily authorization limit, at any ATMs described above.

(3) You may make Point-of-Sale transactions in amounts not to exceed your daily authorization limit.

(4) If your Account is not in an active status, purchases made with your debit card and ATM transactions will be suspended.

(5) A Privileges Debit Card or Business Associate Debit Card may be issued at your request to allow authorized non-signers to access your designated checking

or savings accounts. The maximum daily dollar limit for ATM cash withdrawals using your Card and for Point-of-Sale transactions using your debit card will be selected by you at the time you request the ATM or debit card. For Privileges Debit Cards, these dollar limits will be monthly instead of daily.

Please note this account had no activity during this statement period. The date of last activity for this account was 10/29/14.

Fees and Charges for Deposit Accounts

Fees

Description	Volume	Allowed	Excess	Unit Price	Fees
000000478015220					
Monthly Service Fee	1.00	0	1	0.00	0.00
Total Fees					\$0.00



Primary Account: 000000478015220

For the Period 7/1/15 to 7/31/15

Important Information About Your Statement

In Case of Errors or Questions About Your Electronic Funds Transfers

Call or write to the Bank (Consumers should use the phone number and address on front of statement and non-consumers their J.P. Morgan Team contact information.) if you think your statement or receipt is incorrect, or if you need more information about an electronic transaction on a statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
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In Case of Errors or Questions About Non-Electronic Transfers (Checks or Deposits):

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Investment Products: Not FDIC insured • No bank guarantee • May lose value





Primary Account: 000000478015220

For the Period 7/1/15 to 7/31/15

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Primary Account: 000000478015220

For the Period 8/1/15 to 8/31/15

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Primary Account: 000000478015220

For the Period 8/1/15 to 8/31/15

Important Information About Your Statement

In Case of Errors or Questions About Your Electronic Funds Transfers

Call or write to the Bank (Consumers should use the phone number and address on front of statement and non-consumers their J.P. Morgan Team contact information.) if you think your statement or receipt is incorrect, or if you need more information about an electronic transaction on a statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
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We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

In Case of Errors or Questions About Non-Electronic Transfers (Checks or Deposits):

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Mutual Funds/Securities

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Investment Products: Not FDIC insured • No bank guarantee • May lose value





000000478015220

ESTATE OF SIMON L. BERNSTEIN, BRIAN
O'CONNELL CURATOR

Primary Account: 000000478015220

For the Period 8/1/15 to 8/31/15

by the merchant.

• Perform balance inquiries on your primary checking account if permitted by the merchant.

The Section titled "Limitations of Transfers, Amounts, and Frequency of Transactions" is revised to read as follows:

(1) You may make only 6 preauthorized withdrawals for purposes of making a payment to a third party. For further information on savings withdrawal limits, see the section entitled "Withdrawal Procedures and Limitations" on page 23.

We are not considered a third party for purposes of this limitation where the transfers are for purposes of repaying loans and associated expenses.

(2) You may make cash withdrawals, not to exceed your daily authorization limit, at any ATMs described above.

(3) You may make Point-of-Sale transactions in amounts not to exceed your daily authorization limit.

(4) If your Account is not in an active status, purchases made with your debit card and ATM transactions will be suspended.

(5) A Privileges Debit Card or Business Associate Debit Card may be issued at your request to allow authorized non-signers to access your designated checking

or savings accounts. The maximum daily dollar limit for ATM cash withdrawals using your Card and for Point-of-Sale transactions using your debit card will be selected by you at the time you request the ATM or debit card. For Privileges Debit Cards, these dollar limits will be monthly instead of daily.

Please note this account had no activity during this statement period. The date of last activity for this account was 10/29/14.

Fees and Charges for Deposit Accounts

Fees

Description	Volume	Allowed	Excess	Unit Price	Fees
000000478015220					
Monthly Service Fee	1.00	0	1	0.00	0.00
Total Fees					\$0.00



Primary Account: 000000478015220

For the Period 8/1/15 to 8/31/15

000000478015220

ESTATE OF SIMON L. BERNSTEIN, BRIAN
O'CONNELL CURATOR

Further, with respect to paragraph "A. Access Cards" under the section titled "Types of EFT Services" in the Deposit Account Agreement within the General Account Terms and Conditions and Paragraph "A. Access Cards" under the section titled "Types of EFT Services" in the Deposit Account Agreement of the International General Terms for Accounts and Services:

The sentence that precedes the numbered list is revised to read as follows:
By using your ATM card or debit card (each a "Card"), you agree that:

The third and fourth provisions under the Section titled "Uses of Your Card" are revised to read as follows:

(3) In addition to the services listed above, you may:

- Use your debit card at any financial institution that honors your debit card to obtain non-ATM cash, which may not exceed your daily authorization limit

and will be charged to your primary checking account. Transactions exceeding this limit may require the financial institution to phone the Bank for approval.

- Use your debit card to purchase goods and services from merchants who accept your debit card as a means of payment. Purchases may not exceed your daily authorization limit and are charged against your primary checking account.

If you have arranged with your merchant to pay for your purchases via periodic payments, this is an agreement between you and the merchant and you agree that you must notify the merchant if your account number or expiration date has been changed or your Account has been closed.

- If you request emergency services, you agree to the release of personal data

to Visa U.S.A. Inc., MasterCard and its member financial institution and/or their respective contractors for the purposes of providing the emergency services.

- If you provide authorization to a merchant to bill charges on a recurring basis to your debit card, and if a replacement debit card has been issued to you, you must provide that merchant with your new debit card number and/or expiration date in order to bill

the recurring charges to your debit card. We will make an effort to make available to the merchant through Visa/MasterCard your account number, and/or expiration date in order to permit the merchant to continue to bill the recurring charges to your debit card until you notify the merchant and us that you have withdrawn your authorization.

(4) Point-of-Sale Terminal Transactions: You may use your debit card to access your primary checking account to:

- Purchase goods and services from merchants and ATMs who have agreed to accept your debit card as a means of payment.
- Withdraw cash in conjunction with a purchase of goods or services if permitted



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000000478015220

ESTATE OF SIMON L. BERNSTEIN, BRIAN
O'CONNELL CURATOR

Primary Account: 000000478015220

For the Period 8/1/15 to 8/31/15

Following careful review, we have made the decision to streamline our card offerings. Therefore, effective September 20, 2015, J.P. Morgan and Chase ATM cards can no longer be used to make purchases.

Please note that J.P. Morgan and Chase debit cards are not impacted by this change.

What this means to you

- You can continue to use your ATM card for deposits, withdrawals, and inquiries at ATMs. You can also continue to use your ATM card as identification at Chase branches.
- If you would like to continue to use one card for both purchases and ATM transactions, you can request a J.P. Morgan debit card. Please contact your J.P. Morgan service team

to learn more about J.P. Morgan debit cards.

For more information about this matter, please contact your J.P. Morgan service team.

Effective September 20, 2015, the following disclosures amend your Combined Terms and Conditions and/or International General Terms for Accounts and Services Account Agreements and contain additional information about the features of your accounts.

Unless indicated below, all other terms and conditions of your Combined Terms and Conditions and/or International General Terms for Accounts and Services Account Agreements still apply. Please contact your J.P. Morgan team if you have any questions about these changes or would like additional information.

Limitation on Use of ATM Cards for Point-of-Sale Transactions

J.P. Morgan-issued ATM cards will no longer work for Point-of-Sale transactions. Debit cards will not be affected by this change. To reflect this change in service:

The first paragraph under the Section of the General Account Terms and

Conditions of the Deposit Account Agreement titled "Electronic Funds Transfer Services" and the first paragraph under the Section of the International General Terms for Accounts and Services" of the Deposit Account Agreement titled "Electronic Funds Transfer Services" are revised to read as follows:

We provide a variety of electronic funds transfer (EFT) deposit account

services. These include all transfers resulting from debit cards, ATM cards, electronic payments, credits and transfers, telephone transfers and online banking transactions. In conjunction with the use of these EFT services, we may issue to you an access device, which may be a card, code or other means of accessing your Account to initiate EFTs.

JPMorgan Chase Bank, N.A.
Michigan/Florida Markets
P O Box 659754
San Antonio, TX 78265-9754



Primary Account: 000000478015220

For the Period 8/1/15 to 8/31/15

J.P. Morgan Team

John C Hawkins (800) 576-0938

Brian Lutter

For assistance after business hours, 7 days a week. (800) 576-6209

Deaf and Hard of Hearing (800) 242-7383

Online access: www.jpmorganonline.com



00000395 DPB 021 161 24415 NNNNNNNNNN T 1 000000000 60 0000
ESTATE OF SIMON L. BERNSTEIN, BRIAN
O'CONNELL CURATOR
BRIAN O'CONNELL, PERSONAL REP
515 N FLAGLER DR
WEST PALM BEACH FL 33401-4321

JPMorgan Classic Business Checking

Checking Account Summary	Instances	Amount
Beginning Balance		531.59
Ending Balance	0	\$531.59

IMPORTANT INFORMATION

Important information regarding your J.P. Morgan or Chase ATM Card



J.P. Morgan

J.P. Morgan



011202 0001 of 0006 NSP00MN6 Z2 NNNNNNNN 0000009009.15.0.15.00001.S021481.20150902

ESTATE OF SIMON BERNSTEIN
BRIAN O'CONNELL, PERSONAL REP
515 N FLAGLER DR
WEST PALM BEACH FL 33401-4321



24540738880121120201
24640730350010079301

J.P.Morgan



JPMorgan Chase Bank, N.A.
 Michigan/Florida Markets
 P O Box 659754
 San Antonio, TX 78265-9754

Primary Account: 000000478015220

For the Period 9/1/15 to 9/30/15

J.P. Morgan Team

John C Hawkins (800) 576-0938
 Brian Lutter
 For assistance after business hours, 7 days a week. (800) 576-6209
 Deaf and Hard of Hearing (800) 242-7383
 Online access: www.jpmorganonline.com

00000451 DPB 021 161 27415 NNNNNNNNNNN T 1 000000000 60 0000
 ESTATE OF SIMON L. BERNSTEIN, BRIAN
 O'CONNELL CURATOR
 BRIAN O'CONNELL, PERSONAL REP
 515 N FLAGLER DR
 WEST PALM BEACH FL 33401-4321

JPMorgan Classic Business Checking

Checking Account Summary	Instances	Amount
Beginning Balance		531.59
Ending Balance	0	\$531.59

Please note this account had no activity during this statement period. The date of last activity for this account was 10/29/14.





000000478015220
ESTATE OF SIMON L. BERNSTEIN, BRIAN
O'CONNELL CURATOR

Primary Account: 000000478015220
For the Period 9/1/15 to 9/30/15

Fees and Charges for Deposit Accounts

Fees

Description	Volume	Allowed	Excess	Unit Price	Fees
000000478015220					
Monthly Service Fee	1.00	0	1	0.00	0.00
Total Fees					\$0.00



Primary Account: 000000478015220

For the Period 9/1/15 to 9/30/15

Important Information About Your Statement

In Case of Errors or Questions About Your Electronic Funds Transfers

Call or write to the Bank (Consumers should use the phone number and address on front of statement and non-consumers their J.P. Morgan Team contact information.) if you think your statement or receipt is incorrect, or if you need more information about an electronic transaction on a statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

In Case of Errors or Questions About Non-Electronic Transfers (Checks or Deposits):

Contact the Bank immediately if your statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing as soon as possible after the statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

Deposit products and services are offered by JPMorgan Chase Bank, N.A. Member FDIC

Mutual Funds/Securities

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Investment Products: Not FDIC insured • No bank guarantee • May lose value





Primary Account: 000000478015220

For the Period 9/1/15 to 9/30/15

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JPMorgan Chase Bank, N.A.
 Michigan/Florida Markets
 P O Box 659754
 San Antonio, TX 78265-9754

Primary Account: 000000478015220
 For the Period 10/1/15 to 10/30/15

J.P. Morgan Team

John C Hawkins (800) 576-0938
 Brian Lutter
 For assistance after business hours, 7 days a week. (800) 576-6209
 Deaf and Hard of Hearing (800) 242-7383
 Online access: www.jpmorganonline.com

00000429 DPB 021 161 30415 NNNNNNNNNN T 1 000000000 60 0000
 ESTATE OF SIMON L. BERNSTEIN, BRIAN
 O'CONNELL CURATOR
 BRIAN O'CONNELL, PERSONAL REP
 515 N FLAGLER DR
 WEST PALM BEACH FL 33401-4321

JPMorgan Classic Business Checking

Checking Account Summary	Instances	Amount
Beginning Balance		531.59
Ending Balance	0	\$531.59

Please note this account had no activity during this statement period. The date of last activity for this account was 10/29/14.





000000478015220
ESTATE OF SIMON L. BERNSTEIN, BRIAN
O'CONNELL CURATOR

Primary Account: 000000478015220

For the Period 10/1/15 to 10/30/15

Fees and Charges for Deposit Accounts

Fees

Description	Volume	Allowed	Excess	Unit Price	Fees
000000478015220					
Monthly Service Fee	1.00	0	1	0.00	0.00
Total Fees					\$0.00



Primary Account: 000000478015220

For the Period 10/1/15 to 10/30/15

Important Information About Your Statement

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Investment Products: Not FDIC insured • No bank guarantee • May lose value





Primary Account: 000000478015220

For the Period 10/1/15 to 10/30/15

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JPMorgan Chase Bank, N.A.
 Michigan/Florida Markets
 P O Box 659754
 San Antonio, TX 78265 - 9754

Primary Account: 000000478015220
 For the Period 10/31/15 to 11/30/15

00000431 DPB 021 161 33515 NNNNNNNNNNN T 1 000000000 60 0000
 ESTATE OF SIMON L. BERNSTEIN, BRIAN
 O'CONNELL CURATOR
 BRIAN O'CONNELL, PERSONAL REP
 515 N FLAGLER DR
 WEST PALM BEACH FL 33401-4321

J.P. Morgan Team

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 Brian Lutter
 For assistance after business hours, 7 days a week. (800) 576-6209
 Deaf and Hard of Hearing (800) 242-7383
 Online access: www.jpmorganonline.com



JPMorgan Classic Business Checking

Checking Account Summary	Instances	Amount
Beginning Balance		531.59
Ending Balance	0	\$531.59

Please note this account had no activity during this statement period. The date of last activity for this account was 10/29/14.



000000478015220
ESTATE OF SIMON L. BERNSTEIN, BRIAN
O'CONNELL CURATOR

Primary Account: 000000478015220
For the Period 10/31/15 to 11/30/15

Fees and Charges for Deposit Accounts

Fees

Description	Volume	Allowed	Excess	Unit Price	Fees
000000478015220					
Monthly Service Fee	1.00	0	1	0.00	0.00
Total Fees					\$0.00



Primary Account: 000000478015220
For the Period 10/31/15 to 11/30/15

Important Information About Your Statement

In Case of Errors or Questions About Your Electronic Funds Transfers

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Investment Products: Not FDIC insured • No bank guarantee • May lose value





Primary Account: 000000478015220

For the Period 10/31/15 to 11/30/15

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JPMorgan Chase Bank, N.A.
 Michigan/Florida Markets
 P O Box 659754
 San Antonio, TX 78265-9754

Primary Account: 000000478015220
 For the Period 12/1/15 to 12/31/15

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 ESTATE OF SIMON L. BERNSTEIN, BRIAN
 O'CONNELL CURATOR
 BRIAN O'CONNELL, PERSONAL REP
 515 N FLAGLER DR
 WEST PALM BEACH FL 33401-4321

J.P. Morgan Team

John C Hawkins (800) 576-0938
 Brian Lutter
 For assistance after business hours, 7 days a week. (800) 576-6209
 Deaf and Hard of Hearing (800) 242-7383
 Online access: www.jpmorganonline.com

JPMorgan Classic Business Checking

Checking Account Summary	Instances	Amount
Beginning Balance		531.59
Ending Balance	0	\$531.59

Please note this account had no activity during this statement period. The date of last activity for this account was 10/29/14.





Primary Account: 000000478015220

For the Period 12/1/15 to 12/31/15

Important Information About Your Statement

In Case of Errors or Questions About Your Electronic Funds Transfers

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Investment Products: Not FDIC insured • No bank guarantee • May lose value



McDowell, Sherri H.

From: Lazarchick, Melissa D.
Sent: Monday, May 18, 2015 11:01 AM
To: McDowell, Sherri H.
Cc: Foglietta, Joy A
Subject: FW: Bernstein

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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This email is confidential and subject to important disclaimers and conditions including on offers for the purchase or sale of securities, accuracy and completeness of information, viruses, confidentiality, legal privilege, and legal entity disclaimers, available at <http://www.jpmorgan.com/pages/disclosures/email>

**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 _____

J.P. Morgan Use Only Title SPN CAS

Page 1 of 1 Banker/Investor 6/12 US910

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, redrafted 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.

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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



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 W32585007

Transfer Instructions

This transfer will Close the account Not close the account

Select one

- 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).

Description of asset _____	Quantity <input type="checkbox"/> All <input type="checkbox"/> Other _____
Description of asset _____	Quantity <input type="checkbox"/> All <input type="checkbox"/> Other _____
Description of asset _____	Quantity <input type="checkbox"/> All <input type="checkbox"/> Other _____
Description of asset _____	Quantity <input type="checkbox"/> All <input type="checkbox"/> 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

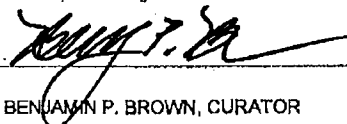
By signing below, I hereby authorize JPMorgan Chase Bank, N.A. and any affiliate of JPMorgan Chase & Co., to execute and deliver, either in my name alone, or acting as my agent with full power to represent me, any assignments, stock or bond powers, or other documents that they deem necessary and appropriate to complete my IRA transfer request. These actions may include, but are not limited to, selling, assigning, transferring, or making other disposition, obtaining any payment due, or taking any action in connection with, any assets in the above-referenced account.

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. I further understand that special rules apply to transfers from a SIMPLE IRA to a Traditional IRA. I also understand that JPMorgan Chase Bank, N.A. does not give tax advice, and acknowledge 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 responsibility for any tax consequences or penalties that may apply to the transfer of my assets.

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



Date

5/27/14

Sign & P

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		Signature guarantee
Account title	SSN/Tax ID	
Account number		
Client Service Specialist	Phone	

Handwritten signature and note: "email to me. MB."

JPMORGAN CHASE & CO.

lmcDaniel@matbrolaw.com

Authenticated by jpmchase.com
Valid Signature

From: matthew.g.mercer@jpmorgan.com
To: rspallina@tescherspallina.com
Cc: lmcDaniel@matbrolaw.com, bbrown@matbrolaw.com, joey.jarvis@jpmorgan.com, christopher.r.prindle@jpmorgan.com
Sent: Apr 30, 2014 7:13:50 PM EDT
Subject: RE: Simon Bersntein IRA Acct ending 5007
Attached: Bernstein IRA x5007.xlsx (32 kb)
 Bernstein x5000 Transactions 2013.xlsx (14 kb)

Hi Robert and Ben,

Please see the transaction summary above for the Bernstein IRA ending in x5007 from 9/13/12 through 2/28/14. We've also included a summary for the transactions from the Bernstein Family LLP account totaling \$287,000. The ending balance for the IRA as of 2/28/14 was \$528,016.02. Total interest and dividends received from 9/13/12 through 2/28/14 was \$20,086.42. Let me know if you need anything in addition and we're happy to provide it.

All the best,

Matt

From: Robert Spallina [mailto:rspallina@tescherspallina.com]
Sent: Wednesday, April 30, 2014 1:44 PM
To: Mercer, Matthew G
Cc: Linda McDaniel; Ben Brown
Subject: RE: Simon Bersntein IRA Acct ending 5007

Matt – we need the period from 9/13/12 through 2/28/14. The only distribution was the RMD on 12/31/13. Everything else should be income and gain/loss. Assuming there are numerous transactions at least with respect to dividends and the like, I would prefer to get an excel summary as Joey has prepared for us previously and the supporting backup if needed for the filing of the inventory with the probate court. Having said that, if you could give me today the ending balance at 2/28/14 and the total income number for the period covered I can finish what I need to do without all the detail. Please email me if you have any questions.

From: Mercer, Matthew G [mailto:matthew.g.mercer@jpmorgan.com]
Sent: Wednesday, April 30, 2014 10:33 AM
To: Ben Brown
Cc: Linda McDaniel
Subject: RE: Simon Bersntein IRA Acct ending 5007

Hi Ben,

Thank you. We'll pull the gain/loss data and get back to you.

All the best,

Matt

From: Ben Brown [<mailto:bbrown@matbrolaw.com>]
Sent: Tuesday, April 29, 2014 3:05 PM
To: Mercer, Matthew G
Cc: Linda McDaniel; Ben Brown
Subject: RE: Simon Bersntein IRA Acct ending 5007

Matt-

Here is a copy of the letters bearing the judge's original signature.

Benjamin P. Brown, Esq.
625 North Flagler Drive
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West Palm Beach, Florida 33401
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F: (561) 651-4003
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From: Ben Brown
Sent: Tuesday, April 29, 2014 2:56 PM
To: matthew.g.mercer@jpmorgan.com
Cc: Ben Brown; Linda McDaniel
Subject: Simon Bersntein IRA Acct ending 5007

Matt-

Pursuant to our discussion, attached please see the letters of curatorship for the Estate of Simon Bernstein. I have also attached the Amended Inventory that lists that account as an Estate asset. Per Mr. Spallina, there was a mandatory \$25,000.00 withdrawal in December 2013; however, he needs the 2013 gain/loss for # 5007, as well as the same for 2014 (presumably for Q1), in order to complete the accounting that is due to the probate court.

Please e-mail or call if you have any questions.

Thank you,

Ben Brown, Curator

Benjamin P. Brown, Esq.
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West Palm Beach, Florida 33401
P: (561) 651-4004, ext. 13
F: (561) 651-4003
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Year	Trade Date	Execution Date	Account	Description	Quantity	Cost	Price	Income	Symbol	Post Date	Trade Code	Type	Ordinary	Form	PLU	Reinvest	Reinvest	Reinvest	Value Date
Historical	12/29/2013	12/12/2013	Sale	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND	-177.00	17,664.46	20,125.57	0.00	464287242.LQD	12/12/2013	151	0.00	0.00	2,444.48	13.82	86	13125004	12/12/2013	12/12/2013
Historical	12/29/2013	12/23/2013	Sale	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND	-744.13	12,137.10	11,543.85	0.00	4612C0813.ZZZZ	12/23/2013	151	0.00	0.00	560.45	-4.89	0	13125006	12/23/2013	12/23/2013
Historical			Dividend	JPM US REAL ESTATE FD - SEL FUND 3037	7,433.79	326.68	326.98	0.00	543465832.LSBRX	02/25/2014	025	0.00	0.00	0.00	0.00	0.00	14025064	02/25/2014	02/25/2014
Historical			Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL	21.39	-526.98	-526.99	0.00	543465832.LSBRX	02/25/2014	051	0.00	0.00	0.00	0.00	0.00	14025064	02/25/2014	02/25/2014
Historical			Dividend	LOOMIS SAYLES FDS I BOND FD RETAIL	118.00	41.05	41.05	0.00	464287242.LQD	02/07/2014	025	0.00	0.00	0.00	0.00	0.00	14025016	02/07/2014	02/07/2014
Historical			Dividend	LOOMIS SAYLES FDS I BOND FD RETAIL	7,414.40	328.23	328.23	0.00	543465832.LSBRX	01/30/2014	025	0.00	0.00	0.00	0.00	0.00	14015894	01/30/2014	01/30/2014
Historical			Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL	21.77	-528.23	-528.23	0.00	543465832.LSBRX	01/30/2014	051	0.00	0.00	0.00	0.00	0.00	14015894	01/30/2014	01/30/2014
Historical			Dividend	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND	295.00	102.57	102.57	0.00	464287242.LQD	01/02/2014	028	0.00	0.00	0.00	0.00	0.00	13125616	01/02/2014	01/02/2014
Historical			Interest	COLLECTED BALANCE OF \$12,936.44 AS OF 01/01/14	0.00	0.96	0.96	0.00	01102/2014.052	01/02/2014	052	0.00	0.00	0.00	0.00	0.00	13125182	01/02/2014	01/02/2014
Historical			Dividend	INTERNAL TRANSFER OF FUNDS AS REQUESTED	0.06	-23,000.00	-23,000.00	0.00		12/31/2013	858	0.00	0.00	0.00	0.00	0.00	13120786	12/31/2013	12/31/2013
Historical			Dividend	SECTOR SPDR TRUST S&P ENERGY	200.00	80.54	80.54	0.00	81889Y506.XLE	12/31/2013	028	0.00	0.00	0.00	0.00	0.00	13126412	12/31/2013	12/31/2013
Historical			Dividend	MORGAN STANLEY TECHNOLOGY ETF	477.00	131.45	131.45	0.00	78464A102.MTK	12/31/2013	028	0.00	0.00	0.00	0.00	0.00	13145411	12/31/2013	12/31/2013
Historical			Dividend	ISHARES RUSSELL 1000 VALUE INDEX FUND	295.00	328.23	328.23	0.00	464287168.IVF	12/27/2013	025	0.00	0.00	0.00	0.00	0.00	13125614	12/27/2013	12/27/2013
Historical			Dividend	ISHARES RUSSELL 1000 GROWTH INDEX FUND	806.00	292.92	292.92	0.00	464287614.IVF	12/30/2013	025	0.00	0.00	0.00	0.00	0.00	13125511	12/30/2013	12/30/2013
Historical			Dividend	ISHARES DJ SELECT DIVIDEND INDEX FUND	813.00	501.82	501.82	0.00	464287188.DVY	12/02/2013	025	0.00	0.00	0.00	0.00	0.00	13125412	12/02/2013	12/02/2013
Historical			Dividend	ISHARES S&P LATIN AMERICAN 40 INDEX FUND	463.00	278.31	278.31	0.00	464287306.IFL	12/27/2013	025	0.00	0.00	0.00	0.00	0.00	13125411	12/27/2013	12/27/2013
Historical			Dividend	VANGUARD HEALTH CARE ETF	351.00	418.10	418.10	0.00	820044554.VHT	12/27/2013	025	0.00	0.00	0.00	0.00	0.00	13125614	12/27/2013	12/27/2013
Historical			Dividend	J.P.MORGAN SECURITIES LLC AS AGENT AS OF 12/19/13	3.58	-46.07	-46.07	0.00	367832907.GATEX	12/20/2013	051	0.00	0.00	0.00	0.00	0.00	13127845	12/20/2013	12/18/2013
Historical			Dividend	GATEWAY FUND-A	241.64	88.07	88.07	0.00	367832907.GATEX	12/20/2013	025	0.00	0.00	0.00	0.00	0.00	13127845	12/20/2013	12/18/2013
Historical			Purchase	T.ROYE PRICE NEW ASIA ACCUM DIVIDEND	12.78	-201.29	-201.29	0.00	779584500.PRAXX	12/18/2013	051	0.00	0.00	0.00	0.00	0.00	13126954	12/18/2013	12/18/2013
Historical			Purchase	J.P.MORGAN SECURITIES LLC AS AGENT AS OF 12/19/13	46.74	-736.05	-736.05	0.00	779584500.PRAXX	12/18/2013	051	0.00	0.00	0.00	0.00	0.00	13126954	12/18/2013	12/18/2013
Historical			LT Capital Gain	T.ROYE PRICE NEW ASIA 12/18/13 LONG TERM CAPITAL GAINS	1,401.41	736.06	736.06	0.00	779584500.PRAXX	12/18/2013	210	0.00	0.00	736.06	100.00	0.00	13126954	12/18/2013	12/18/2013
Historical			Dividend	T.ROYE PRICE NEW ASIA	1,401.41	201.29	201.29	0.00	779584500.PRAXX	12/18/2013	025	0.00	0.00	0.00	0.00	0.00	13126954	12/18/2013	12/18/2013
Historical			Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL LONG TERM CAP GAINS	93.85	-488.63	-488.63	0.00	543465832.LSBRX	12/18/2013	051	0.00	0.00	0.00	0.00	0.00	13126364	12/18/2013	12/18/2013
Historical			Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL	58.17	-798.85	-798.85	0.00	543465832.LSBRX	12/18/2013	051	0.00	0.00	0.00	0.00	0.00	13126364	12/18/2013	12/18/2013
Historical			LT Capital Gain	LOOMIS SAYLES FDS I BOND FD RETAIL 12/17/13 LONG TERM CAPITAL GAINS	7,392.84	798.85	798.85	0.00	543465832.LSBRX	12/18/2013	210	0.00	0.00	798.85	100.00	0.00	13126364	12/18/2013	12/18/2013
Historical			Dividend	LOOMIS SAYLES FDS I BOND FD RETAIL	7,392.84	798.85	798.85	0.00	543465832.LSBRX	12/18/2013	025	0.00	0.00	0.00	0.00	0.00	13126364	12/18/2013	12/18/2013
Historical			Dividend	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND	295.00	102.47	102.47	0.00	464287242.LQD	12/06/2013	025	0.00	0.00	0.00	0.00	0.00	13131501	12/06/2013	12/06/2013
Historical			Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL	25.98	-993.80	-993.80	0.00	543465832.LSBRX	11/29/2013	051	0.00	0.00	0.00	0.00	0.00	13115864	11/29/2013	11/29/2013
Historical			Dividend	LOOMIS SAYLES FDS I BOND FD RETAIL	7,308.92	363.90	363.90	0.00	543465832.LSBRX	11/29/2013	025	0.00	0.00	0.00	0.00	0.00	13115864	11/29/2013	11/29/2013
Historical			Dividend	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND	265.00	112.10	112.10	0.00	464287242.LQD	11/07/2013	025	0.00	0.00	0.00	0.00	0.00	13115011	11/07/2013	11/07/2013
Historical			Dividend	LOOMIS SAYLES FDS I BOND FD RETAIL	7,289.94	404.08	404.08	0.00	543465832.LSBRX	10/30/2013	025	0.00	0.00	0.00	0.00	0.00	13105784	10/30/2013	10/30/2013
Historical			Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL	28.43	-404.08	-404.08	0.00	543465832.LSBRX	10/30/2013	051	0.00	0.00	0.00	0.00	0.00	13105784	10/30/2013	10/30/2013
Historical			Dividend	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND	295.00	107.89	107.89	0.00	464287242.LQD	10/07/2013	028	0.00	0.00	0.00	0.00	0.00	13105011	10/07/2013	10/07/2013
Historical			Purchase	JPM US REAL ESTATE FD - SEL FUND 3037	8.31	-100.34	-100.34	0.00	4612C0813.ZZZZ	10/01/2013	051	0.00	0.00	0.00	0.00	0.00	13095251	10/01/2013	10/01/2013
Historical			Dividend	JPM US REAL ESTATE FD - SEL FUND 3037	717.02	100.34	100.34	0.00	4612C0813.ZZZZ	10/01/2013	025	0.00	0.00	0.00	0.00	0.00	13095251	10/01/2013	10/01/2013
Historical			Dividend	ISHARES DJ SELECT DIVIDEND INDEX FUND	813.00	490.83	490.83	0.00	464287168.IVF	09/30/2013	028	0.00	0.00	0.00	0.00	0.00	13095412	09/30/2013	09/30/2013
Historical			Dividend	ISHARES RUSSELL 1000 VALUE INDEX FUND	383.00	245.78	245.78	0.00	464287568.IVF	09/30/2013	025	0.00	0.00	0.00	0.00	0.00	13095111	09/30/2013	09/30/2013
Historical			Dividend	ISHARES RUSSELL 1000 GROWTH INDEX FUND	806.00	312.96	312.96	0.00	464287614.IVF	09/30/2013	025	0.00	0.00	0.00	0.00	0.00	13095111	09/30/2013	09/30/2013
Historical			Dividend	SECTOR SPDR TRUST S&P ENERGY	200.00	78.83	78.83	0.00	81889Y506.XLE	09/30/2013	025	0.00	0.00	0.00	0.00	0.00	13095111	09/30/2013	09/30/2013
Historical			Dividend	MORGAN STANLEY TECHNOLOGY ETF	477.00	102.05	102.05	0.00	78464A102.MTK	09/30/2013	025	0.00	0.00	0.00	0.00	0.00	13095111	09/30/2013	09/30/2013
Historical			Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL	21.59	-369.04	-369.04	0.00	543465832.LSBRX	09/27/2013	051	0.00	0.00	0.00	0.00	0.00	13095864	09/27/2013	09/27/2013
Historical			Dividend	LOOMIS SAYLES FDS I BOND FD RETAIL	7,254.51	355.04	355.04	0.00	543465832.LSBRX	09/27/2013	025	0.00	0.00	0.00	0.00	0.00	13095864	09/27/2013	09/27/2013
Historical			Dividend	GATEWAY FUND-A	859.27	87.36	87.36	0.00	367832907.GATEX	09/26/2013	025	0.00	0.00	0.00	0.00	0.00	13095784	09/26/2013	09/26/2013
Historical			Purchase	J.P.MORGAN SECURITIES LLC AS AGENT AS OF 09/13/13	7.99	-87.36	-87.36	0.00	367832907.GATEX	09/26/2013	051	0.00	0.00	0.00	0.00	0.00	13095784	09/26/2013	09/26/2013
Historical			Dividend	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND	295.00	107.89	107.89	0.00	464287242.LQD	09/09/2013	025	0.00	0.00	0.00	0.00	0.00	13090111	09/09/2013	09/09/2013
Historical			Dividend	LOOMIS SAYLES FDS I BOND FD RETAIL	7,230.92	434.96	434.96	0.00	543465832.LSBRX	08/29/2013	025	0.00	0.00	0.00	0.00	0.00	13085064	08/29/2013	08/29/2013
Historical			Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL	29.57	-434.96	-434.96	0.00	543465832.LSBRX	08/29/2013	051	0.00	0.00	0.00	0.00	0.00	13085064	08/29/2013	08/29/2013
Historical			Dividend	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND	295.00	103.20	103.20	0.00	464287242.LQD	08/07/2013	028	0.00	0.00	0.00	0.00	0.00	13085011	08/07/2013	08/07/2013
Historical			Dividend	LOOMIS SAYLES FDS I BOND FD RETAIL	7,201.36	402.46	402.46	0.00	543465832.LSBRX	07/30/2013	025	0.00	0.00	0.00	0.00	0.00	13075784	07/30/2013	07/30/2013

Historical	Purchase	JPM US REAL ESTATE FD-SEL FUND 3037	REINVESTED @ 15.60 PER SHARE	3.16	-49.83	-49.83	0.00	481200613	ZZZZ	12/10/2012	561	0.00	0.00	0.00	0.00	3	12125851	12/10/2012	12/10/2012
Historical	Dividend	JPM US REAL ESTATE FD-SEL FUND 3037	@ 0.08921 PER SHARE	727.99	-49.83	-49.83	0.00	481200613	ZZZZ	12/10/2012	025	0.00	0.00	0.00	0.00	3	12125851	12/10/2012	12/10/2012
Historical	Dividend	LOOMIS SAYLES FDS I BOND FD RETAIL	@ 0.194 PER SHARE AS	7,019.59	-1,358.47	-1,358.47	0.00	543465832	LSBRX	12/10/2012	025	0.00	0.00	0.00	0.00	71	12126064	12/10/2012	12/10/2012
Historical	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL	INCOME DIVIDEND @ 0.194 PER SHARE REINVESTED @ \$15.01	80.67	-1,358.47	-1,358.47	0.00	543465832	LSBRX	12/10/2012	661	0.00	0.00	0.00	0.00	71	12126064	12/10/2012	12/10/2012
Historical	Purchase	JPM US REAL ESTATE FD-SEL FUND 3037	REINVESTED @ 15.50 PER SHARE	93.74	-1,452.95	-1,452.95	0.00	481200613	ZZZZ	12/14/2012	651	0.00	0.00	0.00	0.00	3	12125251	12/14/2012	12/14/2012
Historical	L.T. Capital Gain	JPM US REAL ESTATE FD-SEL FUND 3037	LONG TERM CAPITAL GAINS @ 2.29224	633.85	1,452.95	1,452.95	0.00	481200613	ZZZZ	12/14/2012	210	0.00	0.00	1,452.95	100.00	3	12125251	12/14/2012	12/14/2012
Historical	L.T. Capital Gain	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND	LONG TERM CAPITAL GAINS @ 0.009392	295.00	2.77	2.77	0.00	464287242	LQD	12/07/2012	310	0.00	0.00	2.77	100.00	98	12125041	12/07/2012	12/07/2012
Historical	Dividend	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND	@ 0.398094 PER SHARE	295.00	108.00	108.00	0.00	464287242	LQD	12/07/2012	025	0.00	0.00	0.00	0.00	98	12125041	12/07/2012	12/07/2012
Historical	Dividend	LOOMIS SAYLES FDS I BOND FD RETAIL	@ 0.050 PER SHARE AS	6,929.01	368.57	368.57	0.00	543465832	LSBRX	11/23/2012	025	0.00	0.00	0.00	0.00	71	12115494	11/23/2012	11/23/2012
Historical	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL	INCOME DIVIDEND @ 0.050 PER SHARE REINVESTED @ \$14.85	25.08	-368.57	-368.57	0.00	543465832	LSBRX	11/23/2012	661	0.00	0.00	0.00	0.00	71	12115494	11/23/2012	11/23/2012
Historical	Dividend	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND	@ 0.378397 PER SHARE	295.00	111.53	111.53	0.00	464287242	LQD	11/07/2012	025	0.00	0.00	0.00	0.00	98	12115011	11/07/2012	11/07/2012
Historical	Interest	DEPOSIT SWEEP INTEREST FOR OCT. @ 0.1% RATE ON NET AVG COLLECTED BALANCE OF \$2,346.45 AS OF 11/01/12		0.00	0.00	0.00	0.00			11/01/2012	052	0.00	0.00	0.00	0.00	0	12105052	11/01/2012	11/01/2012
Historical	Dividend	LOOMIS SAYLES FDS I BOND FD RETAIL	@ 0.090 PER SHARE AS	6,903.03	413.22	413.22	0.00	543465832	LSBRX	10/24/2012	025	0.00	0.00	0.00	0.00	71	12105494	10/24/2012	10/24/2012
Historical	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL	INCOME DIVIDEND @ 0.090 PER SHARE REINVESTED @ \$15.00	27.85	-413.22	-413.22	0.00	543465832	LSBRX	10/24/2012	661	0.00	0.00	0.00	0.00	71	12105494	10/24/2012	10/24/2012
Historical	Dividend	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND	@ 0.383809 PER SHARE	295.00	113.22	113.22	0.00	464287242	LQD	10/05/2012	025	0.00	0.00	0.00	0.00	98	12105011	10/05/2012	10/05/2012
Historical	Dividend	MORGAN STANLEY TECHNOLOGY ETF	@ 0.073728 PER SHARE	477.00	36.19	36.19	0.00	1756544192	MTK	10/03/2012	025	0.00	0.00	0.00	0.00	98	12095111	10/03/2012	10/03/2012
Historical	Dividend	SECTOR ENERGY	@ 0.33300 PER SHARE	200.00	66.74	66.74	0.00	815091306	XLE	10/03/2012	025	0.00	0.00	0.00	0.00	98	12095111	10/03/2012	10/03/2012
Historical	Interest	DEPOSIT SWEEP INTEREST FOR SEPT @ 0.1% RATE ON NET AVG COLLECTED BALANCE OF \$2,352.83 AS OF 10/01/12		0.00	0.00	0.00	0.00			10/01/2012	052	0.00	0.00	0.00	0.00	0	12085025	10/01/2012	10/01/2012
Historical	Dividend	ISHARES DJ SELECT DIVIDEND INDEX FUND	@ 0.528472 PER SHARE	915.00	482.49	482.49	0.00	464287188	DVY	10/01/2012	025	0.00	0.00	0.00	0.00	98	12095111	10/01/2012	10/01/2012
Historical	Purchase	JPM US REAL ESTATE FD-SEL FUND 3037	REINVESTED @ 17.98 PER SHARE	4.04	-72.71	-72.71	0.00	481200613	ZZZZ	10/01/2012	661	0.00	0.00	0.00	0.00	3	12065151	10/01/2012	10/01/2012
Historical	Dividend	JPM US REAL ESTATE FD-SEL FUND 3037	@ 0.11945 PER SHARE	620.81	72.71	72.71	0.00	481200613	ZZZZ	10/01/2012	025	0.00	0.00	0.00	0.00	3	12065151	10/01/2012	10/01/2012
Historical	Dividend	ISHARES RUSSELL 1000 GROWTH INDEX FUND	@ 0.257749 PER SHARE	806.00	207.75	207.75	0.00	464287814	IWF	09/28/2012	025	0.00	0.00	0.00	0.00	98	12095211	09/28/2012	09/28/2012
Historical	Dividend	ISHARES RUSSELL 1000 VALUE INDEX FUND	@ 0.414981 PER SHARE	585.00	242.71	242.71	0.00	464287598	IYD	09/28/2012	025	0.00	0.00	0.00	0.00	98	12095111	09/28/2012	09/28/2012
Historical	Dividend	LOOMIS SAYLES FDS I BOND FD RETAIL	@ 0.052 PER SHARE AS	6,875.49	358.97	358.97	0.00	543465832	LSBRX	09/25/2012	025	0.00	0.00	0.00	0.00	71	12065494	09/25/2012	09/25/2012
Historical	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL	INCOME DIVIDEND @ 0.052 PER SHARE REINVESTED @ \$14.98	23.81	-358.97	-358.97	0.00	543465832	LSBRX	09/25/2012	661	0.00	0.00	0.00	0.00	71	12065494	09/25/2012	09/25/2012
Historical	Dividend	GATEWAY TRUST FUND	@ 0.101 PER SHARE AS OF 09/21/12	805.43	83.72	83.72	0.00	367829207	GATIX	09/24/2012	025	0.00	0.00	0.00	0.00	71	12095984	09/24/2012	09/24/2012
Historical	Purchase	GATEWAY TRUST FUND	INCOME DIVIDEND @ 0.101 PER SHARE REINVESTED @ \$27.89	3.08	-83.72	-83.72	0.00	367829207	GATIX	09/24/2012	661	0.00	0.00	0.00	0.00	71	12095984	09/24/2012	09/24/2012
				15309.44	17,199.47	17,199.47	0.00					0.00	0.00	4,822.89					

Account Number	Beneficiary	Account Type	Description	Debit	Credit	Post Date	Trf Code	Record Entry Number	Statement Date	Invoice Date
W32635000	BERNSTEIN FAMILY INVESTMENT LLLP	Misc. Disbursement	INTERNAL TRANSFER OF FUNDS AS REQUESTED TO BERNSTEIN HOLDINGS LLC - W32612009	-2,000.00	-2,000.00	12/20/2013	543	13120276166720	12/20/2013	12/20/2013
W32635000	BERNSTEIN FAMILY INVESTMENT LLLP	Misc. Disbursement	INTERNAL TRANSFER OF FUNDS AS REQUESTED TO SIMON L BERNSTEIN TRUST AGREEMENT R - 000000478018083	-100,000.00	-100,000.00	12/20/2013	543	13120276166740	12/20/2013	12/20/2013
W32635000	BERNSTEIN FAMILY INVESTMENT LLLP	Misc. Disbursement	INTERNAL TRANSFER OF FUNDS AS REQUESTED TO SHIRLEY BERNSTEIN TRUST AGREEMENT T - 000000478018117	-100,000.00	-100,000.00	12/20/2013	543	13120276166750	12/20/2013	12/20/2013
W32635000	BERNSTEIN FAMILY INVESTMENT LLLP	Misc. Disbursement	INTERNAL TRANSFER OF FUNDS FROM W32635000 TO SHIRLEY BERNSTEIN TRUST AGREEMENT T - 000000478018117	-35,000.00	-35,000.00	04/11/2013	543	13040176764230	04/11/2013	04/11/2013
W32635000	BERNSTEIN FAMILY INVESTMENT LLLP	Misc. Disbursement	FUNDS TRANSFERRED FROM ASSET AC# W32635000 TO SHIRLEY BERNSTEIN TRUST AGREEMENT T - 000000478018117	-50,000.00	-50,000.00	02/05/2013	543	13020176252940	02/05/2013	02/05/2013
				-287,000.00	-287,000.00					

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#:

3	7	1	-	3	2	-	5	2	1	1
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SSN#:

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

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 (JTWROS/JAWROS 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
1 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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Trans. Status	Trade Date	Settlement Date	Tax Code	Description	Quantity	Cost(\$)	Principal(\$)	Income(\$)	Cusip	Symbol	Post Date	Tax Code	FX	Ordinary Income Gain	Total Realized Estm. Gain	Total Realized Estm. Loss	Registrat. on	Record Entry Number	Statement Date	Value Date	
Historical	12/28/2013	12/31/2013	Sale	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 114.29 20,229.33 BROKERAGE 100.00 TAX &/OR SEC .36 J.P.	-177.00	17,684.49	20,128.97	0.00	464287242	LQD	12/31/2013	151		0.00	0.00	2,444.48	13.82	98	13125004	12/31/2013	12/31/2013
Historical	12/20/2013	12/23/2013	Sale	JPM US REAL ESTATE FD - SEL FUND 3037 REINVESTED @ 15.5129 TRADE DATE 12/20/13	-744.13	12,137.10	11,543.85	0.00	4612C0613	ZZZZ	12/23/2013	151		0.00	0.00	583.45	4.89	3	13125050	12/23/2013	12/23/2013
Historical			Dividend	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.044 PER SHARE AS OF 02/25/14	7,435.79	326.36	325.98	0.00	543495832	LSBRX	02/26/2014	025		0.00	0.00	0.00	0.00	71	14025894	02/26/2014	02/26/2014
Historical			Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.044 PER SHARE REINVESTED @ \$15.29 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 02/25/14	21.39	-326.98	-325.98	0.00	543495832	LSBRX	02/29/2014	651		0.00	0.00	0.00	0.00	71	14025894	02/26/2014	02/26/2014
Historical			Dividend	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.347899 PER SHARE	118.00	41.05	41.05	0.00	464287242	LQD	02/07/2014	026		0.00	0.00	0.00	0.00	66	14025016	02/07/2014	02/07/2014
Historical			Dividend	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.044 PER SHARE AS OF 01/29/14	7,414.40	328.23	328.23	0.00	543495832	LSBRX	01/30/2014	025		0.00	0.00	0.00	0.00	71	14015894	01/30/2014	01/30/2014
Historical			Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.044 PER SHARE REINVESTED @ \$15.08 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 01/29/14	21.77	-328.23	-328.23	0.00	543495832	LSBRX	01/30/2014	651		0.00	0.00	0.00	0.00	71	14015894	01/30/2014	01/30/2014
Historical			Dividend	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.347899 PER SHARE	295.00	102.57	102.57	0.00	464287242	LQD	01/02/2014	026		0.00	0.00	0.00	0.00	66	13125010	01/02/2014	01/02/2014
Historical			Interest	DEPOSIT SWEEP INTEREST COLLECTED FOR 12/01/13 - 12/31/13 @ 0.1% RATE ON AVG BALANCE OF \$12,839.44 AS OF 01/01/14	0.00	0.08	0.08	0.00			01/02/2014	052		0.00	0.00	0.00	0.00	0	13125182	01/02/2014	01/01/2014
Historical			Distributions	INTERNAL TRANSFER OF FUNDS AS REQUESTED	0.00	-25,000.00	-25,000.00	0.00			12/31/2013	658		0.00	0.00	0.00	0.00	0	13120270	12/31/2013	12/31/2013
Historical			Dividend	SECTOR SPDR TRUST S&P ENERGY @ 0.40288 PER SHARE	200.00	80.54	80.54	0.00	81399Y506	XLE	12/31/2013	025		0.00	0.00	0.00	0.00	66	13125413	12/31/2013	12/31/2013
Historical			Dividend	MORGAN STANLEY TECHNOLOGY ETF @ 0.275579 PER SHARE	477.00	131.45	131.45	0.00	78464A102	MTK	12/31/2013	025		0.00	0.00	0.00	0.00	66	13125413	12/31/2013	12/31/2013
Historical			Dividend	ISHARES RUSSELL 1000 VALUE INDEX FUND @ 0.555978 PER SHARE	585.00	325.25	325.25	0.00	464287898	IWD	12/30/2013	025		0.00	0.00	0.00	0.00	66	13125511	12/30/2013	12/30/2013
Historical			Dividend	ISHARES RUSSELL 1000 GROWTH INDEX FUND @ 0.323514 PER SHARE	806.00	260.59	260.59	0.00	464287614	IWF	12/30/2013	025		0.00	0.00	0.00	0.00	66	13125511	12/30/2013	12/30/2013
Historical			Dividend	ISHARES DJ SELECT DIVIDEND INDEX FUND @ 0.546644 PER SHARE	913.00	501.82	501.82	0.00	464287168	DIVY	12/30/2013	025		0.00	0.00	0.00	0.00	66	13125413	12/30/2013	12/30/2013
Historical			Dividend	ISHARES S&P LATIN AMERICAN 40 INDEX FUND @ 0.531105 PER SHARE	493.00	278.31	278.31	0.00	464287390	ILF	12/27/2013	025		0.00	0.00	0.00	0.00	66	13125311	12/27/2013	12/27/2013
Historical			Dividend	VANGUARD HEALTH CARE ETF @ 1.136 PER SHARE	381.00	410.10	410.10	0.00	82204A504	VHT	12/27/2013	025		0.00	0.00	0.00	0.00	66	13125413	12/27/2013	12/27/2013
Historical			Purchase	GATEWAY FUND-A INCOME DIVIDEND @ 0.081 PER SHARE REINVESTED @ \$28.80 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 12/19/13	2.36	-68.07	-68.07	0.00	367829207	GATEX	12/20/2013	651		0.00	0.00	0.00	0.00	71	13128794	12/20/2013	12/19/2013
Historical			Dividend	GATEWAY FUND-A @ 0.081 PER SHARE AS OF 12/19/13	641.64	68.07	68.07	0.00	367829207	GATEX	12/20/2013	025		0.00	0.00	0.00	0.00	71	13128794	12/20/2013	12/19/2013
Historical			Purchase	T ROWE PRICE NEW ASIA INCOME DIVIDEND @ 0.150 PER SHARE REINVESTED J.P.MORGAN SECURITIES LLC AS AGENT AS OF 12/18/13	12.75	-201.29	-201.29	0.00	77956H500	PRASX	12/19/2013	651		0.00	0.00	0.00	0.00	71	13126994	12/19/2013	12/18/2013
Historical			Purchase	T ROWE PRICE NEW ASIA LONG TERM CAPITAL GAINS @ 0.650 REINVESTED J.P.MORGAN SECURITIES LLC AS AGENT AS OF 12/18/13	46.74	-738.06	-738.06	0.00	77956H500	PRASX	12/19/2013	651		0.00	0.00	0.00	0.00	71	13126994	12/19/2013	12/18/2013
Historical			L.T. Capital Gain	T ROWE PRICE NEW ASIA 12/19/13 LONG TERM CAPITAL GAINS @ 0.650 PER SHARE AS OF 12/18/13	1,401.41	738.06	738.06	0.00	77956H500	PRASX	12/19/2013	210		0.00	0.00	738.06	100.00	71	13126994	12/19/2013	12/18/2013
Historical			Dividend	T ROWE PRICE NEW ASIA @ 0.150 PER SHARE AS OF 12/18/13	1,401.41	201.29	201.29	0.00	77956H500	PRASX	12/19/2013	025		0.00	0.00	0.00	0.00	71	13126994	12/19/2013	12/18/2013
Historical			Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL LONG TERM CAPITAL GAINS @ 0.066 REINVESTED @ \$15.02 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 12/17/13	32.65	-488.83	-488.83	0.00	543495832	LSBRX	12/18/2013	651		0.00	0.00	0.00	0.00	71	13126394	12/18/2013	12/18/2013
Historical			Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.108 PER SHARE REINVESTED @ \$15.02 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 12/17/13	53.17	-798.65	-798.65	0.00	543495832	LSBRX	12/18/2013	651		0.00	0.00	0.00	0.00	71	13126394	12/18/2013	12/18/2013
Historical			L.T. Capital Gain	LOOMIS SAYLES FDS I BOND FD RETAIL 12/17/13 LONG TERM CAPITAL GAINS @ 0.066 PER SHARE AS OF 12/17/13	7,392.64	488.83	488.83	0.00	543495832	LSBRX	12/18/2013	210		0.00	0.00	488.83	100.00	71	13126394	12/18/2013	12/18/2013
Historical			Dividend	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.108 PER SHARE AS OF 12/17/13	7,392.64	798.65	798.65	0.00	543495832	LSBRX	12/18/2013	025		0.00	0.00	0.00	0.00	71	13126394	12/18/2013	12/18/2013
Historical			Dividend	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.367899 PER SHARE	295.00	108.47	108.47	0.00	464287242	LQD	12/06/2013	025		0.00	0.00	0.00	0.00	66	13125011	12/06/2013	12/06/2013
Historical			Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.054 PER SHARE REINVESTED @ \$15.16 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 11/27/13	25.98	-353.90	-353.90	0.00	543495832	LSBRX	11/29/2013	651		0.00	0.00	0.00	0.00	71	13116994	11/29/2013	11/29/2013
Historical			Dividend	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.054 PER SHARE AS OF 11/27/13	7,306.92	393.90	393.90	0.00	543495832	LSBRX	11/29/2013	025		0.00	0.00	0.00	0.00	71	13116994	11/29/2013	11/29/2013
Historical			Dividend	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.379992 PER SHARE	255.00	112.10	112.10	0.00	464287242	LQD	11/07/2013	025		0.00	0.00	0.00	0.00	68	13116011	11/07/2013	11/07/2013
Historical			Dividend	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.055 PER SHARE AS OF 10/29/13	7,280.94	404.08	404.08	0.00	543495832	LSBRX	10/30/2013	025		0.00	0.00	0.00	0.00	71	13105794	10/30/2013	10/30/2013
Historical			Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.056 PER SHARE REINVESTED @ \$15.29 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 10/29/13	26.43	-404.08	-404.08	0.00	543495832	LSBRX	10/30/2013	651		0.00	0.00	0.00	0.00	71	13105794	10/30/2013	10/30/2013
Historical			Dividend	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.365588 PER SHARE	295.00	107.85	107.85	0.00	464287242	LQD	10/07/2013	025		0.00	0.00	0.00	0.00	66	13105011	10/07/2013	10/07/2013
Historical			Purchase	JPM US REAL ESTATE FD - SEL FUND 3037 REINVESTED @ 15.89 PER SHARE	6.31	-100.34	-100.34	0.00	4612C0613	ZZZZ	10/01/2013	651		0.00	0.00	0.00	0.00	3	13095251	10/01/2013	10/01/2013
Historical			Dividend	JPM US REAL ESTATE FD - SEL FUND 3037 @ 0.136 PER SHARE	737.62	100.34	100.34	0.00	4612C0613	ZZZZ	10/01/2013	025		0.00	0.00	0.00	0.00	3	13095251	10/01/2013	10/01/2013
Historical			Dividend	ISHARES DJ SELECT DIVIDEND INDEX FUND @ 0.537471 PER SHARE	973.00	493.53	493.53	0.00	464287168	DIVY	09/30/2013	025		0.00	0.00	0.00	0.00	66	13095413	09/30/2013	09/30/2013
Historical			Dividend	ISHARES RUSSELL 1000 VALUE INDEX FUND @ 0.427101 PER SHARE	588.00	245.78	245.78	0.00	464287898	IWD	09/30/2013	025		0.00	0.00	0.00	0.00	66	13095111	09/30/2013	09/30/2013
Historical			Dividend	ISHARES RUSSELL 1000 GROWTH INDEX FUND @ 0.263847 PER SHARE	806.00	212.68	212.68	0.00	464287614	IWF	09/30/2013	025		0.00	0.00	0.00	0.00	66	13095111	09/30/2013	09/30/2013
Historical			Dividend	SECTOR SPDR TRUST S&P ENERGY @ 0.392985 PER SHARE	200.00	78.53	78.53	0.00	81369Y606	XLE	09/30/2013	025		0.00	0.00	0.00	0.00	66	13095311	09/30/2013	09/30/2013
Historical			Dividend	MORGAN STANLEY TECHNOLOGY ETF @ 0.215785 PER SHARE	477.00	102.93	102.93	0.00	78464A102	MTK	09/30/2013	025		0.00	0.00	0.00	0.00	66	13095311	09/30/2013	09/30/2013
Historical			Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.040 PER SHARE REINVESTED @ \$15.05 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 09/26/13	23.59	-355.04	-355.04	0.00	543495832	LSBRX	09/27/2013	651		0.00	0.00	0.00	0.00	71	13095894	09/27/2013	09/27/2013
Historical			Dividend	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.049 PER SHARE AS OF 09/26/13	7,254.51	355.04	355.04	0.00	543495832	LSBRX	09/27/2013	025		0.00	0.00	0.00	0.00	71	13095894	09/27/2013	09/27/2013
Historical			Dividend	GATEWAY FUND-A @ 0.104 PER SHARE AS OF 09/25/13	839.27	87.38	87.38	0.00	367829207	GATEX	09/26/2013	025		0.00	0.00	0.00	0.00	71	13095794	09/26/2013	09/25/2013
Historical			Purchase	GATEWAY FUND-A INCOME DIVIDEND @ 0.104 PER SHARE REINVESTED @ \$28.24 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 09/25/13	3.09	-87.38	-87.38	0.00	367829207	GATEX	09/26/2013	651		0.00	0.00	0.00	0.00	71	13095794	09/26/2013	09/25/2013
Historical			Dividend	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.365588 PER SHARE	29																

Historical		Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL	INCOME DIVIDEND @ 0.056 PER SHARE	20.22	-402.48	-402.48	0.00	543465832	LSBRX	07/30/2013	051	0.00	0.00	0.00	0.00	0.00	71	13075704	07/30/2013	07/30/2013
Historical		Dividend	ISHARES RUSSELL 1000 GROWTH INDEX FUND	@ 0.291486 PER SHARE	806.00	234.94	234.94	0.00	464287014	IWF	07/09/2013	025	0.00	0.00	0.00	0.00	0.00	66	13075011	07/09/2013	07/09/2013
Historical		Dividend	ISHARES RUSSELL 1000 VALUE INDEX FUND	@ 0.471399 PER SHARE	585.00	275.75	275.75	0.00	464287958	IWD	07/09/2013	025	0.00	0.00	0.00	0.00	0.00	66	13075011	07/09/2013	07/09/2013
Historical		Dividend	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND	@ 0.363338 PER SHARE	295.00	107.10	107.10	0.00	464287242	LQD	07/09/2013	025	0.00	0.00	0.00	0.00	0.00	66	13075011	07/09/2013	07/09/2013
Historical		Dividend	ISHARES S&P LATIN AMERICAN 40 INDEX FUND	@ 0.626346 PER SHARE	463.00	290.92	290.92	0.00	464287390	ILF	07/02/2013	025	0.00	0.00	0.00	0.00	0.00	66	13085411	07/02/2013	07/02/2013
Historical		Dividend	ISHARES DJ SELECT DIVIDEND INDEX FUND	@ 0.53687 PER SHARE	813.00	490.16	490.16	0.00	464287168	DVY	07/02/2013	025	0.00	0.00	0.00	0.00	0.00	66	13085511	07/02/2013	07/02/2013
Historical		Purchase	JPM US REAL ESTATE FD - SEL FUND 3037	REINVESTED @ 16.82 PER SHARE	2.99	-49.01	-49.01	0.00	4812C0613	ZZZZ	07/01/2013	051	0.00	0.00	0.00	0.00	0.00	3	13085251	07/01/2013	07/01/2013
Historical		Dividend	JPM US REAL ESTATE FD - SEL FUND 3037	@ 0.05688 PER SHARE	734.87	49.01	49.01	0.00	4812C0613	ZZZZ	07/01/2013	025	0.00	0.00	0.00	0.00	0.00	3	13085251	07/01/2013	07/01/2013
Historical		Dividend	ISHARES S&P SECTOR SPDR TRUST S&P ENERGY	@ 0.37438 PER SHARE	200.00	74.88	74.88	0.00	81385Y606	XLE	07/01/2013	025	0.00	0.00	0.00	0.00	0.00	66	13085111	07/01/2013	07/01/2013
Historical		Dividend	ISHARES S&P SECTOR SPDR TRUST S&P ENERGY	@ 0.37438 PER SHARE	477.00	146.70	146.70	0.00	78484A102	MTK	07/01/2013	025	0.00	0.00	0.00	0.00	0.00	66	13085111	07/01/2013	07/01/2013
Historical		Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL	INCOME DIVIDEND @ 0.052 PER SHARE	25.48	-374.61	-374.61	0.00	543465832	LSBRX	05/27/2013	051	0.00	0.00	0.00	0.00	0.00	71	13085946	05/27/2013	05/27/2013
Historical		Dividend	LOOMIS SAYLES FDS I BOND FD RETAIL	@ 0.052 PER SHARE	7,174.53	374.61	374.61	0.00	543465832	LSBRX	05/27/2013	025	0.00	0.00	0.00	0.00	0.00	71	13085946	05/27/2013	05/27/2013
Historical		Dividend	GATEWAY FUND-A	@ 0.104 PER SHARE	836.18	89.97	89.97	0.00	367829207	GATEX	05/24/2013	025	0.00	0.00	0.00	0.00	0.00	71	13065794	05/24/2013	05/24/2013
Historical		Purchase	GATEWAY FUND-A	INCOME DIVIDEND @ 0.104 PER SHARE	3.13	-66.97	-66.97	0.00	367829207	GATEX	05/24/2013	051	0.00	0.00	0.00	0.00	0.00	71	13065794	05/24/2013	05/24/2013
Historical		Dividend	J.P.MORGAN SECURITIES LLC AS AGENT AS OF 05/21/13	REINVESTED @ \$27.77	295.00	106.50	106.50	0.00	464287242	LQD	05/07/2013	025	0.00	0.00	0.00	0.00	0.00	66	13065011	05/07/2013	05/07/2013
Historical		Dividend	LOOMIS SAYLES FDS I BOND FD RETAIL	@ 0.063 PER SHARE	7,149.06	450.69	450.69	0.00	543465832	LSBRX	05/30/2013	025	0.00	0.00	0.00	0.00	0.00	71	13065946	05/30/2013	05/30/2013
Historical		Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL	INCOME DIVIDEND @ 0.063 PER SHARE	29.21	-450.69	-450.69	0.00	543465832	LSBRX	05/30/2013	051	0.00	0.00	0.00	0.00	0.00	71	13065946	05/30/2013	05/30/2013
Historical		Dividend	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND	@ 0.362131 PER SHARE	295.00	106.83	106.83	0.00	464287242	LQD	05/07/2013	025	0.00	0.00	0.00	0.00	0.00	66	13065011	05/07/2013	05/07/2013
Historical		Dividend	LOOMIS SAYLES FDS I BOND FD RETAIL	@ 0.064 PER SHARE	7,119.84	387.37	387.37	0.00	543465832	LSBRX	04/29/2013	025	0.00	0.00	0.00	0.00	0.00	71	13046794	04/29/2013	04/29/2013
Historical		Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL	INCOME DIVIDEND @ 0.064 PER SHARE	25.07	-387.37	-387.37	0.00	543465832	LSBRX	04/29/2013	051	0.00	0.00	0.00	0.00	0.00	71	13045794	04/29/2013	04/29/2013
Historical		Dividend	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND	@ 0.368186 PER SHARE	295.00	106.61	106.61	0.00	464287242	LQD	04/05/2013	025	0.00	0.00	0.00	0.00	0.00	66	13045011	04/05/2013	04/05/2013
Historical		Dividend	ISHARES RUSSELL 1000 VALUE INDEX FUND	@ 0.387988 PER SHARE	885.00	226.07	226.07	0.00	464287958	IWD	04/01/2013	025	0.00	0.00	0.00	0.00	0.00	66	13035411	04/01/2013	04/01/2013
Historical		Dividend	ISHARES RUSSELL 1000 GROWTH INDEX FUND	@ 0.229644 PER SHARE	806.00	185.01	185.01	0.00	464287914	IWF	04/01/2013	025	0.00	0.00	0.00	0.00	0.00	66	13036411	04/01/2013	04/01/2013
Historical		Dividend	ISHARES DJ SELECT DIVIDEND INDEX FUND	@ 0.582143 PER SHARE	813.00	513.24	513.24	0.00	464287168	DVY	04/01/2013	025	0.00	0.00	0.00	0.00	0.00	66	13035111	04/01/2013	04/01/2013
Historical		Purchase	JPM US REAL ESTATE FD - SEL FUND 3037	REINVESTED @ 15.88 PER SHARE	4.12	-69.34	-69.34	0.00	4812C0613	ZZZZ	04/01/2013	051	0.00	0.00	0.00	0.00	0.00	3	13036251	04/01/2013	04/01/2013
Historical		Dividend	JPM US REAL ESTATE FD - SEL FUND 3037	@ 0.09489 PER SHARE	730.79	69.34	69.34	0.00	4812C0613	ZZZZ	04/01/2013	025	0.00	0.00	0.00	0.00	0.00	3	13035251	04/01/2013	04/01/2013
Historical		Dividend	LOOMIS SAYLES FDS I BOND FD RETAIL	@ 0.055 PER SHARE	7,094.77	393.74	393.74	0.00	543465832	LSBRX	03/28/2013	025	0.00	0.00	0.00	0.00	0.00	71	13035946	03/28/2013	03/28/2013
Historical		Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL	INCOME DIVIDEND @ 0.055 PER SHARE	25.88	-393.74	-393.74	0.00	543465832	LSBRX	03/28/2013	051	0.00	0.00	0.00	0.00	0.00	71	13035946	03/28/2013	03/28/2013
Historical		Dividend	SECTOR SPDR TRUST S&P ENERGY	@ 0.3571 PER SHARE	200.00	71.42	71.42	0.00	81385Y606	XLE	03/25/2013	025	0.00	0.00	0.00	0.00	0.00	66	13035211	03/25/2013	03/25/2013
Historical		Dividend	MORGAN STANLEY TECHNOLOGY ETF	@ 0.333106 PER SHARE	477.00	63.46	63.46	0.00	78484A102	MTK	03/25/2013	025	0.00	0.00	0.00	0.00	0.00	66	13065111	03/25/2013	03/25/2013
Historical		Dividend	GATEWAY TRUST FUND	INCOME DIVIDEND @ 0.091 PER SHARE	833.05	76.22	76.22	0.00	367829207	GATEX	03/25/2013	025	0.00	0.00	0.00	0.00	0.00	66	13035594	03/25/2013	03/25/2013
Historical		Purchase	GATEWAY TRUST FUND	INCOME DIVIDEND @ 0.091 PER SHARE	2.73	-76.22	-76.22	0.00	367829207	GATEX	03/25/2013	051	0.00	0.00	0.00	0.00	0.00	71	13035594	03/25/2013	03/25/2013
Historical		Dividend	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND	@ 0.374228 PER SHARE	295.00	110.40	110.40	0.00	464287242	LQD	03/07/2013	025	0.00	0.00	0.00	0.00	0.00	66	13035011	03/07/2013	03/07/2013
Historical		Dividend	LOOMIS SAYLES FDS I BOND FD RETAIL	@ 0.058 PER SHARE	7,058.91	392.99	392.99	0.00	543465832	LSBRX	02/27/2013	025	0.00	0.00	0.00	0.00	0.00	71	13025694	02/27/2013	02/27/2013
Historical		Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL	INCOME DIVIDEND @ 0.058 PER SHARE	28.06	-392.99	-392.99	0.00	543465832	LSBRX	02/27/2013	051	0.00	0.00	0.00	0.00	0.00	71	13025694	02/27/2013	02/27/2013
Historical		Dividend	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND	@ 0.370808 PER SHARE	295.00	109.30	109.30	0.00	464287242	LQD	02/07/2013	025	0.00	0.00	0.00	0.00	0.00	66	13025011	02/07/2013	02/07/2013
Historical		Dividend	LOOMIS SAYLES FDS I BOND FD RETAIL	@ 0.050 PER SHARE	7,042.69	356.19	356.19	0.00	543465832	LSBRX	01/30/2013	025	0.00	0.00	0.00	0.00	0.00	71	13015594	01/30/2013	01/30/2013
Historical		Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL	INCOME DIVIDEND @ 0.050 PER SHARE	23.28	-356.19	-356.19	0.00	543465832	LSBRX	01/30/2013	051	0.00	0.00	0.00	0.00	0.00	71	13015594	01/30/2013	01/30/2013
Historical		Dividend	MORGAN STANLEY TECHNOLOGY ETF	@ 0.224698 PER SHARE	477.00	107.13	107.13	0.00	78484A102	MTK	01/04/2013	025	0.00	0.00	0.00	0.00	0.00	66	12125511	01/04/2013	01/04/2013
Historical		Dividend	SECTOR SPDR TRUST S&P ENERGY	@ 0.37095 PER SHARE	200.00	74.10	74.10	0.00	81385Y606	XLE	01/03/2013	025	0.00	0.00	0.00	0.00	0.00	66	12125511	01/03/2013	01/03/2013
Historical		Dividend	ISHARES S&P LATIN AMERICAN 40 INDEX FUND	@ 0.146181 PER SHARE	463.00	67.68	67.68	0.00	464287390	ILF	01/03/2013	025	0.00	0.00	0.00	0.00	0.00	66	12125511	01/03/2013	01/03/2013
Historical		Dividend	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND	@ 0.362035 PER SHARE	295.00	106.80	106.80	0.00	464287242	LQD	01/02/2013	025	0.00	0.00	0.00	0.00	0.00	66	12125511	01/02/2013	01/02/2013
Historical		Dividend	VANGUARD HEALTH CARE ETF	@ 1.198 PER SHARE	361.00	432.48	432.48	0.00	9220A4504	VHT	12/27/2012	025	0.00	0.00	0.00	0.00	0.00	66	12125311	12/27/2012	12/27/2012
Historical		Dividend	ISHARES RUSSELL 1000 VALUE INDEX FUND	@ 0.520638 PER SHARE	585.00	304.67	304.67	0.00	464287588	IWD	12/26/2012	025	0.00	0.00	0.00	0.00	0.00	66	12125311	12/26/2012	12/26/2012
Historical		Dividend	ISHARES RUSSELL 1000 GROWTH INDEX FUND	@ 0.412311 PER SHARE	806.00	332.32	332.32	0.00	464287614	IWF	12/26/2012	025	0.00	0.00	0.00	0.00	0.00	66	12125311	12/26/2012	12/26/2012
Historical		Dividend	ISHARES DJ SELECT DIVIDEND INDEX FUND	@ 0.551103 PER SHARE	813.00	603.16	603.16	0.00	464287168	DVY	12/26/2012	025	0.00	0.00	0.00	0.00	0.00	66	12126311	12/26/2012	12/26/2012
Historical		Dividend	ISHARES S&P LATIN AMERICAN 40 INDEX FUND	@ 0.347884 PER SHARE	463.00	169.99	169.99	0.00	464287390	ILF	12/24/2012	025	0.00	0.00	0.00	0.00	0.00	66	12125211	12/24/2012	12/24/2012
Historical		Dividend	GATEWAY TRUST FUND	INCOME DIVIDEND @ 0.160 PER SHARE	830.																

Historical		Purchase	JPM US REAL ESTATE FD - SEL FUND 3037	REINVESTED @ 15.69 PER SHARE	3.16	-49.63	-49.63	0.00	4812C0613	ZZZZ	12/19/2012 651	0.00	0.00	0.00	0.00	3	121258612	12/19/2012	12/19/2012
Historical		Dividend	JPM US REAL ESTATE FD - SEL FUND 3037	@ 0.06821 PER SHARE	727.59	-49.63	-49.63	0.00	4812C0613	ZZZZ	12/19/2012 025	0.00	0.00	0.00	0.00	3	121258612	12/19/2012	12/19/2012
Historical		Dividend	LOOMIS SAYLES FDS I BOND FD RETAIL	@ 0.194 PER SHARE AS OF 12/18/12	7,019.58	-1,359.47	-1,359.47	0.00	543495832	LSBRX	12/19/2012 025	0.00	0.00	0.00	0.00	71	121250944	12/19/2012	12/19/2012
Historical		Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL	INCOME DIVIDEND @ 0.194 PER SHAR REINVESTED @ \$15.01 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 12/18/12	90.57	-1,359.47	-1,359.47	0.00	543495832	LSBRX	12/19/2012 651	0.00	0.00	0.00	0.00	71	121250944	12/19/2012	12/19/2012
Historical		Purchase	JPM US REAL ESTATE FD - SEL FUND 3037	REINVESTED @ 15.60 PER SHARE	83.74	-1,452.95	-1,452.95	0.00	4812C0613	ZZZZ	12/14/2012 651	0.00	0.00	0.00	0.00	3	121252516	12/14/2012	12/14/2012
Historical		L.T. Capital Gain	JPM US REAL ESTATE FD - SEL FUND 3037	LONG TERM CAPITAL GAINS @ 2.29224	633.56	1,452.95	1,452.95	0.00	4812C0613	ZZZZ	12/14/2012 210	0.00	0.00	1,452.95	100.00	3	121252516	12/14/2012	12/14/2012
Historical		L.T. Capital Gain	ISHARES IBOXX LONG TERM CAPITAL GAINS	\$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.009392	295.00	2.77	2.77	0.00	464287242	LQD	12/07/2012 210	0.00	0.00	2.77	100.00	66	121250416	12/07/2012	12/07/2012
Historical		Dividend	ISHARES IBOXX LONG TERM CAPITAL GAINS	\$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.368094 PER SHARE	295.00	108.00	108.00	0.00	464287242	LQD	12/07/2012 025	0.00	0.00	0.00	0.00	66	121250416	12/07/2012	12/07/2012
Historical		Dividend	LOOMIS SAYLES FDS I BOND FD RETAIL	@ 0.058 PER SHARE AS OF 11/21/12	6,929.01	-386.57	-386.57	0.00	543495832	LSBRX	11/23/2012 025	0.00	0.00	0.00	0.00	71	121154944	11/23/2012	11/23/2012
Historical		Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL	INCOME DIVIDEND @ 0.058 PER SHAR REINVESTED @ \$14.88 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 11/21/12	26.98	-386.57	-386.57	0.00	543495832	LSBRX	11/23/2012 651	0.00	0.00	0.00	0.00	71	121154944	11/23/2012	11/23/2012
Historical		Dividend	ISHARES IBOXX LONG TERM CAPITAL GAINS	\$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.378397 PER SHARE	295.00	111.63	111.63	0.00	464287242	LQD	11/07/2012 025	0.00	0.00	0.00	0.00	66	121150111	11/07/2012	11/07/2012
Historical		Interest	DEPOSIT SWEEP INTEREST FOR OCT.	@ .01% RATE ON NET AVG COLLECTED BALANCE OF \$2,346.45 AS OF 10/01/12	0.00	0.02	0.02	0.00			11/01/2012 052	0.00	0.00	0.00	0.00	0	121050828	11/01/2012	11/01/2012
Historical		Dividend	LOOMIS SAYLES FDS I BOND FD RETAIL	@ 0.050 PER SHARE AS OF 10/23/12	6,803.03	-413.22	-413.22	0.00	543495832	LSBRX	10/24/2012 025	0.00	0.00	0.00	0.00	71	121054944	10/24/2012	10/24/2012
Historical		Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL	INCOME DIVIDEND @ 0.050 PER SHAR REINVESTED @ \$16.00 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 10/23/12	27.56	-413.22	-413.22	0.00	543495832	LSBRX	10/24/2012 651	0.00	0.00	0.00	0.00	71	121054944	10/24/2012	10/24/2012
Historical		Dividend	ISHARES IBOXX LONG TERM CAPITAL GAINS	\$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.389809 PER SHARE	295.00	113.22	113.22	0.00	464287242	LQD	10/05/2012 025	0.00	0.00	0.00	0.00	66	121050111	10/05/2012	10/05/2012
Historical		Dividend	MORGAN STANLEY TECHNOLOGY ETF	@ 0.073708 PER SHARE	477.00	35.16	35.16	0.00	784644102	MTK	10/03/2012 025	0.00	0.00	0.00	0.00	66	120952111	10/03/2012	10/03/2012
Historical		Dividend	SECTOR SPDR TRUST S&P ENERGY	@ 0.33369 PER SHARE	200.00	66.74	66.74	0.00	81369Y506	XLE	10/03/2012 025	0.00	0.00	0.00	0.00	66	120952111	10/03/2012	10/03/2012
Historical		Interest	DEPOSIT SWEEP INTEREST FOR SEPT	@ .01% RATE ON NET AVG COLLECTED BALANCE OF \$2,366.83 AS OF 10/01/12	0.00	0.02	0.02	0.00			10/01/2012 052	0.00	0.00	0.00	0.00	0	120950828	10/01/2012	10/01/2012
Historical		Dividend	ISHARES D.J. SELECT DIVIDEND INDEX FUND	@ 0.828472 PER SHARE	813.00	-482.49	-482.49	0.00	464287198	DIVY	10/01/2012 025	0.00	0.00	0.00	0.00	66	120953111	10/01/2012	10/01/2012
Historical		Purchase	JPM US REAL ESTATE FD - SEL FUND 3037	REINVESTED @ 17.98 PER SHARE	4.04	-72.71	-72.71	0.00	4812C0613	ZZZZ	10/01/2012 651	0.00	0.00	0.00	0.00	3	120951511	10/01/2012	10/01/2012
Historical		Dividend	JPM US REAL ESTATE FD - SEL FUND 3037	@ 0.11846 PER SHARE	329.81	-72.71	-72.71	0.00	4812C0613	ZZZZ	10/01/2012 025	0.00	0.00	0.00	0.00	3	120951511	10/01/2012	10/01/2012
Historical		Dividend	ISHARES RUSSELL 1000 GROWTH INDEX FUND	@ 0.257746 PER SHARE	806.00	207.75	207.75	0.00	464287614	IWF	09/28/2012 025	0.00	0.00	0.00	0.00	66	120952111	09/28/2012	09/28/2012
Historical		Dividend	ISHARES RUSSELL 1000 VALUE INDEX FUND	@ 0.414881 PER SHARE	686.00	242.71	242.71	0.00	464287698	IWD	09/28/2012 025	0.00	0.00	0.00	0.00	66	120951111	09/28/2012	09/28/2012
Historical		Dividend	LOOMIS SAYLES FDS I BOND FD RETAIL	@ 0.052 PER SHARE AS OF 09/24/12	6,875.49	-356.97	-356.97	0.00	543495832	LSBRX	09/25/2012 025	0.00	0.00	0.00	0.00	71	120954944	09/25/2012	09/25/2012
Historical		Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL	INCOME DIVIDEND @ 0.052 PER SHAR REINVESTED @ \$14.99 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 09/24/12	23.61	-356.97	-356.97	0.00	543495832	LSBRX	09/25/2012 651	0.00	0.00	0.00	0.00	71	120954944	09/25/2012	09/25/2012
Historical		Dividend	GATEWAY TRUST FUND	@ 0.101 PER SHARE AS OF 09/21/12	825.43	83.72	83.72	0.00	367829207	GATEX	09/24/2012 025	0.00	0.00	0.00	0.00	71	120953944	09/24/2012	09/24/2012
Historical		Purchase	GATEWAY TRUST FUND	INCOME DIVIDEND @ 0.101 PER SHAR REINVESTED @ \$27.59 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 09/21/12	3.03	83.72	83.72	0.00	367829207	GATEX	09/24/2012 651	0.00	0.00	0.00	0.00	71	120953944	09/24/2012	09/24/2012
					15,308.44	17,169.47	0.00					0.00	0.00	4,822.99					

Acct#/Entry Number	Account Title	Tax Code Description	Description	Cost(\$)	Principal(\$)	Post Date	Tax Code	Record Entry Number	Statement Date	Value Date
W32635000	BERNSTEIN FAMILY INVESTMENT LLLP	Misc. Disbursement	INTERNAL TRANSFER OF FUNDS AS REQUESTED TO BERNSTEIN HOLDINGS LLC - W32612009	-2,000.00	-2,000.00	12/20/2013	543	13120276166720	12/20/2013	12/20/2013
W32635000	BERNSTEIN FAMILY INVESTMENT LLLP	Misc. Disbursement	INTERNAL TRANSFER OF FUNDS AS REQUESTED TO SIMON L BERNSTEIN TRUST AGREEMENT, R - 000000478018083	-100,000.00	-100,000.00	12/20/2013	543	13120276166740	12/20/2013	12/20/2013
W32635000	BERNSTEIN FAMILY INVESTMENT LLLP	Misc. Disbursement	INTERNAL TRANSFER OF FUNDS AS REQUESTED TO SHIRLEY BERNSTEIN TRUST AGREEMENT, T - 000000478018117	-100,000.00	-100,000.00	12/20/2013	543	13120276166750	12/20/2013	12/20/2013
W32635000	BERNSTEIN FAMILY INVESTMENT LLLP	Misc. Disbursement	INTERNAL TRANSFER OF FUNDS FROM W32635000 TO SHIRLEY BERNSTEIN TRUST AGREEMENT, T - 000000478018117	-35,000.00	-35,000.00	04/11/2013	543	13040176764230	04/11/2013	04/11/2013
W32635000	BERNSTEIN FAMILY INVESTMENT LLLP	Misc. Disbursement	FUNDS TRANSFERRED FROM ASSET AC# W32635000 TO SHIRLEY BERNSTEIN TRUST AGREEMENT, T - 000000478018117	-50,000.00	-50,000.00	02/05/2013	543	13020176252940	02/05/2013	02/05/2013
				-287,000.00	-287,000.00					

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PETER MATWICZYK *
BENJAMIN P. BROWN

THORNTON B. HENRY

*BOARD CERTIFIED WILLS TRUSTS
AND ESTATES

March 26, 2014

VIA FAX (866-225-2315)

Mr. John Hawkins, Jr.
Mr. Joey W. Jarvis
J.P. Morgan Chase Bank, N.A.
270 Park Avenue
New York, NY 10017

Re: Estate of Simon Bernstein
JP Morgan IRA Account Number W32585007

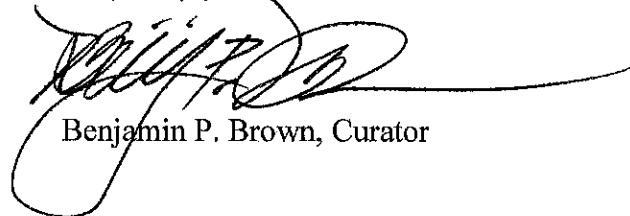
Dear Messrs. Hawkins and Jarvis:

Enclosed is a court-certified copy of the Letters of Curatorship appointing me as Curator of the Estate of Simon Bernstein in Palm Beach County Case No. 502012CP004391XXXXSB for your files. Please provide me with copies of the monthly statements from September 1, 2013 to the current date for the above referenced account. I would also like to receive copies of the monthly statements going forward.

Also, please send me copies of the beneficiary designation form(s) for the account. If you have any questions, or need any additional information, please call me.

Thank you.

Very truly yours,



Benjamin P. Brown, Curator

BPB/mem
Enclosure

IN THE CIRCUIT COURT OF THE
FIFTEENTH JUDICIAL CIRCUIT
IN AND FOR PALM BEACH COUNTY, FLORIDA

PROBATE DIV.
CASE NO.: 50 2012 CP 004391 XXXX SB

IN RE: ESTATE OF SIMON L. BERNSTEIN,
Deceased.

LETTERS OF CURATORSHIP IN FAVOR OF BENJAMIN BROWN

WHEREAS, Co-Personal Representatives of the Estate of Simon L. Bernstein were permitted to resign by Order of this Court on February 18, 2014. A copy of the Order is attached hereto as Exhibit "A"; and

WHEREAS, this Court found it necessary for the appointment of a Curator and appointed Benjamin Brown, Esq. as Curator of this Estate on February 25, 2014. A copy of the Order is attached hereto as Exhibit "B"; and

WHEREAS Benjamin Brown as Curator appointed by Order of this Court has performed all acts prerequisite to the issuance of Letters of Curatorship as a legally qualified Curator of the Estate of Simon L. Bernstein;

NOW, THEREFORE, I the undersigned Circuit Judge do grant Benjamin Brown (hereinafter Curator), the Curatorship of the Estate of Simon L. Bernstein with the following powers:

- (a) To collect and preserve assets of the Estate;
- (b) To administer the assets of the Estate;
- (c) To evaluate all discovery requests related to the Decedent for the purposes of asserting objections and privileges on behalf of the Estate, if necessary;
- (d) To appear on behalf of the Estate in the following two cases: Case No. 502012CA013933 (Circuit Court, Palm Beach County, FL) and Case No. 13CV3643 (U.S. Dist. Ct. Northern Dist.,

Illinois),

Further, pursuant to Fla. Stat. §733.603, Curator shall proceed expeditiously with the duties described herein and except as otherwise specified by the Florida Probate Code, or ordered by the Court, shall do so without adjudication, Order or direction of the Court. The Curator may invoke the jurisdiction of this Court to resolve questions concerning the Estate or its administration.

DONE AND ORDERED in Chambers at Delray Beach, Palm Beach County, Florida,
this 11 day of March, 2014.



Martin Colin, Circuit Judge

Copies furnished to:

Alan Rose, Esq., PAGE, MRACHEK, 505 So. Flagler Drive, Suite 600, West Palm Beach, FL 33401, arose@pm-law.com and mchandler@pm-law.com;

John Pankauski, Esq., PANKAUSKI LAW FIRM, 120 So. Olive Avenue, Suite 701, West Palm Beach, FL 33401, courtfilings@pankauskilawfirm.com;

Peter M. Feaman, Esq., PETER M. FEAMAN, P.A., 3615 W. Boynton Beach Blvd., Boynton Beach, FL 33436, service@feamanlaw.com;

Eliot Bernstein, 2753 NW 34th Street, Boca Raton, FL 33434, iviewit@iviewit.tv;

William H. Glasko, Esq., Golden Cowan, P.A., Palmetto Bay Law Center, 17345 S. Dixie Highway, Palmetto Bay, FL 33157, bill@palmettobaylaw.com.

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL

IN RE: ESTATE OF SIMON L. BERNSTEIN,

PROBATE DIVISION

Deceased.

CASE NO. 502012CP004391XXXXSB

ELIOT IVAN BERNSTEIN, PRO SE

DIVISION: IY (COLIN)

Petitioner

vs.

TESCHER & SPALLINA, P.A., (and all parties, associates and of counsel); ROBERT L. SPALLINA (both personally and professionally); DONALD R. TESCHER (both personally and professionally); THEODORE STUART BERNSTEIN (as alleged personal representative, trustee, successor trustee) (both personally and professionally); et. al.

Respondents.

ORDER ON PETITION FOR RESIGNATION AND DISCHARGE

This cause was heard by the Court on the co-Personal Representatives' Petition for Resignation and Discharge on February 18, 2014, and the Court, having heard arguments of counsel, and otherwise being fully advised in the premises, ORDERS AND ADJUDGES AS FOLLOWS:

1. The Petitioners' request to accept their resignation is ACCEPTED. The co-Personal Representatives' Letters of Administration are hereby revoked.
2. ~~Within 30 days from the later of the date of this order or the appointment of a successor fiduciary,~~ ^{BY MARCH 4, 2014} ~~the resigning co-Personal Representatives shall deliver to the successor fiduciary all property of the Estate, real, personal, tangible or intangible, all of the documents and records of the Estate and all records associated with any property of the Estate, regardless of whether such property has been previously distributed, transferred, abandoned or otherwise disposed of.~~ R. H.


3. The Petitioners' request to reserve ruling on their discharge is ACCEPTED.

4. The resigning co-Personal Representatives shall file an accounting and a Renewed Petition for Discharge within sixty (60) days after the date hereof, which Renewed Petition for Discharge shall be verified and recite that the letters of administration have been revoked, the resigning co-Personal Representatives have surrendered all undistributed Estate assets, records, documents, papers and other property of or concerning the Estate to the successor fiduciary as set forth above, and the amount of compensation paid or to be paid by the resigning co-Personal Representatives pursuant to Probate Rule 5.430(g). Such accounting shall include cash and transactions from the commencement of administration of the Estate and ending as of the date the accounting is submitted.

5. The resigning co-Personal Representatives shall serve notice of filing and a copy of the accounting and Renewed Petition for Discharge on all interested parties and the notice shall state that the objection to the Renewed Petition for Discharge must be filed within thirty days after the later of service of the petition or service of the accounting on that interested person pursuant to Probate Rule 5.430(i).

6. The successor Personal Representative or Curator is authorized to pay a \$ _____ retainer to the accountant whom the Successor Personal Representative or Curator selects to provided the accounting which this Order requires. The accountant's hourly rate and compensation shall be subject to court approval.

DONE AND ORDERED in Delray Beach, Florida, this 18 day of Feb, 2014.


Circuit Judge

cc: Parties on attached service list

Wte
THE COURT ASSEMBLED TO ENFORCE THIS ORDER.

SERVICE LIST

Theodore Stuart Bernstein (e-mail)
Life Insurance Concepts
950 Peninsula Corporate Circle, Suite 3010
Boca Raton, Florida 33487

Alan B. Rose, Esq. (E-mail)
Page Mrachek Fitzgerald Rose Konopka &
Dow PA
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Boca Raton, Florida 33431

Mark R. Manceri, Esq. (E-mail)
Mark. R. Manceri, P.A.
2929 East Commercial Boulevard, Ste. 702
Fort Lauderdale, Florida 33308

IN THE CIRCUIT COURT OF THE
FIFTEENTH JUDICIAL CIRCUIT
IN AND FOR PALM BEACH COUNTY, FLORIDA

PROBATE DIV.

CASE NO.: 50 2012 CP 004391 XXXX SB

IN RE: ESTATE OF SIMON L. BERNSTEIN,
Deceased.

**ORDER ON "INTERESTED PERSON" WILLIAM STANSBURY'S
MOTION FOR THE APPOINTMENT OF A CURATOR
OR SUCCESSOR PERSONAL REPRESENTATIVE**

THIS CAUSE came on to be heard by this Honorable Court on Wednesday, February 19, 2014, on the Motion of William Stansbury, as an "Interested Person" in the Estate, For the Appointment of a Curator or Successor Personal Representative, and the Court having received evidence, reviewed the file, heard argument of counsel, and being otherwise duly advised in the premises, it is

ORDERED and ADJUDGED:

1. The Motion of William Stansbury is hereby granted.
2. The Court hereby appoints Benjamin Brown, Esq., Matwiczuk & Brown, LLP, 625 No. Flagler Drive, Suite 401, West Palm Beach, FL 33401 as Curator of this Estate pursuant to §733.501 Fla. Stat. (2013) and Florida Probate Rule 5.122(a).
3. Reasonable fees for the Curator are capped at \$350.00 per hour.

EXHIBIT "B"

2/25/14

4. Fee payments will be made in \$5,000.00 increments. Any fee requests in excess of that amount for any given period will require a court hearing.

5. In accordance with §733.501(2) Fla. Stat. (2013), bond is hereby set in the amount of \$ none.

DONE and ORDERED in West Palm Beach, Palm Beach County, Florida on this ___ day of February, 2014.

SIGNED & DATED
MARTIN COLIN
Circuit Court Judge FEB 25 2014
JUDGE MARTIN H. COLIN

Copies to:

Alan Rose, Esq., PAGE, MRACHEK, 505 So. Flagler Drive, Suite 600, West Palm Beach, FL 33401, arose@pm-law.com and mchandler@pm-law.com;

John Pankauski, Esq., PANKAUSKI LAW FIRM, 120 So. Olive Avenue, Suite 701, West Palm Beach, FL 33401, courtfilings@pankauskilawfirm.com;

Peter M. Feaman, Esq., PETER M. FEAMAN, P.A., 3615 W. Boynton Beach Blvd., Boynton Beach, FL 33436, service@feamanlaw.com;

Eliot Bernstein, 2753 NW 34th Street, Boca Raton, FL 33434, iviewit@iviewit.tv;

William H. Glasko, Esq., Golden Cowan, P.A., Palmetto Bay Law Center, 17345 S. Dixie Highway, Palmetto Bay, FL 33157, bill@palmettobaylaw.com.

625 North Flagler Drive
Suite 401
West Palm Beach, FL 33401
Phone: 561-651-4004
Fax: 561-651-4003

MATWICZYK & BROWN, LLP

FAX COVER SHEET

To: JP MORGAN CHASE BANK, N.A.
ATTN: John Hawkins, Jr.

From: Benjamin P. Brown, Esq.

Fax: (866) 225-2315

Pages: 9, including cover page

Re: Simon Bernstein

Date: 3/27/2014

Urgent For Review Please Comment Please Reply Please Recycle

● Comments: Mr. Hawkins: Thank you for updating your records and see the following correspondence. Mary Ellen McCarthy, Asst.

TRANSACTION REPORT

MAR/27/2014/THU 03:02 PM

FAX (TX)

#	DATE	START T.	RECEIVER	COM. TIME	PAGE	TYPE/NOTE	FILE
001	MAR/27	03:00PM	18662252315	0:02:36	9	MEMORY OK	ECM 1801

625 North Flagler Drive
 Suite 401
 West Palm Beach, FL 33401
 Phone: 561-651-4004
 Fax: 561-651-4003

MATWICZYK & BROWN, LLP

FAX COVER SHEET

To:

JP MORGAN CHASE BANK, N.A.
 ATTN: John Hawkins, Jr.

From:

Benjamin P. Brown, Esq.

Fax:

(866) 225-2315

Pages: 9, including cover page

Re:

Simon Bernstein

Date: 3/27/2014

Urgent For Review Please Comment Please Reply Please Recycle

● Comments: Mr. Hawkins: Thank you for updating your records and see the following correspondence. Mary Ellen McCarthy, Asst.

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PETER MATWICZYK *
BENJAMIN P. BROWN

THORNTON B. HENRY

*BOARD CERTIFIED WILLS TRUSTS
AND ESTATES

July 11, 2014

VIA FAX (866-225-2315)

Mr. John Hawkins, Jr.
J.P. Morgan Chase Bank, N.A.
270 Park Avenue
New York, NY 10017

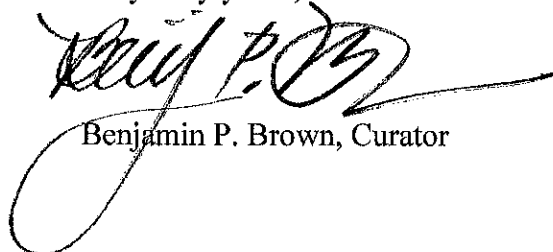
Re: Estate of Simon Bernstein
JP Morgan Accounts

Dear John:

Enclosed please find a certified copy of the Amended on Curator's Motion for Instructions Regarding Authority to Liquidate IRA. Accordingly, please proceed with the transfer from JP MORGAN CHASE BANK NA ACF SIMON BERNSTEIN-DECEASED IRA R/O, Account No.: W32585007 to EST. OF SIMON BERNSTEIN INHERITED IRA Account No. M55828004; then proceed to convert the non-cash securities to cash.

Your assistance is appreciated.

Very truly yours,



Benjamin P. Brown, Curator

Encl.

IN THE CIRCUIT COURT OF THE FIFTEENTH JUDICIAL CIRCUIT IN AND FOR PALM
BEACH COUNTY, FLORIDA

PROBATE DIVISION
CASE NO. 5021012CP004391XXXXSB

IN RE: ESTATE OF SIMON L. BERNSTEIN
_____ /

**AMENDED ORDER ON CURATOR'S MOTION FOR INSTRUCTIONS REGARDING
AUTHORITY TO LIQUIDATE IRA**

THIS MATTER came before the Court on the Curator's Motion for Instructions Regarding Authority to Liquidate IRA dated June 10, 2014 ("Motion") and such Motion was granted by Order dated June 19, 2014 ("Order"). For the reasons stated below, and the Court being otherwise fully advised in the premises, it is hereby:

ORDERED and ADJUDGED as follows:

The Order shall be amended as provided herein. Curator is authorized and directed to take any and all actions necessary to liquidate, sell and/or otherwise convert to cash or its equivalent all investments held in JP MORGAN CHASE BANK NA ACF SIMON BERNSTEIN-DECEASED IRA R/O, Account No.: W32585007 ("5007"). JP Morgan Chase Bank NA has advised Curator that the investments held in 5007 must be transferred to new EST. OF SIMON BERNSTEIN INHERITED IRA Account No. M55828004 ("8004"), in order for JP Morgan Chase Bank NA to liquidate, sell and/or otherwise convert to cash or its equivalent all such investments. JP Morgan Chase Bank NA is authorized and directed to comply with instructions from the Curator in order to effectuate the liquidation, sale and/or conversion to cash

2014 JUL 1 PM 3:26
PALM BEACH COUNTY, FL
SOUTH CITY BRANCH-FILED

of all investments held in 5007 and 8004. The funds in 5007 and 8004 shall not be distributed nor withdrawn absent a Court Order.

DONE AND ORDERED in Chambers, Delray Beach, Palm Beach County, Florida, on

June _____, 2014.

July 11



Circuit Court Judge

Copies furnished to the parties on the attached service list

SERVICE LIST

Estate of Simon L. Bernstein

Palm Beach County Case No. 502012CP004391XXXXSB

Max Friedstein 2142 Churchill Lane Highland Park, IL 60035	Alan B. Rose, Esq. Page, Mrachek, Fitzgerald & Rose, P.A. 505 South Flagler Drive, Suite 600 West Palm Beach, Florida 33401 (561) 355-6991 arose@pm-law.com	John J. Pankauski, Esq. Pankauski Law Firm PLLC 120 South Olive Avenue 7th Floor West Palm Beach, FL 33401 (561) 514-0900 john@Pankauskilawfirm.com	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
Pamela Beth Simon 950 N. Michigan Avenue Apartment 2603 Chicago, IL 60611 psimon@stpcorp.com	Irwin J. Block, Esq. The Law Office of Irwin J. Block PL 700 South Federal Highway Suite 200 Boca Raton, Florida 33432 ijb@ijblegal.com	Julia Iantoni, a Minor c/o Guy and Jill Iantoni, Her Parents and Natural Guardians 210 I Magnolia Lane Highland Park, IL 60035 jilliantoni@gmail.com	Joshua, Jacob and Daniel Bernstein, Minors c/o Eliot and Candice Bernstein, Parents and Natural Guardians 2753 NW 34th Street Boca Raton, FL 33434 iviewit@iviewit.tv
Jill Iantoni 2101 Magnolia Lane Highland Park, IL 60035 jilliantoni@gmail.com	Peter Feaman, Esquire Peter M. Feaman, P.A. 3615 Boynton Beach Blvd. Boynton Beach, FL 33436 pfeaman@feamanlaw.com	Eliot Bernstein 2753 NW 34th Street Boca Raton, FL 33434 iviewit@iviewit.tv	John P. Morrissey, Esq. 330 Clematis Street, Suite 213 West Palm Beach, FL 33401 john@jmorrisseylaw.com
Lisa Friedstein 2142 Churchill Lane Highland Park, IL 60035 Lisa@friedsteins.com lisa.friedstein@gmail.com	William H. Glasko, Esq. Golden Cowan, P.A. 1734 South Dixie Highway Palmetto Bay, FL 33157 bill@palmettobaylaw.com		



STATE OF FLORIDA • PALM BEACH COUNTY

I hereby certify that the foregoing is a true copy of the record in my office.

THIS 11 DAY OF JULY, 2014

SHARON R. BOCK
CLERK & COMPTROLLER

BY  DEPUTY CLERK

LAW OFFICES
CIKLIN LUBITZ MARTENS & O'CONNELL
A PARTNERSHIP INCLUDING PROFESSIONAL ASSOCIATIONS

BRUCE G. ALEXANDER, P.A.
JERALD S. BEER, P.A.
JOHN D. BOYKIN, P.A.
WHITNEY CARROLL
RICHARD R. CHAVES, P.A.
PATRICIA M. CHRISTIANSEN, P.A.
ALAN J. CIKLIN, P.A.
ROBERT L. CRANE, P.A.
RONALD E. CRESCENZO, P.A.
ASHLEY N. CRISPIN
JOIELLE A. FOGLIETTA
JEFFREY M. GARBER, P.A.
MICHAEL J. GORE
ROBERT J. HARVEY, P.A.
JASON S. HASSELKORN, P.A.

CHRISTINE M. HOKE, P.A.
W. JAY HUNSTON, III, P.A.
DEBRA A. JENKS, P.A.
BRIAN B. JOSLYN, P.A.
GREGORY S. KINO, P.A.
MELISSA D. LAZARCHICK
CHARLES A. LUBITZ, P.A.
RICHARD L. MARTENS, P.A.
BRIAN M. O'CONNELL, P.A.
PHIL D. O'CONNELL, P.A.
CHARLES L. PICKETT, P.A.
MATTHEW N. THIBAUT, P.A.
DEAN VEGOSEN, P.L.
GARY WALK, P.A.

PHILLIP D. O'CONNELL, SR. (1907-1987)

OF COUNSEL
MICHAEL J. KENNEDY, P.A.
MICHAEL J. MONCHICK, P.A.
KEVIN D. WILKINSON, P.A.

515 NORTH FLAGLER DRIVE, 20TH FLOOR
WEST PALM BEACH, FLORIDA 33401-4343
TELEPHONE: (561) 832-5900
FACSIMILE: (561) 833-4209

October 3, 2014

VIA FEDERAL EXPRESS

Christina Cavallaro, Account Maint.
JPMorgan Bank
500 Stanton Christiana Rd.
Newark, DE 19713

Re: Estate of Simon L. Bernstein

Dear Ms. Cavallaro:

Enclosed are the Letter of Instruction and other documents you requested, Mr. O'Connell's picture ID and certified Letters of Administration. You should have a death certificate on file. However, if you do not, please let me know as I will have to obtain certified copies from the health department.

I understand that once you process the enclosures, a new check book will be sent to Mr. O'Connell within a week or ten days and that John Hawkins will be in a position to communicate with this office regarding IRA withdrawals and transfers to the checking account.

We would appreciate receiving a copy of the September account statements as soon as possible. By the time the October statements are generated, this office will have been recorded as the address of record for the accounts so that monthly statements will be mailed to this office automatically.

If you have questions or other requirements, please contact me at 561-820-0385.

Sincerely,

COLLIN C. "BIDDY" LABUTKA, ACP, FRP
Certified Paralegal

/ccl
Enclosures
cc: John Hawkins

J.P. Morgan - Title Change Request

JPMorgan Bank
500 Stanton Christiana Road
Newark, Delaware 19713
Tel 866-960-1406
Fax (302) 634-5344
Christina.Cavallaro@jpmchase.com

Christina Cavallaro
Account Opening Group

August 28, 2014

Brian O'Connell
515 North Flagler Dr. 20th FL
West Palm Beach FL 33401

Current Account/Titles:

478015220- ESTATE OF SIMON L. BERNSTEIN, BENJAMIN BROWN CURRATOR
M55828004 - EST OF SIMON BERNSTEIN INHERITED IRA
W32585007 - JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO
W32578002- BERNSTEIN - DEC'D TOD S BERNSTEIN
2420895620101 - S BERNSTEIN - DEC'D TOD S-MGN

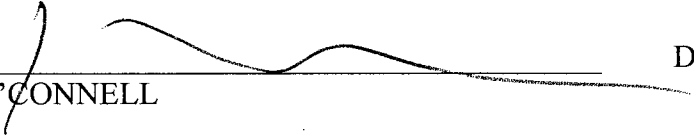
Dear Mr. O'Connell,

To accommodate your request for the above listed accounts, please complete the following documentation:

- Please sign/date this Letter of Instruction.
- Please complete the Trust Application with embedded W9.
- Please complete the JP Morgan Investment Suitability.
- Please complete the Additional Trustees form.
- Please provide a Government Issued Photo ID.
- General Terms and Conditions have been provided as a reference.

If you have any questions please do not hesitate to contact your Client Service Team or myself at 866-960-1406 for assistance.

Sincerely,
Christina Cavallaro
Account Maintenance Specialist

Please Sign and Date:	
Sign: 	Date: <u>9/22/14</u>
BRIAN O'CONNELL	

TRUST OR ESTATE ACCOUNT APPLICATION

Account Information

ACCOUNT TYPE Check all that apply

Banking Checking Savings **Investment** Investment management Brokerage with custody Custody only Brokerage without custody

Credit Line of credit: I would like to apply for a line of credit linked to my investment account (U-1 form required)

ACCOUNT FEATURES Check all that apply

For brokerage Margin Options trading¹ For checking Checks **Statements** Please contact me about sending duplicate statements to non-Trustees

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, unless you check the following box: Alternative sweep option: JPMorgan Tax Free Money Market Fund

ACCOUNT OWNERSHIP Check one

Trust Estate Endowment Foundation Other

I acknowledge and understand that this Application, and each accompanying agreement, will apply to all accounts set forth above and any accounts that I open with J.P. Morgan in the future.

Trust/Estate and Grantor Information

Trust/Estate name Estate of Simon L. Bernstein Trust/Estate tax ID 30-6329442

Grantor name Brian M. O'Connell Co-Grantor name _____

Date of birth 9/13/14 Grantor SSN/TIN 264-13-5891 Date of birth _____ Co-Grantor SSN/TIN _____

Citizenship USA Citizenship _____

For U.S. income tax purposes, income should be reported to (check one) Trust/Estate Grantor Co-Grantor

By checking a box above, you are identifying the tax ID being certified for W-9 purposes.

Note: Grantor or Co-Grantor can be selected only for grantor trusts. In addition, Grantor or Co-Grantor may be selected only if he or she is a U.S. person.

Trustee/Executor Information

Name <u>BRIAN O'CONNELL</u>	Name _____
Relationship <u>EXECUTOR</u> Date of birth: <u>9.13.55</u>	Relationship _____ Date of birth _____
SSN <u>264-13-5891</u>	SSN _____
Citizenship <u>USA</u>	Citizenship _____

LEGAL ADDRESS AND CONTACT INFORMATION

Street <u>515 NORTH FLAGLER DRIVE 20TH FLOOR</u>	Street _____
City <u>WEST PALM BEACH</u> State <u>FL</u> ZIP <u>33401</u>	City _____ State _____ ZIP _____
Country <u>USA</u> Phone (H) <u>561-832-5900</u>	Country _____ Phone (H) _____
Phone (C) <u>561-301-2197</u> Phone (W) <u>561-832-5900</u>	Phone (C) _____ Phone (W) _____
Email <u>boconnell@ciklinlubitz.com</u>	Email _____

MAILING ADDRESS If different from legal address

Street _____	Street _____
City _____ State _____ ZIP _____	City _____ State _____ ZIP _____
Country _____	Country _____

EMPLOYER INFORMATION

Employer <u>Ciklin Lubitz Martens & O'Connell</u>	Employer _____
Occupation/Position <u>Attorney</u>	Occupation/Position _____

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

I would like online access
 I already have online access/User ID _____

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

I would like online access
 I already have online access/User ID _____

ADDITIONAL TRUSTEES/EXECUTORS Check here if additional Trustees/Executors will be named

Yes, additional Trustees/Executors will be named via the Additional Trustees/Executors form

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

TRUST OR ESTATE ACCOUNT APPLICATION

Beneficiary Information Please indicate beneficiary(ies) as outlined in your Trust.

Name _____ Name _____

Name _____ Name _____

Tax Lot Disposition Methods

FOR ALL SECURITIES (EXCEPT FOR MUTUAL FUNDS AND DIVIDEND REINVESTMENT PLANS)

High cost: Sells lots with highest cost first First-in, first-out (FIFO): Sells lots with earliest acquisition date first (IRS default)

FOR MUTUAL FUNDS AND DIVIDEND REINVESTMENT PLANS

Please indicate if you would like to use the average cost calculation for Eligible mutual funds Dividend Reinvestment Plans

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 I understand and agree to, the *General Terms for Accounts and Services* and the Account Agreement for each account for which I am applying (each, an Agreement).
- (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 and understand that 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. I further acknowledge that each account I open, and each subaccount opened under such account from time to time, is subject to the security interest provisions in the Agreement and is pledged as Collateral for all Obligations (as each term is defined in the Agreement). The Agreement (including this Application) is a security agreement under Article 9 of the Uniform Commercial Code, as amended periodically.
- (v) I have read and I consent to the terms of the J.P. Morgan 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 page 3 of this Application and hereby make the certification.

Applicable Agreements and Disclosures

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

- Letter of Instruction
- General Terms and Conditions with Supplements
- Investment Suitability
- Trustee Statement

TRUST OR ESTATE ACCOUNT APPLICATION

Pre-dispute Arbitration

By signing below, I acknowledge my agreement to arbitrate any controversies arising out of the:

- (i) Deposit Account Agreement with JPMorgan Chase Bank, N.A., in accordance with the Arbitration provisions of the Deposit Account Agreement that I have received... (ii) Margin Account Agreement or Brokerage Account Agreement with J.P. Morgan Securities LLC in accordance with Paragraph 11 on page 13 of the Brokerage Account Agreement...

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...

W-9 Tax Certification

Under penalties of perjury, I certify that:

- (i) The number shown on this form is my correct taxpayer identification number... (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... (iii) I am a U.S. citizen or other U.S. person... (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) _____

Please note, the FATCA exemption code provided must be for the applicable Trust/Estate, Grantor or Co-Grantor selected for income tax purposes.

Note: The tax ID that is being certified is selected on the first page of this Application. If income should be reported to a Grantor, and such Grantor is not signing below, he or she must submit IRS Form W-9.

Signature

All Trustee(s)/Executor(s) are 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 lines with handwritten signature and date 9/22/14, and printed name BRIAN O'CONNELL. Includes five additional blank signature lines.

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 (\$) 100,000 + Liquid net worth (\$) (Investable assets) _____
 Total net worth (\$) (Excluding primary residence) 1,000,000 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) 5

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	<u>30</u>	Foreign exchange	_____	Commodities	_____
Bonds	<u>30</u>	Emerging markets	_____	Derivatives	_____
Mutual funds	<u>30</u>	Structured products	_____	Hedge funds/Private placements	_____

ASSETS AND ACCOUNTS HELD AWAY

I/We currently have brokerage accounts with the following firms: Merrill Lynch
 Approximate value of investable assets held away from J.P. Morgan (\$) 1,000,000
 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 W32578002

Account title BERNSTEIN-DECD TOD S 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 | <input type="checkbox"/> Less than 1 year | <input checked="" type="checkbox"/> 1–5 years | <input type="checkbox"/> 6–10 years | <input type="checkbox"/> Greater than 10 years |
| Primary liquidity needs | <input type="checkbox"/> Short term | <input type="checkbox"/> Medium term | <input type="checkbox"/> Long term | <input type="checkbox"/> None |
| Secondary liquidity needs | <input type="checkbox"/> Short term | <input type="checkbox"/> Medium term | <input type="checkbox"/> Long term | <input type="checkbox"/> 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.

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 (\$) _____ Liquid net worth (\$) (Investable assets) _____
 Total net worth (\$) (Excluding primary residence) _____ 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	_____	Foreign exchange	_____	Commodities	_____
Bonds	_____	Emerging markets	_____	Derivatives	_____
Mutual funds	_____	Structured products	_____	Hedge funds/Private placements	_____

ASSETS AND ACCOUNTS HELD AWAY

I/We currently have brokerage accounts with the following firms _____
 Approximate value of investable assets held away from J.P. Morgan (\$) _____
 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 W32585007

Account title JPMCBNA ACF S BERNSTEIND DECD IRA RO

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 | <input type="checkbox"/> Less than 1 year | <input type="checkbox"/> 1–5 years | <input type="checkbox"/> 6–10 years | <input type="checkbox"/> Greater than 10 years |
| Primary liquidity needs | <input type="checkbox"/> Short term | <input type="checkbox"/> Medium term | <input type="checkbox"/> Long term | <input type="checkbox"/> None |
| Secondary liquidity needs | <input type="checkbox"/> Short term | <input type="checkbox"/> Medium term | <input type="checkbox"/> Long term | <input type="checkbox"/> 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.

J.P. Morgan Additional Trustees Form

Additional Trustees or Executors

Name BRIAN O'CONNELL

Trustee
 Executor/Representative

SSN#: 264-13-5891

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

Legal Address 515 N. FLAGLER Dr. 20th Fl. City West Palm Beach

State FLORIDA Zip 33401 Country USA

Mailing Address same as Legal Address? [x] Yes [] No

Mailing Address _____ City _____

State _____ Zip _____ Country _____

Home Phone 561-832-5900 Mobile Phone 561-301-2197

E-mail Address bocconnelle@ciklinlubitz.com

Name of Employer Ciklin Lubitz MARTENS O'CONNELL Type of Business LAW Firm

Occupation/ Position Attorney Business Phone 561-832-5900

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 _____

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

IN RE: ESTATE OF:

PROBATE DIVISION

SIMON L. BERNSTEIN,

FILE NO: 502012CP4391XXXXSB

Deceased.

SUCCESSOR LETTERS OF ADMINISTRATION
(single personal representative)

TO ALL WHOM IT MAY CONCERN


WHEREAS, SIMON L. BERNSTEIN, a resident of Palm Beach County, Florida, died on September 12, 2012, owning assets in the State of Florida, and

WHEREAS, BRIAN M. O'CONNELL has been appointed successor personal representative of the estate of decedent and has performed all acts prerequisite to issuance of Successor Letters of Administration in the estate,

NOW, THEREFORE, I, the undersigned circuit judge, declare BRIAN M. O'CONNELL duly qualified under the laws of the State of Florida to act as successor personal representative of the estate of SIMON L. BERNSTEIN, deceased, with full power to administer the estate according to law; to ask, demand, sue for, recover and receive the property of the decedent; to pay the debts of the decedent as far as the assets of the estate will permit and the law directs; and to make distribution of the estate according to law.

DONE and ORDERED in chambers in Delray Beach, Florida on the 24 day of


_____, 2014.



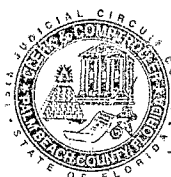
MARTIN H. COLIN, CIRCUIT JUDGE

Copies furnished to all on the Service List attached

2014 JUL 25 AM 9:50
SHARON R. BOCK, CLERK
PALM BEACH COUNTY
SOUTH CITY BRANCH-FILED

SERVICE LIST

<p>Alan B. Rose, Esq. Page, Mrachek, Fitzgerald & Rose, P.A. 505 S. Flagler Dr., Suite 600 West Palm Beach, FL 33401 (561) 355-6991 arose@pm-law.com Attorney for Ted S. Bernstein</p>	<p>John J. Pankauski, Esq. Pankauski Law Firm PLLC 120 South Olive Ave., 7th Floor West Palm Beach, FL 33401 (561) 514-0900 john@Pankauskilawfirm.com Attorney for Ted S. Bernstein</p>	<p>Irwin J. Block, Esq. The Law Office of Irwin J. Block, PL 700 South Federal Highway, Suite 200 Boca Raton, FL 33432 ijb@ijblegal.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>William H. Glasko, Esq. Golden Cowan, P.A. 1734 South Dixie Highway Palmetto Bay, FL 33157 bill@palmettobaylaw.com</p>	<p>John P. Morrissey, Esq. 330 Clematis St., Suite 213 West Palm Beach, FL 33401 john@jmorrisseylaw.com</p>	<p>Max Friedstein 2142 Churchill Lane Highland Park, IL 60035 Beneficiary</p>	<p>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>Lisa Friedstein 2142 Churchill Lane Highland Park, IL 60035 Lisa@friedsteins.com Lisa.friedstein@gmail.com</p>	<p>Jill Iantoni 2101 Magnolia Lane Highland Park, IL 60035 jilliantoni@gmail.com</p>	<p>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>	<p>Eliot Bernstein 2753 N.W. 34th St. Boca Raton, FL 33434 iviewit@iviewit.tv</p>
<p>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>Benjamin P. Brown, Esq. Matwiczuk & Broaw LLP 625 N. Flagler Dr., #401 West Palm Beach, FL 33401 bbrown@matbrolaw.com</p>	



STATE OF FLORIDA - PALM BEACH COUNTY

I hereby certify that the foregoing is a true copy as recorded in my office and the same is in full force and effect.

THIS 18TH DAY OF September 2014

SHARON R. BOCKY
CLERK & COMPTROLLER

By *Eva Vener*
DEPUTY CLERK

Florida *The Sunshine State*

DRIVER LICENSE CLASS E
0254-073-55-333-0

BRIAN MCKENNA O CONNELL
 132 CORTEZ RD
 WEST PALM BEACH, FL 33405-4104

DOB: **09-13-1955** SEX: **M** HGT: **5-08**
 ISSUED: **08-04-2009**
 EXPIRES: **08-13-2017**

REST-AB
ENDORSE:

P050906040132 **SAFE DRIVER**
 Operation of a motor vehicle constitutes consent to any sobriety test required by law.

RESTRICTIONS: A-Corrective Lenses, B-Outside Rearview Mirror

ENDORSEMENTS:

CLASS: E - Any non-commercial vehicle with a GVWR less than 26,001 lbs. or any RV

REPLACEMENT LICENSE REQUIRED WITHIN 10 DAYS OF ADDRESS OR NAME CHANGE.
 The State of Florida retains all property rights herein.



Executive Director *[Signature]*
 Electra Theodorides-Bucile
 Sandra C. Lambert *[Signature]*
 Director of Driver Licenses
 P050906040132

www.hsmv.state.fl.us



010025274902008

LAW OFFICES
CIKLIN LUBITZ & O'CONNELL
A PARTNERSHIP INCLUDING PROFESSIONAL ASSOCIATIONS

BRUCE G. ALEXANDER, P.A.
JERALD S. BEER, P.A.
JOHN D. BOYKIN, P.A.
WHITNEY CARROLL
RICHARD R. CHAVES, P.A.
PATRICIA M. CHRISTIANSEN, P.A.
ALAN J. CIKLIN, P.A.
ROBERT L. CRANE, P.A.
RONALD E. CRESCENZO, P.A.
ASHLEY N. CRISPIN
JOIELLE A. FOGLIETTA
JEFFREY M. GARBER, P.A.
MICHAEL J. GORE

JASON S. HASELKORN, P.A.
CHRISTINE M. HOKE, P.A.
W. JAY HUNSTON, III, P.A.
BRIAN B. JOSLYN, P.A.
GREGORY S. KINO, P.A.
MELISSA D. LAZARCHICK
BRIAN M. O'CONNELL, P.A.
PHIL D. O'CONNELL, P.A.
CHARLES L. PICKETT, P.A.
MATTHEW N. THIBAUT, P.A.
DEAN VEGOSEN, P.L.
GARY WALK, P.A.

PHILLIP D. O'CONNELL, SR. (1907-1987)

OF COUNSEL
MICHAEL J. KENNEDY, P.A.
CHARLES A. LUBITZ, P.A.
MICHAEL J. MONCHICK, P.A.
KEVIN D. WILKINSON, P.A.

515 NORTH FLAGLER DRIVE, 20TH FLOOR
WEST PALM BEACH, FLORIDA 33401-4343
TELEPHONE: (561) 832-5900
FACSIMILE: (561) 833-4209

April 14, 2015

Sent via facsimile (866-225-2315) and U.S. Mail
John Hawkins, Jr.
Client Services
JPMorgan Chase Bank, N.A.
500 Stanton Christiana Road, OPS3, FLR1
Newark, DE 19713-2017

Re: The Estate of Simon L. Bernstein

Mr. Hawkins:

On June 24, 2014, I was appointed Successor Personal Representative of the Estate of Simon L. Bernstein ("Estate"). I have enclosed a copy of the Order Appointing Successor Personal Representative and Letters of Administration for your records.

It is my understanding that the Estate is the beneficiary of two IRA accounts held at JPMorgan Chase, with account numbers M55828004 and W32585007. At this time, I am requesting a copy of the full account history, including, but not limited, to all opening account statements, beneficiary designation forms and agreements/contracts for both IRA accounts listed above and any other accounts for which the Estate and/or Simon L. Bernstein is the beneficiary.

If you have any questions or need any additional information to complete this request please do not hesitate to contact me.

Sincerely,



BRIAN M. O'CONNELL
Personal Representative of the
Estate of Simon L. Bernstein

Signed in Mr. O'Connell's absence to expedite delivery

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

IN RE: ESTATE OF:

PROBATE DIVISION

SIMON L. BERNSTEIN,

FILE NO: 502012CP4391XXXXSB

Deceased.

SUCCESSOR LETTERS OF ADMINISTRATION
(single personal representative)

TO ALL WHOM IT MAY CONCERN


WHEREAS, SIMON L. BERNSTEIN, a resident of Palm Beach County, Florida, died on September 12, 2012, owning assets in the State of Florida, and

WHEREAS, BRIAN M. O'CONNELL has been appointed successor personal representative of the estate of decedent and has performed all acts prerequisite to issuance of Successor Letters of Administration in the estate,

NOW, THEREFORE, I, the undersigned circuit judge, declare BRIAN M. O'CONNELL duly qualified under the laws of the State of Florida to act as successor personal representative of the estate of SIMON L. BERNSTEIN, deceased, with full power to administer the estate according to law; to ask, demand, sue for, recover and receive the property of the decedent; to pay the debts of the decedent as far as the assets of the estate will permit and the law directs; and to make distribution of the estate according to law.

DONE and ORDERED in chambers in Delray Beach, Florida on the 27 day of

 2014.


MARTIN H. COLIN, CIRCUIT JUDGE

Copies furnished to all on the Service List attached

2014 JUL 25 AM 9:10
SHARON R. BOCK, CLERK
PALM BEACH COUNTY
SOUTH CITY BRANCH FILED

SERVICE LIST

<p>Alan B. Rose, Esq. Page, Mráček, Fitzgerald & Rose, P.A. 505 S. Flagler Dr., Suite 600 West Palm Beach, FL 33401 (561) 355-6991 arose@pm-law.com Attorney for Ted S. Bernstein</p>	<p>John J. Pankauski, Esq. Pankauski Law Firm PLLC 120 South Olive Ave., 7th Floor West Palm Beach, FL 33401 (561) 514-0900 john@PankauskiLawfirm.com Attorney for Ted S. Bernstein</p>	<p>Irwin J. Block, Esq. The Law Office of Irwin J. Block, PL 700 South Federal Highway, Suite 200 Boca Raton, FL 33432 ijb@ijblegal.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>
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STATE OF FLORIDA - PALM BEACH COUNTY

I hereby certify that the foregoing is a true copy as recorded in my office and the same is in full force and effect.

THIS 18TH DAY OF September 20 14

SHARON B. BOCK
CLERK & COMPTROLLER

By *Eva Vane*
DEPUTY CLERK

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

IN RE: ESTATE OF:

PROBATE DIVISION

SIMON L. BERNSTEIN,

FILE NO: 502012CP4391XXXXSB

Deceased.
_____ /

ORDER APPOINTING SUCCESSOR PERSONAL REPRESENTATIVE

The instrument presented to this court as the last will of SIMON L. BERNSTEIN deceased, having been executed in conformity with law, and made self-proved by the acknowledgement of the decedent and the affidavits of the witnesses, made before an officer authorized to administer oaths and evidenced by the officer's certificate attached to or following the will in the form required by law, the Court having admitted the Will to probate on (or about) October 2, 2012, the parties having agreed to the appointment of BRIAN M. O'CONNELL, as successor personal representative, it is

ADJUDGED that BRIAN M. O'CONNELL is appointed successor personal representative of the estate of the decedent, and that upon taking the prescribed oath, filing designation and acceptance of resident agent, and entering into bond in the sum of -0- (bond waived) letters of administration shall be issued.

DONE and ORDERED in chambers in Delray Beach, Florida on the _____ day of

_____, 2014.

SIGNED & DATED
JUL 24 2014
MARTIN H. COLIN
CIRCUIT JUDGE
JUDGE MARTIN H. COLIN

Copies furnished to all on the Service List attached

SERVICE LIST

<p>Alan B. Rose, Esq. Page, Mrachek, Fitzgerald & Rose, P.A. 505 S. Flagler Dr., Suite 600 West Palm Beach, FL 33401 (561) 355-6991 arose@pm-law.com Attorney for Ted S. Bernstein</p>	<p>John J. Pankauski, Esq. Pankauski Law Firm PLLC 120 South Olive Ave., 7th Floor West Palm Beach, FL 33401 (561) 514-0900 john@Pankauskilawfirm.com Attorney for Ted S. Bernstein</p>	<p>Irwin J. Block, Esq. The Law Office of Irwin J. Block, PL 700 South Federal Highway, Suite 200 Boca Raton, FL 33432 ijb@ijblegal.com</p>	<p>Peter Feaman, Esq. Peter M. Feaman, P.A. 3695 Boynton Beach Blvd., uite 9 Boynton Beach, FL 33436 pfeaman@feamanlaw.com</p>
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Request for Copy of Tax Return

OMB No. 1545-0429

▶ Request may be rejected if the form is incomplete or illegible.

Tip. You may be able to get your tax return or return information from other sources. If you had your tax return completed by a paid preparer, they should be able to provide you a copy of the return. The IRS can provide a **Tax Return Transcript** for many returns free of charge. The transcript provides most of the line entries from the original tax return and usually contains the information that a third party (such as a mortgage company) requires. See **Form 4506-T, Request for Transcript of Tax Return**, or you can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Return or Account Transcript" or call 1-800-908-9946.

1a Name shown on tax return. If a joint return, enter the name shown first. <div style="font-size: 1.2em; margin-top: 10px;">Simon L. Bernstein</div>	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions) <div style="font-size: 1.2em; margin-top: 10px;">371-32-5211</div>
2a If a joint return, enter spouse's name shown on tax return. <div style="font-size: 1.2em; margin-top: 10px;">Shirley Bernstein (deceased 12/9/2010)</div>	2b Second social security number or individual taxpayer identification number if joint tax return <div style="font-size: 1.2em; margin-top: 10px;">347-30-9749</div>
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)	

4 Previous address shown on the last return filed if different from line 3 (see instructions)

7020 Lionshead Lane Boca Raton, FL 33496

5 If the tax return is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.

Brian O'Connell (Personal Representative of Estate of Simon Bernstein) 515 N. Flagler Drive 20th Floor West Palm Bch, FL 33410

Caution. If the tax return is being mailed to a third party, ensure that you have filled in lines 6 and 7 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax return to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your return information, you can specify this limitation in your written agreement with the third party.

6 Tax return requested. Form 1040, 1120, 941, etc. and all attachments as originally submitted to the IRS, including Form(s) W-2, schedules, or amended returns. Copies of Forms 1040, 1040A, and 1040EZ are generally available for 7 years from filing before they are destroyed by law. Other returns may be available for a longer period of time. Enter only one return number. If you need more than one type of return, you must complete another Form 4506. ▶ 1040

Note. If the copies must be certified for court or administrative proceedings, check here

7 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than eight years or periods, you must attach another Form 4506.

2011 2010 2009

8 Fee. There is a \$50 fee for each return requested. Full payment must be included with your request or it will be rejected. Make your check or money order payable to "United States Treasury." Enter your SSN, ITIN, or EIN and "Form 4506 request" on your check or money order.

a Cost for each return	\$ 50.00
b Number of returns requested on line 7	3
c Total cost. Multiply line 8a by line 8b	\$ 150.00

9 If we cannot find the tax return, we will refund the fee. If the refund should go to the third party listed on line 5, check here

Caution. Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax return requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506 on behalf of the taxpayer. **Note.** For tax returns being sent to a third party, this form must be received within 120 days of the signature date.

Sign Here	<div style="font-size: 1.5em; margin-bottom: 5px;"> </div>	Phone number of taxpayer on line 1a or 2a 561-832-5900
	Signature (see instructions) _____ Date _____ Personal Representative of Estate of Simon L. Bernstein	
	Title (if line 1a above is a corporation, partnership, estate, or trust) Deceased 12/9/2010	
	Spouse's signature _____ Date _____	

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

IN RE: ESTATE OF:

PROBATE DIVISION

SIMON L. BERNSTEIN,

FILE NO: 502012CP4391XXXXSB

Deceased.
_____ /

ORDER APPOINTING SUCCESSOR PERSONAL REPRESENTATIVE

The instrument presented to this court as the last will of SIMON L. BERNSTEIN deceased, having been executed in conformity with law, and made self-proved by the acknowledgement of the decedent and the affidavits of the witnesses, made before an officer authorized to administer oaths and evidenced by the officer's certificate attached to or following the will in the form required by law, the Court having admitted the Will to probate on (or about) October 2, 2012, the parties having agreed to the appointment of BRIAN M. O'CONNELL, as successor personal representative, it is

ADJUDGED that BRIAN M. O'CONNELL is appointed successor personal representative of the estate of the decedent, and that upon taking the prescribed oath, filing designation and acceptance of resident agent, and entering into bond in the sum of -0- (bond waived) letters of administration shall be issued.

DONE and ORDERED in chambers in Delray Beach, Florida on the _____ day of

_____, 2014.

SIGNED & DATED
MARTIN H. COLIN, JUDGE
JULY 4 2014
CIRCUIT JUDGE
JUDGE MARTIN H. COLIN

Copies furnished to all on the Service List attached

SERVICE LIST

<p>Alan B. Rose, Esq. Page, Mrachek, Fitzgerald & Rose, P.A. 505 S. Flagler Dr., Suite 600 West Palm Beach, FL 33401 (561) 355-6991 arose@pm-law.com Attorney for Ted S. Bernstein</p>	<p>John J. Pankauski, Esq. Pankauski Law Firm PLLC 120 South Olive Ave., 7th Floor West Palm Beach, FL 33401 (561) 514-0900 john@Pankauskilawfirm.com Attorney for Ted S. Bernstein</p>	<p>Irwin J. Block, Esq. The Law Office of Irwin J. Block, PL 700 South Federal Highway, Suite 200 Boca Raton, FL 33432 ijb@ijblegal.com</p>	<p>Peter Feaman, Esq. Peter M. Feaman, P.A. 3695 Boynton Beach Blvd., uite 9 Boynton Beach, FL 33436 pfeaman@feamanlaw.com</p>
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IN THE CIRCUIT COURT IN AND FOR THE 15TH JUDICIAL CIRCUIT IN AND FOR
PALM BEACH COUNTY, FLORIDA

IN RE: ESTATE OF:
SIMON L. BERNSTEIN,

PROBATE DIVISION
FILE NO: 502012CP4391XXXXSB

Deceased.

SUCCESSOR LETTERS OF ADMINISTRATION
(single personal representative)

2014 JUL 25 AM 9:51
SHARON R. BOCK, CLERK
PALM BEACH COUNTY
SOUTH COUNTY BRANCH - FLD

TO ALL WHOM IT MAY CONCERN

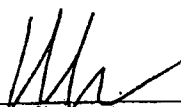
WHEREAS, SIMON L. BERNSTEIN, a resident of Palm Beach County, Florida,
September 12, 2012, owning assets in the State of Florida, and

WHEREAS, BRIAN M. O'CONNELL has been appointed successor personal
representative of the estate of decedent and has performed all acts prerequisite to issuance of
Successor Letters of Administration in the estate,

NOW, THEREFORE, I, the undersigned circuit judge, declare BRIAN M. O'CONNELL
duly qualified under the laws of the State of Florida to act as successor personal representative of
the estate of SIMON L. BERNSTEIN, deceased, with full power to administer the estate
according to law; to ask, demand, sue for, recover and receive the property of the decedent; to
pay the debts of the decedent as far as the assets of the estate will permit and the law directs; and
to make distribution of the estate according to law.

DONE and ORDERED in chambers in Delray Beach, Florida on the 24 day of


_____, 2014.



MARTIN H. COLIN, CIRCUIT JUDGE

Copies furnished to all on the Service List attached

SERVICE LIST

<p>Alan B. Rose, Esq. Page, Mrachek, Fitzgerald & Rose, P.A. 505 S. Flagler Dr., Suite 600 West Palm Beach, FL 33401 (561) 355-6991 arose@pm-law.com Attorney for Ted S. Bernstein</p>	<p>John J. Pankauski, Esq. Pankauski Law Firm PLLC 120 South Olive Ave., 7th Floor West Palm Beach, FL 33401 (561) 514-0900 john@Pankauskilawfirm.com Attorney for Ted S. Bernstein</p>	<p>Irwin J. Block, Esq. The Law Office of Irwin J. Block, PL 700 South Federal Highway, Suite 200 Boca Raton, FL 33432 ijb@ijblegal.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>William H. Glasko, Esq. Golden Cowan, P.A. 1734 South Dixie Highway Palmetto Bay, FL 33157 bill@palmettobaylaw.com</p>	<p>John P. Morrissey, Esq. 330 Clematis St., Suite 213 West Palm Beach, FL 33401 john@jmorrisseylaw.com</p>	<p>Max Friedstein 2142 Churchill Lane Highland Park, IL 60035 Beneficiary</p>	<p>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>
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STATE OF FLORIDA • PALM BEACH COUNTY

I hereby certify that the foregoing is a true copy as recorded in my office and the same is in full force and effect.

THIS 18th DAY OF September 2014
SHARON R. BOCK
CLERK & COMPTROLLER

By [Signature]
DEPUTY CLERK

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506 and its instructions, go to www.irs.gov/form4506. Information about any recent developments affecting Form 4506, Form 4506T and Form 4506T-EZ will be posted on that page.

General Instructions

Caution. Do not sign this form unless all applicable lines have been completed.

Purpose of form. Use Form 4506 to request a copy of your tax return. You can also designate (on line 5) a third party to receive the tax return.

How long will it take? It may take up to 75 calendar days for us to process your request.

Tip. Use Form 4506-T, Request for Transcript of Tax Return, to request tax return transcripts, tax account information, W-2 information, 1099 information, verification of non-filing, and records of account.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Return or Account Transcript" or call 1-800-908-9946.

Where to file. Attach payment and mail Form 4506 to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual returns (Form 1040 series) and one for all other returns.

If you are requesting a return for more than one year and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

Chart for individual returns (Form 1040 series)

If you filed an individual return and lived in:

Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Mail to:
	Internal Revenue Service RAIVS Team Stop 6716 AUSC Austin, TX 73301

Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	Internal Revenue Service RAIVS Team Stop 37106 Fresno, CA 93888
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Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	Internal Revenue Service RAIVS Team Stop 6705 P-6 Kansas City, MO 64999
--	--

Chart for all other returns

If you lived in or your business was in:

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	Mail to:
	Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409

Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	Internal Revenue Service RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250
--	--

Specific Instructions

Line 1b. Enter your employer identification number (EIN) if you are requesting a copy of a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P.O. box, please include it on this line 3.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note. If the address on Lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party — Business.

Signature and date. Form 4506 must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the return be sent to a third party, the IRS must receive Form 4506 within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

Individuals. Copies of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506 exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506 can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506 can be signed by any person who was a member of the partnership during any part of the tax period requested on line 7.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506 for a taxpayer only if the authority has been specifically delegated to the representative on Form 2848, line 5. Form 2848 showing the delegation must be attached to Form 4506.

Privacy Act and Paperwork Reduction Act

Notice. We ask for the information on this form to establish your right to gain access to the requested return(s) under the Internal Revenue Code. We need this information to properly identify the return(s) and respond to your request. If you request a copy of a tax return, sections 6103 and 6109 require you to provide this information, including your SSN or EIN, to process your request. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506 will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 16 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506 simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224.

Do not send the form to this address. Instead, see *Where to file* on this page.

Form **14611**
(July 2015)

Department of the Treasury - Internal Revenue Service

RAIVS/IVES Additional Actions Needed

Taxpayer name

ESTATE OF SIMON BERNSTEIN

Date

08/04/2015

We're contacting you to report the status of your information request. We cannot process your Form 4506 information request.

Please contact the Identity Theft toll-free number at 800-908-4490.

If you don't respond by calling the toll free number within 45 days from the date of this form your request will not be processed. If your request is for a photocopy, not a transcript request, your fee will be refunded if you fail to respond.

Enclosure:

Original or copy of request

Request for Transcript of Tax Return

OMB No. 1545-1872

▶ Request may be rejected if the form is incomplete or illegible.
 ▶ For more information about Form 4506-T, visit www.irs.gov/form4506t.

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get Transcript of Your Tax Records" under "Tools" or call 1-800-908-9946. If you need a copy of your return, use Form 4506, Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first. <u>Simon L. Bernstein</u>	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions) <u>371-32-5211</u>
2a If a joint return, enter spouse's name shown on tax return. <u>Shirley Bernstein (deceased)</u> <u>12/19/10</u>	2b Second social security number or individual taxpayer identification number if joint tax return <u>347-30-9749</u>
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions) <u>Brian O'Connell (PR of Estate) 515N. Flagler Dr. 20th Floor West Palm Beach, FL 33401</u>	
4 Previous address shown on the last return filed if different from line 3 (see instructions) <u>7020 Lionhead Lane, Boca Raton, FL 33496</u>	
5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. <u>mail to PR See attached orders appointing PR of Simon Bernstein</u>	

copy

Caution. If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.


- 6 Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ 1040
- a Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days.
 - b Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days.
 - c Record of Account**, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days.
 - 7 Verification of Nonfiling**, which is proof from the IRS that you did not file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days.
 - 8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2011, filed in 2012, will likely not be available from the IRS until 2013. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days.

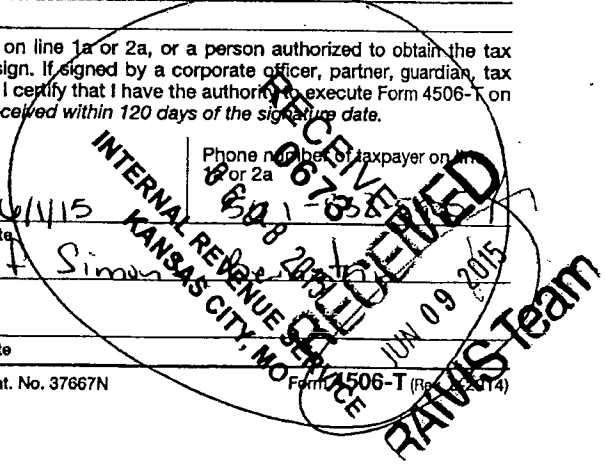
Caution. If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately. 2011 2010 2009 divorce

Caution. Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. Note. For transcripts being sent to a third party, this form must be received within 120 days of the signature date.


 Signature (see instructions) _____ Date 6/11/15
Sign Here ▶ Personal Representative of Estate of Simon
 Title (if line 1a above is a corporation, partnership, estate, or trust)
 Spouse's signature _____ Date _____



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

IN RE: ESTATE OF:

PROBATE DIVISION

SIMON L. BERNSTEIN,

FILE NO: 502012CP4391XXXXSB

Deceased.
_____ /

ORDER APPOINTING SUCCESSOR PERSONAL REPRESENTATIVE

The instrument presented to this court as the last will of SIMON L. BERNSTEIN deceased, having been executed in conformity with law, and made self-proved by the acknowledgement of the decedent and the affidavits of the witnesses, made before an officer authorized to administer oaths and evidenced by the officer's certificate attached to or following the will in the form required by law, the Court having admitted the Will to probate on (or about) October 2, 2012, the parties having agreed to the appointment of BRIAN M. O'CONNELL, as successor personal representative, it is

ADJUDGED that BRIAN M. O'CONNELL is appointed successor personal representative of the estate of the decedent, and that upon taking the prescribed oath, filing designation and acceptance of resident agent, and entering into bond in the sum of -0- (bond waived) letters of administration shall be issued.

DONE and ORDERED in chambers in Delray Beach, Florida on the _____ day of

_____, 2014.

SIGNED & DATED
MARTIN H. COLIN, CIRCUIT JUDGE
JUDGE MARTIN H. COLIN

Copies furnished to all on the Service List attached

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@pm-law.com Attorney for Ted S. Bernstein</p>	<p>John J. Pankauski, Esq. Pankauski Law Firm PLLC 120 South Olive Ave., 7th Floor West Palm Beach, FL 33401 (561) 514-0900 john@Pankauskilawfirm.com Attorney for Ted S. Bernstein</p>	<p>Irwin J. Block, Esq. The Law Office of Irwin J. Block, PL 700 South Federal Highway, Suite 200 Boca Raton, FL 33432 ijb@ijblegal.com</p>	<p>Peter Feaman, Esq. Peter M. Feaman, P.A. 3695 Boynton Beach Blvd., uite 9 Boynton Beach, FL 33436 pfeaman@feamanlaw.com</p>
<p>William H. Glasko, Esq. Golden Cowan, P.A. 1734 South Dixie Highway Palmetto Bay, FL 33157 bill@palmettohaylaw.com</p>	<p>John P. Morrissey, Esq. 330 Clematis St., Suite 213 West Palm Beach, FL 33401 john@jmorrisseylaw.com</p>	<p>Max Friedstein 2142 Churchill Lane Highland Park, IL 60035 Beneficiary</p>	<p>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>Lisa Friedstein 2142 Churchill Lane Highland Park, IL 60035 Lisa@friedsteins.com Lisa.friedstein@gmail.com</p>	<p>Jill Iantoni 2101 Magnolia Lane Highland Park, IL 60035 jilliantoni@gmail.com</p>	<p>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>	<p>Eliot Bernstein 2753 N.W. 34th St. Boca Raton, FL 33434 iviewit@iviewit.tv</p>
<p>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>Benjamin P. Brown, Esq. Matwiczuk & Broaw LLP 625 N. Flagler Dr., #401 West Palm Beach, FL 33401 bbrown@matbrolaw.com</p>	

Form **14611**
(July 2014)

Department of the Treasury - Internal Revenue Service

RAIVS/IVES IPSU

Taxpayer name

ESTATE OF SIMON BERNSTEIN

Date

06/24/2015

We're contacting you to report the status of your information request. We cannot process your Form 4506-T information request.

Please contact the Identity Protection Specialized Unit (IPSU) at 800-908-4490.

Enclosure:

Original or copy of request

RICHARD B CRUM CPA
515 N FLAGLER DR 20TH FLOOR
WEST PALM BEACH, FL 33401
PHONE: 561-820-0317 FAX: 561-820-0372

MARCH 18, 2015

BRIAN M O'CONNELL
PERSONAL REPRESENTATIVE
515 NORTH FLAGELR DRIVE 20TH FLOOR
WEST PALM BEACH, FL 33401

RE: ESTATE OF SIMON BERNSTEIN

BRIAN M O'CONNELL:

I HAVE PREPARED AND ENCLOSED YOUR ESTATE TAX RETURN FOR THE YEAR ENDED AUGUST 31, 2014.

THIS RETURN HAS BEEN PREPARED FOR ELECTRONIC FILING AND THE PIN PROGRAM HAS BEEN ELECTED. IF YOU WISH TO HAVE IT TRANSMITTED ELECTRONICALLY TO THE IRS, PLEASE SIGN AND RETURN FORM 8879-F TO MY OFFICE. I WILL THEN SUBMIT YOUR ELECTRONIC RETURN TO THE IRS. DO NOT MAIL THE PAPER COPY OF THE RETURN TO THE IRS.

NO PAYMENT IS REQUIRED.

A COPY OF THE RETURN IS ENCLOSED FOR YOUR FILES. I SUGGEST THAT YOU RETAIN THIS COPY INDEFINITELY.

VERY TRULY YOURS,

RICHARD B. CRUM CPA

Department of the Treasury
Internal Revenue Service

For calendar year 2013, or fiscal year beginning SEP 1, 2013, ending AUG 31, 2014

2013

▶ Do not send to the IRS. Keep for your records.

▶ Information about Form 8879-F and its instructions is at www.irs.gov/form8879f.

Name of estate or trust ESTATE OF SIMON BERNSTEIN Employer identification number 30-6329442

Name and title of fiduciary BRIAN M O'CONNELL
PERSONAL REPRESENTATIVE

Part I Tax Return Information (Whole Dollars Only)	
1 Total income (Form 1041, line 9)	1 25,013.
2 Income distribution deduction (Form 1041, line 18)	2
3 Taxable income (Form 1041, line 22)	3 -6,890.
4 Total tax (Form 1041, line 23)	4
5 Tax due or overpayment (Form 1041, line 27 or 28)	5 0.

Part II Declaration and Signature Authorization of Fiduciary (Be sure to get a copy of the estate's or trust's return)

Under penalties of perjury, I declare that I am a fiduciary of the above estate or trust and that I have examined a copy of the estate's or trust's 2013 electronic income tax return and accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. I further declare that the amounts in Part I above are the amounts shown on the copy of the estate's or trust's electronic income tax return. I consent to allow my electronic return originator (ERO), transmitter, or intermediate service provider to send the estate's or trust's return to the IRS and to receive from the IRS (a) an acknowledgment of receipt or reason for rejection of the transmission, (b) the reason for any delay in processing the return or refund, and (c) the date of any refund. If applicable, I authorize the U.S. Treasury and its designated Financial Agent to initiate an electronic funds withdrawal (direct debit) entry to the financial institution account indicated in the tax preparation software for payment of the estate's or trust's federal taxes owed on this return, and the financial institution to debit the entry to this account. To revoke a payment, I must contact the U.S. Treasury Financial Agent at 1-888-353-4537 no later than 2 business days prior to the payment (settlement) date. I also authorize the financial institutions involved in the processing of the electronic payment of taxes to receive confidential information necessary to answer inquiries and resolve issues related to the payment. I have selected a personal identification number (PIN) as my signature for the estate's or trust's electronic income tax return and, if applicable, the estate's or trust's consent to electronic funds withdrawal.

Fiduciary's PIN: check one box only

I authorize RICHARD B CRUM CPA ERO firm name to enter my PIN 66667 do not enter all zeros as my signature on the estate's or trust's 2013 electronically filed income tax return.

As a fiduciary or officer representing the fiduciary of the estate or trust, I will enter my PIN as my signature on the estate's or trust's 2013 electronically filed income tax return.

Signature of fiduciary or officer representing the fiduciary ▶ [Handwritten Signature] Date ▶ 3/30/15

Part III Certification and Authentication

ERO's EFIN/PIN. Enter your six-digit EFIN followed by your five-digit self-selected PIN. 65345110707 do not enter all zeros

I certify that the above numeric entry is my PIN, which is my signature on the 2013 electronically filed income tax return for the estate or trust indicated above. I confirm that I am submitting this return in accordance with the requirements of Pub. 3112, IRS e-file Application and Participation; Pub. 4164, Modernized e-file (MeF) Guide for Software Developers and Transmitters; and Pub. 1437, Procedures for the Form 1041 e-file Program, U.S. Income Tax Returns for Estates and Trusts for Tax Year 2013.

ERO's signature ▶ RICHARD B CRUM CPA Date ▶ 03/18/15

**ERO Must Retain This Form - See Instructions
Do Not Submit This Form to the IRS Unless Requested To Do So**

RETURN TO RBC

For calendar year 2013 or fiscal year beginning **SEPTEMBER 1**, 2013 and ending **AUGUST 31**, 2014 OMB No. 1545-0092

<p>A Check all that apply:</p> <input checked="" type="checkbox"/> Decedent's estate <input type="checkbox"/> Simple trust <input type="checkbox"/> Complex trust <input type="checkbox"/> Qualified disability trust <input type="checkbox"/> ESBT (S portion only) <input type="checkbox"/> Grantor type trust <input type="checkbox"/> Bankruptcy estate-Ch. 7 <input type="checkbox"/> Bankruptcy estate-Ch. 11 <input type="checkbox"/> Pooled income fund	<p>Name of estate or trust (If a grantor type trust, see the instructions.) ESTATE OF SIMON BERNSTEIN</p> <p>Name and title of fiduciary BRIAN M O'CONNELL PERSONAL REPRESENTATIVE</p> <p>Number, street, and room or suite no. (If a P.O. box, see the instructions.) 515 NORTH FLAGLER DRIVE 20TH FLOOR</p> <p>City or town, state or province, country, and ZIP or foreign postal code WEST PALM BEACH, FL 33401</p>	<p>C Employer identification number 30 6329442</p> <p>D Date entity created 09/13/2012</p> <p>E Nonexempt charitable and split-interest trusts, check applicable box(es), see instructions. <input type="checkbox"/> Described in sec. 4947(a)(1). <input type="checkbox"/> Described in sec. 4947(a)(2).</p> <p>Check here if not a private foundation <input type="checkbox"/> <input type="checkbox"/> Described in sec. 4947(a)(2)</p>
--	---	--

B Number of Schedules K-1 attached **0**

F Check applicable boxes: Initial return Final return Amended return Net operating loss carryback
 Change in trust's name Change in fiduciary Change in fiduciary's name Change in fiduciary's address

G Check here if the estate or filing trust made a section 645 election Trust EIN

Income	1 Interest income	SEE STATEMENT 1	1	13.
	2 a Total ordinary dividends		2a	
	b Qualified dividends allocable to: (1) Beneficiaries (2) Estate or trust			
	3 Business income or (loss). Attach Schedule C or C-EZ (Form 1040)		3	
	4 Capital gain or (loss). Attach Schedule D (Form 1041)		4	
	5 Rents, royalties, partnerships, other estates and trusts, etc. Attach Schedule E (Form 1040)		5	
	6 Farm income or (loss). Attach Schedule F (Form 1040)		6	
	7 Ordinary gain or (loss). Attach Form 4797		7	
	8 Other income. List type and amount	SEE STATEMENT 2	8	25,000.
9 Total income. Combine lines 1, 2a, and 3 through 8		9	25,013.	

Deductions	10 Interest. Check if Form 4952 is attached <input type="checkbox"/>		10	
	11 Taxes		11	
	12 Fiduciary fees		12	
	13 Charitable deduction (from Schedule A, line 7)		13	
	14 Attorney, accountant, and return preparer fees	SEE STATEMENT 3	14	31,303.
	15 a Other deductions not subject to the 2% floor (attach schedule)		15a	
	b Net operating loss deduction (see instructions)		15b	
	c Allowable miscellaneous itemized deductions subject to the 2% floor		15c	
	16 Add lines 10 through 15c		16	31,303.
	17 Adjusted total income or (loss). Subtract line 16 from line 9	17 -6,290.		
	18 Income distribution deduction (from Schedule B, line 15). Attach Schedules K-1 (Form 1041)		18	
19 Estate tax deduction including certain generation-skipping taxes (attach computation)		19		
20 Exemption		20	600.	
21 Add lines 18 through 20		21	600.	

Tax and Payments	22 Taxable income. Subtract line 21 from line 17. If a loss, see instructions		22	-6,890.
	23 Total tax (from Schedule G, line 7)		23	0.
	24 Payments: a 2013 estimated tax payments and amount applied from 2012 return		24a	
	b Estimated tax payments allocated to beneficiaries (from Form 1041-T)		24b	
	c Subtract line 24b from line 24a		24c	
	d Tax paid with Form 7004 (see instructions)		24d	
	e Federal income tax withheld. If any is from Form(s) 1099, check <input type="checkbox"/>		24e	
	Other payments: f Form 2439 ; g Form 4136 ; Total		24h	
	25 Total payments. Add lines 24c through 24e, and 24h		25	
26 Estimated tax penalty (see instructions)		26		
27 Tax due. If line 25 is smaller than the total of lines 23 and 26, enter amount owed		27		
28 Overpayment. If line 25 is larger than the total of lines 23 and 26, enter amount overpaid		28		
29 Amount of line 28 to be: a Credited to 2014 estimated tax ; b Refunded		29		

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Sign Here Signature of fiduciary or officer representing fiduciary _____ Date _____ EIN of fiduciary if a financial institution _____

Print/Type preparer's name _____ Preparer's signature _____

May the IRS discuss this return with the preparer shown below (see instr.)? Yes No

Paid Preparer Use Only

Firm's name **RICHARD B CRUM CPA** Date **03/18/15** Check if self-employed PTIN **P00004498**

Firm's address **515 N FLAGLER DR 20TH FLOOR WEST PALM BEACH, FL 33401** Firm's EIN _____ Phone no. **561-820-0317**

LHA

Schedule A Charitable Deduction. Do not complete for a simple trust or a pooled income fund.	
1 Amounts paid or permanently set aside for charitable purposes from gross income (see instructions)	1
2 Tax-exempt income allocable to charitable contributions (see instructions)	2
3 Subtract line 2 from line 1	3
4 Capital gains for the tax year allocated to corpus and paid or permanently set aside for charitable purposes	4
5 Add lines 3 and 4	5
6 Section 1202 exclusion allocable to capital gains paid or permanently set aside for charitable purposes (see instructions)	6
7 Charitable deduction. Subtract line 6 from line 5. Enter here and on page 1, line 13	7

Schedule B Income Distribution Deduction	
1 Adjusted total income (see instructions)	1 0.
2 Adjusted tax-exempt interest	2
3 Total net gain from Schedule D (Form 1041), line 19, column (1) (see instructions)	3
4 Enter amount from Schedule A, line 4 (minus any allocable section 1202 exclusion)	4
5 Capital gains for the tax year included on Schedule A, line 1 (see instructions)	5
6 Enter any gain from page 1, line 4, as a negative number. If page 1, line 4, is a loss, enter the loss as a positive number	6
7 Distributable net income. Combine lines 1 through 6. If zero or less, enter -0-	7
8 If a complex trust, enter accounting income for the tax year as determined under the governing instrument and applicable local law	8
9 Income required to be distributed currently	9
10 Other amounts paid, credited, or otherwise required to be distributed	10
11 Total distributions. Add lines 9 and 10. If greater than line 8, see instructions	11 0.
12 Enter the amount of tax-exempt income included on line 11	12
13 Tentative income distribution deduction. Subtract line 12 from line 11	13
14 Tentative income distribution deduction. Subtract line 2 from line 7. If zero or less, enter -0-	14
15 Income distribution deduction. Enter the smaller of line 13 or line 14 here and on page 1, line 18	15 0.

Schedule G Tax Computation (see instructions)	
1 Tax: a Tax on taxable income (see instructions)	1a 0.
b Tax on lump-sum distributions. Attach Form 4972	1b
c Alternative minimum tax (from Schedule I (Form 1041), line 56)	1c
d Total. Add lines 1a through 1c	1d 0.
2a Foreign tax credit. Attach Form 1116	2a
b General business credit. Attach Form 3800	2b
c Credit for prior year minimum tax. Attach Form 8801	2c
d Bond credits. Attach Form 8912	2d
e Total credits. Add lines 2a through 2d	2e
3 Subtract line 2e from line 1d. If zero or less, enter -0-	3 0.
4 Net investment income tax from Form 8960, line 21	4
5 Recapture taxes. Check if from: <input type="checkbox"/> Form 4255 <input type="checkbox"/> Form 8611	5
6 Household employment taxes. Attach Schedule H (Form 1040)	6
7 Total tax. Add lines 3 through 6. Enter here and on page 1, line 23	7 0.

Other Information		Yes	No
1 Did the estate or trust receive tax-exempt income? If "Yes," attach a computation of the allocation of expenses	Enter the amount of tax-exempt interest income and exempt-interest dividends ► \$ _____		X
2 Did the estate or trust receive all or any part of the earnings (salary, wages, and other compensation) of any individual by reason of a contract assignment or similar arrangement?			X
3 At any time during calendar year 2013, did the estate or trust have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country? See the instructions for exceptions and filing requirements for FinCEN Form 114. If "Yes," enter the name of the foreign country	► _____		X
4 During the tax year, did the estate or trust receive a distribution from, or was it the grantor of, or transferor to, a foreign trust? If "Yes," the estate or trust may have to file Form 3520. See instructions			X
5 Did the estate or trust receive, or pay, any qualified residence interest on seller-provided financing? If "Yes," see the instructions for required attachment			X
6 If this is an estate or a complex trust making the section 663(b) election, check here (see instructions)	► <input type="checkbox"/>		
7 To make a section 643(e)(3) election, attach Schedule D (Form 1041), and check here (see instructions)	► <input type="checkbox"/>		
8 If the decedent's estate has been open for more than 2 years, attach an explanation for the delay in closing the estate, and check here	► <input type="checkbox"/>		
9 Are any present or future trust beneficiaries skip persons? See instructions			X

Name(s) shown on return. Do not enter name and social security number if shown on page 1.

Your social security number

ESTATE OF SIMON BERNSTEIN

30-6329442

Caution. The IRS compares amounts reported on your tax return with amounts shown on Schedule(s) K-1.

Part II Income or Loss From Partnerships and S Corporations Note. If you report a loss from an at-risk activity for which any amount is not at risk, you must check column (e) on line 28 and attach Form 6198. See instructions.

27 Are you reporting any loss not allowed in a prior year due to the at-risk, excess farm loss, or basis limitations, a prior year unallowed loss from a passive activity (if that loss was not reported on Form 8582), or unreimbursed partnership expenses? Yes No

Table with 5 columns: (a) Name, (b) Enter P for partnership, S for S corporation, (c) Check if foreign partnership, (d) Employer identification number, (e) Check if any amount is not at risk. Rows include BERNSTEIN FAMILY INVESTMENTS LLLP, BERNSTEIN HOLDINGS LLC, LIC HOLDINGS INC.

Table with 5 columns: (f) Passive loss allowed, (g) Passive income from Schedule K-1, (h) Nonpassive loss from Schedule K-1, (i) Section 179 expense deduction from Form 4562, (j) Nonpassive income from Schedule K-1. Includes Totals and summary lines 29a-32.

Part III Income or Loss From Estates and Trusts

Table with 2 columns: (a) Name, (b) Employer identification number. Rows A and B.

Table with 4 columns: (c) Passive deduction or loss allowed, (d) Passive income from Schedule K-1, (e) Deduction or loss from Schedule K-1, (f) Other income from Schedule K-1. Includes Totals and summary lines 34a-37.

Part IV Income or Loss From Real Estate Mortgage Investment Conduits (REMICs) - Residual Holder

Table with 5 columns: (a) Name, (b) Employer identification number, (c) Excess inclusion from Schedules Q, line 2c, (d) Taxable income (net loss) from Schedules Q, line 1b, (e) Income from Schedules Q, line 3b. Includes summary line 39.

Part V Summary

Table with 2 columns: Description, Amount. Rows 40-43 including Net farm rental income, Total income or loss, and Reconciliation of farming and fishing income.

INCOME FROM PASSTHROUGH STATEMENT, PAGE 1

2013

SCHEDULE E

Name ESTATE OF SIMON BERNSTEIN

SSN/EIN 30-6329442

Passthrough BERNSTEIN FAMILY INVESTMENTS LLLP

ID 26-2124343

PARTNERSHIP

OTHER PASSIVE	K-1 Input	Prior Year Unallowed Basis Loss	Disallowed Due to Basis Limitation	Prior Year Unallowed At-Risk Loss	Disallowed Due to At-Risk	Prior Year Passive Loss	Disallowed Passive Loss	Tax Return
SCHEDULE E, PAGE 2								
Ordinary business income (loss)								
Rental real estate income (loss)								
Other net rental income (loss)								
Intangible drilling costs/dry hole costs								
Self-charged passive interest expense								
Guaranteed payments								
Section 179 and carryover								
Disallowed section 179 expense								
Excess farm loss								
Net income (loss)								
First passive other								
Second passive other								
Cost depletion								
Percentage depletion								
Depletion carryover								
Disallowed due to 65% limitation								
Unreimbursed expenses (nonpassive)								
Nonpassive other								
Total Schedule E (page 2)								
FORM 4797								
Section 1231 gain (loss)								
Section 179 recapture on disposition								
SCHEDULE D								
Net short-term cap. gain (loss)								
Net long-term cap. gain (loss)								
Section 1256 contracts & straddles ...								
FORM 4952								
Investment interest expense - Sch. A								
Other net investment income								
ITEMIZED DEDUCTIONS								
Charitable contributions								
Deductions related to portfolio income								
Other								

INCOME FROM PASSTHROUGH STATEMENT, PAGE 2

2013

SCHEDULE E

Name ESTATE OF SIMON BERNSTEIN

SSN/EIN 30-6329442

Passthrough BERNSTEIN FAMILY INVESTMENTS LLLP

ID 26-2124343

PARTNERSHIP

OTHER PASSIVE	K-1 Input	Prior Year Unallowed Basis Loss	Disallowed Due to Basis Limitation	Prior Year Unallowed At-Risk Loss	Disallowed Due to At-Risk	Prior Year Passive Loss	Disallowed Passive Loss	Tax Return
INTEREST AND DIVIDENDS								
Interest income								
Interest from U.S. bonds								
Ordinary dividends								
Qualified dividends								
Tax-exempt interest income								
FORM 6251								
Depreciation adjustment after 12/31/86								
Adjusted gain or loss								
Beneficiary's AMT adjustment								
Depletion (other than oil)								
Other								
MISCELLANEOUS								
Self-employment earnings (loss)/Wages								
Gross farming & fishing inc								
Royalties								
Royalty expenses/depletion								
Undistributed capital gains credit								
Backup withholding								
Credit for estimated tax								
Cancellation of debt								
Medical insurance - 1040								
Dependent care benefits								
Retirement plans								
Qualified production activities income								
Passthrough adjustment to Form 1040								
Penalty on early withdrawal of savings								
NOL								
Other taxes/recapture of credits								
Credits								
Casualty and theft loss								

INCOME FROM PASSTHROUGH STATEMENT, PAGE 1

2013

SCHEDULE E

Name ESTATE OF SIMON BERNSTEIN

SSN/EIN 30-6329442

Passthrough BERNSTEIN HOLDINGS LLC

ID 32-0234597

PARTNERSHIP

OTHER PASSIVE	K-1 Input	Prior Year Unallowed Basis Loss	Disallowed Due to Basis Limitation	Prior Year Unallowed At-Risk Loss	Disallowed Due to At-Risk	Prior Year Passive Loss	Disallowed Passive Loss	Tax Return
SCHEDULE E, PAGE 2								
Ordinary business income (loss)								
Rental real estate income (loss)								
Other net rental income (loss)								
Intangible drilling costs/dry hole costs								
Self-charged passive interest expense								
Guaranteed payments								
Section 179 and carryover								
Disallowed section 179 expense								
Excess farm loss								
Net income (loss)								
First passive other								
Second passive other								
Cost depletion								
Percentage depletion								
Depletion carryover								
Disallowed due to 65% limitation								
Unreimbursed expenses (nonpassive)								
Nonpassive other								
Total Schedule E (page 2)								
FORM 4797								
Section 1231 gain (loss)								
Section 179 recapture on disposition								
SCHEDULE D								
Net short-term cap. gain (loss)								
Net long-term cap. gain (loss)								
Section 1256 contracts & straddles ...								
FORM 4952								
Investment interest expense - Sch. A								
Other net investment income								
ITEMIZED DEDUCTIONS								
Charitable contributions								
Deductions related to portfolio income								
Other								

INCOME FROM PASSTHROUGH STATEMENT, PAGE 2

2013

SCHEDULE E

Name ESTATE OF SIMON BERNSTEIN

SSN/EIN 30-6329442

Passthrough BERNSTEIN HOLDINGS LLC

ID 32-0234597

PARTNERSHIP

OTHER PASSIVE	K-1 Input	Prior Year Unallowed Basis Loss	Disallowed Due to Basis Limitation	Prior Year Unallowed At-Risk Loss	Disallowed Due to At-Risk	Prior Year Passive Loss	Disallowed Passive Loss	Tax Return
INTEREST AND DIVIDENDS								
Interest income								
Interest from U.S. bonds								
Ordinary dividends								
Qualified dividends								
Tax-exempt interest income								
FORM 6251								
Depreciation adjustment after 12/31/86								
Adjusted gain or loss								
Beneficiary's AMT adjustment								
Depletion (other than oil)								
Other								
MISCELLANEOUS								
Self-employment earnings (loss)/Wages								
Gross farming & fishing inc								
Royalties								
Royalty expenses/depletion								
Undistributed capital gains credit								
Backup withholding								
Credit for estimated tax								
Cancellation of debt								
Medical insurance - 1040								
Dependent care benefits								
Retirement plans								
Qualified production activities income								
Passthrough adjustment to Form 1040								
Penalty on early withdrawal of savings								
NOL								
Other taxes/recapture of credits								
Credits								
Casualty and theft loss								

INCOME FROM PASSTHROUGH STATEMENT, PAGE 1

2013

SCHEDULE E

Name ESTATE OF SIMON BERNSTEIN

SSN/EIN 30-6329442

Passthrough LIC HOLDINGS INC

ID 20-5290314

S CORPORATION

OTHER PASSIVE	K-1 Input	Prior Year Unallowed Basis Loss	Disallowed Due to Basis Limitation	Prior Year Unallowed At-Risk Loss	Disallowed Due to At-Risk	Prior Year Passive Loss	Disallowed Passive Loss	Tax Return
SCHEDULE E, PAGE 2								
Ordinary business income (loss)								
Rental real estate income (loss)								
Other net rental income (loss)								
Intangible drilling costs/dry hole costs								
Self-charged passive interest expense								
Guaranteed payments								
Section 179 and carryover								
Disallowed section 179 expense								
Excess farm loss								
Net income (loss)				8,602.			8,602.	
First passive other								
Second passive other								
Cost depletion								
Percentage depletion								
Depletion carryover								
Disallowed due to 65% limitation								
Unreimbursed expenses (nonpassive)								
Nonpassive other								
Total Schedule E (page 2)				8,602.			8,602.	
FORM 4797								
Section 1231 gain (loss)								
Section 179 recapture on disposition								
SCHEDULE D								
Net short-term cap. gain (loss)								
Net long-term cap. gain (loss)								
Section 1256 contracts & straddles ...								
FORM 4952								
Investment interest expense - Sch. A								
Other net investment income								
ITEMIZED DEDUCTIONS								
Charitable contributions								
Deductions related to portfolio income								
Other								

INCOME FROM PASSTHROUGH STATEMENT, PAGE 2

2013

SCHEDULE E

Name ESTATE OF SIMON BERNSTEIN

SSN/EIN 30-6329442

Passthrough LIC HOLDINGS INC

ID 20-5290314

S CORPORATION

OTHER PASSIVE	K-1 Input	Prior Year Unallowed Basis Loss	Disallowed Due to Basis Limitation	Prior Year Unallowed At-Risk Loss	Disallowed Due to At-Risk	Prior Year Passive Loss	Disallowed Passive Loss	Tax Return
INTEREST AND DIVIDENDS								
Interest income								
Interest from U.S. bonds								
Ordinary dividends								
Qualified dividends								
Tax-exempt interest income								
FORM 6251								
Depreciation adjustment after 12/31/86								
Adjusted gain or loss								
Beneficiary's AMT adjustment								
Depletion (other than oil)								
Other								
MISCELLANEOUS								
Self-employment earnings (loss)/Wages								
Gross farming & fishing inc								
Royalties								
Royalty expenses/depletion								
Undistributed capital gains credit								
Backup withholding								
Credit for estimated tax								
Cancellation of debt								
Medical insurance - 1040								
Dependent care benefits								
Retirement plans								
Qualified production activities income								
Passthrough adjustment to Form 1040								
Penalty on early withdrawal of savings								
NOL								
Other taxes/recapture of credits								
Credits								
Casualty and theft loss								

Passive Activity Loss Limitations

▶ See separate instructions.
▶ Attach to Form 1040 or Form 1041.

▶ Information about Form 8582 and its instructions is available at www.irs.gov/form8582

Name(s) shown on return ESTATE OF SIMON BERNSTEIN	Identifying number 30-6329442
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Part I 2013 Passive Activity Loss Caution: Complete Worksheets 1, 2, and 3 before completing Part I.

Rental Real Estate Activities With Active Participation (For the definition of active participation, see Special Allowance for Rental Real Estate Activities in the instructions.)			
1a Activities with net income (enter the amount from Worksheet 1, column (a))	1a		
1b Activities with net loss (enter the amount from Worksheet 1, column (b))	1b		
1c Prior years unallowed losses (enter the amount from Worksheet 1, column (c))	1c		
1d Combine lines 1a, 1b, and 1c	1d		
Commercial Revitalization Deductions From Rental Real Estate Activities			
2a Commercial revitalization deductions from Worksheet 2, column (a)	2a		
2b Prior year unallowed commercial revitalization deductions from Worksheet 2, column (b)	2b		
2c Add lines 2a and 2b	2c		
All Other Passive Activities			
3a Activities with net income (enter the amount from Worksheet 3, column (a))	3a		
3b Activities with net loss (enter the amount from Worksheet 3, column (b))	3b	- 8,602.	
3c Prior years unallowed losses (enter the amount from Worksheet 3, column (c))	3c		
3d Combine lines 3a, 3b, and 3c	3d	- 8,602.	
4 Combine lines 1d, 2c, and 3d. If this line is zero or more, stop here and include this form with your return; all losses are allowed, including any prior year unallowed losses entered on line 1c, 2b, or 3c. Report the losses on the forms and schedules normally used	4	- 8,602.	

- If line 4 is a loss and:
- Line 1d is a loss, go to Part II.
 - Line 2c is a loss (and line 1d is zero or more), skip Part II and go to Part III.
 - Line 3d is a loss (and lines 1d and 2c are zero or more), skip Parts II and III and go to line 15.

Caution: If your filing status is married filing separately and you lived with your spouse at any time during the year, do not complete Part II or Part III. Instead, go to line 15.

Part II Special Allowance for Rental Real Estate Activities With Active Participation

Note: Enter all numbers in Part II as positive amounts. See instructions for an example.

5 Enter the smaller of the loss on line 1d or the loss on line 4	5		
6 Enter \$150,000. If married filing separately, see instructions	6		
7 Enter modified adjusted gross income, but not less than zero (see instructions)	7		
Note: If line 7 is greater than or equal to line 6, skip lines 8 and 9, enter -0- on line 10. Otherwise, go to line 8.			
8 Subtract line 7 from line 6	8		
9 Multiply line 8 by 50% (.5). Do not enter more than \$25,000. If married filing separately, see instructions	9		
10 Enter the smaller of line 5 or line 9	10		

If line 2c is a loss, go to Part III. Otherwise, go to line 15.

Part III Special Allowance for Commercial Revitalization Deductions From Rental Real Estate Activities

Note: Enter all numbers in Part III as positive amounts. See the example for Part II in the instructions.

11 Enter \$25,000 reduced by the amount, if any, on line 10. If married filing separately, see instructions	11		
12 Enter the loss from line 4	12		
13 Reduce line 12 by the amount on line 10	13		
14 Enter the smallest of line 2c (treated as a positive amount), line 11, or line 13	14		

Part IV Total Losses Allowed

15 Add the income, if any, on lines 1a and 3a and enter the total	15		
16 Total losses allowed from all passive activities for 2013. Add lines 10, 14, and 15. See instructions to find out how to report the losses on your tax return	16	SEE STATEMENT 7	0.

Caution: The worksheets must be filed with your tax return. Keep a copy for your records.

Worksheet 1 - For Form 8582, Lines 1a, 1b, and 1c (See instructions.)

Name of activity	Current year		Prior years	Overall gain or loss	
	(a) Net income (line 1a)	(b) Net loss (line 1b)	(c) Unallowed loss (line 1c)	(d) Gain	(e) Loss
Total. Enter on Form 8582, lines 1a, 1b, and 1c					

Worksheet 2 - For Form 8582, Lines 2a and 2b (See instructions.)

Name of activity	(a) Current year deductions (line 2a)	(b) Prior year unallowed deductions (line 2b)	(c) Overall loss
Total. Enter on Form 8582, lines 2a and 2b			

Worksheet 3 - For Form 8582, Lines 3a, 3b, and 3c (See instructions.)

Name of activity	Current year		Prior years	Overall gain or loss	
	(a) Net income (line 3a)	(b) Net loss (line 3b)	(c) Unallowed loss (line 3c)	(d) Gain	(e) Loss
SEE ATTACHED STATEMENT FOR WORKSHEET 3					
Total. Enter on Form 8582, lines 3a, 3b, and 3c		- 8,602.			

Worksheet 4 - Use this worksheet if an amount is shown on Form 8582, line 10 or 14 (See instructions.)

Name of activity	Form or schedule and line number to be reported on (see instructions)	(a) Loss	(b) Ratio	(c) Special allowance	(d) Subtract column (c) from column (a)
Total					

Worksheet 5 - Allocation of Unallowed Losses (See instructions.)

Name of activity	Form or schedule and line number to be reported on (see instructions)	(a) Loss	(b) Ratio	(c) Unallowed loss
SEE ATTACHED STATEMENT FOR WORKSHEET 5				
Total		8,602.	1.000000000	8,602.

Worksheet 6 - Allowed Losses (See instructions.)

Name of activity	Form or schedule and line number to be reported on (see instructions)	(a) Loss	(b) Unallowed loss	(c) Allowed loss
	SEE ATTACHED STATEMENT FOR WORKSHEET			6
Total		8,602.	8,602.	

Worksheet 7 - Activities With Losses Reported on Two or More Forms or Schedules (See instructions.)

Name of activity:	(a)	(b)	(c) Ratio	(d) Unallowed loss	(e) Allowed loss
Form or schedule and line number to be reported on (see instructions):					
1a Net loss plus prior year unallowed loss from form or schedule					
b Net income from form or schedule					
c Subtract line 1b from line 1a. If zero or less, enter -0-					
Form or schedule and line number to be reported on (see instructions):					
1a Net loss plus prior year unallowed loss from form or schedule					
b Net income from form or schedule					
c Subtract line 1b from line 1a. If zero or less, enter -0-					
Form or schedule and line number to be reported on (see instructions):					
1a Net loss plus prior year unallowed loss from form or schedule					
b Net income from form or schedule					
c Subtract line 1b from line 1a. If zero or less, enter -0-					
Total					

FORM 1041	INTEREST INCOME	STATEMENT	1
DESCRIPTION	U.S. INTEREST	OTHER TAXABLE INTEREST	
SABADELL BANK			13.
SUBTOTALS			13.
TOTAL TO FORM 1041, LINE 1			13.

FORM 1041	OTHER INCOME	STATEMENT	2
DESCRIPTION		AMOUNT	
IRA DISTRIBUTIONS-JPM		25,000.	
TOTAL TO FORM 1041, LINE 8		25,000.	

FORM 1041	ATTORNEY, ACCOUNTANT AND PREPARERS FEES	STATEMENT	3
DESCRIPTION	INDIRECT	DIRECT	
TESCHER & SPALLINA PA		8,800.	
MARK R MANCERI PA		4,947.	
CBIZ MHN, INC, CPA		1,887.	
MATWICZYZ & BROWN, LEGAL		15,669.	
TOTAL TO FORM 1041, LINE 14		31,303.	

FORM 8582 OTHER PASSIVE ACTIVITIES - WORKSHEET 3 STATEMENT 4

NAME OF ACTIVITY	CURRENT YEAR		PRIOR YEAR UNALLOWED LOSS	OVERALL GAIN OR LOSS	
	NET INCOME	NET LOSS		GAIN	LOSS
LIC HOLDINGS INC	0.	-8,602.			-8,602.
TOTALS	0.	-8,602.			-8,602.

FORM 8582 ALLOCATION OF UNALLOWED LOSSES - WORKSHEET 5 STATEMENT 5

NAME OF ACTIVITY	FORM OR SCHEDULE	LOSS	RATIO	UNALLOWED LOSS
LIC HOLDINGS INC	SCH E	8,602.	1.000000000	8,602.
TOTALS		8,602.	1.000000000	8,602.

FORM 8582 ALLOWED LOSSES - WORKSHEET 6 STATEMENT 6

NAME OF ACTIVITY	FORM OR SCHEDULE	LOSS	UNALLOWED LOSS	ALLOWED LOSS
LIC HOLDINGS INC	SCH E	8,602.	8,602.	
TOTALS		8,602.	8,602.	

FORM 8582 SUMMARY OF PASSIVE ACTIVITIES STATEMENT 7

RE E A NAME	FORM OR SCHEDULE	GAIN/LOSS	PRIOR YEAR C/O	NET GAIN/LOSS	UNALLOWED LOSS	ALLOWED LOSS
LIC HOLDINGS INC	SCH E	-8,602.		-8,602.	8,602.	
TOTALS		-8,602.		-8,602.	8,602.	

PRIOR YEAR CARRYOVERS ALLOWED DUE TO CURRENT YEAR NET ACTIVITY INCOME

TOTAL TO FORM 8582, LINE 16

Crum, Richard B.

From: Crum, Richard B.
Sent: Wednesday, March 18, 2015 10:45 AM
To: Foglietta, Joy A
Cc: O'Connell, Brian M.; Crispin, Ashley N.; McDowell, Sherri H.
Subject: RE: Bernstein / K-1's for 2013

All we can do is file with what we have and then file an amended return when we get the rest of the information.

From: Foglietta, Joy A
Sent: Wednesday, March 18, 2015 10:29 AM
To: O'Connell, Brian M.; Crum, Richard B.
Cc: Lobdell, Sharon R.; Crispin, Ashley N.
Subject: FW: Bernstein / K-1's for 2013

FYI

Joielle A. Foglietta, Esquire
Ciklin Lubitz Martens & O'Connell
Telephone: 561-832-5900
ifoglietta@ciklinlubitz.com

From: McDowell, Sherri H.
Sent: Wednesday, March 18, 2015 9:40 AM
To: Foglietta, Joy A
Subject: RE: Bernstein / K-1's for 2013

Just spoke to Linda DeRosa. She said that "Mr. Lewin" (her boss guy) stopped all work on this file until they get paid. The 2013 returns have not been prepared (or started), so no K-1's for 2013. FYI - The associate she works with on this file is Anthony Messuri. I told her we had to get court approval, but she isn't really the one that can do anything -

SHERRI McDOWELL
Paralegal to Brian M. O'Connell - Ashley N. Crispin - Joielle A. Foglietta
CIKLIN LUBITZ & O'CONNELL
515 N. Flagler Dr., 20th Floor, West Palm Beach, FL 33401
Direct Line: 561-820-0384
Main Line: 561-832-5900 / Fax Number: 561-833-4209
Personal E-Mail Delivery: SMcDowell@ciklinlubitz.com

Service of Pleadings - Primary: service@ciklinlubitz.com
Secondary: slobdell@ciklinlubitz.com

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Crum, Richard B.

From: Labutka, Bidy
Sent: Wednesday, February 18, 2015 6:43 PM
To: Crum, Richard B.
Subject: Bernstein Trust Beneficiaries

You said you need beneficiary info.

The beneficiary of the estate is the trust.

Some of the trust beneficiaries are named below. I think there are more. Do you need a copy of the Trust?

Eliot Ivan Bernstein 2753 N.W. 34 th St. Boca Raton, FL 33434-3459 Office: 245-8588 Cell: 886-7628 Fax: 245-8644 iviewit@iviewit.tv Son of Decedent / Pro se	Joshua, Jacob and Daniel Bernstein, Minors c/o Eliot and Candice Bernstein, Parents and Natural Guardians 2753 N.W. 34 th St. Boca Raton, FL 33434 iviewit@iviewit.tv	Max Friedstein 2142 Churchill Lane Highland Park, IL 60035 Beneficiary	Carley Friedstein, Minor c/o Jeffrey and Lis Friedstein Parent and Natural Guardian 2142 Churchill Lane Highland Park, IL 60035 Lisa@friedsteins.com Lisa.friedstein@gmail.com Beneficiary
Lisa Friedstein 2142 Churchill Lane Highland Park, IL 60035 Lisa@friedstein.com Lisa.friedstein@gmail.com	Jill Iantoni 2101 Magnolia Lane Highland Park, IL 60035 jilliantoni@gmail.com	Pamela Beth Simon 950 N. Michigan Ave., Apt. 2603 Chicago, IL 60611 psimon@stpcorp.com	

Crum, Richard B.

From: Labutka, Bidy
Sent: Tuesday, February 17, 2015 8:42 AM
To: Crum, Richard B.
Cc: Foglietta, Joy A; McDowell, Sherri H.
Subject: RE: Bernstein Tax-- 1041 for period ending Aug 31, 2014.
Attachments: TAX - 8855 - Elect Treat Rev Trust Part of Estate.pdf; TAX - 1041 - 2012 - 1st page only - dated 5-14-14.pdf

Yes, I pulled the 2012s last week and made a note to get the 2013s.
My questions/comments are:

-The partner/shareholder (taxpayer) named on the Bernstein Family... and the Bernstein Holdings K-1s is the Simon Bernstein Trust, Boca Village Corporate Center I, 4855 Technology Way, Suite 720, Boca Raton, FL 33431.

-Last week, I noticed the attached form 8855 not signed by the trustee.

-BMO is not the Trustee and we have little or no trust financial information.

-Joy/BMO have the most contact with the Trust's attorneys and may have to get involved or give me instructions on who to contact to get the K-1s and other trust information.

-We are disputing the former tax return preparer's \$18,000+ invoice and they may have possession or knowledge of tax info for period ending 8/31/14.

Joy has had contact with the former preparer; I do not know where we stand in the dispute.

From: Crum, Richard B.
Sent: Sunday, February 15, 2015 6:07 PM
To: Labutka, Bidy
Subject: RE: Bernstein Tax

There were three K1 investments on the 2012 return. Will need the 2013 K1's on:

Bernstein Family Investments LLLP
Bernstein Holdings LLC
LIC Holdings Inc

Beneficiary info?

From: Labutka, Bidy
Sent: Friday, February 13, 2015 12:12 PM
To: Crum, Richard B.
Subject: Bernstein Tax

See 1099 tax statements attached and final accountings for periods ending Feb 2014 and August 2014 (different PRs or curators filed)

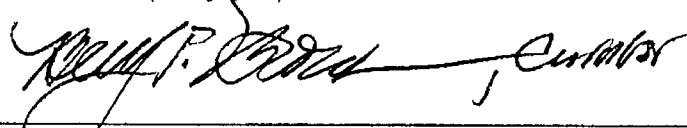
**Election To Treat a Qualified Revocable
 Trust as Part of an Estate**

Part I Estate (or Filing Trust) Information

Name of estate (or the filing trust, if applicable (see instructions))		Employer identification number (see instructions)
ESTATE OF SIMON BERNSTEIN		30-6329442
Name of executor (or the filing trustee, if applicable)		Type of entity prior to the election:
BENJAMIN P BROWN ESQ CURATOR		<input checked="" type="checkbox"/> Domestic estate <input type="checkbox"/> Foreign estate
Number, street, and room or suite no. (or P.O. box number if mail is not delivered to street address)		<input type="checkbox"/> Domestic trust <input type="checkbox"/> Foreign trust
625 NORTH FLAGLER DRIVE		Date of executor's appointment
City or town, state, and ZIP code (if a foreign address, see instructions)		02/25/2014
WEST PALM BEACH, FL 33401		

Under penalties of perjury, I, as executor (or filing trustee):

- Confirm that under applicable local law or the governing document, I have the authority to make this election for the estate (if executor) or trust (if filing trustee) and to agree to the conditions of the election;
- Elect the treatment provided under section 645 for the above-named estate (or filing trust, if applicable);
- Confirm that an agreement has been reached with the trustees of each qualified revocable trust (QRT) joining in the election to allocate the tax burden of the combined electing trusts and related estate, if any, for each tax year during the election period in a manner that reasonably reflects each entity's tax obligation;
- Agree to ensure that the related estate's (or filing trust's, if applicable) share of the tax obligations of the combined electing trust(s) and related estate, if any, is timely paid to the United States Treasury;
- Agree to accept responsibility for filing a complete, accurate, and timely income tax return, when required by law, for the combined electing trust(s) and related estate, if any, for each tax year during the election period;
- (If I am the filing trustee) confirm that if there is more than one QRT making this election, that I have been appointed by the trustees of each QRT making this election to be the filing trustee and I agree to accept the responsibility of filing the appropriate income tax return for the combined electing trust(s) for each tax year during the election period and all other responsibilities of the filing trustee;
- (If I am the filing trustee) represent that no executor has been appointed for a related estate and to the best of my knowledge and belief, one will not be appointed;
- (If I am the filing trustee) agree that, if an executor is appointed for the related estate after this Form 8855 is filed, that I will complete and file an amended Form 8855 if the late appointed executor agrees to the election, and I agree to cooperate with the executor in filing any amended returns required to be filed as a result of the executor's appointment; and
- Confirm to the best of my knowledge and belief, that all information contained in this election and any accompanying statements or schedules is true, correct, and complete.

Signature of executor (or filing trustee)	Date
	5/8/14

Part II Decedent Information

Name of decedent	SSN of the decedent	Date of death
SIMON L. BERNSTEIN	371-32-5211	09/13/2012

LHA For Paperwork Reduction Act Notice, see page 4.

Part III Qualified Revocable Trust Information

<1>

Name of trust SIMON BERNSTEIN TRUST	Employer identification number (see instructions) 30-6329441
---	---

Name of trustee
THEODORE STUART BERNSTEIN, TRUSTEE

Number, street, and room or suite no. (or P.O. box number if mail is not delivered to street address)

950 PENINSULA CORORATE CIRCLE, STE 3010

City or town, state, and ZIP code (if a foreign address, see instructions)

BOCA RATON, FL 33487

Under penalties of perjury, I, as trustee of the above-named trust:

- Confirm that under applicable local law or the governing instrument, I have the authority to make this election for the trust and to agree to the conditions of the election;
- Elect the treatment provided under section 645 for this trust;
- Agree to timely provide the executor (or filing trustee if there is no executor) with all the trust information necessary to permit the executor (or filing trustee, if applicable) to file a complete, accurate, and timely Form 1041 (or Form 1040-NR for a foreign estate) for the combined electing trust(s) and the related estate, if any, for each tax year during the election period;
- Confirm that an agreement has been reached with the trustees of each QRT joining in the election, and the executor of the related estate, if any, to allocate the tax burden of the combined electing trust(s) and related estate, if any, for each tax year during the election period in a manner that reasonably reflects each entity's tax obligation;
- Agree to ensure that this trust's share of the tax obligations of the combined electing trust(s) and related estate, if any, is timely paid to the United States Treasury;
- Confirm that if a filing trustee (and not an executor for a related estate) has completed Part I of this Form 8855, the trustee that completed Part I has been appointed the filing trustee, and to the best of my knowledge and belief, an executor has not been appointed to administer a related estate and one will not be appointed;
- Agree that if a filing trustee (and not an executor for a related estate) has completed Part I of this Form 8855 and an executor is appointed for the related estate after this Form 8855 is filed, that I will complete and file an amended Form 8855 if the later appointed executor agrees to the election, and I agree to cooperate with the executor in filing any amended returns required to be filed as a result of the executor's appointment; and
- Confirm to the best of my knowledge and belief, that all information of the electing trust contained in this election and any accompanying statements or schedules is true, correct, and complete.

Signature of trustee	Date
----------------------	------

Name of trust	Employer identification number (see instructions)
---------------	--

Name of trustee

Number, street, and room or suite no. (or P.O. box number if mail is not delivered to street address)

City or town, state, and ZIP code (if a foreign address, see instructions)

Under penalties of perjury, I, as trustee of the above-named trust:

- Confirm that under applicable local law or the governing instrument, I have the authority to make this election for the trust and to agree to the conditions of the election;
- Elect the treatment provided under section 645 for this trust;
- Agree to timely provide the executor (or filing trustee if there is no executor) with all the trust information necessary to permit the executor (or filing trustee, if applicable) to file a complete, accurate, and timely Form 1041 (or Form 1040-NR for a foreign estate) for the combined electing trust(s) and the related estate, if any, for each tax year during the election period;
- Confirm that an agreement has been reached with the trustees of each QRT joining in the election, and the executor of the related estate, if any, to allocate the tax burden of the combined electing trust(s) and related estate, if any, for each tax year during the election period in a manner that reasonably reflects each entity's tax obligation;
- Agree to ensure that this trust's share of the tax obligations of the combined electing trust(s) and related estate, if any, is timely paid to the United States Treasury;
- Confirm that if a filing trustee (and not an executor for a related estate) has completed Part I of this Form 8855, the trustee that completed Part I has been appointed the filing trustee, and to the best of my knowledge and belief, an executor has not been appointed to administer a related estate and one will not be appointed;
- Agree that if a filing trustee (and not an executor for a related estate) has completed Part I of this Form 8855 and an executor is appointed for the related estate after this Form 8855 is filed, that I will complete and file an amended Form 8855 if the later appointed executor agrees to the election, and I agree to cooperate with the executor in filing any amended returns required to be filed as a result of the executor's appointment; and
- Confirm to the best of my knowledge and belief, that all information of the electing trust contained in this election and any accompanying statements or schedules is true, correct, and complete.

Signature of trustee	Date
----------------------	------

EXTENSION GRANTED TO 05/15/2014

1041 Department of the Treasury Internal Revenue Service

U.S. Income Tax Return for Estates and Trusts

2012

For calendar year 2012 or fiscal year beginning SEPTEMBER 13, 2012 and ending AUGUST 31, 2013 OMB No. 1545-0092

Header section containing: A Check all that apply (Decedent's estate, Simple trust, etc.); B Number of Schedules K-1 attached; C Employer identification number; D Date entity created; E Nonexempt charitable and split-interest trusts; F Check applicable boxes (Initial return, Final return, Amended return, etc.); G Check here if the estate or trust made a section 645 election.

Main table with columns for Income, Deductions, and Tax and Payments. Rows include: 1 Interest Income (5,623); 2a Total ordinary dividends (6,092); 3-9 Total Income (74,080); 10-16 Deductions (Total 77,461); 17 Adjusted total income (<3,381); 22 Taxable income (<3,981); 23 Total tax (0); 24 Payments (Total 0); 25 Total payments; 26 Estimated tax penalty; 27 Tax due; 28 Overpayment; 29 Amount of line 28 to be credited to 2013 estimated tax (Refunded).

Signature and Preparer sections. Includes: Sign Here (Signature of Benjamin P. Brown, dated 5/15/14); Paid Preparer Use Only (Gerald R. Lewin, CBI2 MMH, LLC, 1675 N. Military Trail, Boca Raton, FL 33486, dated 5/10/14); PTIN (P01266202); Firm's EIN (34-1900735); Phone no. ((561) 994-5050).

From: Foglietta, Joy A
Sent: Monday, March 16, 2015 5:21 PM
To: McDowell, Sherri H.
Subject: Bernstein

We need to ask the accounting firm for the 2013 K1's on:
Bernstein Family Investments LLLP
Bernstein Holdings LLC
LIC Holdings Inc

We can tell them when they ask about their payment that we have to get authorization from the court and are working on a petition in that regard

Thanks!

Joielle A. Foglietta, Esquire
Ciklin Lubitz & O'Connell
515 North Flagler Drive
20th Floor
West Palm Beach, Florida 33401
Tel: 561-832-5900
Fax: 561-833-4209

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Crum, Richard B.

From: Crum, Richard B.
Sent: Wednesday, February 11, 2015 5:38 PM
To: Foglietta, Joy A; Labutka, Bidy
Subject: RE: Need help from RBC. FW: Sahm/Bernstein Family Realty LLC mortgage

$110,000 * 18\% / 365 \text{ days} = 54.24$

18% interest is a killer, thus that suggestion to compromise to a lower rate It is statutory though and I don't know the personal dynamics here although I thought the lender was a friend of the family

-----Original Message-----

From: Foglietta, Joy A
Sent: Wednesday, February 11, 2015 5:30 PM
To: Crum, Richard B.; Labutka, Bidy
Subject: RE: Need help from RBC. FW: Sahm/Bernstein Family Realty LLC mortgage

Where do they come up w the \$53 a day?

Joielle A. Foglietta, Esquire
Ciklin Lubitz Martens & O'Connell
Telephone: 561-832-5900
jfoglietta@ciklinlubitz.com

-----Original Message-----

From: Crum, Richard B.
Sent: Wednesday, February 11, 2015 1:34 PM
To: Labutka, Bidy
Cc: Foglietta, Joy A
Subject: RE: Need help from RBC. FW: Sahm/Bernstein Family Realty LLC mortgage

Interest is computed at 3.5% to 6/20/14 then default rate of 18% to 2/20/15 It is my understanding the maximum default interest rate is 18% on notes under \$500K (687.03) Perhaps this default rate is negotiable.

-----Original Message-----

From: Labutka, Bidy
Sent: Wednesday, February 11, 2015 9:06 AM
To: Crum, Richard B.
Subject: Need help from RBC. FW: Sahm/Bernstein Family Realty LLC mortgage

We need your help please.

Attached is a mortgage and note/ amendment and a payoff letter. Is the interest computed correctly in the payoff letter?

The Simon Bernstein estate (BMO as PR) is assuming the mortgage from lender Sahm.

-----Original Message-----

From: Foglietta, Joy A
Sent: Tuesday, February 10, 2015 5:19 PM
To: Labutka, Bidy
Subject: RE: Sahm/Bernstein Family Realty LLC mortgage

Please ask RBC to review - thanks

Joielle A. Foglietta, Esquire
Ciklin Lubitz Martens & O'Connell
Telephone: 561-832-5900
jfoglietta@ciklinlubitz.com

-----Original Message-----

From: Labutka, Bidy
Sent: Tuesday, February 10, 2015 10:17 AM
To: Foglietta, Joy A
Subject: RE: Sahm/Bernstein Family Realty LLC mortgage

Yes, there is default language but I do not know how to figure it out. There is 5% penalty payment which I tried putting into the per diem which did not work, then tried adding it to principal and computing interest on it and that did not come out near his per diem.

-----Original Message-----

From: Foglietta, Joy A
Sent: Tuesday, February 10, 2015 10:15 AM
To: Labutka, Bidy
Subject: Re: Sahm/Bernstein Family Realty LLC mortgage

It's not in the mortgage or note?

Sent from my iPhone

> On Feb 10, 2015, at 10:14 AM, Labutka, Bidy <BLabutka@ciklinlubitz.com> wrote:

>

> This message cannot be displayed because of the way it is formatted.

> Ask the sender to send it again using a different format or email

> program. message/rfc822



JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

Federal Identification Number: 13-4994650
800/576-0938

ESTATE OF SIMON BERNSTEIN
BENJAMIN P. BROWN, CURATOR
MATWICZYK & BROWN LLP
625 N FLAGLER DR STE 401
WEST PALM BEACH, FL 33401
Account Number: M 55828-00-4

2014 Distributions From Pensions, Annuities, Retirement
or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.
(Form 1099-R)

OMB No. 1545-0119

Copy C

For Recipient's Records
(keep for your records)

RECIPIENT'S Identification Number: XX-XXX442

1. Gross distribution	2a. Taxable amount	2b. Taxable amount not determined	4. FEDERAL INCOME TAX WITHHELD	7. Distribution code(s)	IRA/SEP/SIMPLE	12. STATE TAX WITHHELD	13. State code/Payer's state no.
48,334.01		<input checked="" type="checkbox"/>		4	<input checked="" type="checkbox"/>		

Department of the Treasury - Internal Revenue Service

THIS INFORMATION IS BEING FURNISHED TO THE INTERNAL REVENUE SERVICE.



02740700170121E11B05
02840700040010406405



JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

Federal Identification Number: 13-4994650
800/576-0938

ESTATE OF SIMON BERNSTEIN
BENJAMIN P. BROWN, CURATOR
MATWICZYK & BROWN LLP
625 N FLAGLER DR STE 401
WEST PALM BEACH, FL 33401
Account Number: M 55828-00-4

2014 IRA Contribution Information (Form 5498)

OMB No. 1545-0747

Copy B For Participant
(keep for your records)

PARTICIPANT'S Social Security Number XX-XXX442

1.	IRA contributions (other than amounts in lines 2-4, 8-10, 13a and 14a)	
2.	Rollover contributions	
3.	Roth IRA conversion amount	
4.	Recharacterized contributions	
5.	Fair market value of account	510,897.32
6.	Life insurance cost included in line 1	
7.	IRA <input checked="" type="checkbox"/> SEP <input type="checkbox"/> SIMPLE <input type="checkbox"/> Roth IRA <input type="checkbox"/>	
8.	SEP contributions	
9.	SIMPLE contributions	
10.	Roth IRA contributions	
11.	If marked, required minimum distribution for 2015	
12a.	RMD Date	12/31/2015
12b.	RMD Amount	56,142.56
13a.	Postponed Contribution	
13b.	Year	
13c.	Code	
14a.	Repayments	
14b.	Code	

THIS INFORMATION IS BEING FURNISHED TO THE INTERNAL REVENUE SERVICE.

Department of the Treasury-Internal Revenue Service



02740700170121511007
02840700040010405407

Crum, Richard B.

38 48

From: Labutka, Biddy
Sent: Thursday, January 29, 2015 10:04 AM
To: Crum, Richard B.; Foglietta, Joy A
Cc: O'Connell, Brian M.
Subject: IRA - TAX ISSUES PER RBC---RE: EO Simon Bernstein

I will work on tracking down all information you mention.

BMO was appointed PR 7-24-14, succeeding Ben Brown, Esq. as curator. We did not do an extension and Brown likely did not either. I'll confirm.

To confirm, we did not take a \$500,000 IRA distribution in FYE 8/31/14.

Joy – if the claim is not deductible, the IRA is insufficient to pay BMO's proposed payments and the resulting tax. The estate will have to look to the Trust for contribution.

Majority of attorneys fees to Brown and others were paid throughout FYE 8/31/14 from regular cash on hand which is now depleted.

We withdrew \$30,000 or so from the IRA to pay CLMO fees after 8/31/14.

From: Crum, Richard B.
Sent: Wednesday, January 28, 2015 7:18 PM
To: Foglietta, Joy A; Labutka, Biddy
Subject: EO Simon Bernstein

Biddy has an email on missing items for the last FYE 8/31/14 Form 1041.
There may be a small tax due (less than 3,000) but there are three missing K-1s that might impact the tax.

On the IRA distribution of 500,000, this is all taxable.

Payment of the mortgage of 110,000 is not deductible
Interest (accrued) of approx. 6,200) is deductible
RE taxes are deductible
Insurance is partially deductible

Stansbury settlement may not be deductible. Need to know the Origin of the claim.
Settlement agreement does not address the taxability issue (if the estate gets a deduction, it is taxable to Stansbury)

Trusts Marginal tax rate in the Trust is 39.6%.
Minor deductions above.
Estimated tax on the 500,000 distribution is approx. 190,000

There should be a reserve for CLMO fees.

Final accounting showed some receivable from family entities (45.5K), Jewelry etc (114K); Note (365K)
Just 340K + CLMO Reser

TCW Joy 1/30/15: IRA 500,000

<i>Deductible claim</i>	<i>(340,000)</i>
<i>M/O Loan</i>	<i>(110,000)</i>
<i>RE TAX + Int.</i>	<i>(17,000)</i>
<i>Future Est Exp.</i>	<i>(7,000)</i>
<i>CLMO Reserve</i>	<i>(100,000)</i>
<i>TAXES - 1041</i>	<i>(45,000)</i>
<i>Shortfall</i>	<i>(119,000)</i>

yes, Commission & Page Claim

*① Contribution From Tru
② DNP DEBT & part due
CARRY COST
Just 340K + CLMO Reser*

Crum, Richard B.

From: Labutka, Biddy
Sent: Wednesday, February 11, 2015 9:06 AM
To: Crum, Richard B.
Subject: Need help from RBC. FW: Sahn/Bernstein Family Realty LLC mortgage
Attachments: Mortgage & Note + Amended to Sahn - 6-20-08.pdf; Payoff letter.pdf

We need your help please.

Attached is a mortgage and note/ amendment and a payoff letter. Is the interest computed correctly in the payoff letter?

The Simon Bernstein estate (BMO as PR) is assuming the mortgage from lender Sahn.

-----Original Message-----

From: Foglietta, Joy A
Sent: Tuesday, February 10, 2015 5:19 PM
To: Labutka, Biddy
Subject: RE: Sahn/Bernstein Family Realty LLC mortgage

Please ask RBC to review - thanks

Joielle A. Foglietta, Esquire
Ciklin Lubitz Martens & O'Connell
Telephone: 561-832-5900
jfoglietta@ciklinlubitz.com

-----Original Message-----

From: Labutka, Biddy
Sent: Tuesday, February 10, 2015 10:17 AM
To: Foglietta, Joy A
Subject: RE: Sahn/Bernstein Family Realty LLC mortgage

Yes, there is default language but I do not know how to figure it out. There is 5% penalty payment which I tried putting into the per diem which did not work, then tried adding it to principal and computing interest on it and that did not come out near his per diem.

-----Original Message-----

From: Foglietta, Joy A
Sent: Tuesday, February 10, 2015 10:15 AM
To: Labutka, Biddy
Subject: Re: Sahn/Bernstein Family Realty LLC mortgage

It's not in the mortgage or note?

Sent from my iPhone

> On Feb 10, 2015, at 10:14 AM, Labutka, Biddy <BLabutka@ciklinlubitz.com> wrote:

>

3.5% to 6.75%
18% default
per
\$ 387.07

Date: February 6, 2015

Attn: Brian M. O'Connell, Esq.

Re: **Note Owner: Walter E. Sahn and Patricia Sahn, his wife**
Borrower: Bernstein Family Realty, LLC

Legal: Lot 68, Block G, BOCA MADERA UNIT 2, according to Plat thereof, recorded in Plat Book 32, Pages 59 and 60, of the Public Records of Palm Beach County, Florida.

Property Address: 2753 NW 34th Street, Boca Raton, Florida 33434

Original Loan Amount \$110,000.00

Our File No. 11-182

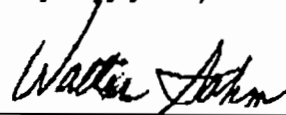
Dear Mr. O'Connell:

The following amounts are due to us for the full and final payment and satisfaction of the above referenced mortgage loan through February 20, 2015, along with a daily per diem interest thereafter.


Outstanding Principal:	\$110,000.00	
Interest through June 20, 2014	\$ 3,850.00	3.5%
Default Interest (at \$54.24 per day)		
From June 20, 2014 to February 20, 2015	\$ 13,288.80	18.2%
Attorneys Fees		
(3 hours @ \$300.00 per hour)	\$ 900.00	
Total to Payoff Loan in Full	\$128,038.80	

Payments received after February 20, 2015 shall require additional interest at the rate of \$54.24 per day. In the event payment in full is not received by February 28, 2015, this payoff statement shall be void. Upon payment in full we will execute and deliver an Assignment of Mortgage to the Estate of Simon L. Bernstein.

Very truly yours,



Walter E. Sahn


Patricia Sahn

FYE 8/31/14

Crum, Richard B.

From: Crum, Richard B.
Sent: Wednesday, January 28, 2015 7:05 PM
To: Labutka, Bidy
Subject: RE: Are you able to assist Joy who needs info by tomorrow?

The estate is on a FYE – 8/31/2014. **Return was due 12/15/2014**
Was an extension filed?
There were three K1 investments on the 2012 return. Will need the 2013 K1's on:
Bernstein Family Investments LLLP
Bernstein Holdings LLC
LIC Holdings Inc

There is a 'Final Accounting' in the workpapers as of 2/28/14. I there a checkbook for activity since then?
Schedule C shows a Distribution of 25,000, which is the RMD, but does not show to whom (12/31/2013)?
Were there other IRA withdrawals during the fiscal year?
Beneficiary information?
JP Morgan account – 1099 or statement as of 8/31/2014.

Interest on the Note from 6/19/2014 to 1/28/2015 is 2,352.19 (223 days)

The RE taxes are deductible. The insurance is but subject to 2% floor.

The claim payment of 340K to Stansbury may or may not be deductible. What is the nature of the claim?
If its deductible to us, its taxable to him.
The Settlement Agreement does not address this issue.

From: Labutka, Bidy
Sent: Wednesday, January 28, 2015 3:53 PM
To: Crum, Richard B.
Subject: Are you able to assist Joy who needs info by tomorrow?

We will need you to do estate 1041s but for now, can you provide info which Joy needs to include in a letter to be sent out tomorrow?

Please review the following and let me know what else you need in order to calculate estimated income tax due on IRA withdrawals or to determine if some of the proposed disbursements are tax deductible.

✓ BMO is the successor Pers. Rep of the Estate of Simon Bernstein who died 9/12/12.

✓ The estate's only liquid asset currently is a \$500,000 IRA.
We do not have tax withholding on withdrawals because up to now, all withdrawals have been used to pay legal fees, a deductible expense.

Brian' proposed disbursements to be paid with IRA withdrawals are:

6/19/14 3.5%

- the 1st mortgage (\$110,000 plus \$3,850 interest to june of 2014- need to figure out interest to today)---- mortgage and note attached – can you do calculate interest please?
→ $1/28/15 = 223 \text{ days} = 2,352.19$
- taxes and interest and insurance on 2753 NW 34th street boca (for 2013 and 2014); (I will find out these amounts but they are deductible, correct?)
- the settlement with Stansbury (\$340,000) – to settle a claim filed against the estate. (Tax deductible?)

Please, thank you and sorry.
Biddy

From: Foglietta, Joy A
Sent: Wednesday, January 28, 2015 1:08 PM
To: Labutka, Biddy
Subject: RE: Bernstein

I think you are probably right- so please calculate for me the approximate tax implications- i need a rough number to write a letter to all counsel tomorrow – also fill in for me the real estate taxes etc- thanks!!!

Joielle A. Foglietta, Esquire
Ciklin Lubitz Martens & O'Connell
Telephone: 561-832-5900
jfoglietta@ciklinlubitz.com

From: Labutka, Biddy
Sent: Wednesday, January 28, 2015 1:05 PM
To: Foglietta, Joy A
Subject: RE: Bernstein

I think but I am not sure, the estate would have to pay tax on most of it as there is little in the way of deductions to offset it the distribution. I do not think we can take the \$110,000 and \$340,00 principal amounts / debts as income tax deductions.

RE taxes, interest and insurance are all income tax deductible expenses of estate administration and will offset the IRA distribution.

Likewise, previous IRA distributions were to pay deductible legal fees and other estate admin expenses.

I will check with RBC.

From: Foglietta, Joy A
Sent: Wednesday, January 28, 2015 12:53 PM
To: Labutka, Biddy
Subject: Bernstein

BL- What would the tax implications be if we took out enough from the IRA to pay:

- the 1st mortgage (\$110,000 plus \$3,850 interest to june of 2014- need to figure out interest to today),
- taxes and interest and insurance on 2753 NW 34th street boca (for 2013 and 2014); and
- the settlement with Stansbury (\$340,000)

is there any way we could figure this out by tomorrow?

Joielle A. Foglietta, Esquire
Ciklin Lubitz Martens & O'Connell
515 North Flagler Drive
20th Floor
West Palm Beach, Florida 33401
Tel: 561-832-5900
Fax: 561-833-4209

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IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FLORIDA
 PROBATE DIVISION

FILE NO. 502012CP004391XXXXSB

IN RE: ESTATE OF
 SIMON BERNSTEIN,

Deceased.

AMENDED ACCOUNTING OF CURATOR

From: March 1, 2014, Through: August 31, 2014

SUMMARY

	<u>Income</u>	<u>Principal</u>	<u>Totals</u>
I. <u>Starting Balance</u> Assets per Inventory or on Hand at Close of Last Accounting Period			\$1,107,664.39 ²
II. <u>Receipts</u> Schedule A:	\$12.79	\$12,245.00	\$12,257.79
III. <u>Disbursements</u> Schedule B:	\$0.00	\$17,555.46	\$17,555.46
IV. <u>Distributions</u> Schedule C:	\$0.00	\$12,245.00	\$12,245.00
V. <u>Capital Transactions and</u> <u>Adjustments</u> Schedule D: Net Gain or (Loss)	\$0.00	\$31,201.76	\$31,201.76
VI. <u>Assets on Hand at Close of</u> <u>Accounting Period</u> Schedule E: Cash and Other Assets			<u>\$1,121,323.48</u>

NOTE: Refer to Florida Probate Rule 5.330(b), 5.345, 5.346, and 5.400.

Also see Accountings, Chapter 12 of Practice Under Florida Probate Code (Fla. Bar CLE).

Entries on Summary are to be taken from totals on Schedules A, B, C, and D.

The Summary and Schedules A, B, C, D and E are to constitute the full accounting. Every transaction occurring during the accounting period should be reflected on the Schedules.

All purchases and sales, all adjustments to the inventory or carrying value of any asset, and any other changes in the assets (such as stock splits) should be described on Schedule D.

The amount in the "Total" column for Item VI must agree with the total inventory or adjusted carrying value of all assets on hand at the close of the accounting period on Schedule E.

² Assets on Hand at Close of Accounting filed by Co-Personal Representatives, Donald Tescher and Robert Spallina, for the period September 13, 2012 through February 28, 2014 (the "T&S Accounting"). The T&S Accounting has not been approved by the Court, and multiple objections have been filed and remain pending.
 {00028785.DOCX}

**AMENDED ACCOUNTING OF CURATOR
ESTATE OF SIMON BERNSTEIN
From: March 1, 2014, Through: August 31, 2014**

SCHEDULE A- Receipts During Period

Date	Brief Description of Items	Income	Principal
03/27/14	2013 Kia Automobile (VIN KNDJT2A50D7497193) ³		\$12,245.00
03/01/14 – 04/21/14	Interest earned on Sabadell Checking Account Ending 7176	\$5.53	
04/21/14 – 08/31/14	Interest earned on Sabadell Checking Account Ending 5346	\$7.26	
	TOTAL	----- \$12.79	----- \$12,245.00

Simon Bernstein

NOTE: Schedule A should reflect only those items received during administration that are not shown on the inventory. Classification of items as income or principal is to be in accordance with the provisions of the Florida Uniform Principal and Income Act, Chapter 738, Florida Statutes.

Entries involving the sale of assets or other adjustments to the carrying values of assets are to be shown on Schedule D, and not on Schedule A.

³ Not shown on the Inventory or the T&S Accounting. The original title to the Kia was received by the Curator on March 27, 2014.
{00028785.DOCX}

**AMENDED ACCOUNTING OF CURATOR
ESTATE OF SIMON BERNSTEIN
From: March 1, 2014, Through: August 31, 2014**

SCHEDULE B - Disbursements

Date	Brief Description of Items	Income	Principal
	<u>From Sabadell Account Ending 5346:</u>		
05/13/14	CBIZ MHM, Inc. (Invoice dated 2/28/14 and addressed to Simon Bernstein Estate)		\$1,886.94
05/13/14	Matwiczuk & Brown, LLP (Curator fees, Court Order dated 4/22/14)		\$8,481.62
06/12/14	Matwiczuk & Brown, LLP (Curator fees, Court Order dated 6/12/14)		\$7,186.90
			----- \$17,555.46 ⁴

NOTE: Schedule B should reflect only those items paid out during the accounting period. Classification of disbursements as income or principal is to be in accordance with the provisions of the Florida Uniform Principal and Income Act, Chapter 738, Florida Statutes.

Entries involving the purchase of assets or adjustments to the carrying values of assets are to be shown on Schedule D, and not on Schedule B.

⁴ On June 20, 2014, the Curator filed his Third Petition for Payment of Curator's Fees seeking payment of his fees and costs incurred in May 2014 in the total amount of \$14,022.84. On July 16, 2014, the Curator filed his Fourth Petition for Payment of Curator's Fees seeking payment of fees and costs incurred in June 2014 in the total amount of \$16,781.46. On August 11, 2014, the Curator filed his Fifth Petition for Payment of Curator's Fees seeking payment of fees and costs incurred in July 2014 in the total amount of \$7,765.53. All three Petitions are pending.

AMENDED ACCOUNTING OF CURATOR

ESTATE OF SIMON BERNSTEIN

From: March 1, 2014, Through: August 31, 2014

SCHEDULE C- Distributions

Date	Brief Description of Items	Income	Principal
04/11/14	2013 Kia Automobile (VIN KNDJT2A50D7497193) transferred to Candice Bernstein per Court Order dated 3/26/14 ⁵		\$12,245.00

NOTE: Schedule C should reflect only those items or amounts distributed to beneficiaries during the accounting period. Assets distributed should be shown at their inventory or adjusted carrying values. Classification of disbursements as income or principal is to be in accordance with the provisions of the Florida Uniform Principal and Income Act, Chapter 738, Florida Statutes.

Entries involving adjustments to the carrying values of assets are to be shown on Schedule D, and not on Schedule C.

⁵ As the March 26, 2014 Order reflects, there is an unresolved dispute whether this item was gifted by Decedent pre-death.

**AMENDED ACCOUNTING OF CURATOR
ESTATE OF SIMON BERNSTEIN
From: March 1, 2014, Through: August 31, 2014**

SCHEDULE D - Capital Transactions and Adjustments

Date	Brief Description of Transactions	Net Unrealized Gains	Net Loss
03/01/14 – 08/31/14	Net increase in Simon Bernstein IRA (old JP Morgan Account Ending 5007, new JP Morgan Account Ending 8004) ⁶ taking into account income, gains/losses, and distributions from close of the T&S Accounting to the close of this Accounting on 8/31/14. The Net Gain reflects an unrealized gain, which gain or loss will be realized when assets in the IRA account are sold. (See footnote 6 below.)	\$31,201.76	
	TOTAL NET UNREALIZED GAINS AND (LOSSES)	\$31,201.76	\$0.00

NOTE: Schedule D should reflect all purchases and sales of assets and any adjustments to the carrying values of any assets.

Entries reflecting sales should show the inventory or adjusted carrying values, the costs and expenses of the sale, and the net proceeds received. The net gain or loss should be extended in the appropriate column on the right side of Schedule D.

Entries reflecting purchases should reflect the purchase price, any expenses of purchase or other adjustments to the purchase price, and the total amount paid. Presumably no gain or loss would be shown for purchases.

Entries reflecting adjustments in capital assets should explain the change (such as a stock split) and the net gain or loss should be shown in the appropriate column on the right side of Schedule D.

The NET gain or loss should be entered in the Principal column of the Summary.

⁶ On June 19, 2014, the Court entered an Order on Curator's Motion for Instructions Regarding Authority to Liquidate IRA. When the Curator presented the Order to JP Morgan, the Curator was advised that in order to liquidate the assets in the IRA, the assets must first be transferred from the IRA account ending 5007 to a new account ending 8004. On about June 23, 2014, JP Morgan started the process of moving the assets to the new account ending 8004, but that process was halted when the Curator realized that the June 19, 2014 Order required that the IRA assets remain in account ending 5007. On July 16, 2014, the remaining assets in account ending 5007 were transferred to account ending 8004, pursuant to the Amended Order on Curator's Motion for Instructions Regarding Authority to Liquidate IRA entered on July 11, 2014. The assets in account ending 8004 have been converted to cash or its equivalent.

**AMENDED ACCOUNTING OF CURATOR
ESTATE OF SIMON BERNSTEIN
From: March 1, 2014, Through: August 31, 2014**

SCHEDULE E- Assets on Hand at Close of Accounting Period

	Estimated Current Value	Carrying Value
<u>ASSETS OTHER THAN CASH:</u>		
Furniture and Furnishings (located at 7020 Lions Head Lane, Boca Raton, FL and 2494 South Ocean Boulevard, Unit C-5, Boca Raton, FL) per appraisal by Robert A. Hittel Appraisal Services, Inc. dated January 22, 2013	\$51,135.00 ⁷	\$51,135.00
Jewelry (in Brian M. O'Connell's possession) per appraisal by A. Matteini & Co., LLC dated May 14, 2013	\$63,205.00 ⁸	\$63,205.00
Promissory Note dated July 1, 2008, payable to Decedent by Bernstein Family Realty, LLC (original in Brian M. O'Connell's possession)	\$365,000.00 ⁹	\$365,000.00
Simon Bernstein IRA – JP Morgan Account Ending 5007 (old)	\$0.00 ¹⁰	\$0.00
Simon Bernstein IRA – JP Morgan Account Ending 8004 (new)	\$559,217.78 ¹¹	\$559,217.78
Reimbursements owed to the Estate by Bernstein Family Realty, LLC for expenses and legal fees per Schedule D of the T&S Accounting	\$25,500.00	\$25,500.00

⁷ The Order authorizing inspection of this property was entered on June 24, 2014 ("Order"). Counsel for the purported Trustee of the Simon Bernstein Revocable Trust has subsequently advised that some of the items from both the condominium located at 2494 South Ocean Blvd., Unit C-5, Boca Raton, FL ("Condo") and from the house at 7020 Lions Head Lane, Boca Raton, FL ("House") are boxed and in the House's garage, and some items in the Condo were sold with the Condo. Accordingly, it appears unlikely that a) all of the items listed on Robert Hittel's Fair Market Value Appraisal Report, dated January 22, 2013, are still owned by the Estate, and b) that the inspection/inventory can be obtained within the \$500 budget imposed by the Order. The Curator has communicated the above information to the Successor Personal Representative, Brian M. O'Connell, Esq. ("O'Connell"), appointed by this Court on July 24, 2014, so that he can undertake the inspection/inventory process.

⁸ On July 7, 2014, the Curator filed a Motion for Instructions Regarding Jewelry. That Motion is pending. O'Connell took possession of the jewelry on August 29, 2014.

⁹ Face amount of Note. O'Connell took possession of the original Promissory Note on August 29, 2014.

¹⁰ Assets transferred to new JP Morgan Account ending 8004.

¹¹ The ending market value on August 31, 2014 was \$559,217.78. \$559,213.13 of that amount is in cash. The \$4.65 difference is an accrual. According to an email dated July 25, 2014 from JP Morgan, the required minimum distribution for the IRA was short \$18,334.01 for 2013.

Reimbursements owed to the Estate by the Simon Bernstein Insurance Trust ¹² for legal fees per Schedule D of the T&S Accounting	\$20,000.00	\$20,000.00
LIC Holdings, Inc. (Company stock held at corporate office)	Unknown ¹³	Unknown
OTHER ASSETS TOTAL	<u>\$1,084,057.78</u>	<u>\$1,084,057.78</u>
<u>CASH:</u>		
Sabadell Checking Account ending 7176 ¹⁴	\$0.00	\$0.00
Sabadell Checking Account ending 5346	\$11,734.11	\$11,734.11
JP Morgan Checking Account ending 5220 ¹⁵	\$25,531.59	\$25,531.59
CASH TOTAL	<u>\$37,265.70</u>	<u>\$37,265.70</u>
TOTAL ASSETS (must agree with the Total for Item VI on Summary)	<u>\$1,121,323.48</u>	<u>\$1,121,323.48</u>

NOTE: Schedule E should be a complete list of all assets on hand reflecting inventory values for each item, adjusted in accord with any appropriate entries on Schedule D.

Current market values for any assets that are known to be different from the inventory or carrying values as of the close of the accounting period should be shown in the column marked "Current Value." The total inventory or adjusted carrying value (not Current Value) must agree with the Total for Item VI on Summary.

¹² Whether said Trust exists is in dispute and the subject of *Simon Bernstein Irrevocable Insurance Trust DTD 6/21/95, et al v. Heritage Mutual Life Insurance Company*, United States District Court, Northern District of Illinois, Case No. 1:13-CV-03643.

¹³ The Curator has made request on the President of LIC (who is also the purported Trustee of the Simon Bernstein Revocable Trust), through counsel, for information regarding the shares and their value, by letters dated June 18, 2014 and July 7, 2014. As of this Accounting, the information has not been provided to the Curator.

¹⁴ Account closed on April 21, 2014. The closing balance of \$29,282.31 was transferred to the Sabadell account (ending 5346) opened by the Curator on about April 21, 2014.

¹⁵ As of the August 2014 statement, JP Morgan had transferred this account to the name of the Curator, but failed to use the Curator's address for the statements (the June, July, and August 2014 statements incorrectly use the former Co-Personal Representatives' address), in spite of the Curator's numerous requests to update the address. On September 15, 2014, the Curator was advised by JP Morgan that the paperwork to transfer title to the account and update the address has been sent to O'Connell.

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL
 IN RE: ESTATE OF PROBATE DIVISION
 SIMON BERNSTEIN, FILE NO.:50 2012 CP 004391 IZ XXXX
 SB
 Deceased.

FINAL ACCOUNTING OF PERSONAL REPRESENTATIVE

From: 9/13/12 Through: 2/28/14

SUMMARY

	<u>Income</u>	<u>Principal</u>	<u>Totals</u>
I. <u>Starting Balance</u>			
Assets per Inventory			\$1,155,719.64
II. <u>Receipts</u>			
Schedule A:	\$20,264.95	\$37,386.95	\$57,651.90
III. <u>Disbursements</u>			
Schedule B:	\$0.00	\$159,956.80	\$159,956.80
IV. <u>Distributions</u>			
Schedule C:	\$20,213.10	\$4,786.90	\$25,000.00
V. <u>Capital Transactions and Adjustments</u>			
Schedule D: Net Gain or (Loss)	\$0.00	\$79,249.65	\$79,249.65
VI. <u>Assets on Hand at Close of Accounting Period</u>			
Schedule E: Cash and Other Assets			\$1,107,664.39 ✓

**FINAL ACCOUNTING OF PERSONAL REPRESENTATIVE,
ESTATE OF SIMON BERNSTEIN**

From: 9/13/12 Through: 2/28/14

SCHEDULE A
Receipts

Date	Brief Description of Items		Income	Principal
10/9/2012	Monarch Life Proceeds	Not income	\$0	\$2,000.00
2/15/2013	U.S. Treasury (tax refund)	Not income	\$0	\$360.00
11/20/2013	FPL reimbursement - (overpayment)	Not income	\$0	\$240.05
12/17/2013	Fee Reimbursement from Shirley Bernstein Trust (Note 1)		\$0	\$30,000.00
12/31/2013	Required Min. Distribution from Simon IRA JPM (#Ending 5007)		\$20,213.10	\$4,786.90
9/13/2012 - 2/28/2014	Sabadell (#Ending 7176) and JP Morgan (#Ending 5220)		\$51.85	\$0
	TOTAL		\$20,264.95	\$37,386.95

carryforward to 2013 return.

Note 1 - amount represents a fee reimbursement from the Shirley Bernstein Trust to the Simon Bernstein Estate for the period 9/13/2012 through 12/31/2013 for payments made from the Simon Bernstein Estate Acct at JP Morgan Ending 5220 to Tescher & Spallina, P.A.

Per instructions from Robert Spallina, this amount should be prorated from DOD to 12/31/13 and prorata amount reduces the attorneys fees paid to Tescher and Spallina = -22258

picked up \$11- income from DOD to 8/31/2013
 $[51.85/17.5 * 11.5 = 34-$ pass on difference due to no tax effect.

25000

**FINAL ACCOUNTING OF PERSONAL REPRESENTATIVE,
ESTATE OF SIMON BERNSTEIN**
From: 9/13/12 Through: 2/28/14

SCHEDULE B
Disbursements

Date	Brief Description of Items	Income	Principal
Tescher & Spallina, P.A./			
11/1/2012	Fees and Costs	\$0	\$31,448.55
11/8/2012	Fees and Costs	\$0	\$862.94
12/14/2012	Fees and Costs	\$0	\$5,876.20
2/15/2013	Fees and Costs	\$0	\$23,226.27
6/24/2013	Fees and Costs	\$0	\$20,000.00
6/26/2013	Fees and Costs	\$0	\$301.73
6/27/2013	Fees and Costs	\$0	\$20,000.00
8/29/2013	Fees and Costs	\$0	\$12,000.00
12/27/2013	Fees and Costs	\$0	\$8,800.00
Mark R. Manceri, P.A./			
carryforward	Attorney's Fees and Costs	\$0	\$5,000.00
6/10/2013	Attorney's Fees and Costs	\$0	\$3,797.50
8/26/2013	Attorney's Fees and Costs	\$0	\$7,009.50
9/17/2013	Attorney's Fees and Costs	\$0	\$1,448.00
12/3/2013	Attorney's Fees and Costs	\$0	\$1,053.00
1/3/2014	Attorney's Fees and Costs	\$0	\$2,446.00
Bernstein Family Realty, LLC see schedule D			
9/14/2012	LOANS (Bernstein Family Realty)	\$0	\$4,000.00
10/15/2012	LOANS (Bernstein Family Realty)	\$0	\$4,000.00
Misc. Disbursements			
9/18/2012	Check payable to CASH (written pre-death by Decedent)	\$0	\$120.00

fees through 8/29/2013 = 113716- see calculation for amount going to return

fees through 8/26/2013 = 15807 to return

\$1,448.00
\$1,053.00
\$2,446.00

4947

SCHEDULE B Continued
Disbursements

<u>Date</u>	<u>Brief Description of Items</u>	<u>Income</u>	<u>Principal</u>
10/1/2012	Interest Payment on LLLP Loan (autopay)	\$0 ND	\$2,240.89
10/9/2012	American Pioneer Premium (autopay)	\$0 ND	\$268.00
10/12/2012	Unknown - Check written pre-death	\$0 ND	\$90.76
10/15/2012	Florida Power and Light	\$0 ND	\$1,460.85
10/15/2012	Wells Fargo Interest Payment (HELOC)	\$0	\$1,392.86
12/26/2012	Internal Revenue Service	\$0 ND	\$2,861.25
1/25/2013	Bank Expense (close Legacy account)	\$0	\$15.00 ^(A)
5/30/2013	Jewelry Appraisal	\$0	\$237.50 ^(A)
	TOTAL	\$0	\$159,956.80

Σ (A) = 252

was debt and deduction in respect of a decedent so deducted on return (confirmed treatment with Robert Spallina)

FINAL ACCOUNTING OF PERSONAL REPRESENTATIVE,
ESTATE OF SIMON BERNSTEIN

From: 9/13/12 Through: 2/28/14

SCHEDULE C

Distributions

Date	Brief Description of Items	Income	Principal
12/31/2013	Required Min. Distribution to Simon Estate Acct JPM (#Ending 5220)	\$20,213.10	\$4,786.90
TOTAL		\$20,213.10	\$4,786.90

carryforward



who?

25,000

**FINAL ACCOUNTING OF PERSONAL REPRESENTATIVE,
ESTATE OF SIMON BERNSTEIN**

From: 9/13/12 Through: 2/28/14

SCHEDULE D

Capital Transactions and Adjustments

(Does not include distributions. Distributions are shown on Schedule C.)

Date	Brief Description of Transactions	Net Gain	Net Loss
9/14/12	Accounts Receivable from Bernstein Family Realty, LLC (Note 1)	\$4,000.00	see schedule B
10/15/12	Accounts Receivable from Bernstein Family Realty, LLC (Note 1)	\$4,000.00	see schedule B
9/2012 - 12/2013	Accrued Legal Fees from Bernstein Family Realty, LLC payable to the Estate of Simon Bernstein (Note 2)	\$17,500.00	Per Robert Spallina, should be prorated over 15.5 months and 11.5 months reduces fees paid to Tescher and Spallina
9/2012 - 12/2013	Accrued Legal Fees from Simon Bernstein 1995 Insurance Trust payable to the Estate of Simon Bernstein (Note 3)	\$20,000.00	reduces fees paid to Tescher and Spallina per Robert Spallina
9/2012 - 2/2014	Net change in Simon Bernstein IRA Acct Ending 5007 at JPM Morgan taking into account income, gains/losses and distributions from the opening inventory value to the close of the accounting period (Note 4)	\$33,749.65	not reflected on return
TOTAL NET GAINS AND (LOSSES)		\$79,249.65	\$0.00
NET GAIN OR (LOSS)			

Note 1 - Amounts represent automatic payments that were made to Bernstein Family Realty, LLC for Sep 2012 and Oct 2012 prior to autopay being turned off. There is no agreement for the Estate of Simon Bernstein to continue paying expenses for Bernstein Family Realty, LLC post death. Please note that Bernstein Family Realty, LLC is owned by three trusts created by Simon Bernstein for his

Note 2 - Amount represents unreimbursed legal fees from Bernstein Family Realty, LLC to the Estate of Simon Bernstein for payments made from the Simon Bernstein Estate Acct at JP Morgan Ending 5220 to Tescher & Spallina, P.A.

Note 3 - Amount represents unreimbursed legal fees from the Simon Bernstein 1995 Insurance Trust to the Estate of Simon Bernstein for payments made from the Simon Bernstein Estate Acct at JP Morgan Ending 5220 to Tescher & Spallina, P.A.

Note 4 - Please note that opening inventory value of \$519,266.37 did not include a distribution to client immediately preceding death in the amount of \$50,000.00. As such, the opening inventory value is overstated by said amount and the net change in value through the end of the accounting period is understated by said amount.

**FINAL ACCOUNTING OF PERSONAL REPRESENTATIVE,
ESTATE OF SIMON BERNSTEIN**

From: 9/13/12 Through: 2/28/14

SCHEDULE E

Assets on Hand at Close of Accounting Period

(Indicate where held and legal description, certificate numbers or other identification.)

	Estimated Current Value	Carrying Value
ASSETS OTHER THAN CASH:		
Appraised Furniture and Furnishings (at Decedent's home in Boca)	\$51,135.00	\$51,135.00
Appraised Jewelry (in possession of Benjamin Brown, Curator)	\$63,205.00	\$63,205.00
Secured Promissory Note - Due from Bernstein Family Realty, LLC (in possession of Benjamin Brown, Curator)	\$365,000.00	\$365,000.00
Simon Bernstein IRA (JP Morgan Acct. Ending 5007)	\$528,016.02	\$528,016.02
Due From Bernstein Family Realty, LLC	\$25,500.00	\$25,500.00
Due From Simon Bernstein 1995 Insurance Trust	\$20,000.00	\$20,000.00
LIC Holdings, Inc. (Company stock held at corporate office)	N/A	N/A
OTHER ASSETS TOTAL	\$1,052,856.02	<u>\$1,052,856.02</u>
CASH:		
Sabadell Bank (Acct. Ending 7176)		\$29,276.78
JP Morgan (Acct. Ending 5220)		\$25,531.59
CASH TOTAL		<u>\$54,808.37</u>
TOTAL ASSETS (must agree with the Total for Item VI on Summary)		<u>\$1,107,664.39</u>



JPMorgan Chase Bank, N.A.
 Michigan/Florida Markets
 P O Box 659754
 San Antonio, TX 78265-9754

Primary Account: 000000478015220
 For the Period 8/1/14 to 8/29/14



00000549 DPB 021 161 24214 NNNNNNNNNNT 1 000000000 60 0000

ESTATE OF SIMON L. BERNSTEIN, BENJAMIN
 BROWN CURRATOR
 C/O DONALD R. TESCHER AND
 ROBERT L. SPALLINA
 4855 TECHNOLOGY WAY STE 720
 BOCA RATON FL 33431-3351

J.P. Morgan Team

John C Hawkins	(800) 576-0938
Stephen Porter	
For assistance after business hours, 7 days a week.	(800) 576-6209
Deaf and Hard of Hearing	(800) 242-7383
Online access: www.jpmorganonline.com	



JPMorgan Classic Business Checking

Checking Account Summary	Instances	Amount
Beginning Balance		25,531.59
Ending Balance	0	\$25,531.59

Please note this account had no activity during this statement period. The date of last activity for this account was 12/31/13.

Schedule K-1
(Form 1065)

For calendar year 2012 or tax
year beginning _____
ending _____

2012

Department of the Treasury
Internal Revenue Service

**Partner's Share of Income, Deductions,
Credits, etc.**

▶ See separate instructions.

Final K-1 Amended K-1 OMB No. 1545-0099

**Part III Partner's Share of Current Year Income,
Deductions, Credits, and Other Items**

1 Ordinary business income (loss)	3,349.	15 Credits	
2 Net rental real estate income (loss)	1.	16 Foreign transactions	
3 Other net rental income (loss)		* STMT	
4 Guaranteed payments			
5 Interest income	5,556.		
6a Ordinary dividends	6,033.	17 Alternative min tax (AMT) items	
6b Qualified dividends	4,499.	A 39.	
7 Royalties	8.	B* <26.>	
8 Net short-term capital gain (loss)	<562.>	* STMT	
9a Net long-term capital gain (loss)	60,192.	A* 773.	
9b Collectibles (28%) gain (loss)		C* 1.	
9c Unrecaptured sec 1250 gain		19 Distributions	
10 Net section 1231 gain (loss)	<16.>	A 11,595.	
11 Other income (loss)	175.	B 333.	
		N* 4.	
12 Section 179 deduction			
13 Other deductions	29.		
		J* 261.	
		* STMT	
14 Self-employment earnings (loss)			

*See attached statement for additional information.

For IRS Use Only

Part I Information About the Partnership

A Partnership's employer identification number
26-2124343

B Partnership's name, address, city, state, and ZIP code
**BERNSTEIN FAMILY INVESTMENTS LLLP
C/O TESCHER & SPALLINA
4855 TECHNOLOGY WAY, STE 720
BOCA RATON, FL 33431**

C IRS Center where partnership filed return
CINCINNATI, OH

D Check if this is a publicly traded partnership (PTP)

Part II Information About the Partner

E Partner's identifying number
30-6329441

F Partner's name, address, city, state, and ZIP code
**SIMON BERNSTEIN TRUST
C/O TESCHER & SPALLINA
4855 TECHNOLOGY WAY, STE 720
BOCA RATON, FL 33431**

G General partner or LLC member-manager Limited partner or other LLC member

H Domestic partner Foreign partner

I1 What type of entity is this partner? **TRUST**

I2 If this partner is a retirement plan (IRA/SEP/Keogh/etc.), check here

J Partner's share of profit, loss, and capital:

	Beginning	Ending
Profit	0.0000000%	49.5000000%
Loss	0.0000000%	49.5000000%
Capital	0.0000000%	49.5000000%

K Partner's share of liabilities at year end:

Nonrecourse \$ _____

Qualified nonrecourse financing \$ _____

Recourse \$ **0.**

L Partner's capital account analysis:

Beginning capital account	\$ _____
Capital contributed during the year	\$ 498,173.
Current year increase (decrease)	\$ 43,384.
Withdrawals & distributions	\$ (794,525.)
Ending capital account	\$ <252,968.

Tax basis GAAP Section 704(b) book

Other (explain) _____

M Did the partner contribute property with a built-in gain or loss?
 Yes No

If "Yes", attach statement (see instructions)

2012

Schedule K-1 (Form 1065)

For calendar year 2012, or tax

Department of the Treasury Internal Revenue Service

year beginning

ending

Partner's Share of Income, Deductions, Credits, etc.

See separate instructions.

Final K-1

Amended K-1

OMB No. 1545-0099

Part III Partner's Share of Current Year Income, Deductions, Credits, and Other Items

Table with 2 columns: Item number and Amount. Rows include Ordinary business income (33), Net rental real estate income, Other net rental income, Guaranteed payments, Interest income, Dividends, Royalties, Capital gains, and Distributions.

*See attached statement for additional information.

For IRS Use Only

Part I Information About the Partnership, Part II Information About the Partner, and Partner's capital account analysis. Includes fields for identification numbers, names, addresses, and capital account details.

Schedule K-1 (Form 1120S)

Department of the Treasury Internal Revenue Service

Final K-1

Amended K-1

OMB No. 1545-0130

2012

For calendar year 2012, or tax year beginning ending 2012

Part III Shareholder's Share of Current Year Income, Deductions, Credits, and Other Items

Shareholder's Share of Income, Deductions, Credits, etc. See back of form and separate instructions.

Part I Information About the Corporation

A Corporation's employer-identification number 20-5290314
B Corporation's name, address, city, state, and ZIP code LIC Holdings Inc 950 Peninsula Corporate Circle, Suite 3010 Boca Raton, FL 44487
C IRS Center where corporation filed return Cincinnati, OH

Table with 2 columns: Line number and Description. Rows include Ordinary business income (loss) (8,602), Net rental real estate income (loss), Other net rental income (loss), Interest income, Ordinary dividends, Qualified dividends, Royalties, Net short-term capital gain (loss), Net long-term capital gain (loss), Collectibles (28%) gain (loss), Unrecaptured section 1250 gain, Net section 1231 gain (loss), Other income (loss).

Table with 2 columns: Line number and Description. Rows include Credits, Foreign transactions, Alternative minimum tax (AMT) items.

Part II Information About the Shareholder

D Shareholder's identifying number 30-6329442
E Shareholder's name, address, city, state, and ZIP code Simon Bernstein Estate Boca Village Corporate Center I 4855 Technology Way, Suite 720 Boca Raton, FL 33431
F Shareholder's percentage of stock ownership for tax year 36.70 %

Per discussion with Ted Bernstein the Estate has 0 basis in LIC Holdings Inc. Due to software constraints we have treated this as an at risk limitation to prevent a deduction for the loss in the current return.

For IRS Use Only

Table with 2 columns: Line number and Description. Rows include Items affecting shareholder basis, Other information.

* See attached statement for additional information.

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FLORIDA
PROBATE DIVISION

FILE NO. 502012CP004391XXXXSB

IN RE: ESTATE OF
SIMON BERNSTEIN,

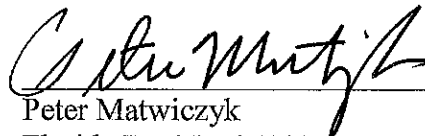
Deceased.

CURATOR'S NOTICE OF FILING AMENDED ACCOUNTING

COMES NOW, Curator, Benjamin P. Brown, and hereby gives notice of filing his Amended Accounting for the period March 1, 2014 through August 31, 2014.

I HEREBY CERTIFY that copies of the foregoing have been sent via e-mail (or U.S. Mail as indicated) to the parties on the attached Service List, this 16th day of September, 2014.

MATWICZYK & BROWN, LLP
Attorneys for the Curator
625 North Flagler Drive, Suite 401
West Palm Beach, Florida 33401
Telephone: (561) 651-4004
Service Email: attorneys@matbrolaw.com


Peter Matwiczuk
Florida Bar No. 251100

ESTATE OF SIMON BERNSTEIN
File No. 502012CP004391XXXXSB

Service List

Max Friedstein 2142 Churchill Lane Highland Park, IL 60035 VIA U.S. MAIL	Alan B. Rose, Esq. Page, Mrachek, Fitzgerald & Rose, P.A. 505 South Flagler Dr., Suite 600 West Palm Beach, FL 33401 arose@pm-law.com	John J. Pankauski, Esq. Pankauski Law Firm PLLC 120 South Olive Avenue 7th Floor West Palm Beach, FL 33401 john@Pankauskilawfirm.com	Carley Friedstein, Minor c/o Jeffrey and Lisa Friedstein, Parents and Natural Guardians 2142 Churchill Lane Highland Park, IL 60035 Lisa@friedsteins.com lisa.friedstein@gmail.com
Pamela Beth Simon 950 N. Michigan Avenue Apartment 2603 Chicago, IL 60611 psimon@stpcorp.com	Irwin J. Block, Esq. The Law Office of Irwin J. Block, PL 700 South Federal Highway Suite 200 Boca Raton, FL 33432 ijb@jiblegal.com	Julia Iantoni, a Minor c/o Guy and Jill Iantoni, Her Parents and Natural Guardians 210 I Magnolia Lane Highland Park, IL 60035 jilliantoni@gmail.com	Joshua, Jacob and Daniel Bernstein, Minors c/o Eliot and Candice Bernstein, Parents and Natural Guardians 2753 NW 34th Street Boca Raton, FL 33434 iviewit@iviewit.tv
Jill Iantoni 2101 Magnolia Lane Highland Park, IL 60035 jilliantoni@gmail.com	Peter Feaman, Esquire Peter M. Feaman, P.A. 3615 Boynton Beach Blvd. Boynton Beach, FL 33436 pfeaman@feamanlaw.com	Eliot Bernstein 2753 NW 34th Street Boca Raton, FL 33434 iviewit@iviewit.tv	John P. Morrissey, Esq. 330 Clematis Street, Suite 213 West Palm Beach, FL 33401 john@jnorrisseylaw.com
Lisa Friedstein 2142 Churchill Lane Highland Park, IL 60035 Lisa@friedsteins.com lisa.friedstein@gmail.com	William H. Glasko, Esq. Golden Cowan, P.A. 1734 South Dixie Highway Palmetto Bay, FL 33157 bill@palmettobaylaw.com		

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FLORIDA
PROBATE DIVISION

FILE NO. 502012CP004391XXXXSB

IN RE: ESTATE OF
SIMON BERNSTEIN,

Deceased.

AMENDED ACCOUNTING OF CURATOR

From: March 1, 2014, Through: August 31, 2014

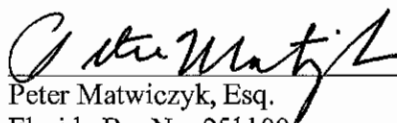
The purpose of this accounting is to acquaint all interested persons with the transactions that have occurred during the period covered by the accounting and the assets that remain on hand. It consists of a SUMMARY sheet and Schedule A showing all Receipts, Schedule B showing all Disbursements, Schedule C showing all Distributions, Schedule D showing all Capital Transactions and Adjustments (the effect of which are also reflected in other schedules, if appropriate), and Schedule E showing assets on hand at the end of the accounting period.

It is important that this accounting be carefully examined. Requests for additional information and any questions should be addressed to the personal representative or the attorneys for the personal representative, the names and addresses of whom are set forth below.

Under penalties of perjury, the undersigned personal representative declares that I have read and examined this accounting and that the facts and figures set forth in the Summary and the attached Schedules are true, to the best of my knowledge and belief, and that it is a complete report of all cash and property transactions and of all receipts and disbursements by me as Curator of the Estate of Simon Bernstein, deceased, from March 1, 2014¹ through August 31, 2014.

Signed on Sept. 16, 2014.

Attorney for the Curator:



Peter Matwiczuk, Esq.

Florida Bar No. 251100

MATWICZYK & BROWN, LLP

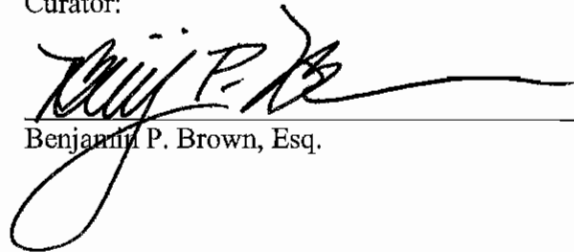
625 North Flagler Drive, Suite 401

West Palm Beach, Florida 33401

Telephone: (561) 651-4004

Service Email: attorneys@matbrolaw.com

Curator:



Benjamin P. Brown, Esq.

¹ The Final Accounting of the undischarged Co-Personal Representatives, Donald Tescher and Robert Spallina, is for the period September 13, 2012 through February 28, 2014. Objections to that Accounting are pending. Benjamin P. Brown was appointed as Curator by Order dated February 25, 2014. Letters of Curatorship were issued to the Curator on March 11, 2014.

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FLORIDA
PROBATE DIVISION

FILE NO. 502012CP004391XXXXSB

IN RE: ESTATE OF
SIMON BERNSTEIN,

Deceased.

AMENDED ACCOUNTING OF CURATOR

From: March 1, 2014, Through: August 31, 2014

SUMMARY

	<u>Income</u>	<u>Principal</u>	<u>Totals</u>
I. <u>Starting Balance</u> Assets per Inventory or on Hand at Close of Last Accounting Period			\$1,107,664.39 ²
II. <u>Receipts</u> Schedule A:	\$12.79	\$12,245.00	\$12,257.79
III. <u>Disbursements</u> Schedule B:	\$0.00	\$17,555.46	\$17,555.46
IV. <u>Distributions</u> Schedule C:	\$0.00	\$12,245.00	\$12,245.00
V. <u>Capital Transactions and Adjustments</u> Schedule D: Net Gain or (Loss)	\$0.00	\$31,201.76	\$31,201.76
VI. <u>Assets on Hand at Close of Accounting Period</u> Schedule E: Cash and Other Assets			<u>\$1,121,323.48</u>

NOTE: Refer to Florida Probate Rule 5.330(b), 5.345, 5.346, and 5.400.

Also see Accountings, Chapter 12 of Practice Under Florida Probate Code (Fla. Bar CLE).

Entries on Summary are to be taken from totals on Schedules A, B, C, and D.

The Summary and Schedules A, B, C, D and E are to constitute the full accounting. Every transaction occurring during the accounting period should be reflected on the Schedules.

All purchases and sales, all adjustments to the inventory or carrying value of any asset, and any other changes in the assets (such as stock splits) should be described on Schedule D.

The amount in the "Total" column for Item VI must agree with the total inventory or adjusted carrying value of all assets on hand at the close of the accounting period on Schedule E.

² Assets on Hand at Close of Accounting filed by Co-Personal Representatives, Donald Tescher and Robert Spallina, for the period September 13, 2012 through February 28, 2014 (the "T&S Accounting"). The T&S Accounting has not been approved by the Court, and multiple objections have been filed and remain pending.

**AMENDED ACCOUNTING OF CURATOR
ESTATE OF SIMON BERNSTEIN
From: March 1, 2014, Through: August 31, 2014**

SCHEDULE A- Receipts During Period

Date	Brief Description of Items	Income	Principal
03/27/14	2013 Kia Automobile (VIN KNDJT2A50D7497193) ³		\$12,245.00
03/01/14 – 04/21/14	Interest earned on Sabadell Checking Account Ending 7176	\$5.53	
04/21/14 – 08/31/14	Interest earned on Sabadell Checking Account Ending 5346	\$7.26	
	TOTAL	----- \$12.79	----- \$12,245.00

NOTE: Schedule A should reflect only those items received during administration that are not shown on the inventory. Classification of items as income or principal is to be in accordance with the provisions of the Florida Uniform Principal and Income Act, Chapter 738, Florida Statutes.

Entries involving the sale of assets or other adjustments to the carrying values of assets are to be shown on Schedule D, and not on Schedule A.

³ Not shown on the Inventory or the T&S Accounting. The original title to the Kia was received by the Curator on March 27, 2014.
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**AMENDED ACCOUNTING OF CURATOR
ESTATE OF SIMON BERNSTEIN
From: March 1, 2014, Through: August 31, 2014**

SCHEDULE B - Disbursements

Date	Brief Description of Items	Income	Principal
	<u>From Sabadell Account Ending 5346:</u>		
05/13/14	CBIZ MHM, Inc. (Invoice dated 2/28/14 and addressed to Simon Bernstein Estate)		\$1,886.94
05/13/14	Matwiczuk & Brown, LLP (Curator fees, Court Order dated 4/22/14)		\$8,481.62
06/12/14	Matwiczuk & Brown, LLP (Curator fees, Court Order dated 6/12/14)		\$7,186.90
			----- \$17,555.46 ⁴

NOTE: Schedule B should reflect only those items paid out during the accounting period. Classification of disbursements as income or principal is to be in accordance with the provisions of the Florida Uniform Principal and Income Act, Chapter 738, Florida Statutes.

Entries involving the purchase of assets or adjustments to the carrying values of assets are to be shown on Schedule D, and not on Schedule B.

⁴ On June 20, 2014, the Curator filed his Third Petition for Payment of Curator's Fees seeking payment of his fees and costs incurred in May 2014 in the total amount of \$14,022.84. On July 16, 2014, the Curator filed his Fourth Petition for Payment of Curator's Fees seeking payment of fees and costs incurred in June 2014 in the total amount of \$16,781.46. On August 11, 2014, the Curator filed his Fifth Petition for Payment of Curator's Fees seeking payment of fees and costs incurred in July 2014 in the total amount of \$7,765.53. All three Petitions are pending.

AMENDED ACCOUNTING OF CURATOR

ESTATE OF SIMON BERNSTEIN
From: March 1, 2014, Through: August 31, 2014

SCHEDULE C- Distributions

Date	Brief Description of Items	Income	Principal
04/11/14	2013 Kia Automobile (VIN KNDJT2A50D7497193) transferred to Candice Bernstein per Court Order dated 3/26/14 ⁵		\$12,245.00

NOTE: Schedule C should reflect only those items or amounts distributed to beneficiaries during the accounting period. Assets distributed should be shown at their inventory or adjusted carrying values. Classification of disbursements as income or principal is to be in accordance with the provisions of the Florida Uniform Principal and Income Act, Chapter 738, Florida Statutes.

Entries involving adjustments to the carrying values of assets are to be shown on Schedule D, and not on Schedule C.

⁵ As the March 26, 2014 Order reflects, there is an unresolved dispute whether this item was gifted by Decedent pre-death.
{00028785.DOCX}

**AMENDED ACCOUNTING OF CURATOR
ESTATE OF SIMON BERNSTEIN
From: March 1, 2014, Through: August 31, 2014**

SCHEDULE D - Capital Transactions and Adjustments

Date	Brief Description of Transactions	Net Unrealized Gains	Net Loss
03/01/14 – 08/31/14	Net increase in Simon Bernstein IRA (old JP Morgan Account Ending 5007, new JP Morgan Account Ending 8004) ⁶ taking into account income, gains/losses, and distributions from close of the T&S Accounting to the close of this Accounting on 8/31/14. The Net Gain reflects an unrealized gain, which gain or loss will be realized when assets in the IRA account are sold. (See footnote 6 below.)	\$31,201.76	
	TOTAL NET UNREALIZED GAINS AND (LOSSES)	\$31,201.76	\$0.00

NOTE: Schedule D should reflect all purchases and sales of assets and any adjustments to the carrying values of any assets.

Entries reflecting sales should show the inventory or adjusted carrying values, the costs and expenses of the sale, and the net proceeds received. The net gain or loss should be extended in the appropriate column on the right side of Schedule D.

Entries reflecting purchases should reflect the purchase price, any expenses of purchase or other adjustments to the purchase price, and the total amount paid. Presumably no gain or loss would be shown for purchases.

Entries reflecting adjustments in capital assets should explain the change (such as a stock split) and the net gain or loss should be shown in the appropriate column on the right side of Schedule D.

The NET gain or loss should be entered in the Principal column of the Summary.

⁶ On June 19, 2014, the Court entered an Order on Curator’s Motion for Instructions Regarding Authority to Liquidate IRA. When the Curator presented the Order to JP Morgan, the Curator was advised that in order to liquidate the assets in the IRA, the assets must first be transferred from the IRA account ending 5007 to a new account ending 8004. On about June 23, 2014, JP Morgan started the process of moving the assets to the new account ending 8004, but that process was halted when the Curator realized that the June 19, 2014 Order required that the IRA assets remain in account ending 5007. On July 16, 2014, the remaining assets in account ending 5007 were transferred to account ending 8004, pursuant to the Amended Order on Curator’s Motion for Instructions Regarding Authority to Liquidate IRA entered on July 11, 2014. The assets in account ending 8004 have been converted to cash or its equivalent.

**AMENDED ACCOUNTING OF CURATOR
ESTATE OF SIMON BERNSTEIN
From: March 1, 2014, Through: August 31, 2014**

SCHEDULE E- Assets on Hand at Close of Accounting Period

	Estimated Current Value	Carrying Value
<u>ASSETS OTHER THAN CASH:</u>		
Furniture and Furnishings (located at 7020 Lions Head Lane, Boca Raton, FL and 2494 South Ocean Boulevard, Unit C-5, Boca Raton, FL) per appraisal by Robert A. Hittel Appraisal Services, Inc. dated January 22, 2013	\$51,135.00 ⁷	\$51,135.00
Jewelry (in Brian M. O'Connell's possession) per appraisal by A. Matteini & Co., LLC dated May 14, 2013	\$63,205.00 ⁸	\$63,205.00
Promissory Note dated July 1, 2008, payable to Decedent by Bernstein Family Realty, LLC (original in Brian M. O'Connell's possession)	\$365,000.00 ⁹	\$365,000.00
Simon Bernstein IRA – JP Morgan Account Ending 5007 (old)	\$0.00 ¹⁰	\$0.00
Simon Bernstein IRA – JP Morgan Account Ending 8004 (new)	\$559,217.78 ¹¹	\$559,217.78
Reimbursements owed to the Estate by Bernstein Family Realty, LLC for expenses and legal fees per Schedule D of the T&S Accounting	\$25,500.00	\$25,500.00

⁷ The Order authorizing inspection of this property was entered on June 24, 2014 ("Order"). Counsel for the purported Trustee of the Simon Bernstein Revocable Trust has subsequently advised that some of the items from both the condominium located at 2494 South Ocean Blvd., Unit C-5, Boca Raton, FL ("Condo") and from the house at 7020 Lions Head Lane, Boca Raton, FL ("House") are boxed and in the House's garage, and some items in the Condo were sold with the Condo. Accordingly, it appears unlikely that a) all of the items listed on Robert Hittel's Fair Market Value Appraisal Report, dated January 22, 2013, are still owned by the Estate, and b) that the inspection/inventory can be obtained within the \$500 budget imposed by the Order. The Curator has communicated the above information to the Successor Personal Representative, Brian M. O'Connell, Esq. ("O'Connell"), appointed by this Court on July 24, 2014, so that he can undertake the inspection/inventory process.

⁸ On July 7, 2014, the Curator filed a Motion for Instructions Regarding Jewelry. That Motion is pending. O'Connell took possession of the jewelry on August 29, 2014.

⁹ Face amount of Note. O'Connell took possession of the original Promissory Note on August 29, 2014.

¹⁰ Assets transferred to new JP Morgan Account ending 8004.

¹¹ The ending market value on August 31, 2014 was \$559,217.78. \$559,213.13 of that amount is in cash. The \$4.65 difference is an accrual. According to an email dated July 25, 2014 from JP Morgan, the required minimum distribution for the IRA was short \$18,334.01 for 2013.

Reimbursements owed to the Estate by the Simon Bernstein Insurance Trust ¹² for legal fees per Schedule D of the T&S Accounting	\$20,000.00	\$20,000.00
LIC Holdings, Inc. (Company stock held at corporate office)	Unknown ¹³	Unknown
OTHER ASSETS TOTAL	\$1,084,057.78	\$1,084,057.78
<u>CASH:</u>		
Sabadell Checking Account ending 7176 ¹⁴	\$0.00	\$0.00
Sabadell Checking Account ending 5346	\$11,734.11	\$11,734.11
JP Morgan Checking Account ending 5220 ¹⁵	\$25,531.59	\$25,531.59
CASH TOTAL	\$37,265.70	\$37,265.70
TOTAL ASSETS (must agree with the Total for Item VI on Summary)	<u>\$1,121,323.48</u>	<u>\$1,121,323.48</u>

NOTE: Schedule E should be a complete list of all assets on hand reflecting inventory values for each item, adjusted in accord with any appropriate entries on Schedule D.

Current market values for any assets that are known to be different from the inventory or carrying values as of the close of the accounting period should be shown in the column marked "Current Value." The total inventory or adjusted carrying value (not Current Value) must agree with the Total for Item VI on Summary.

¹² Whether said Trust exists is in dispute and the subject of *Simon Bernstein Irrevocable Insurance Trust DTD 6/21/95, et al v. Heritage Mutual Life Insurance Company*, United States District Court, Northern District of Illinois, Case No. 1:13-CV-03643.

¹³ The Curator has made request on the President of LIC (who is also the purported Trustee of the Simon Bernstein Revocable Trust), through counsel, for information regarding the shares and their value, by letters dated June 18, 2014 and July 7, 2014. As of this Accounting, the information has not been provided to the Curator.

¹⁴ Account closed on April 21, 2014. The closing balance of \$29,282.31 was transferred to the Sabadell account (ending 5346) opened by the Curator on about April 21, 2014.

¹⁵ As of the August 2014 statement, JP Morgan had transferred this account to the name of the Curator, but failed to use the Curator's address for the statements (the June, July, and August 2014 statements incorrectly use the former Co-Personal Representatives' address), in spite of the Curator's numerous requests to update the address. On September 15, 2014, the Curator was advised by JP Morgan that the paperwork to transfer title to the account and update the address has been sent to O'Connell.

TAXPAYER I.D. NO.

30-6329442

(Keep for your records)

For Form 1099-DIV, INT, MISC, OID, and O. This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the income is taxable and the IRS determines that it has not been reported.

Form 1099-DIV: This may not be the correct figure to report on your income tax return. See instructions on the back.

Form 1098 - Caution: The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.

Form 1099 - This information in boxes 1, 2, 3 and 4 is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points or because you did not report this refund of interest on your return.

1098-E OMB #1545-1578

This document tax information used to be furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for student loan interest.

A person (including a financial institution, a governmental unit, and an educational institution) that receives interest payments of \$800 or more during the year on one or more qualified student loans must furnish this statement to you.

You may be able to deduct student loan interest that you actually paid in 2014 on your income tax return. However, you may not be able to deduct the full amount of interest reported on this statement. On the interest the responsibility for explanations of the requirements for (and how to figure) any allowable deduction for the interest paid. Interest, for more information, see Pub. 970, Tax Benefits for Education, and the Student Loan Interest Deduction Worksheet in your Form 1040 or 1040A instructions.

Borrower's identification number. For your protection, this form may show only the last four digits of your social security number (SSN), individual taxpayer identification number (ITIN), or adoption taxpayer identification number (ATIN). However, the issuer has reported your complete identification number to the IRS, and, where applicable, to state and/or local governments. Account number. May show an account or other unique number the lender assigned to distinguish your account.

Box 1. Shows the interest received by the lender during the year on one or more student loans made to you. For loans made on or after September 1, 2004, box 1 must include loan origination fees and capitalized interest received in 2014 if your loan was made before September 1, 2004, you may be able to deduct loan origination fees and capitalized interest not reported in box 1, line 2, if interest on those loans is reported in box 1. For loans made before September 1, 2004, see Pub. 970 for how to figure any deductible loan origination fees or capitalized interest.

Future developments. For the latest information about developments related to Form 1098-E and its instructions, such as legislation enacted after they were published, go to www.irs.gov/form1098.

www.irs.gov/form

DEPARTMENT OF THE TREASURY - INTERNAL REVENUE SERVICE

1098 OMB #1545-0001

A person (including a financial institution, a governmental unit, and a cooperative housing corporation) who is engaged in a trade or business and, in the course of such trade or business, received loans you at least \$800 of mortgage interest on any one mortgage in the calendar year must furnish this statement to you.

If you received this statement as the payer of record on a mortgage on which there are other borrowers, furnish each of the other borrowers with information about the proper distribution of amounts reported on this form. Each borrower is entitled to deduct only the amount he or she paid and points paid by the seller that represent his or her share of the amount payable as a deduction. Each borrower may have to include in income a share of any amount reported in box 2.

If your mortgage payments were substituted by a government agency, you may not be able to deduct the amount of the subsidy. See the instructions for Form 1040, Schedule A, C, or E for how to report the mortgage interest. Also, for more information, see Pub. 936 and Pub. 528.

Payer/borrower's identification number. For your protection, this form may show only the last four digits of your social security number (SSN), individual taxpayer identification number (ITIN), or adoption taxpayer identification number (ATIN). However, the issuer has reported your complete identification number to the IRS, and, where applicable, to state and/or local governments. Account number. May show an account or other unique number the lender has assigned to distinguish your account.

Box 1. Shows the mortgage interest received by the lender during the year. This amount includes interest on any obligation secured by real property, including a home equity, line of credit, or credit card loan. This amount does not include points, government subsidy payments, or seller payments on a "buy-down" mortgage.

Such amounts are deductible by you only if certain conditions. Caution: If you prepaid interest in 2014 that accrued in full by January 15, 2015, the prepaid interest may be included in box 1. However, you cannot deduct the prepaid amount in 2014 even though it may be included in box 1. If you had a mortgage credit certificate and can claim the mortgage interest credit, see Form 8826. If the interest was paid on a mortgage, home equity, line of credit, or credit card loan secured by your personal residence, you may be subject to a deduction limitation.

Tax Statement for Forms 1098, 1099, 5498 for Year 2014

NAME, ADDRESS AND FEDERAL I.D. NO.

SABADELL UNITED BANK, N.A.
5901 MIAMI LAKES DRIVE EAST
MIAMI LAKES FL 33014-6140

CUSTOMER NAME, ADDRESS

ESTATE OF SIMON L BERNSTEIN
BENJAMIN P BROWN, CURATOR
MATWICZYK & BROWN, LLP
625 N FLAGLER DR SUITE 401
W PALM BEACH FL 33401Payer's Federal ID# 59-1538315
Questions? (305) 825-9132 EXT 5263

768D0100004979-1 000

FORM 1 OF 1

2014 FORM 1099-INT: INTEREST INCOME

Account Type	Account Number	Deduction ID	IRS Description	IRS Box#	Amount
NOW Account	05000015346 00001		Interest income	1	8.99

1098, Copy B, For Payer, OMB #1545-0961

1099-E, Copy B, For Borrower, OMB #1545-1578

1099-DIV, Copy B, For Recipient, OMB #1545-0110

1099-INT, Copy B, For Recipient, OMB #1545-0112

1099-MISC, Copy B, For Recipient, OMB #1545-0115

1098-OID, Copy B, For Recipient, OMB #1545-0117

1099-Q, Copy B, For Recipient, OMB #1545-1768

1099-SA, Copy B, For Recipient, OMB #1545-1517

5498, Copy B, For Participant, OMB #1545-0747

5698-EA, Copy B, For Beneficiary, OMB #1545-1815

5498-SA, Copy B, For Participant, OMB #1545-1518

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL
IN RE: ESTATE OF PROBATE DIVISION
SIMON BERNSTEIN, FILE NO.:50 2012 CP 004391 IZ XXXX SB
Deceased.

**FINAL ACCOUNTING OF
PERSONAL REPRESENTATIVE**

From: 9/13/12 Through: 2/28/14

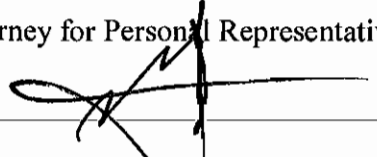
The purpose of this accounting is to acquaint all interested persons with the transactions that have occurred during the period covered by the accounting and the assets that remain on hand. It consists of a SUMMARY sheet and Schedule A showing all Receipts, Schedule B showing all Disbursements, Schedule C showing all Distributions, Schedule D showing all Capital Transactions and Adjustments (the effect of which are also reflected in other schedules, if appropriate), and Schedule E showing assets on hand at the end of the accounting period.

It is important that this accounting be carefully examined. Requests for additional information and any questions should be addressed to the Co-Personal Representatives or the attorneys for the Co-Personal Representatives, the names and addresses of whom are set forth below.

Under penalties of perjury, the undersigned Co-Personal Representatives declare that we have read and examined this accounting and that the facts and figures set forth in the Summary and the attached Schedules are true, to the best of our knowledge and belief, and that it is a complete report of all cash and property transactions and of all receipts and disbursements by us as Co-Personal Representatives of the estate of Simon Bernstein, deceased, from 9/13/12 through 2/28/14.

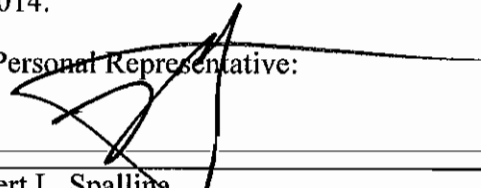
Signed on May 1, 2014.

Attorney for Personal Representative:



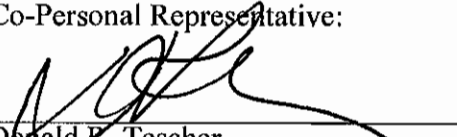
Robert L. Spallina, Esq.
Attorney
Florida Bar No. 497581
Tescher & Spallina, P.A.
925 S. Federal Highway, Suite 500
Boca Raton, FL 33432
Telephone: (561) 997-7008
Fax: (561) 998-2642

Co-Personal Representative:



Robert L. Spallina
Tescher & Spallina, P.A.
925 S. Federal Highway, Suite 500
Boca Raton, FL 33432
Telephone: (561) 997-7008
Fax: (561) 998-2642

Co-Personal Representative:



Donald R. Tescher
Tescher & Spallina, P.A.
925 S. Federal Highway, Suite 500
Boca Raton, FL 33432
Telephone: (561) 997-7008
Fax: (561) 998-2642

**FINAL ACCOUNTING OF PERSONAL REPRESENTATIVE,
ESTATE OF SIMON BERNSTEIN**
From: 9/13/12 Through: 2/28/14

SCHEDULE A
Receipts

<u>Date</u>	<u>Brief Description of Items</u>	<u>Income</u>	<u>Principal</u>
10/9/2012	Monarch Life Proceeds	\$0	\$2,000.00
2/15/2013	U.S. Treasury (tax refund)	\$0	\$360.00
11/20/2013	FPL reimbursement - (overpayment)	\$0	\$240.05
12/17/2013	Fee Reimbursement from Shirley Bernstein Trust (Note 1)	\$0	\$30,000.00
12/31/2013	Required Min. Distribution from Simon IRA JPM (#Ending 5007)	\$20,213.10	\$4,786.90
9/13/2012 - 2/28/2014	Sabadell (#Ending 7176) and JP Morgan (#Ending 5220)	\$51.85	\$0
	TOTAL	\$20,264.95	\$37,386.95

Note 1 - amount represents a fee reimbursement from the Shirley Bernstein Trust to the Simon Bernstein Estate for the period 9/13/2012 through 12/31/2013 for payments made from the Simon Bernstein Estate Acct at JP Morgan Ending 5220 to Tescher & Spallina, P.A.

**FINAL ACCOUNTING OF PERSONAL REPRESENTATIVE,
ESTATE OF SIMON BERNSTEIN**
From: 9/13/12 Through: 2/28/14

SCHEDULE B
Disbursements

<u>Date</u>	<u>Brief Description of Items</u>	<u>Income</u>	<u>Principal</u>
Tescher & Spallina, P.A.			
11/1/2012	Fees and Costs	\$0	\$31,448.55
11/8/2012	Fees and Costs	\$0	\$862.94
12/14/2012	Fees and Costs	\$0	\$5,876.20
2/15/2013	Fees and Costs	\$0	\$23,226.27
6/24/2013	Fees and Costs	\$0	\$20,000.00
6/26/2013	Fees and Costs	\$0	\$301.73
6/27/2013	Fees and Costs	\$0	\$20,000.00
8/29/2013	Fees and Costs	\$0	\$12,000.00
12/27/2013	Fees and Costs	\$0	\$8,800.00
Mark R. Manceri, P.A.			
2/27/2013	Attorney's Fees and Costs	\$0	\$5,000.00
6/10/2013	Attorney's Fees and Costs	\$0	\$3,797.50
8/26/2013	Attorney's Fees and Costs	\$0	\$7,009.50
9/17/2013	Attorney's Fees and Costs	\$0	\$1,448.00
12/3/2013	Attorney's Fees and Costs	\$0	\$1,053.00
1/3/2014	Attorney's Fees and Costs	\$0	\$2,446.00
Bernstein Family Realty, LLC			
9/14/2012	LOANS (Bernstein Family Realty)	\$0	\$4,000.00
10/15/2012	LOANS (Bernstein Family Realty)	\$0	\$4,000.00
Misc. Disbursements			
9/18/2012	Check payable to CASH (written pre-death by Decedent)	\$0	\$120.00

SCHEDULE B Continued
Disbursements

<u>Date</u>	<u>Brief Description of Items</u>	<u>Income</u>	<u>Principal</u>
10/1/2012	Interest Payment on LLLP Loan (autopay)	\$0	\$2,240.89
10/9/2012	American Pioneer Premium (autopay)	\$0	\$268.00
10/12/2012	Unknown - Check written pre-death	\$0	\$90.76
10/15/2012	Florida Power and Light	\$0	\$1,460.85
10/15/2012	Wells Fargo Interest Payment (HELOC)	\$0	\$1,392.86
12/26/2012	Internal Revenue Service	\$0	\$2,861.25
1/25/2013	Bank Expense (close Legacy account)	\$0	\$15.00
5/30/2013	Jewelry Appraisal	\$0	\$237.50
	TOTAL	\$0	\$159,956.80

**FINAL ACCOUNTING OF PERSONAL REPRESENTATIVE,
ESTATE OF SIMON BERNSTEIN**
From: 9/13/12 Through: 2/28/14

SCHEDULE C
Distributions

<u>Date</u>	<u>Brief Description of Items</u>	<u>Income</u>	<u>Principal</u>
12/31/2013	Required Min. Distribution to Simon Estate Acct JPM (#Ending 5220)	\$20,213.10	\$4,786.90
	TOTAL	\$20,213.10	\$4,786.90

**FINAL ACCOUNTING OF PERSONAL REPRESENTATIVE,
ESTATE OF SIMON BERNSTEIN**

From: 9/13/12 Through: 2/28/14

SCHEDULE D

Capital Transactions and Adjustments

(Does not include distributions. Distributions are shown on Schedule C.)

Date	Brief Description of Transactions	Net Gain	Net Loss
9/14/12	Accounts Receivable from Bernstein Family Realty, LLC (Note 1)	\$4,000.00	
10/15/12	Accounts Receivable from Bernstein Family Realty, LLC (Note 1)	\$4,000.00	
9/2012 - 12/2013	Accrued Legal Fees from Bernstein Family Realty, LLC payable to the Estate of Simon Bernstein (Note 2)	\$17,500.00	
9/2012 - 12/2013	Accrued Legal Fees from Simon Bernstein 1995 Insurance Trust payable to the Estate of Simon Bernstein (Note 3)	\$20,000.00	
9/2012 - 2/2014	Net change in Simon Bernstein IRA Acct Ending 5007 at JPM Morgan taking into account income, gains/losses and distributions from the opening inventory value to the close of the accounting period (Note 4)	\$33,749.65	
TOTAL NET GAINS AND (LOSSES) NET GAIN OR (LOSS)		\$79,249.65	\$0.00

Note 1 - Amounts represent automatic payments that were made to Bernstein Family Realty, LLC for Sep 2012 and Oct 2012 prior to autopay being turned off. There is no agreement for the Estate of Simon Bernstein to continue paying expenses for Bernstein Family Realty, LLC post death. Please note that Bernstein Family Realty, LLC is owned by three trusts created by Simon Bernstein for his

Note 2 - Amount represents unreimbursed legal fees from Bernstein Family Realty, LLC to the Estate of Simon Bernstein for payments made from the Simon Bernstein Estate Acct at JP Morgan Ending 5220 to Tescher & Spallina, P.A.

Note 3 - Amount represents unreimbursed legal fees from the Simon Bernstein 1995 Insurance Trust to the Estate of Simon Bernstein for payments made from the Simon Bernstein Estate Acct at JP Morgan Ending 5220 to Tescher & Spallina, P.A.

Note 4 - Please note that opening inventory value of \$519,266.37 did not include a distribution to client immediately preceding death in the amount of \$50,000.00. As such, the opening inventory value is overstated by said amount and the net change in value through the end of the accounting period is understated by said amount.

**FINAL ACCOUNTING OF PERSONAL REPRESENTATIVE,
ESTATE OF SIMON BERNSTEIN**

From: 9/13/12 Through: 2/28/14

SCHEDULE E

Assets on Hand at Close of Accounting Period

(Indicate where held and legal description, certificate numbers or other identification.)

	Estimated Current Value	Carrying Value
ASSETS OTHER THAN CASH:		
Appraised Furniture and Furnishings (at Decedent's home in Boca)	\$51,135.00	\$51,135.00
Appraised Jewelry (in possession of Benjamin Brown, Curator)	\$63,205.00	\$63,205.00
Secured Promissory Note - Due from Bernstein Family Realty, LLC (in possession of Benjamin Brown, Curator)	\$365,000.00	\$365,000.00
Simon Bernstein IRA (JP Morgan Acct. Ending 5007)	\$528,016.02	\$528,016.02
Due From Bernstein Family Realty, LLC	\$25,500.00	\$25,500.00
Due From Simon Bernstein 1995 Insurance Trust	\$20,000.00	\$20,000.00
LIC Holdings, Inc. (Company stock held at corporate office)	N/A	N/A
OTHER ASSETS TOTAL	\$1,052,856.02	<u>\$1,052,856.02</u>
CASH:		
Sabadell Bank (Acct. Ending 7176)		\$29,276.78
JP Morgan (Acct. Ending 5220)		\$25,531.59
CASH TOTAL		<u>\$54,808.37</u>
TOTAL ASSETS (must agree with the Total for Item VI on Summary)		<u>\$1,107,664.39</u>

**Application for Automatic Extension of Time To File
Certain Business Income Tax, Information, and Other Returns**

▶ File a separate application for each return.

▶ Information about Form 7004 and its separate instructions is at www.irs.gov/form7004.

Print or Type	Name ESTATE OF SIMON BERNSTEIN	Identifying number 30-6329442
	Number, street, and room or suite no. (If P.O. box, see instructions.) 515 NORTH FLAGELR DRIVE 20TH FLOOR	
	City, town, state, and ZIP code (If a foreign address, enter city, province or state, and country (follow the country's practice for entering postal code)). WEST PALM BEACH, FL 33401	

Note. File request for extension by the due date of the return for which the extension is granted. See instructions before completing this form.

Part I Automatic 5-Month Extension

1a Enter the form code for the return that this application is for (see below) 04

Application Is For:	Form Code	Application Is For:	Form Code
Form 1065	09	Form 1041 (estate other than a bankruptcy estate)	04
Form 8804	31	Form 1041 (trust)	05

Part II Automatic 6-Month Extension

b Enter the form code for the return that this application is for (see below)

Application Is For:	Form Code	Application Is For:	Form Code
Form 706-GS(D)	01	Form 1120-ND (section 4951 taxes)	20
Form 706-GS(T)	02	Form 1120-PC	21
Form 1041 (bankruptcy estate only)	03	Form 1120-POL	22
Form 1041-N	06	Form 1120-REIT	23
Form 1041-QFT	07	Form 1120-RIC	24
Form 1042	08	Form 1120S	25
Form 1065-B	10	Form 1120-SF	26
Form 1066	11	Form 3520-A	27
Form 1120	12	Form 8612	28
Form 1120-C	34	Form 8613	29
Form 1120-F	15	Form 8725	30
Form 1120-FSC	16	Form 8831	32
Form 1120-H	17	Form 8876	33
Form 1120-L	18	Form 8924	35
Form 1120-ND	19	Form 8928	36

2 If the organization is a foreign corporation that does not have an office or place of business in the United States, check here

3 If the organization is a corporation and is the common parent of a group that intends to file a consolidated return, check here
If checked, attach a statement, listing the name, address, and Employer Identification Number (EIN) for each member covered by this application.

Part III All Filers Must Complete This Part

4 If the organization is a corporation or partnership that qualifies under Regulations section 1.6081-5, check here

5a The application is for calendar year _____, or tax year beginning **SEPTEMBER 1, 2014**, and ending **AUGUST 31, 2015**

b **Short tax year.** If this tax year is less than 12 months, check the reason: Initial return Final return
 Change in accounting period Consolidated return to be filed Other (see instructions-attach explanation)

6 Tentative total tax	6	0.
7 Total payments and credits (see instructions)	7	0.
8 Balance due. Subtract line 7 from line 6 (see instructions)	8	0.

LHA For Privacy Act and Paperwork Reduction Act Notice, see separate Instructions.

3

Request for Copy of Tax Return

OMB No. 1545-0429

► Request may be rejected if the form is incomplete or illegible.

Tip. You may be able to get your tax return or return information from other sources. If you had your tax return completed by a paid preparer, they should be able to provide you a copy of the return. The IRS can provide a **Tax Return Transcript** for many returns free of charge. The transcript provides most of the line entries from the original tax return and usually contains the information that a third party (such as a mortgage company) requires. See **Form 4506-T, Request for Transcript of Tax Return**, or you can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Return or Account Transcript" or call 1-800-908-9946.

1a Name shown on tax return. If a joint return, enter the name shown first. Estate of Simon L. Bernstein ✓	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions) 30-6329442
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)
 Ciklin Lubby 515 N. Flagler Drive, 20th Floor West Palm Beach, FL 3340

4 Previous address shown on the last return filed if different from line 3 (see instructions)
 625 North Flagler Drive West Palm Beach FL 33401

5 If the tax return is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.
 Brian O'Connell (personal representative of Estate of Simon Bernstein) at Ciklin L.

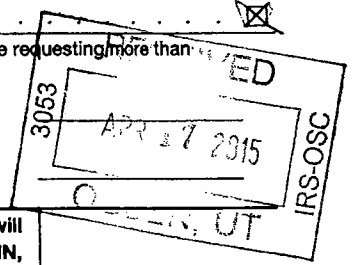
Caution. If the tax return is being mailed to a third party, ensure that you have filled in lines 6 and 7 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax return to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your return information, you can specify this limitation in your written agreement with the third party.

6 Tax return requested. Form 1040, 1120, 941, etc. and all attachments as originally submitted to the IRS, including Form(s) W-2, schedules, or amended returns. Copies of Forms 1040, 1040A, and 1040EZ are generally available for 7 years from filing before they are destroyed by law. Other returns may be available for a longer period of time. Enter only one return number. If you need more than one type of return, you must complete another Form 4506. ► 1041

Note. If the copies must be certified for court or administrative proceedings, check here

7 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than eight years or periods, you must attach another Form 4506.

2012	2013	2014
------	------	------



8 Fee. There is a \$50 fee for each return requested. Full payment must be included with your request or it will be rejected. Make your check or money order payable to "United States Treasury." Enter your SSN, ITIN, or EIN and "Form 4506 request" on your check or money order.

a Cost for each return	50.00
b Number of returns requested on line 7	3
c Total cost. Multiply line 8a by line 8b	150.00

9 If we cannot find the tax return, we will refund the fee. If the refund should go to the third party listed on line 5, check here

Caution. Do not sign this form unless all applicable lines have been completed.
Signature of taxpayer(s). I declare that I am either the taxpayer whose name is on the return requested, or a person authorized to obtain the tax return requested. If the request applies to a joint return, at least one spouse must sign. If signed by an attorney, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I am authorized to execute Form 4506 on behalf of the taxpayer. **Note.** For tax returns being sent to a third party, this form must be received within 120 days of the signature date.

Sign Here

Signature (see instructions): [Signature] Date: [Date]

Title (if line 1a above is a corporation, partnership, estate, or trust): Personal Representative of Estate of Simon L. Bernstein

Spouse's signature: _____ Date: _____

Phone number of taxpayer on line 1a or 2a: _____

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

IN RE: ESTATE OF:

PROBATE DIVISION

SIMON L. BERNSTEIN,

FILE NO: 502012CP4391XXXXSB

Deceased.

SUCCESSOR LETTERS OF ADMINISTRATION
(single personal representative)

2014 JUL 25 AM 9:15
SHARON R. BOCK, CLERK
PALM BEACH COUNTY
SOUTH CITY BRANCH

TO ALL WHOM IT MAY CONCERN


WHEREAS, SIMON L. BERNSTEIN, a resident of Palm Beach County, Florida, on September 12, 2012, owning assets in the State of Florida, and

WHEREAS, BRIAN M. O'CONNELL has been appointed successor personal representative of the estate of decedent and has performed all acts prerequisite to issuance of Successor Letters of Administration in the estate,

NOW, THEREFORE, I, the undersigned circuit judge, declare BRIAN M. O'CONNELL duly qualified under the laws of the State of Florida to act as successor personal representative of the estate of SIMON L. BERNSTEIN, deceased, with full power to administer the estate according to law; to ask, demand, sue for, recover and receive the property of the decedent; to pay the debts of the decedent as far as the assets of the estate will permit and the law directs; and to make distribution of the estate according to law.

DONE and ORDERED in chambers in Delray Beach, Florida on the 24 day of


_____, 2014.



MARTIN H. COLIN, CIRCUIT JUDGE

Copies furnished to all on the Service List attached

SERVICE LIST

<p>Alan B. Rose, Esq. Page, Mrachek, Fitzgerald & Rose, P.A. 505 S. Flagler Dr., Suite 600 West Palm Beach, FL 33401 (561) 355-6991 arose@pm-law.com Attorney for Ted S. Bernstein</p>	<p>John J. Pankauski, Esq. Pankauski Law Firm PLLC 120 South Olive Ave., 7th Floor West Palm Beach, FL 33401 (561) 514-0900 john@Pankauskilawfirm.com Attorney for Ted S. Bernstein</p>	<p>Irwin J. Block, Esq. The Law Office of Irwin J. Block, PL 700 South Federal Highway, Suite 200 Boca Raton, FL 33432 lib@iublegal.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>William H. Glasko, Esq. Golden Cowan, P.A. 1734 South Dixie Highway Palmetto Bay, FL 33157 bill@palmcctobaylaw.com</p>	<p>John P. Morrissey, Esq. 330 Clematis St., Suite 213 West Palm Beach, FL 33401 john@jpmorrisseylaw.com</p>	<p>Max Friedstein. 2142 Churchill Lane. Highland Park, IL 60035 Beneficiary</p>	<p>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>Lisa Friedstein 2142 Churchill Lane Highland Park, IL 60035 Lisa@friedsteins.com Lisa.friedstein@gmail.com</p>	<p>Jill Iantoni 2101 Magnolia Lane Highland Park, IL 60035 jilliantoni@gmail.com</p>	<p>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>	<p>Eliot Bernstein 2753 N.W. 34th St. Boca Raton, FL 33434 iviewit@iviewit.tv</p>
<p>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>Benjamin P. Brown, Esq. Matwiczuk & Broaw LLP 625 N. Flagler Dr., #401 West Palm Beach, FL 33401 bbrown@matbrolaw.com</p>	



STATE OF FLORIDA - PALM BEACH COUNTY

I hereby certify that the foregoing is a true
copy as recorded in my office and the
same is in full force and effect.

THIS 18th DAY OF September 20 14

SHARON B. BOCK
CLERK & COMPTROLLER

By [Signature]
DEPUTY CLERK

RAIVS Requests for Tax Return Photocopy of Taxpayer Filed Returns

Taxpayer

ESTATE OF SIMON L BERNSTEIN

Date: 06/01/2015

Please refer to all checked boxes for your request for the taxpayer named above.

- 1. We can't respond to your request without additional information. You must submit a new Form 4506 with the corrections checkmarked in this form.
- 2. We can't provide any of the items you requested.
- 3. We are enclosing the items you requested (or providing them to the third party on line 5 of your request) except for those listed below. Please refer to the checked boxes in this letter for more information.
 - Copy of Tax Returns/Forms for tax years: _____
 - Copy of Tax Returns for tax years mailed to you previously _____
- 4. We can't accept altered forms (e.g., white-out, line-through, write-overs, labels/stickers, etc.) or required entries on your forms are illegible. Please complete and submit a new Form 4506.
- 5. The taxpayer's information does not match our records, is incomplete or is missing. You must submit a new Form 4506 and correct the items checked below:
 - Name (Lines 1a/2a or Line 3)
 - Employer Identification or Social Security Number (Lines 1b/2b)
 - Note: Please ensure your TIN matches your name (SSN for individuals, EIN for businesses).
 - Address (Lines 3 and/or 4)
 - Note: Be sure to include your apartment or unit number with your address. If necessary, submit a *Change of Address* (Form 8822).
- 6. The taxpayer's address does not match our records. You must provide one of the following when you resubmit your request:
 - Copies of two pieces of identification bearing the taxpayer's signature
 - An original notarized statement affirming the taxpayer's identity
 - A signed statement worded as follows: "I certify under penalty of perjury under laws of the United States of America that I am the taxpayer who filed the return/forms/transcripts request for the tax periods of _____."
- 7. You asked us to send information to more than one third party. You must submit a separate Form 4506 for each third party recipient.

- 8. The information we need to release taxpayer information to a third party is incomplete. The name and address of the third party should be on line 5 of Form 4506.
- 9. Lines 6 through 8 of Form 4506 must be complete.
- 10. You must request individual tax information and business tax information on separate Forms 4506.
- 11. We can't provide Form _____ information.
- 12. You or your third party will receive a refund for your payment in 4-6 weeks because:
 - Some or all of the products you requested were unavailable.
 - You overpaid.
 - We could not consider your request.
 - Some or all of the products you requested don't require a fee.
- 13. We are returning your payment to you or your designated third party.
- 14. The refund will be issued to the taxpayer. The box on line 9 of Form 4506 has no designation for the issuance of a refund to anyone other than the taxpayer.
- 15. You sent your request without a payment or with an insufficient payment. A fee of \$50 is required for each tax year requested.
- 16. You must submit a newly-signed request with payment. We are in the process of refunding the payment you sent with your initial request; we can't credit it to a new request. You should receive the refund in 4-6 weeks.
- 17. Our office can't process requests for Forms 5500, Annual Return/Report of Employee Benefit Plan. You can get a copy of Form 5500 by writing to:

**Public Disclosure Office, Room N-1513
Pension and Welfare Benefits Administration
200 Constitution Ave., NW
Washington, DC 20210**
- 18. We can't provide a copy of Form 5500-EZ for the plan period you requested (Dec. 1999 through Dec. 2008) because it is unavailable.
- 19. We don't have a record of receiving Forms 1041 for tax years 2012 2013
2014

20. Tax returns are available only for a limited number of years. We no longer have the returns you requested for tax years _____
We destroyed these returns by authorization of the United States Congress.

21. In place of tax returns that have been destroyed, we are providing other tax account information.

22. We have no record of receiving a tax return for tax year(s) _____. However, the IRS prepared a substitute return for this tax year. You can request information about the substitute return under the Freedom of Information Act (FOIA). We are enclosing an information sheet (Notice 1356) on how to submit a request. You can find more information on our website at www.irs.gov.

23. Tax information for tax year(s) _____
_____ is not available until _____.

24. Tax returns for tax years _____ are not currently available. If you filed your returns, please resubmit your request in 60 days.

25. Our records show you submitted an extension of time to file your return. Please resubmit your request 6 weeks after the date you file your return (3 weeks if you file electronically).

26. Some or all of the tax returns you requested are not available.
 In place of the unavailable photocopy for tax years _____, we are providing
 return information free of charge.
Neither a tax return nor return information is available for years _____.

27. We can't provide the information requested for tax years _____
We can only provide tax information for jointly filed tax years to the spouses who signed and filed the returns.

28. We can't provide the Form W-2/W-3 information you requested. The Social Security Administrator (SSA) may be able to provide social earnings information. You can call the SSA at 1-800-772-1213 or submit a written request and the required fee (for non-retirement requests) to:

Social Security Administration
Division of Earnings Records Operations
PO Box 33003
Baltimore, MD 21290-3003

You can also request the earnings information from the employer who issued your W-2.

29. We can't provide Forms W-2, 1098, 1099, and 5498 for any tax year before August 1 of the following year. Please resubmit your request after that date.

30. We can't provide state tax documents. Please contact your local state office.

31. Your request didn't have the appropriate signature, title, or date. Please refer to the enclosed information to determine the appropriate signature for the type of return you are requesting information about.

32. You must submit one of the following authorizations to meet IRS guidelines for receiving information about another taxpayer:

a. Form 2848 (Power of Attorney) that specifies which tax forms or tax matters, tax years, and acts are authorized by the taxpayer. NOTE: If you filed a joint return, you and your spouse must each file Form 2848.

b. Form 8821 (Tax Information Authorization) that specifies which tax forms or tax matters are authorized by the taxpayer.

c. Certificate of Guardianship or other court document granting similar authorization.

33. To receive information about an estate, trust, or deceased taxpayer, you must submit one of the following documents that gives you the authority to act on behalf of the estate. NOTE: The death of a taxpayer makes all previous certificates of guardianship and powers of attorney invalid.

a. Certificate of Guardianship over the estate

b. Letters Testamentary

c. A Will probated by the court

d. Other court documents identifying you as the Personal Representative, Administrator, Executor, Trustee, Beneficiary with material interest in the estate, etc., or granting similar authority.

34. The proof of authorization you provided doesn't cover all of the requested items. To get the information you requested for

Forms _____
for tax years _____ you must provide an authorization that identifies those items.

35. We are still processing the remainder of your request and will provide a final response within 2 to 4 weeks.

36. We are unable to provide the requested information to a third party. Please contact the taxpayer for specific details.

37. We notified the third party listed on line 5 of your Form 4506 that we couldn't complete your request. However, we can't tell a third party the reasons why. The third party may contact you to get the information we need to complete your request.

You can get the forms, schedules, or publications you need by visiting our website at www.irs.gov/formspubs or calling 1-800-TAX-Form (1-800-829-3676).

If you have questions about the information in this form, you can call the Return and Income Verification Services Team at

(801) 620-6057 _____ or fax us at

(801) 620-6922 _____

Please refer to IDRS # 04203-70717

For all other inquiries, you can call:

- 1-267-941-1000 for returns with an international address
- 1-800-829-8374 for individual returns with Schedules C, E, F, or Form 2106
- 1-800-829-0922 for individual returns
- 1-800-829-0115 for business returns

Enclosures:

- Original or copy of request
- Signature letter
- Notice 1355
- Original taxpayer documents

Request for Transcript of Tax Return

OMB No. 1545-1872

▶ Request may be rejected if the form is incomplete or illegible.

▶ For more information about Form 4506-T, visit www.irs.gov/form4506t.

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get Transcript of Your Tax Records" under "Tools" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first. <u>Estate of Simon L. Bernstein</u>	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions) <u>30-6329442</u>
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)
Brian O'Connell 515 N. Flagler Dr. 20th Floor West Palm Bch, FL 33401

4 Previous address shown on the last return filed if different from line 3 (see instructions)

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.

Caution. If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

- 6 Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ 1041
- a Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days
 - b Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days
 - c Record of Account**, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days
 - 7 Verification of Nonfiling**, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days
 - 8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2011, filed in 2012, will likely not be available from the IRS until 2013. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days

Caution. If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately. 2012 2013 2014

Caution. Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

Signature (see instructions)	<u>4/1/15</u> Date	Phone number of taxpayer on line 1a or 2a <u>561-652-5900</u>
Sign Here ▶ <u>Personal Representative of Estate of Simon L. Bernstein</u> Title (if line 1a above is a corporation, partnership, estate, or trust)		
Spouse's signature	Date	

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-T and its instructions, go to www.irs.gov/form4506t. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

General Instructions

Caution. Do not sign this form unless all applicable lines have been completed.

Purpose of form. Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note. If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get Transcript of Your Tax Records" under "Tools" or call 1-800-908-9946.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:	Mail or fax to:
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team Stop 6716 AUSC Austin, TX 73301 512-460-2272
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	Internal Revenue Service RAIVS Team Stop 37106 Fresno, CA 93888 559-456-7227
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	Internal Revenue Service RAIVS Team Stop 6705 P-6 Kansas City, MO 64999 816-292-6102

Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 801-620-6922
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	Internal Revenue Service RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 859-669-3592

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (TIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P. O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note. If the address on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party—Business.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 12 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.

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

IN RE: ESTATE OF:

PROBATE DIVISION

SIMON L. BERNSTEIN,

FILE NO: 502012CP4391XXXXSB

Deceased.

SUCCESSOR LETTERS OF ADMINISTRATION
(single personal representative)

2014 JUL 25 AM 9:51
SHARON R. BOCK, CLERK
PALM BEACH COUNTY
SOUTH CITY BRANCH

TO ALL WHOM IT MAY CONCERN

WHEREAS, SIMON L. BERNSTEIN, a resident of Palm Beach County, Florida on
September 12, 2012, owning assets in the State of Florida, and

WHEREAS, BRIAN M. O'CONNELL has been appointed successor personal
representative of the estate of decedent and has performed all acts prerequisite to issuance of
Successor Letters of Administration in the estate,

NOW, THEREFORE, I, the undersigned circuit judge, declare BRIAN M. O'CONNELL
duly qualified under the laws of the State of Florida to act as successor personal representative of
the estate of SIMON L. BERNSTEIN, deceased, with full power to administer the estate
according to law; to ask, demand, sue for, recover and receive the property of the decedent; to
pay the debts of the decedent as far as the assets of the estate will permit and the law directs; and
to make distribution of the estate according to law.

DONE and ORDERED in chambers in Delray Beach, Florida on the 24 day of


_____, 2014.



MARTIN H. COLIN, CIRCUIT JUDGE

Copies furnished to all on the Service List attached

SERVICE LIST

<p>Alan B. Rose, Esq. Page, Mrachek, Fitzgerald & Rose, P.A. 505 S. Flagler Dr., Suite 600 West Palm Beach, FL 33401 (561) 355-6991 arose@pm-law.com Attorney for Ted S. Bernstein</p>	<p>John J. Pankauski, Esq. Pankauski Law Firm PLLC 120 South Olive Ave., 7th Floor West Palm Beach, FL 33401 (561) 514-0900 john@PankauskiLawFirm.com Attorney for Ted S. Bernstein</p>	<p>Irwin J. Block, Esq. The Law Office of Irwin J. Block, FL 700 South Federal Highway, Suite 200 Boca Raton, FL 33432 ijb@iiblegal.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>William H. Glasko, Esq. Golden Cowan, P.A. 1734 South Dixie Highway Palmetto Bay, FL 33157 bill@palmettobaylaw.com</p>	<p>John P. Morrissey, Esq. 330 Clematis St., Suite 213 West Palm Beach, FL 33401 john@jmorrisseylaw.com</p>	<p>Max Friedstein 2142 Churchill Lane Highland Park, IL 60035 Beneficiary</p>	<p>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>Lisa Friedstein 2142 Churchill Lane Highland Park, IL 60035 Lisa@friedsteins.com Lisa.friedstein@gmail.com</p>	<p>Jill Iantoni 2101 Magnolia Lane Highland Park, IL 60035 jilliantoni@gmail.com</p>	<p>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>	<p>Eliot Bernstein 2753 N.W. 34th St. Boca Raton, FL 33434 iviewit@iviewit.tv</p>
<p>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 Simón 950 N. Michigan Ave., Apt. 2603 Chicago, IL 60611 psimon@stpcorp.com</p>	<p>Benjamin P. Brown, Esq. Matwiczuk & Broaw LLP 625 N. Flagler Dr., #401 West Palm Beach, FL 33401 bbrown@matbrolaw.com</p>	



STATE OF FLORIDA - PALM BEACH COUNTY

I hereby certify that the foregoing is a true copy as recorded in my office and the same is in full force and effect.

THIS 18th DAY OF September 20 14

SHARON B. BOCK
CLERK & COMPTROLLER

By Eva Vane
DEPUTY CLERK

Form **13873-T**
(Rev. 11-2014)**RAIVS Requests for Tax Information Documents
or Transcripts of Tax Accounts**

Taxpayer

ESTATE OF SIMON L BERNSTEIN

Date: 07/22/2015**Please refer to all checked boxes for your request for the taxpayer named above.**

1. We can't respond to your request without additional information. You must submit a new Form 4506-T or 4506T-EZ with the corrections checkmarked in this form.

2. We can't provide any of the items you requested.

3. We are enclosing the items you requested (or providing them to the third party on line 5 of your request) except for those listed below. Please refer to the checked boxes in this letter for more information.

Verification of non-filing for tax years:
2013, 2014

Return transcript for tax years:
2012, 2013, 2014

Account transcript for tax years:

Record of account transcript for tax years:
2012, 2013, 2014

Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript for tax years:

4. We can't accept altered forms (e.g., white-out, line-through, write-overs, labels/stickers, etc.) or required entries on your forms aren't legible. You must complete and submit a new Form 4506-T or 4506T-EZ.

5. The taxpayer's information doesn't match our records, is incomplete or is missing. You must correct the items checked below:

Name (Lines 1a/2a or Line 3)

Employer identification or social security number (Lines 1b/2b)
• Note: Be sure your TIN matches your name (SSN for individuals, EIN for businesses)

Address (Lines 3 and/or 4)
• Note: Be sure to include your apartment or unit number with your address. If necessary, submit a *Change of Address* (Form 8822).

6. The taxpayer's address does not match our records. You must provide one of the following when you resubmit your request:

- Copies of two pieces of identification bearing the taxpayer's signature
- An original notarized statement affirming the taxpayer's identity
- A signed statement worded as follows: "I certify under penalty of perjury under laws of the United States of America that I am the taxpayer who filed the return/forms/transcripts request for the tax periods of _____"

7. You asked us to send information to more than one third party. You must submit a separate Form 4506-T or 4506T-EZ for each third party recipient.

8. The information we need to release taxpayer information to a third party is not complete. The name and address of the third party must be on line 5 of Form 4506-T or 4506T-EZ.

9. Lines 6 through 9 of Form 4506-T or line 6 of Form 4506T-EZ must be complete.

10. You must request individual tax information and business tax information on separate Forms 4506-T or 4506T-EZ.

11. Your line 6 entry indicates you are requesting tax return information for more than one type of tax form. You must submit a separate Form 4506-T or 4506T-EZ for each type of tax form.

12. We can't provide Form _____ information.

13. We have no record of receiving a tax return for tax years _____

However, the IRS prepared a substitute return for this tax year. You can request information about the substitute return under the Freedom of Information Act (FOIA). We are enclosing an information sheet (Notice 1356) on how to submit a FOIA request. You can find more information on our website at www.irs.gov.

14. Return transcripts and records of account are available only for the current tax year and three years prior. Return transcripts aren't available for Form 1040X. You may be able to get a photocopy of Form 1040X (generally those filed in the last 7 years) for a \$50 fee per tax period or an account transcript for free. Use Form 4506 (not 4506-T or 4506T-EZ) to request a photocopy and Form 4506-T to request an account transcript.

15. Return transcripts and records of account are only available for Forms 1040, 1065, and 1120 series.

16. We can't provide tax information for tax year(s) _____

because you didn't file a return. If you recently filed your return or filed an extension, you can resubmit your request 6 weeks after the date you filed your return (3 weeks if you filed electronically).

17. Return transcripts, records of account transcripts, and tax information for tax years _____ are not currently available. If you filed your return, please resubmit your request in 30 days.

18. Tax information for tax year(s) _____ isn't available until _____

19. We keep tax information for a limited number of years, and some or all of the transcripts you requested are no longer available.

20. We are unable to provide tax information for year(s) 2012

We find no record of a return being filed.

21. We don't have a record of ESTATE of S L BERNSTEIN filing a tax return for years 2012

This form serves as a Verification of Non-filing for those years.

22. We can't provide a verification of non-filing for any tax year before June 15 of the following year. Please resubmit your request after that date.

23. We can't verify non-filing for tax years 2013, & 2014 because a return was filed. We are enclosing a transcript of each return.

24. Your request authorized the third party to receive only a verification of non-filing. Therefore, we can't provide transcripts to the third party.

25. We can't provide the information you requested for tax years _____ We can only provide tax information for jointly filed tax years to the spouses who signed and filed the returns.

26. We can't provide the Form W-2/W-3 information you requested. The Social Security Administration (SSA) may be able to provide social security earnings information. You can call the SSA at 1-800-772-1213 or submit a written request and the required fee (for non-retirement requests) to:

Social Security Administration
Division of Earnings Records Operations
PO Box 33003
Baltimore, MD 21290-3003

You can also request the earnings information from the employer who issued your Form W-2.

27. We can't provide Forms W-2, 1098, 1099, and 5498 for any tax year before August 1 of the following year. Please resubmit your request after that date.

28. A copy of the Form W-2 information may be available by submitting a properly completed Form 4506 with the appropriate fee of \$50.00.

29. We have no record of Form W-2, 1099, or 5498 for tax year(s) _____

30. We can't provide the Form W-2 information for _____ Both spouses must sign and date a request for Form W-2 information for both spouses.

31. We can't provide state tax documents. Please contact your local state office.

32. We are refunding your payment because the transcript you requested doesn't require a fee. You should receive a refund in 4–6 weeks. If you want photocopies of tax forms, please resubmit your payment with Form 4506.

33. Your request didn't have the appropriate signature, title, or date. Please refer to the enclosed information to determine the appropriate signature for the type of return you are requesting information about.

34. You must submit one of the following authorizations to meet IRS guidelines for receiving information about another taxpayer:

a. **Form 2848** (Power of Attorney) that specifies the tax forms or tax matters, the tax years, and acts.

• NOTE: If you filed a joint return you and your spouse must each file Form 2848.

b. **Form 8821** (Tax Information Authorization) that specifies the tax forms or tax matters and the tax years.

c. **Certificate of Guardianship** or other court document granting similar authorization.

35. To receive information about an estate, trust, or deceased taxpayer, you must submit one of the following documents that gives you the authority to act on behalf of the estate. NOTE: The death of a taxpayer makes all previous certificates of guardianship and powers of attorney invalid.

a. Other court documents identifying you as the Personal Representative, Administrator, Executor, Trustee, Beneficiary with material interest in the estate, or granting similar authority

b. Certificate of Guardianship over the estate

c. Letters Testamentary

d. A Will probated by the court

36. The proof of authorization you provided doesn't cover all of the requested items. To get the information you requested for

Forms _____ for tax years _____, you must provide an authorization that identifies those items.

37. We are unable to provide the requested information to a third party. Please contact the taxpayer for specific details.

38. We notified the third party listed on line 5 of your Form 4506-T or 4506T-EZ that we couldn't complete your request. However, we can't tell a third party the reasons why. The third party may contact you to get the information we need to complete your request.

You can get the forms, schedules, or publications you need by visiting our website at www.irs.gov/formspubs or calling 1-800-TAX-Form (1-800-829-3676).

If you have questions about the information in this form, you can call the Return and Income Verification Services Team at

(801) 620-6057 or fax us at

(801) 620-6922

Please refer to IDRS # 04203 69520

For all other inquiries, you can call:

- 1-267-941-1000 for returns with an international address
- 1-800-829-8374 for individual returns with Schedules C, E, F, or Form 2106
- 1-800-829-0922 for individual returns
- 1-800-829-0115 for business returns

Enclosures:

- Original or copy of request
- Signature letter
- Original taxpayer documents
- Notice 1356

30632944232014000000

*(TY2014)

PAGE 0001 OF 0003

DOCUMENT TYPE: 1099-INT
PAYEE ENTITY DATA: 30-6329442
ESTATE OF SIMON L BERNSTEIN
BENJAMIN P BROWN CURATOR
625 N FLAGLER DR SUITE 401
W PALM BEACH
STATE: FL ZIP: 33401-0000
ACCOUNT NUMBER: 10500001534600001
PAYER ENTITY DATA: 591538315
SABADELL UNITED BANK N.A.
5901 MIAMI LAKES DRIVE EAST
MIAMI LAKES FL 33014

NO SECOND NOTICE
TAX EXMPT BOND CUSIP:

FOREIGN COUNTRY OR US POSSESSION:
FED TAX WH.....\$0
INTEREST.....\$8+

***** TAXPAYER COPY *****

30632944232014000000

*(TY2014)

PAGE 0002 OF 0003

DOCUMENT TYPE: 1099-INT
PAYEE ENTITY DATA: 30-6329442
ESTATE OF SIMON L BERNSTEIN
ROBERT L SPALLINA & DONALD R TESCHER CO-
925 S FEDERAL HWY SUITE 500
BOCA RATON
STATE: FL ZIP: 33432-0000
ACCOUNT NUMBER: 10500001717600002
PAYER ENTITY DATA: 591538315
SABADELL UNITED BANK N.A.
5901 MIAMI LAKES DRIVE EAST
MIAMI LAKES FL 33014

NO SECOND NOTICE
TAX EXMPT BOND CUSIP:

FOREIGN COUNTRY OR US POSSESSION:
FED TAX WH.....\$0
INTEREST.....\$15+

***** TAXPAYER COPY *****

30632944232014000000

*(TY2014)

PAGE 0003 OF 0003

DOCUMENT TYPE: 1099-R

PAYEE ENTITY DATA: 30-6329442

ESTATE OF SIMON BERNSTEIN

BRIAN O CONNELL PERSONAL REP

WEST PALM BEACH

STATE: FL ZIP: 33401-4321

IRA/SEP/SIMP: CHECKED

TOTAL DISTRIBUTION: NOT CHECKED

TAX AMT UNDETERMINED: CHECKED

FIRST YEAR ROTH CONTRIBUTION: 0000

DISTRIBUTION CODE (BELOW):

4 DEATH

DISTRIBUTION CODE (BELOW):

ONLY ONE CODE ENTERED

ACCOUNT NUMBER: P9ASM55828004

PAYER ENTITY DATA: 134994650

JPMORGAN CHASE BANK N.A.

205 ROYAL PALM WAY

PALM BEACH FL 33480

FED TAX WH.....\$0

GROSS DIST.....\$48,334+

TAXBLE AMT.....\$48,334+

***** TAXPAYER COPY *****

30632944232014000000

*** (TY2014) IRMF ON LINE TRANSCRIPT SYSTEM SUMMARY ***

TIN- 306329442 TIN TYPE AND VALIDITY- 3 DOCUMENT CODE- 00

3 DOCS

GROUP	AMOUNT	GROUP	AMOUNT
-------	--------	-------	--------

INTEREST.....\$23+

GROSS DIST.....\$48,334+

TXABLE DIST.....\$48,334+

ENTER=PAYE (E) , PAYE (R) , (O) NLINE, (W) HITE OUT, IRPO (L) , HARD (C) OPY OR (H) ELP

30632944232012000000

*(TY2012)

PAGE 0001 OF 0001

DOCUMENT TYPE: K-1 1120S
PAYEE ENTITY DATA: 30-6329442
SIMON BERNSTEIN ESTATE
BOCA VILLAGE CORPORATE CENTER I
4855 TECHNOLOGY WAY SUITE 720
BOCA RATON
STATE: FL ZIP: 33431-0000

SHAREHOLDERS PCT OF STOCK: 036.700

PAYER ENTITY DATA: 205290314
LIC HOLDINGS INC
950 PENINSULA CORP CIR STE 950
BOCA RATON FL 32001

FED TAX WH.....\$0
OR INC K-1.....\$17,833+

***** TAXPAYER COPY *****

30632944232012000000

*** (TY2012) IRMF ON LINE TRANSCRIPT SYSTEM SUMMARY ***

TIN- 306329442 TIN TYPE AND VALIDITY- 3 DOCUMENT CODE- 00 1 DOCS
GROUP AMOUNT GROUP AMOUNT
ORD INCOME.....\$17,833+

ENTER=PAYE (E), PAYE (R), (O)NLINE, (W)HITE OUT, IRPO(L), HARD(C)OPY OR (H)ELP

30632944232013000000

*(TY2013)

PAGE 0001 OF 0004

DOCUMENT TYPE: K-1 1120S

PAYEE ENTITY DATA: 30-6329442

SIMON BERNSTEIN ESTATE

BRIAN OCONNELL PA

515 N FLAGLER DR

W PALM BEACH

STATE: FL ZIP: 33401-0000

SHAREHOLDERS PCT OF STOCK: 036.700

PAYER ENTITY DATA: 205290314

LIC HOLDINGS INC

950 PENINSUL CORP CIR STE 950

BOCA RATON FL 33487

FED TAX WH.....\$0

OR INC K-1.....\$30,001-

***** TAXPAYER COPY *****

30632944232013000000

*(TY2013)

PAGE 0002 OF 0004

DOCUMENT TYPE: 1099-INT

PAYEE ENTITY DATA: 30-6329442

ESTATE OF SIMON L

4855 TECHNOLOGY WAY STE 720

BOCA RATON

STATE: FL ZIP: 33431-0000

NO SECOND NOTICE

TAX EXMPT BOND CUSIP:

ACCOUNT NUMBER: UD000166N

PAYER ENTITY DATA: 135459480

THE UNITED STATES LIFE INSURANCE CO

IN THE CITY OF NEW YORK

2727 A ALLEN PARKWAY

HOUSTON TX 77019

FOREIGN COUNTRY OR US POSSESSION:

FED TAX WH.....\$0

INTEREST.....\$800+

***** TAXPAYER COPY *****

30632944232013000000

*(TY2013)

PAGE 0003 OF 0004

DOCUMENT TYPE: 1099-INT
 PAYEE ENTITY DATA: 30-6329442
 ESTATE OF SIMON L BERNSTEIN
 ROBERT L SPALLINA & DONALD R TESCHER CO-
 4855 TECHNOLOGY WAY SUITE 720
 BOCA RATON
 STATE: FL ZIP: 33431-0000
 ACCOUNT NUMBER: 10500001717600001
 PAYER ENTITY DATA: 591538315
 SABADELL UNITED BANK N.A.
 5901 MIAMI LAKES DRIVE EAST
 MIAMI LAKES FL 33014

NO SECOND NOTICE
 TAX EXMPT BOND CUSIP:

FOREIGN COUNTRY OR US POSSESSION:
 FED TAX WH.....\$0
 INTEREST.....\$36+

***** TAXPAYER COPY *****

30632944232013000000

*(TY2013)

PAGE 0004 OF 0004

DOCUMENT TYPE: 1099-R
 PAYEE ENTITY DATA: 30-6329442
 ESTATE OF SIMON BERNSTEIN
 4855 TECHNOLOGY WAY
 BOCA RATON
 STATE: FL ZIP: 33431-0000
 ACCOUNT NUMBER: PIRAI32585007
 PAYER ENTITY DATA: 134994650
 JPMORGAN CHASE BANK N.A.
 270 PARK AVENUE
 NEW YORK NY 10017

IRA/SEP/SIMP: CHECKED
 TOTAL DISTRIBUTION: NOT CHECKED
 TAX AMT UNDETERMINED: CHECKED
 FIRST YEAR ROTH CONTRIBUTION: 0000
 DISTRIBUTION CODE (BELOW):
 4 DEATH
 DISTRIBUTION CODE (BELOW):
 ONLY ONE CODE ENTERED

FED TAX WH.....\$0
 GROSS DIST.....\$25,000+
 TAXBLE AMT.....\$25,000+

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*** (TY2013) IRMF ON LINE TRANSCRIPT SYSTEM SUMMARY ***

TIN- 306329442 TIN TYPE AND VALIDITY- 3 DOCUMENT CODE- 00 4 DOCS

GROUP	AMOUNT	GROUP	AMOUNT
INTEREST.....	\$836+		
ORD INCOME.....	\$30,001-		
GROSS DIST.....	\$25,000+		
TXABLE DIST.....	\$25,000+		

ENTER=PAYE (E) , PAYE (R) , (O) NLINE, (W) HITE OUT, IRPO (L) , HARD (C) OPY OR (H) ELP



JPMorgan Chase Bank, N.A.
270 Park Avenue, New York, NY 10017-2014

SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007
For the Period 8/1/12 to 8/31/12

Asset Account

J.P. Morgan Team		
Todd Adelstein	Banker	561/995-5053
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Matthew Marcin	Client Service Team	
Online access		www.jpmorganonline.com

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Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).



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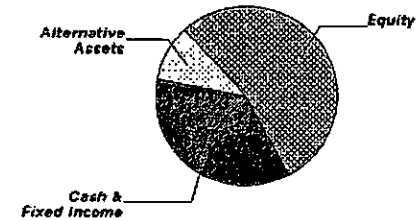


SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007
For the Period 8/1/12 to 8/31/12

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Equity	349,332.93	280,438.01	(68,894.92)	5,339.47	54%
Alternative Assets	115,492.21	51,289.43	(64,202.78)	235.54	10%
Cash & Fixed Income	242,295.66	187,538.84	(54,756.82)	6,982.68	36%
Market Value	\$707,120.80	\$519,266.28	(\$187,854.52)	\$12,557.69	100%
Accruals	0.11	0.09	(0.02)		
Market Value with Accruals	\$707,120.91	\$519,266.37	(\$187,854.54)		

Asset Allocation



Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	707,120.80	717,453.24
Withdrawals & Fees	(200,000.00)	(250,000.00)
Net Contributions/Withdrawals	(\$200,000.00)	(\$250,000.00)
Income & Distributions	1,033.08	9,834.50
Change In Investment Value	11,112.40	41,978.54
Ending Market Value	\$519,266.28	\$519,266.28
Accruals	0.09	0.09
Market Value with Accruals	\$519,266.37	\$519,266.37



SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007
For the Period 8/1/12 to 8/31/12

Account Summary CONTINUED

Tax Summary	Current Period Value	Year-to-Date Value
Domestic Dividends/Distributions	1,032.97	9,831.92
Interest Income	0.11	2.58
Taxable Income	\$1,033.08	\$9,834.50

	Current Period Value	Year-to-Date Value
ST Realized Gain/Loss	6.81	6.81
LT Realized Gain/Loss	5,966.34	4,575.41
Realized Gain/Loss	\$5,973.15	\$4,582.22

	To-Date Value
Unrealized Gain/Loss	\$119,894.03

Cost Summary	Cost
Equity	193,190.79
Cash & Fixed Income	81,003.07
Total	\$274,193.86



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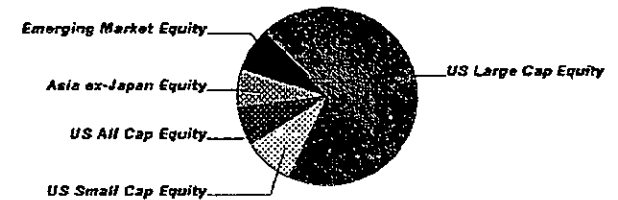


SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007
For the Period 8/1/12 to 8/31/12

Equity Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
US Large Cap Equity	252,373.74	192,980.67	(59,393.07)	37%
US Small Cap Equity	25,024.52	25,443.28	418.76	5%
US All Cap Equity	27,431.23	22,558.21	(4,873.02)	4%
Asia ex-Japan Equity	25,048.18	20,204.31	(4,843.87)	4%
Emerging Market Equity	19,455.26	19,251.54	(203.72)	4%
Total Value	\$349,332.93	\$280,438.01	(\$68,894.92)	54%

Asset Categories



Equity as a percentage of your portfolio - 54 %

Market Value/Cost	Current Period Value
Market Value	280,438.01
Tax Cost	193,190.79
Unrealized Gain/Loss	87,247.22
Estimated Annual Income	5,339.47
Yield	1.90 %



SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007
For the Period 8/1/12 to 8/31/12

Note: P indicates position adjusted for Pending Trade Activity.

Equity Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
US Large Cap Equity							
P ISHARES RUSSELL 1000 VALUE INDEX FUND 464287-59-8 IWD	70.38	585.000	41,172.30	27,138.89	14,033.41	888.03	2.16%
ISHARES RUSSELL 1000 GROWTH INDEX FUND 464287-61-4 IWF	66.01	806.000	53,204.06	32,403.66	20,800.40	661.72	1.24%
ISHARES DJ SELECT DIVIDEND INDEX FUND 464287-16-8 DVY	57.17	913.000	52,196.21	32,299.02	19,897.19	1,779.43	3.41%
MORGAN STANLEY TECHNOLOGY ETF 78464A-10-2 MTK	67.30	477.000	32,102.10	17,877.74	14,224.36	251.37	0.78%
SECTOR SPDR TRUST S/B/I-ENERGY 81369Y-50-6 XLE	71.53	200.000	14,306.00	15,219.74	(913.74)	227.60	1.59%
Total US Large Cap Equity			\$192,980.67	\$124,939.05	\$68,041.62	\$3,808.15	1.97%
US Small Cap Equity							
VANGUARD HEALTH CARE ETF 92204A-50-4 VHT	70.48	361.000	25,443.28	16,876.22	8,567.06	378.68	1.49%



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SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007
For the Period 8/1/12 to 8/31/12

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> <u>Original Cost</u>	Unrealized Gain/Loss	<u>Est. Annual Inc.</u> <u>Accrued Div.</u>	Yield
US All Cap Equity							
GATEWAY TRUST FUND 367829-20-7 GATE X	27.43	822.392	22,558.21	19,334.42	3,223.79	353.62	1.57%
Asia ex-Japan Equity							
T ROWE PRICE INTERNATIONAL FUNDS INC NEW ASIA FUND 77956H-50-0 PRAS X	15.41	1,311.117	20,204.31	19,453.79	750.52	196.66	0.97%
Emerging Market Equity							
1 SHARES S&P LATIN AMERICAN 40 INDEX FUND 464287-39-0 ILF	41.58	463.000	19,251.54	12,587.31	6,664.23	602.36	3.13%

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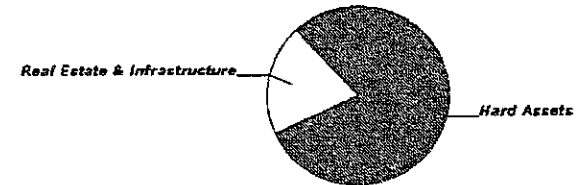


SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007
For the Period 8/1/12 to 8/31/12

Alternative Assets Summary

Asset Categories	Beginning Estimated Value	Ending Estimated Value	Change In Value	Current Allocation
Hedge Funds	68,876.73	0.00	(68,876.73)	
Real Estate & Infrastructure	11,657.80	11,601.12	(56.68)	2%
Hard Assets	34,957.68	39,688.31	4,730.63	8%
Total Value	\$115,492.21	\$51,289.43	(\$64,202.78)	10%

Asset Categories



Alternative Assets Detail

Alternative Assets as a percentage of your portfolio - 10 %



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SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007
For the Period 8/1/12 to 8/31/12

	Quantity/Original Commitment Amount	Cost/Net Capital Called Since Inception	Net Distributions Since Inception	Estimated Value	Est. Annual Inc. Accrued Div.	Yield
Real Estate & Infrastructure						
JPM US REAL ESTATE FD - SEL FUND 3037 4812C0-61-3 SUJE X	629.81	10,343.12		11,601.12	235.54	2.03%

Amounts shown above under "Estimated Value" for private equity funds are estimates based on the latest fund valuations received from each underlying fund, which value may be as of a date (underlying fund value date) prior to the period covered by this statement. The values provided by the underlying fund have been adjusted for any cash flows between your account and such fund that have occurred subsequent to the underlying fund value date to derive the "Estimated Value". Therefore, such "Estimated Value" may not reflect the value of your interest shown on any fund's actual books and records as of the date of this statement. For additional information, please contact your J.P. Morgan representative.

For private equity funds, Estimated Values are based on estimates provided by the underlying funds that are generally presented on a US GAAP basis, which records investments at fair value, or "marked-to-market". Most of these underlying funds also present their audited financial statements on a US GAAP basis (i.e., "marked-to-market"). However, some of these underlying funds present their audited financial statements using the Income Tax Basis of Accounting, which records investments "at cost" based on the accrual basis of accounting for Federal income taxes. Where the underlying fund provides periodic estimates on a "marked-to-market" basis but reflects investments "at cost" in its audited financial statements, the marked-to-market Estimated Value shown herein for a private equity fund may be materially different from the value reflected on such fund's audited financial statements (which are also based on the audited financial statements of the underlying fund).

	Price	Quantity	Estimated Value	Cost
Hard Assets				
ISHARES SILVER TRUST 46428Q-10-9 SLV	30.79	1,289,000	39,688.31	14,574.94

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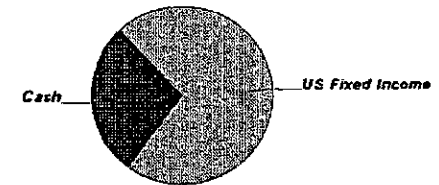
SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007
For the Period 8/1/12 to 8/31/12

Cash & Fixed Income Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change in Value	Current Allocation
Cash	12,656.65	51,105.98	38,449.33	10%
US Fixed Income	229,639.01	136,432.86	(93,206.15)	26%
Total Value	\$242,295.66	\$187,538.84	(\$54,756.82)	36%

Asset Categories

Market Value/Cost	Current Period Value
Market Value	187,538.84
Tax Cost	81,003.07
Unrealized Gain/Loss	6,275.44
Estimated Annual Income	6,982.68
Accrued Interest	0.09
Yield	3.72%



Cash & Fixed Income as a percentage of your portfolio - 36 %

SUMMARY BY MATURITY

Cash & Fixed Income	Market Value	% of Bond Portfolio
0-6 months ¹	187,538.84	100%

¹ The years indicate the number of years until the bond is scheduled to mature based on the statement end date. Some bonds may be called, or paid in full, before their stated maturity.

SUMMARY BY TYPE

Cash & Fixed Income	Market Value	% of Bond Portfolio
Cash	51,105.98	27%
Mutual Funds	136,432.86	73%
Total Value	\$187,538.84	100%

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SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007
For the Period 8/1/12 to 8/31/12

Note: ¹ This is the Annual Percentage Yield (APY) which is the rate earned if balances remain on deposit for a full year with compounding, there is no change in the interest rate and all interest is left in the account.

** Unrealized Gain/Loss is shown as "N/A" in cases where we do not have appropriate cost information for all tax lots comprising the position. Please contact your J.P. Morgan team for additional information.

Cash & Fixed Income Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Income Accrued Interest	Yield
Cash							
US DOLLAR	1.00	12,398.85	12,398.85	12,398.85		1.23 0.09	0.01% ¹
PROCEEDS FROM PENDING SALES	1.00	38,707.13	38,707.13	38,707.13			
Total Cash			\$51,105.98	\$51,105.98	\$0.00	\$1.23 \$0.09	0.00%
US Fixed Income							
LOOMIS SAYLES FDS I BOND FD RETAIL 543495-83-2	14.71	6,851.67	100,788.01	527.68 **	N/A	5,577.25	5.53%
ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND 464287-24-2	120.83	295.00	35,644.85	29,369.41	6,275.44	1,404.20	3.94%
Total US Fixed Income			\$136,432.86	\$29,897.09	\$6,275.44	\$6,981.45	5.11%



SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007
For the Period 8/1/12 to 8/31/12

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	12,656.65	--
INFLOWS		
Income	1,033.08	9,834.50
Total Inflows	\$1,033.08	\$9,834.50
OUTFLOWS **		
Withdrawals	(200,000.00)	(250,000.00)
Total Outflows	(\$200,000.00)	(\$250,000.00)
TRADE ACTIVITY		
Settled Sales/Maturities/Redemptions	199,443.94	224,146.27
Settled Securities Purchased	(734.82)	(6,011.13)
Total Trade Activity	\$198,709.12	\$218,135.14
Ending Cash Balance	\$12,398.85	--

* Year to date information is calculated on a calendar year basis.

** Your account's standing instructions use a HIGH COST method for relieving assets from your position



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SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007
For the Period 8/1/12 to 8/31/12

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
8/1	Interest Income	DEPOSIT SWEEP INTEREST FOR JULY @ .01% RATE ON NET AVG COLLECTED BALANCE OF \$12,607.19 AS OF 08/01/12			0.11
8/2	Div Domestic	LORD ABBET INVT TR TOTAL RETURN A @ 0.031 PER SHARE AS OF 07/31/12 (ID: 543916-84-5)	6,645.346	0.031	207.14
8/7	Div Domestic	ISHARES IBOX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.38477 PER SHARE (ID: 464287-24-2)	295.000	0.385	113.51
8/17	Distribution	FUNDS TRANSFERRED FROM ASSET AC# W32585007 TO DDA AC# 000000849197231 AS REQUESTED			(50,000.00)
8/24	Distribution	FUNDS TRANSFERRED FROM ASSET AC# W32585007 TO DDA AC# 000000849197231 AS REQUESTED			(50,000.00)
8/27	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.063 PER SHARE AS OF 08/24/12 (ID: 543495-83-2)	6,851.666	0.077	527.68
8/30	Distribution	FUNDS TRANSFERRED FROM ASSET AC# W32585007 TO DDA AC# 000000849197231 AS REQUESTED			(100,000.00)
8/30	Div Domestic	LORD ABBET INVT TR TOTAL RETURN A 08/29/12 INCOME DIVIDEND @ 0.034 PER SHARE AS OF 08/29/12 (ID: 543916-84-5)	5,451.590	0.034	184.64
Total Inflows & Outflows					(\$198,966.92)



SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007
For the Period 8/1/12 to 8/31/12

TRADE ACTIVITY

Note: L indicates Long Term Realized Gain/Loss S indicates Short Term Realized Gain/Loss
** Realized Gain/Loss and tax cost are shown as "N/A" in cases where we do not have appropriate cost information for all tax lots comprising the sale. Please contact your J.P. Morgan team for additional information.

Trade Date Settle Date	Type Selection Method	Description	Quantity	Per Unit Amount	Proceeds	Tax Cost	Realized Gain/Loss
Settled Sales/Maturities/Redemptions							
8/16	Sale	JPM TR I HIGHBRIDGE STATISTICAL -SEL FUND 1011	(2,535.905)	14.90	37,784.98	(41,024.66)	(3,239.68) L
8/17	High Cost	J.P.MORGAN SECURITIES LLC AS AGENT @ 14.90 (ID: 4812A2-43-9)					
8/23	Sale	LOOMIS SAYLES FDS I BOND FD RETAIL	(1,533.742)	14.67	22,500.00	N/A **	N/A
8/24	High Cost	(ID: 543495-83-2)					
8/23	Sale	LORD ABBET INVT TR TOTAL RETURN A	(1,193.756)	10.89	13,000.00	N/A **	N/A
8/24	High Cost	(ID: 543916-84-5)					
8/23	Sale	GATEWAY TRUST FUND (ID: 367829-20-7)	(182.415)	27.41	5,000.00	(4,406.54)	573.60 L
8/24	High Cost						19.86 S
8/23	Sale	T ROWE PRICE INTERNATIONAL FUNDS INC NEW ASIA	(321.750)	15.54	5,000.00	(6,419.83)	(1,419.83) L
8/24	High Cost	FUND (ID: 77956H-50-0)					
8/23	Sale	HUSSMAN STRATEGIC GROWTH FUND (ID: 448108-10-0)	(407.240)	11.05	4,500.00	(5,351.13)	(851.13) L
8/24	High Cost						
8/29	Sale	THE ARBITRAGE FUND-R (ID: 03875R-10-6)	(2,466.900)	12.86	31,724.33	(29,555.34)	2,166.77 L
8/30	High Cost						2.22 S
8/29	Sale	LORD ABBET INVT TR TOTAL RETURN A	(5,451.590)	10.89	59,367.82	N/A **	N/A
8/30	High Cost	(ID: 543916-84-5)					
8/29	Sale	HUSSMAN STRATEGIC GROWTH FUND (ID: 448108-10-0)	(1,857.887)	11.07	20,566.81	(24,370.68)	(3,788.60) L
8/30	High Cost						(15.27) S
Total Settled Sales/Maturities/Redemptions					\$199,443.94	(\$111,128.18)	(\$6,558.87) L \$6.81 S



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SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007
For the Period 8/1/12 to 8/31/12

Trade Date Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
Settled Securities Purchased					
8/2 8/2	Purchase	LORD ABBET INVT TR TOTAL RETURN A INCOME DIVIDEND @ 0.031 PER SHAR REINVESTED @ \$10.91 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 07/31/12 (ID: 543916-84-5)	18.986	10.91	(207.14)
8/27 8/27	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.063 PER SHAR REINVESTED @ \$14.67 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 08/24/12 (ID: 543495-83-2)	35.970	14.67	(527.68)
Total Settled Securities Purchased					(734.82)

Trade Date Est. Settle Date	Type Selection Method	Description	Quantity	Per Unit Amount	Proceeds	Tax Cost	Realized Gain/Loss
Pending Sales, Maturities, Redemptions							
8/29 9/4	Sale	ISHARES RUSSELL 1000 VALUE INDEX FUND (ID: 464287-59-8)	(550.000)	70.56	38,707.13	(26,181.92)	12,525.21 L

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JPMorgan Chase Bank, N.A.
270 Park Avenue, New York, NY 10017-2014

JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 9/1/12 to 9/30/13

Asset Account

J.P. Morgan Team

Todd Adelstein	Banker	561/995-5053
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938

Online access www.jpmorganonline.com

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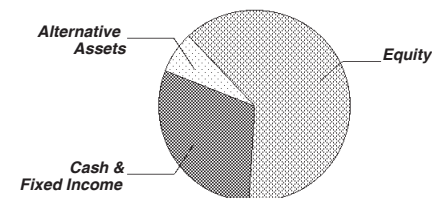


JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 9/1/12 to 9/30/13

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Equity	280,438.01	326,370.29	45,932.28	6,290.15	63%
Alternative Assets	51,289.43	38,664.03	(12,625.40)	254.54	7%
Cash & Fixed Income	187,538.84	151,697.32	(35,841.52)	7,176.54	30%
Market Value	\$519,266.28	\$516,731.64	(\$2,534.64)	\$13,721.23	100%
Accruals	0.09	100.34	100.25		
Market Value with Accruals	\$519,266.37	\$516,831.98	(\$2,434.39)		

Asset Allocation



Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	519,266.28	481,007.50
Withdrawals & Fees	(50,000.00)	
Net Contributions/Withdrawals	(\$50,000.00)	\$0.00
Income & Distributions	15,131.38	8,838.65
Change In Investment Value	32,333.98	26,885.49
Ending Market Value	\$516,731.64	\$516,731.64
Accruals	100.34	100.34
Market Value with Accruals	\$516,831.98	\$516,831.98



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 9/1/12 to 9/30/13

Account Summary CONTINUED

Tax Summary	Current Period Value	Year-to-Date Value
Domestic Dividends/Distributions	15,131.25	8,838.65
Interest Income	0.13	
Taxable Income	\$15,131.38	\$8,838.65

	Current Period Value	Year-to-Date Value
LT Capital Gain Distributions	1,744.17	
Realized Gain/Loss	\$1,744.17	

	To-Date Value
Unrealized Gain/Loss	\$148,372.46

Cost Summary	Cost
Equity	194,169.15
Cash & Fixed Income	45,206.62
Total	\$239,375.77



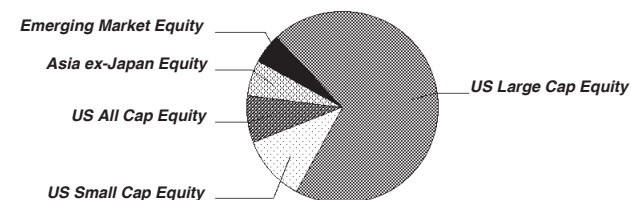
JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 9/1/12 to 9/30/13

Equity Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
US Large Cap Equity	192,980.67	229,634.56	36,653.89	44%
US Small Cap Equity	25,443.28	33,623.54	8,180.26	7%
US All Cap Equity	22,558.21	23,600.38	1,042.17	5%
Asia ex-Japan Equity	20,204.31	21,792.80	1,588.49	4%
Emerging Market Equity	19,251.54	17,719.01	(1,532.53)	3%
Total Value	\$280,438.01	\$326,370.29	\$45,932.28	63%

Market Value/Cost	Current Period Value
Market Value	326,370.29
Tax Cost	194,169.15
Unrealized Gain/Loss	132,201.14
Estimated Annual Income	6,290.15
Yield	1.92%

Asset Categories



Equity as a percentage of your portfolio - 63 %

Equity Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
US Large Cap Equity							
ISHARES RUSSELL 1000 VALUE INDEX FUND 464287-59-8 IWD	86.20	585.000	50,427.00	27,138.89	23,288.11	1,053.00	2.09%



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 9/1/12 to 9/30/13

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
US Large Cap Equity							
ISHARES RUSSELL 1000 GROWTH INDEX FUND 464287-61-4 IWF	78.20	806.000	63,029.20	32,403.66	30,625.54	964.78	1.53%
ISHARES DJ SELECT DIVIDEND INDEX FUND 464287-16-8 DVY	66.34	913.000	60,568.42	32,299.02	28,269.40	1,996.73	3.30%
MORGAN STANLEY TECHNOLOGY ETF 78464A-10-2 MTK	81.82	477.000	39,028.14	17,877.74	21,150.40	423.09	1.08%
SECTOR SPDR TRUST S/B/I-ENERGY 81369Y-50-6 XLE	82.91	200.000	16,581.80	15,219.74	1,362.06	299.00	1.80%
Total US Large Cap Equity			\$229,634.56	\$124,939.05	\$104,695.51	\$4,736.60	2.06%
US Small Cap Equity							
VANGUARD HEALTH CARE ETF 92204A-50-4 VHT	93.14	361.000	33,623.54	16,876.22	16,747.32	432.47	1.29%
US All Cap Equity							
GATEWAY FUND-A 367829-20-7 GATE X	28.12	839.274	23,600.38	19,801.44	3,798.94	386.90	1.64%



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 9/1/12 to 9/30/13

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> Original Cost	Unrealized Gain/Loss	<u>Est. Annual Inc.</u> Accrued Div.	Yield
Asia ex-Japan Equity							
T ROWE PRICE NEW ASIA 77956H-50-0 PRAS X	16.24	1,341.921	21,792.80	19,965.13	1,827.67	214.70	0.99%
Emerging Market Equity							
I SHARES S&P LATIN AMERICAN 40 INDEX FUND 464287-39-0 ILF	38.27	463.000	17,719.01	12,587.31	5,131.70	519.48	2.93%

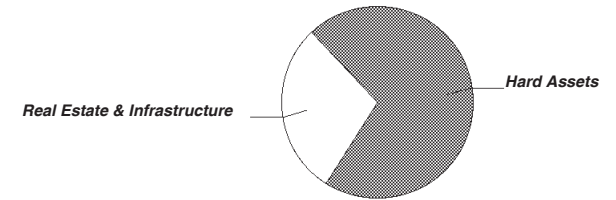


JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 9/1/12 to 9/30/13

Alternative Assets Summary

Asset Categories	Beginning Estimated Value	Ending Estimated Value	Change In Value	Current Allocation
Real Estate & Infrastructure	11,601.12	11,723.93	122.81	2%
Hard Assets	39,688.31	26,940.10	(12,748.21)	5%
Total Value	\$51,289.43	\$38,664.03	(\$12,625.40)	7%

Asset Categories



Alternative Assets Detail

Alternative Assets as a percentage of your portfolio - 7 %



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 9/1/12 to 9/30/13

	Quantity/Original Commitment Amount	Cost/Net Capital Called Since Inception	Net Distributions Since Inception	Estimated Value	Est. Annual Inc. Accrued Div.	Yield
Real Estate & Infrastructure						
JPM US REAL ESTATE FD - SEL	737.82	12,036.76		11,723.93	254.54	2.17%
FUND 3037					100.34	
4812C0-61-3 SUIE X						

Amounts shown above under "Estimated Value" for private equity funds are estimates based on the latest fund values received from each underlying fund, which value may be as of a date (underlying fund value date) prior to the period covered by this statement. The values provided by the underlying fund have been adjusted for any cash flows between your account and such fund that have occurred subsequent to the underlying fund value date to derive the "Estimated Value". Therefore, such "Estimated Value" may not reflect the value of your interest shown on any fund's actual books and records as of the date of this statement. For additional information, please contact your J.P. Morgan representative.

For private equity funds, Estimated Values are based on estimates provided by the underlying funds that are generally presented on a US GAAP basis, which records investments at fair value, or "marked-to-market". Most of these underlying funds also present their audited financial statements on a US GAAP basis (i.e., "marked-to-market"). However, some of these underlying funds present their audited financial statements using the Income Tax Basis of Accounting, which records investments "at cost" based on the accrual basis of accounting for Federal income taxes. Where the underlying fund provides periodic estimates on a "marked-to-market" basis but reflects investments "at cost" in its audited financial statements, the marked-to-market Estimated Value shown herein for a private equity fund may be materially different from the value reflected on such fund's audited financial statements (which are also based on the audited financial statements of the underlying fund).

	Price	Quantity	Estimated Value	Cost	Est. Annual Income Accrued Income
ISHARES SILVER TRUST	20.90	1,289.000	26,940.10	14,574.94	
46428Q-10-9 SLV					

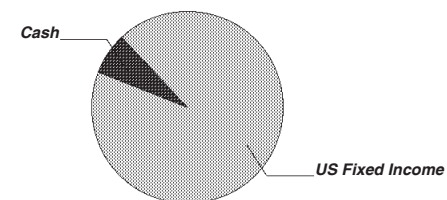
Hard Assets



Cash & Fixed Income Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
Cash	51,105.98	9,246.22	(41,859.76)	2%
US Fixed Income	136,432.86	142,451.10	6,018.24	28%
Total Value	\$187,538.84	\$151,697.32	(\$35,841.52)	30%

Asset Categories



Market Value/Cost	Current Period Value
Market Value	151,697.32
Tax Cost	45,206.62
Unrealized Gain/Loss	4,118.99
Estimated Annual Income	7,176.54
Yield	4.73%

SUMMARY BY MATURITY

Cash & Fixed Income	Market Value	% of Bond Portfolio
0-6 months ¹	151,697.32	100%

¹ The years indicate the number of years until the bond is scheduled to mature based on the statement end date. Some bonds may be called, or paid in full, before their stated maturity.

SUMMARY BY TYPE

Cash & Fixed Income	Market Value	% of Bond Portfolio
Cash	9,246.22	6%
Mutual Funds	142,451.10	94%
Total Value	\$151,697.32	100%

Cash & Fixed Income as a percentage of your portfolio - 30 %



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 9/1/12 to 9/30/13

Note: ¹ This is the Annual Percentage Yield (APY) which is the rate earned if balances remain on deposit for a full year with compounding, there is no change in the interest rate and all interest is left in the account.

** Unrealized Gain/Loss is shown as "N/A" in cases where we do not have appropriate cost information for all tax lots comprising the position. Please contact your J.P. Morgan team for additional information.

Cash & Fixed Income Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Income Accrued Interest	Yield
Cash							
US DOLLAR	1.00	9,246.22	9,246.22	9,246.22		0.92	0.01% ¹
US Fixed Income							
LOOMIS SAYLES FDS I BOND FD RETAIL 543495-83-2	15.02	7,254.51	108,962.70	6,590.99 **	N/A	5,876.15	5.39%
ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND 464287-24-2	113.52	295.00	33,488.40	29,369.41	4,118.99	1,299.47	3.88%
Total US Fixed Income			\$142,451.10	\$35,960.40	\$4,118.99	\$7,175.62	5.04%



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 9/1/12 to 9/30/13

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	12,398.85	--
INFLOWS		
Income	15,131.38	8,838.65
Total Inflows	\$15,131.38	\$8,838.65
OUTFLOWS **		
Withdrawals	(50,000.00)	
Total Outflows	(\$50,000.00)	\$0.00
TRADE ACTIVITY		
Settled Sales/Maturities/Redemptions	40,451.30	
Settled Securities Purchased	(8,735.31)	(3,916.00)
Total Trade Activity	\$31,715.99	(\$3,916.00)
Ending Cash Balance	\$9,246.22	--

* Year to date information is calculated on a calendar year basis.

** Your account's standing instructions use a HIGH COST method for relieving assets from your position



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 9/1/12 to 9/30/13

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
9/4	Interest Income	DEPOSIT SWEEP INTEREST FOR AUG. @ .01% RATE ON NET AVG COLLECTED BALANCE OF \$10,264.89 AS OF 09/01/12			0.09
9/10	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.384683 PER SHARE (ID: 464287-24-2)	295.000	0.385	113.48
9/24	Div Domestic	GATEWAY TRUST FUND @ 0.101 PER SHARE AS OF 09/21/12 (ID: 367829-20-7)	825.426	0.101	83.72
9/25	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.052 PER SHARE AS OF 09/24/12 (ID: 543495-83-2)	6,875.480	0.052	356.97
9/28	Div Domestic	ISHARES RUSSELL 1000 VALUE INDEX FUND @ 0.414881 PER SHARE (ID: 464287-59-8)	585.000	0.415	242.71
9/28	Div Domestic	ISHARES RUSSELL 1000 GROWTH INDEX FUND @ 0.257749 PER SHARE (ID: 464287-61-4)	806.000	0.258	207.75
10/1	Interest Income	DEPOSIT SWEEP INTEREST FOR SEPT @ .01% RATE ON NET AVG COLLECTED BALANCE OF \$2,359.83 AS OF 10/01/12			0.02
10/1	Div Domestic	JPM US REAL ESTATE FD - SEL FUND 3037 @ 0.11545 PER SHARE (ID: 4812C0-61-3)	629.811	0.115	72.71
10/1	Div Domestic	ISHARES DJ SELECT DIVIDEND INDEX FUND @ 0.528472 PER SHARE (ID: 464287-16-8)	913.000	0.528	482.49
10/3	Div Domestic	MORGAN STANLEY TECHNOLOGY ETF @ 0.073708 PER SHARE (ID: 78464A-10-2)	477.000	0.074	35.16
10/3	Div Domestic	SECTOR SPDR TRUST S/B/I-ENERGY @ 0.33369 PER SHARE (ID: 81369Y-50-6)	200.000	0.334	66.74



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 9/1/12 to 9/30/13

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
10/5	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.383809 PER SHARE (ID: 464287-24-2)	295.000	0.384	113.22
10/24	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.060 PER SHARE AS OF 10/23/12 (ID: 543495-83-2)	6,903.028	0.06	413.22
11/1	Interest Income	DEPOSIT SWEEP INTEREST FOR OCT. @ .01% RATE ON NET AVG COLLECTED BALANCE OF \$2,346.45 AS OF 11/01/12			0.02
11/7	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.378397 PER SHARE (ID: 464287-24-2)	295.000	0.378	111.63
11/23	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.056 PER SHARE AS OF 11/21/12 (ID: 543495-83-2)	6,929.007	0.056	386.57
12/7	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.366094 PER SHARE (ID: 464287-24-2)	295.000	0.366	108.00
12/19	Div Domestic	JPM US REAL ESTATE FD - SEL FUND 3037 @ 0.06821 PER SHARE (ID: 4812C0-61-3)	727.592	0.068	49.63
12/19	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.194 PER SHARE AS OF 12/18/12 (ID: 543495-83-2)	7,019.578	0.194	1,359.47
12/20	STCapitalGain Dist	T ROWE PRICE INTERNATIONAL FUNDS INC NEW ASIA FUND 12/19/12 SHORT TERM CAPITAL GAINS @ 0.010 PER SHARE AS OF 12/19/12 (ID: 77956H-50-0)	1,341.921	0.01	13.11
12/20	Div Domestic	T ROWE PRICE INTERNATIONAL FUNDS INC NEW ASIA FUND @ 0.160 PER SHARE AS OF 12/19/12 (ID: 77956H-50-0)	1,341.921	0.156	209.78
12/24	Div Domestic	I SHARES S&P LATIN AMERICAN 40 INDEX FUND @ 0.347694 PER SHARE (ID: 464287-39-0)	463.000	0.348	160.98
12/24	Div Domestic	GATEWAY TRUST FUND @ 0.160 PER SHARE AS OF 12/21/12 (ID: 367829-20-7)	830.315	0.16	132.73



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 9/1/12 to 9/30/13

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
12/26	Div Domestic	ISHARES DJ SELECT DIVIDEND INDEX FUND @ 0.551103 PER SHARE (ID: 464287-16-8)	913.000	0.551	503.16
12/26	Div Domestic	ISHARES RUSSELL 1000 VALUE INDEX FUND @ 0.520638 PER SHARE (ID: 464287-59-8)	585.000	0.521	304.57
12/26	Div Domestic	ISHARES RUSSELL 1000 GROWTH INDEX FUND @ 0.412311 PER SHARE (ID: 464287-61-4)	806.000	0.412	332.32
12/27	Div Domestic	VANGUARD HEALTH CARE ETF @ 1.198 PER SHARE (ID: 92204A-50-4)	361.000	1.198	432.48
1/2	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.362035 PER SHARE (ID: 464287-24-2)	295.000	0.362	106.80
1/3	Div Domestic	SECTOR SPDR TRUST S/B/I-ENERGY @ 0.37095 PER SHARE (ID: 81369Y-50-6)	200.000	0.371	74.19
1/3	Div Domestic	I SHARES S&P LATIN AMERICAN 40 INDEX FUND @ 0.146181 PER SHARE (ID: 464287-39-0)	463.000	0.146	67.68
1/4	Div Domestic	MORGAN STANLEY TECHNOLOGY ETF @ 0.224598 PER SHARE (ID: 78464A-10-2)	477.000	0.225	107.13
1/30	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.050 PER SHARE AS OF 01/29/13 (ID: 543495-83-2)	7,042.854	0.05	355.19
2/7	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.370505 PER SHARE (ID: 464287-24-2)	295.000	0.371	109.30
2/27	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.056 PER SHARE AS OF 02/26/13 (ID: 543495-83-2)	7,068.914	0.056	392.99
3/7	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.374228 PER SHARE (ID: 464287-24-2)	295.000	0.374	110.40
3/25	Div Domestic	MORGAN STANLEY TECHNOLOGY ETF @ 0.133106 PER SHARE (ID: 78464A-10-2)	477.000	0.133	63.49



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 9/1/12 to 9/30/13

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
3/25	Div Domestic	SECTOR SPDR TRUST S/B/I-ENERGY @ 0.3571 PER SHARE (ID: 81369Y-50-6)	200.000	0.357	71.42
3/25	Div Domestic	GATEWAY TRUST FUND @ 0.091 PER SHARE AS OF 03/22/13 (ID: 367829-20-7)	833.048	0.092	76.22
3/28	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.055 PER SHARE AS OF 03/27/13 (ID: 543495-83-2)	7,094.767	0.056	393.74
4/1	Div Domestic	JPM US REAL ESTATE FD - SEL FUND 3037 @ 0.09489 PER SHARE (ID: 4812C0-61-3)	730.755	0.095	69.34
4/1	Div Domestic	ISHARES DJ SELECT DIVIDEND INDEX FUND @ 0.562143 PER SHARE (ID: 464287-16-8)	913.000	0.562	513.24
4/1	Div Domestic	ISHARES RUSSELL 1000 VALUE INDEX FUND @ 0.387985 PER SHARE (ID: 464287-59-8)	585.000	0.388	226.97
4/1	Div Domestic	ISHARES RUSSELL 1000 GROWTH INDEX FUND @ 0.229544 PER SHARE (ID: 464287-61-4)	806.000	0.23	185.01
4/5	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.368186 PER SHARE (ID: 464287-24-2)	295.000	0.368	108.61
4/29	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.054 PER SHARE AS OF 04/26/13 (ID: 543495-83-2)	7,119.839	0.054	387.37
5/7	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.362131 PER SHARE (ID: 464287-24-2)	295.000	0.362	106.83
5/30	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.063 PER SHARE AS OF 05/29/13 (ID: 543495-83-2)	7,149.048	0.063	450.69
6/7	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.361012 PER SHARE (ID: 464287-24-2)	295.000	0.361	106.50
6/24	Div Domestic	GATEWAY FUND-A @ 0.104 PER SHARE AS OF 06/21/13 (ID: 367829-20-7)	836.180	0.104	86.97



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 9/1/12 to 9/30/13

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
6/27	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.052 PER SHARE AS OF 06/26/13 (ID: 543495-83-2)	7,174.532	0.052	374.61
7/1	Div Domestic	JPM US REAL ESTATE FD - SEL FUND 3037 @ 0.06669 PER SHARE (ID: 4812C0-61-3)	734.870	0.067	49.01
7/1	Div Domestic	MORGAN STANLEY TECHNOLOGY ETF @ 0.313839 PER SHARE (ID: 78464A-10-2)	477.000	0.314	149.70
7/1	Div Domestic	SECTOR SPDR TRUST S/B/I-ENERGY @ 0.37438 PER SHARE (ID: 81369Y-50-6)	200.000	0.374	74.88
7/2	Div Domestic	I SHARES S&P LATIN AMERICAN 40 INDEX FUND @ 0.628346 PER SHARE (ID: 464287-39-0)	463.000	0.628	290.92
7/2	Div Domestic	ISHARES DJ SELECT DIVIDEND INDEX FUND @ 0.53687 PER SHARE (ID: 464287-16-8)	913.000	0.537	490.16
7/8	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.363339 PER SHARE (ID: 464287-24-2)	295.000	0.363	107.19
7/9	Div Domestic	ISHARES RUSSELL 1000 VALUE INDEX FUND @ 0.471359 PER SHARE (ID: 464287-59-8)	585.000	0.471	275.75
7/9	Div Domestic	ISHARES RUSSELL 1000 GROWTH INDEX FUND @ 0.291485 PER SHARE (ID: 464287-61-4)	806.000	0.291	234.94
7/30	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.056 PER SHARE AS OF 07/29/13 (ID: 543495-83-2)	7,201.347	0.056	402.49
8/7	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.349839 PER SHARE (ID: 464287-24-2)	295.000	0.35	103.20
8/29	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.060 PER SHARE AS OF 08/28/13 (ID: 543495-83-2)	7,230.916	0.06	434.96
9/9	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.365859 PER SHARE (ID: 464287-24-2)	295.000	0.366	107.93



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 9/1/12 to 9/30/13

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
9/26	Div Domestic	GATEWAY FUND-A @ 0.104 PER SHARE AS OF 09/25/13 (ID: 367829-20-7)	839.274	0.104	87.38
9/27	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.049 PER SHARE AS OF 09/26/13 (ID: 543495-83-2)	7,254.507	0.049	355.04
9/30	Div Domestic	MORGAN STANLEY TECHNOLOGY ETF @ 0.215785 PER SHARE (ID: 78464A-10-2)	477.000	0.216	102.93
9/30	Div Domestic	SECTOR SPDR TRUST S/B/I-ENERGY @ 0.39266 PER SHARE (ID: 81369Y-50-6)	200.000	0.393	78.53
9/30	Div Domestic	ISHARES DJ SELECT DIVIDEND INDEX FUND @ 0.537271 PER SHARE (ID: 464287-16-8)	913.000	0.537	490.53
9/30	Div Domestic	ISHARES RUSSELL 1000 VALUE INDEX FUND @ 0.420101 PER SHARE (ID: 464287-59-8)	585.000	0.42	245.76
9/30	Div Domestic	ISHARES RUSSELL 1000 GROWTH INDEX FUND @ 0.263847 PER SHARE (ID: 464287-61-4)	806.000	0.264	212.66
Total Income					\$15,131.38

Settle Date	Type Selection Method	Description	Quantity Cost	Amount
Withdrawals				
9/4	Distribution	FUNDS TRANSFERRED FROM ASSET AC# W32585007 TO DDA AC# 000000849197231 AS REQUESTED		(50,000.00)



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 9/1/12 to 9/30/13

TRADE ACTIVITY

Note: L indicates Long Term Realized Gain/Loss

* Settled transaction was initiated in prior statement period and settled in current statement period

Trade Date Settle Date	Type Selection Method	Description	Quantity	Per Unit Amount	Proceeds	Tax Cost	Realized Gain/Loss
Settled Sales/Maturities/Redemptions							
8/29 9/4	Sale High Cost	ISHARES RUSSELL 1000 VALUE INDEX FUND @ 70.56 38,808.00 BROKERAGE 100.00 TAX &/OR SEC .87 J.P. MORGAN SECURITIES LLC (ID: 464287-59-8)	(550.000)	70.377	38,707.13	(26,181.92)	12,525.21 L *
12/7 12/7	LT Capital Gain Distribution	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND LONG TERM CAPITAL GAINS @ 0.009392 (ID: 464287-24-2)	295.000	0.009	2.77		
12/14 12/14	LT Capital Gain Distribution	JPM US REAL ESTATE FD - SEL FUND 3037 LONG TERM CAPITAL GAINS @ 2.29224 (ID: 4812C0-61-3)	633.854	2.292	1,452.95		
12/20 12/20	LT Capital Gain Distribution	T ROWE PRICE INTERNATIONAL FUNDS INC NEW ASIA FUND 12/19/12 LONG TERM CAPITAL GAINS @ 0.220 PER SHARE AS OF 12/19/12 (ID: 77956H-50-0)	1,341.921	0.215	288.45		
Total Settled Sales/Maturities/Redemptions					\$40,451.30	(\$26,181.92)	\$12,525.21 L

Trade Date Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
Settled Securities Purchased					
9/24 9/24	Purchase	GATEWAY TRUST FUND INCOME DIVIDEND @ 0.101 PER SHAR REINVESTED @ \$27.59 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 09/21/12 (ID: 367829-20-7)	3.034	27.594	(83.72)
9/25 9/25	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.052 PER SHAR REINVESTED @ \$14.99 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 09/24/12 (ID: 543495-83-2)	23.814	14.99	(356.97)



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 9/1/12 to 9/30/13

Trade Date Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
10/1 10/1	Purchase	JPM US REAL ESTATE FD - SEL FUND 3037 REINVESTED @ 17.98 PER SHARE (ID: 4812C0-61-3)	4.043	17.984	(72.71)
10/24 10/24	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.060 PER SHAR REINVESTED @ \$15.00 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 10/23/12 (ID: 543495-83-2)	27.548	15.00	(413.22)
11/23 11/23	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.056 PER SHAR REINVESTED @ \$14.88 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 11/21/12 (ID: 543495-83-2)	25.979	14.88	(386.57)
12/14 12/14	Purchase	JPM US REAL ESTATE FD - SEL FUND 3037 REINVESTED @ 15.50 PER SHARE (ID: 4812C0-61-3)	93.738	15.50	(1,452.95)
12/19 12/19	Purchase	JPM US REAL ESTATE FD - SEL FUND 3037 REINVESTED @ 15.69 PER SHARE (ID: 4812C0-61-3)	3.163	15.691	(49.63)
12/19 12/19	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.194 PER SHAR REINVESTED @ \$15.01 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 12/18/12 (ID: 543495-83-2)	90.571	15.01	(1,359.47)
12/20 12/20	Purchase	T ROWE PRICE INTERNATIONAL FUNDS INC NEW ASIA FUND SHORT TERM CAP GAINS @ 0.010 REINVESTED J.P.MORGAN SECURITIES LLC AS AGENT AS OF 12/19/12 (ID: 77956H-50-0)	0.790	16.595	(13.11)
12/20 12/20	Purchase	T ROWE PRICE INTERNATIONAL FUNDS INC NEW ASIA FUND LONG TERM CAP GAINS @ 0.220 REINVESTED J.P.MORGAN SECURITIES LLC AS AGENT AS OF 12/19/12 (ID: 77956H-50-0)	17.377	16.60	(288.45)
12/20 12/20	Purchase	T ROWE PRICE INTERNATIONAL FUNDS INC NEW ASIA FUND INCOME DIVIDEND @ 0.160 PER SHAR REINVESTED J.P.MORGAN SECURITIES LLC AS AGENT AS OF 12/19/12 (ID: 77956H-50-0)	12.637	16.60	(209.78)



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 9/1/12 to 9/30/13

Trade Date Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
Settled Securities Purchased					
12/24 12/24	Purchase	GATEWAY TRUST FUND INCOME DIVIDEND @ 0.160 PER SHAR REINVESTED @ \$27.15 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 12/21/12 (ID: 367829-20-7)	4.889	27.149	(132.73)
1/30 1/30	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.050 PER SHAR REINVESTED @ \$15.26 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 01/29/13 (ID: 543495-83-2)	23.276	15.26	(355.19)
2/27 2/27	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.056 PER SHAR REINVESTED @ \$15.08 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 02/26/13 (ID: 543495-83-2)	26.060	15.08	(392.99)
3/25 3/25	Purchase	GATEWAY TRUST FUND INCOME DIVIDEND @ 0.091 PER SHAR REINVESTED @ \$27.89 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 03/22/13 (ID: 367829-20-7)	2.733	27.889	(76.22)
3/28 3/28	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.055 PER SHAR REINVESTED @ \$15.23 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 03/27/13 (ID: 543495-83-2)	25.853	15.23	(393.74)
4/1 4/1	Purchase	JPM US REAL ESTATE FD - SEL FUND 3037 REINVESTED @ 16.85 PER SHARE (ID: 4812C0-61-3)	4.115	16.851	(69.34)
4/29 4/29	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.054 PER SHAR REINVESTED @ \$15.45 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 04/26/13 (ID: 543495-83-2)	25.072	15.45	(387.37)
5/30 5/30	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.063 PER SHAR REINVESTED @ \$15.43 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 05/29/13 (ID: 543495-83-2)	29.209	15.43	(450.69)



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 9/1/12 to 9/30/13

Trade Date Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
Settled Securities Purchased					
6/24 6/24	Purchase	GATEWAY FUND-A INCOME DIVIDEND @ 0.104 PER SHAR REINVESTED @ \$27.77 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 06/21/13 (ID: 367829-20-7)	3.132	27.768	(86.97)
6/27 6/27	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.052 PER SHAR REINVESTED @ \$14.70 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 06/26/13 (ID: 543495-83-2)	25.484	14.70	(374.61)
7/1 7/1	Purchase	JPM US REAL ESTATE FD - SEL FUND 3037 REINVESTED @ 16.62 PER SHARE (ID: 4812C0-61-3)	2.948	16.625	(49.01)
7/30 7/30	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.056 PER SHAR REINVESTED @ \$15.01 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 07/29/13 (ID: 543495-83-2)	26.815	15.01	(402.49)
8/29 8/29	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.060 PER SHAR REINVESTED @ \$14.71 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 08/28/13 (ID: 543495-83-2)	29.569	14.71	(434.96)
9/26 9/26	Purchase	GATEWAY FUND-A INCOME DIVIDEND @ 0.104 PER SHAR REINVESTED @ \$28.24 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 09/25/13 (ID: 367829-20-7)	3.094	28.242	(87.38)
9/27 9/27	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.049 PER SHAR REINVESTED @ \$15.05 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 09/26/13 (ID: 543495-83-2)	23.591	15.05	(355.04)
Total Settled Securities Purchased					(\$8,735.31)

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For the Period 9/1/12 to 9/30/13

For your convenience we have combined statement(s) for activity you conduct through J.P. Morgan in one package. Below are important disclosures relating to these different accounts. These statements may relate to various account types. Some of the disclosures are applicable to all of your accounts. For ease of reference the disclosures applicable to a particular type of account have been grouped together by descriptive headers.

IMPORTANT GENERAL INFORMATION APPLICABLE TO ALL OF YOUR ACCOUNT(S)

Important Information about Pricing, Valuations, Estimated Annual Income, and Estimated Yield

Market value information (including without limitation, prices, exchange rates, accrued income and bond ratings) furnished herein, some of which has been provided by pricing sources that J.P. Morgan believes to be reliable, is not guaranteed for accuracy but provided for informational purposes and is furnished for the exclusive use of the client.

The current price is the value of the financial asset share, unit or contract as priced at the close of the market on the last day of the statement period or the last available price. All values provided for structured yield deposits (for example, JPMorgan London Time Deposits) reflect the original deposit amount only. The value for Real Estate, Mineral Interests and Miscellaneous Assets may not reflect the most current value of the asset.

Important information regarding Auction Rate Securities (ARS). ARS are debt or preferred securities with an interest or dividend rate reset periodically in an auction. Although there may be daily, weekly and monthly resets, there is no guarantee that there will be liquidity. If there are not enough bids at an auction to redeem the securities available for sale, the result may be a failed auction. In the event of a failed auction, there is no assurance that a secondary market will develop or that the security will trade at par or any other price reflected on statements and online. Accordingly, investors should not rely on pricing information appearing in their statements or online with respect to ARS. When J.P. Morgan is unable to obtain a price from an internal or outside source for a particular ARS, the price column on your statement will indicate "unpriced".

Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are sourced from the various issuers of the securities or they are sourced from a third party valuation provider. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid, the value of such asset may have been provided to us by third parties who may or may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

In cases where we are unable to obtain a current market value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced". Although such securities may have value, please note that the value of a security indicated as "unpriced" will not be included in your overall current market value as reflected on the statement.

J.P. Morgan makes no representation, warranty or guarantee, express or implied, that any quoted value represents the actual terms at which securities could be bought or sold or new transactions could be entered into, or the actual terms on which existing transactions or securities could be liquidated. Such values may only be indicative.

When we are unable to obtain a current value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced".

If a partial call is made with respect to an issue of securities included in your Accounts we will allocate the call by a method we deem fair and equitable.

To the extent applicable, please note the following regarding estimated annual income (EAI) and estimated yield (EY): 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. EAI and EY are estimates and the actual income and yield might be lower or higher than the estimated amounts. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.

Offshore Deposits - London and Nassau



For the Period 9/1/12 to 9/30/13

Deposits in Foreign Branches are not insured by the FDIC or any other Agency of the Federal Government; amounts in such foreign accounts do not have the benefit of any domestic preference applicable to U.S. Banks; certain Foreign accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F 90-22.1).

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P.Morgan Securities LLC ("JPMS") and, to the extent noted below, cleared through J.P. Morgan Clearing Corp. ("JPMCC").

Neither JPMS, nor JPMCC is a bank and are each separate legal entities from its bank or thrift affiliates.

Investment Products: Not FDIC Insured -No Bank Guarantee -May Lose Value

Fund manager disclosure information available upon request

If you have an investment account that is managed by an SEC-Registered Investment Advisor, J.P. Morgan will provide a copy of the advisor's Form ADV II or brochure upon written request.

These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax advisor.

Please take the steps indicated below if you think statement(s) are incorrect or contact your J.P.Morgan team if you require additional information about a transaction on your statement(s).

IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR ASSET ACCOUNT(S) (LINKED TO JPMS)

Your Asset Account consists of a bank account that custodies assets linked to a brokerage account through which securities transactions are executed. As a result, the Asset Account statement(s) reflect brokerage transactions executed through JPMS but (except for exchange listed options) held in custody at JPMCB. Securities purchased or sold through JPMS in U.S. markets (other than mutual funds) are cleared through an affiliate of JPMS, in non-U.S. markets securities are cleared through JPMS. Positions in exchange-listed options are held by JPMCC. For your convenience, however, positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).

In Case of Other Errors or Questions About Your Asset Account Statement(s)

Please review your statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P.Morgan team.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30 days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.

JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

In Case of Errors or Questions About Your Electronic Transfers.



For the Period 9/1/12 to 9/30/13

Contact your J.P. Morgan Team at one of the telephone numbers on the front of your statements or write us at J.P. Morgan, 500 Stanton Christiana Road, 1/OPS3, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

In Case of Errors or Questions About Non-Electronic Transfers (Checks or Deposits)

Contact JPMorgan Chase Bank, N.A. ("JPMCB") Member FDIC immediately if a statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing as soon as possible after your statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

Deposit products and services are offered by JPMCB Member FDIC.

You must promptly advise your J.P.Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan representative will consider the information currently in its files to be complete and accurate.

With reference to JPMS and JPMCC: A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.

You should have received (or have made available to you) separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished or have made available to you. Upon written request, JPMS will promptly supply you with the latest information.

PRODUCT RELATED DISCLOSURE: IMPORTANT INFORMATION ABOUT ALTERNATIVE INVESTMENTS: FOOTNOTES 1 - 4

Private Equity, Hedge Funds, Exchange Funds, Real Estate and Other Alternative Assets

1. Direct private equity investments and pooled private investments (e.g., interests in limited partnerships and limited liability companies) are generally illiquid securities. Values are estimates only and are not warranted for accuracy or completeness. Values do not represent the actual terms at which transactions or securities could be bought or sold or new transactions could be entered into or the actual terms on which existing transactions could be liquidated as of the date of this statement.

Direct private equity investments are generally valued at cost, unless there is an active secondary trading market in the securities, in which case, direct private equity investments are valued using market prices as of the close of the last business day for this statement period. Pooled private equity investments are valued according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each investment for the specific valuation methodology used by the General Partner or Manager for that investment or for your Investment Management or Trust account contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.



For the Period 9/1/12 to 9/30/13

Hedge funds generally calculate the price (the "Net Asset Value" or "NAV"), 10-15 business days following the last business day of the month. For that reason, hedge fund NAVs shown will generally be the NAV of the month preceding this statement period. In general, the NAV is stated net of management and incentive fees. The NAV is calculated according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each hedge fund for the specific methodology used by the General Partner or Manager for that hedge fund or for your Investment Management or Trust account contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.

These statements do not provide tax reporting on private investments. Please continue to rely upon the General Partner or Manager of the investment vehicle for this information or for your Investment Management or Trust account contact your J.P. Morgan team.

2. The 'Capital Called Since Inception USD' and 'Cash/Security distributions Since Inception USD' columns are updated monthly to reflect activity (capital calls and distributions), if any.

3. Hedge funds generally allow subscriptions on a monthly or quarterly basis. An interest in a hedge fund or hedge fund of funds is generally as of the first business day of the subscription period. Due to early funding requirements by the applicable fund, your account may be debited for the subscription amount prior to the subscription date. Please refer to the applicable hedge fund's operative documentation for further details or for your Investment Management or Trust account contact your J.P. Morgan team.

Hedge fund redemptions are generally on a monthly, quarterly or annual basis but can sometimes be subject to a multi-year lockup before a redemption is permitted. For redemptions, there is generally a notification period that can be a long interval before the actual redemption date. Redemption proceeds are generally paid 15 calendar days after the final NAV is issued, but can be subject to a holdback of a portion of the proceeds until an annual audit of the Fund has been completed. Please refer to the applicable hedge fund's operative documentation for further details or for your Investment Management or Trust account contact your J.P. Morgan team.

Global Access Portfolios share certain characteristics with hedge funds. In particular, an investor who withdraws from a Global Access Portfolio will not receive the withdrawal proceeds in their entirety until 30-60 days after completion of the Portfolio's audit, which may be 18 months or longer after the redemption date. Interest might not be paid on any proceeds pending distribution. These restrictions apply even if the investor's account at JPMorgan is closed. The Confidential Private Placement Memorandum and applicable Supplements contain other important information about the Global Access Portfolios and are available upon request or for your Investment Management or Trust account contact your J.P. Morgan team.

4. Alternative assets may include publicly available mutual funds that utilize non-traditional investment management strategies, for example, strategies commonly employed by hedge funds. Mutual funds generally calculate the price (the "Net Asset Value" or "NAV") on a daily basis and mutual fund NAVs shown on your statement generally will be the NAV as of the close of the last business day for this statement period. Please refer to the applicable mutual fund prospectus for further details. If the applicable mutual fund is a JPMorgan Fund, please refer to disclosures on this statement concerning JPMorgan Funds for other important information.

PRODUCT RELATED DISCLOSURE: THE JPMORGAN FUNDS OR THIRD PARTIES

Shares of the funds referenced above are not bank deposits and are not guaranteed by any bank, government entity, or the FDIC. Return and share price will fluctuate and redemption value may be more or less than original cost. While the money market funds seek to maintain a stable net asset value of \$1.00 per share, there is no assurance that they will continue to do so. The estimated annual income and dividend yield figures for mutual funds represent the funds' most recent income dividend annualized.

Prospectuses and other fund information for JPMorgan funds may be obtained by calling your J.P. Morgan team or JPMorgan Distribution Services, Inc. at (800) 480-4111. You also may view and order materials online for JPMorgan funds at www.jpmorganfunds.com.

J.P. Morgan affiliates may receive compensation from the JPMorgan funds for providing investment advisory services to the funds. J.P. Morgan affiliates may also provide administrative, custodial, sales, distribution, shareholder or other services to the JPMorgan Funds or funds established, sponsored, advised, or managed by third parties, and J.P. Morgan affiliates may be compensated for such services as allowed by applicable law. The distributor of the JPMorgan Funds is JPMorgan Distribution Services, Inc., which is an affiliate of JPMCB.



For the Period 9/1/12 to 9/30/13

Assets may be reflected herein even though they may be held by a third party unaffiliated with J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets.

SIMON BERNSTEIN
C/O ARBITRAGE INT'L MARKETING
950 PENINSULA CORPORATE CIR STE 3010
BOCA RATON FL. 33487-1387



For the Period 3/1/14 to 3/31/14

Account Summary

	Account Number	Beginning Net Market Value	Ending Net Market Value	Change In Value	Start on Page
Investment Account(s)					
S BERNSTEIN - DEC'D TOD S BERNSTEIN	W32678002 ¹	0.00	0.00	0.00	4
S BERNSTEIN - DEC'D TOD S BERNSTEIN	24208956 ²	0.00	0.00	0.00	5
JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO	W32686007 ¹	528,016.02	530,639.65	2,623.63	6
Total Value		\$528,016.02	\$530,639.65	\$2,623.63	

This account summary is provided for informational purposes and includes assets at different entities.

(1) Assets held at JPMorgan Chase Bank, N.A., member Federal Deposit Insurance Corporation ("FDIC"), except for exchange-listed options, which are held at JPMorgan Clearing Corporation ("JPMCC"). The Asset Account Statement reflects brokerage transactions executed through J.P. Morgan Securities LLC ("JPMS"), see "Portfolio Activity Detail". Equity securities, fixed income securities, and listed options transactions are generally cleared through JPMCC, a wholly owned subsidiary of JPMS. Please see "Additional Information About Your Accounts" at the end of the Asset Account Statement.

(2) Assets held in Margin Account at JPMCC, member Financial Regulatory Authority ("FINRA") and Securities Insurance Protection Corporation ("SIPC"). The Margin Account Statement reflects brokerage transactions executed by JPMS, see "Portfolio Activity Detail". Such transactions are cleared and carried through JPMCC.

Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).

Client News

J.P. Morgan Securities LLC's (JPMS LLC) and J.P. Morgan Clearing Corp.'s (JPMCC) Net Capital and Net Capital Requirements

At December 31, 2013, JPMS LLC's net capital of \$12.8 billion exceeded the minimum regulatory net capital requirement of \$2.0 billion by \$10.8 billion. JPMCC's net capital of \$7.1 billion was approximately 7.6% of aggregate debit items and exceeded the minimum regulatory net capital requirement of \$1.8 billion by \$5.3 billion.

Complete copies of JPMS LLC's and JPMCC's Individual audited Statement of Financial Condition may be obtained, at no cost, by accessing:

<http://investor.shareholder.com/jpmorganchase/financial-condition.cfm>

Additionally, you may call 1-866-576-1300 to request a hard copy of the statement.

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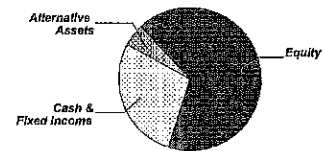
For the Period 3/1/14 to 3/31/14

Consolidated Summary

INVESTMENT ACCOUNTS

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Equity	355,422.77	357,876.57	2,453.80	6,400.95	67%
Alternative Assels	26,231.15	24,542.56	(1,688.59)		5%
Cash & Fixed Income	146,362.10	148,220.51	1,858.41	5,658.74	28%
Market Value	\$528,016.02	\$530,639.64	\$2,623.62	\$12,059.69	100%
Accruals	0.00	0.01	0.01		
Market Value with Accruals	\$528,016.02	\$530,639.65	\$2,623.63		

Asset Allocation



Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	528,016.02	517,816.39
Income & Distributions	1,700.93	2,499.84
Change in Investment Value	922.69	10,323.41
Ending Market Value	\$530,639.64	\$530,639.64
Accruals	0.01	0.01
Market Value with Accruals	\$530,639.65	\$530,639.65

This Consolidated Summary shows all of your investments at J.P. Morgan other than investments we hold in trust for you. These investments may be held in custody or investment management account at JPMorgan Chase Bank, N.A. (the "Bank") or in a brokerage or margin account at J.P. Morgan Clearing Corp. ("JPMCC"). Brokerage and margin accounts are non-discretionary and all investment decisions are made by the client. J.P. Morgan Securities LLC ("JPMS") does not provide advice on asset allocation or investment management services, nor do its personnel take discretion over any client accounts. Such advice and services are provided exclusively by the Bank.



For the Period 3/1/14 to 3/31/14

Consolidated Summary CONTINUED

INVESTMENT ACCOUNT(S) YEAR-TO-DATE

Portfolio Activity	Account Number	Beginning Market Value	Net Contributions/ Withdrawals	Income & Distributions	Change in Investment Value		Ending Market Value with Accruals
					Short-term	Long-term	
JPMCBNA ACF S BERNSTEIN-DECD IRA RO	W32585007	517,816.39		2,499.84		10,323.41	530,639.65

Tax Summary	Account Number	Taxable Income	Tax-Exempt Income	Other Income & Receipts	Realized Gain/Loss		Unrealized Gain/Loss ¹
					Short-term	Long-term	
JPMCBNA ACF S BERNSTEIN-DECD IRA RO	W32585007	2,499.84					174,684.92

¹Unrealized Gain/Loss represents data from the time of account inception to the current statement period.



JPMorgan Chase Bank, N.A.
270 Park Avenue, New York, NY 10017-2014

S BERNSTEIN - DEC'D TOD S BERNSTEIN ACCT. W32578002
For the Period 3/1/14 to 3/31/14

Asset Account

J.P. Morgan Team

Todd Adelstein	Banker	561/985-5053
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Stephen Porter	Client Service Team	
Brian Lutter	Client Service Team	
Online access	www.jpmorganonline.com	

No market value or activity to report during this period

Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).

J.P.Morgan

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J.P. Morgan Securities LLC
383 Madison Avenue, New York, NY 10179

S BERNSTEIN - DEC'D TOD S BERNSTEIN ACCT. 24208956
For the Period 3/1/14 to 3/31/14

Margin Account

J.P. Morgan Team

Todd Adelstein	Banker	581/995-5053
Christopher Prindle	Investment Specialist	561/838-4869
John Hawkins Jr	Client Service Team	800/576-0938
Stephen Porter	Client Service Team	
Brian Lutter	Client Service Team	
Online access	www.jpmorganonline.com	

Transactions cleared and carried through J.P. Morgan Clearing Corp. - Three Chase Metrotech Center, Brooklyn, NY 11245-0001, (347) 643-2578

No market value or activity to report during this period

Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).

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JPMorgan Chase Bank, N.A.
270 Park Avenue, New York, NY 10017-2014

JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 3/1/14 to 3/31/14

Asset Account

J.P. Morgan Team

Todd Adelstein	Banker	561/995-5053
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/578-0938
Stephen Porter	Client Service Team	
Brian Lutter	Client Service Team	

Online access www.jpmorganonline.com

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Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).

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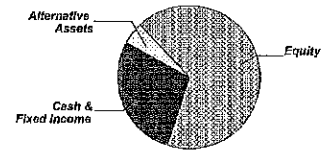


JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 3/1/14 to 3/31/14

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Equity	355,422.77	357,876.57	2,453.80	6,400.95	67%
Alternative Assets	26,231.15	24,542.56	(1,688.59)		5%
Cash & Fixed Income	146,362.10	148,220.51	1,858.41	5,658.74	28%
Market Value	\$528,016.02	\$530,639.64	\$2,623.62	\$12,059.69	100%
Accruals	0.00	0.01	0.01		
Market Value with Accruals	\$528,016.02	\$530,639.65	\$2,623.63		

Asset Allocation



Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	528,016.02	517,816.39
Income & Distributions	1,700.93	2,499.84
Change In Investment Value	922.69	10,323.41
Ending Market Value	\$530,639.64	\$530,639.64
Accruals	0.01	0.01
Market Value with Accruals	\$530,639.65	\$530,639.65

Tax Summary	Current Period Value	Year-to-Date Value
Domestic Dividends/Distributions	1,700.93	2,499.76
Interest Income		0.08
Taxable Income	\$1,700.93	\$2,499.84

	To-Date Value
Unrealized Gain/Loss	\$174,684.92

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JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 3/1/14 to 3/31/14

Account Summary CONTINUED

Cost Summary	Cost
Equity	195,273.27
Cash & Fixed Income	40,999.83
Total	\$236,273.10

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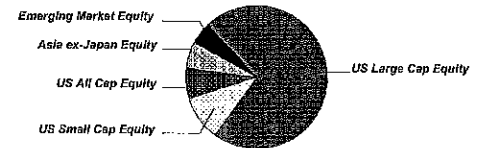
JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 3/1/14 to 3/31/14

Equity Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
US Large Cap Equity	253,730.36	255,113.74	1,383.38	48%
US Small Cap Equity	39,388.71	38,598.12	(790.59)	7%
US All Cap Equity	24,348.59	24,529.94	181.35	5%
Asia ex-Japan Equity	22,296.45	22,702.86	406.41	4%
Emerging Market Equity	15,658.66	16,931.91	1,273.25	3%
Total Value	\$355,422.77	\$357,876.57	\$2,453.80	67%

Market Value/Cost	Current Period Value
Market Value	357,876.57
Tax Cost	195,273.27
Unrealized Gain/Loss	162,603.30
Estimated Annual Income	6,400.95
Yield	1.78%

Asset Categories



Equity as a percentage of your portfolio - 67%



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 3/1/14 to 3/31/14

Equity Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
US Large Cap Equity							
ISHARES RUSSELL 1000 VALUE INDEX FUND 464287-59-8 IWD	96.50	586.000	56,452.50	27,138.89	29,313.61	1,123.20	1.99%
ISHARES RUSSELL 1000 GROWTH INDEX FUND 464287-61-4 IWF	86.54	806.000	69,761.24	32,403.66	37,347.58	938.99	1.35%
ISHARES DJ SELECT DIVIDEND INDEX FUND 464287-16-8 DVY	73.32	913.000	66,941.16	32,299.02	34,642.14	2,033.25	3.04%
MORGAN STANLEY TECHNOLOGY ETF 78464A-10-2 MTK	92.57	477.000	44,156.84	17,877.74	26,279.10	454.58	1.03%
SECTOR SPDR TRUST S/I/E-ENERGY 81369Y-50-6 XLE	89.06	200.000	17,812.00	15,219.74	2,592.26	319.40	1.79%
Total US Large Cap Equity			\$255,113.74	\$124,938.05	\$130,174.69	\$4,869.42	1.91%
US Small Cap Equity							
VANGUARD HEALTH CARE ETF 92204A-50-4 VHT	106.92	361.000	38,598.12	16,878.22	21,721.90	410.09	1.06%

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JPMC BNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 3/1/14 to 3/31/14

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
US All Cap Equity							
GATEWAY FUND-A 367829-20-7 GATE X	29.03	844.986	24,529.94	19,966.21	4,563.73	342.21	1.40%
Asia ex-Japan Equity							
T ROWE PRICE NEW ASIA 77956H-50-0 PRAS X	16.20	1,401.411	22,702.86	20,904.48	1,798.38	210.21	0.93%
Emerging Market Equity							
I SHARES S&P LATIN AMERICAN 40 INDEX FUND 464287-39-0 ILF	36.57	463.000	16,931.91	12,587.31	4,344.60	569.02	3.36%



JPMCBA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 3/1/14 to 3/31/14

Alternative Assets Summary

Asset Categories	Beginning Estimated Value	Ending Estimated Value	Change In Value	Current Allocation
Hard Assets	26,231.15	24,542.56	(1,688.59)	5%

Alternative Assets Detail

	Price	Quantity	Estimated Value	Cost	Est. Annual Income Accrued Income
Hard Assets					
ISHARES SILVER TRUST 48428Q-10-9 SLV	19.04	1,289.000	24,542.56	14,574.94	

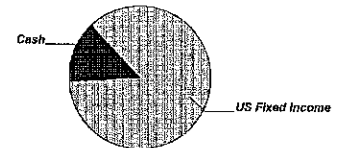


JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 3/1/14 to 3/31/14

Cash & Fixed Income Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
Cash	18,379.02	19,633.77	1,254.75	4%
US Fixed Income	127,983.08	128,586.74	603.66	24%
Total Value	\$146,362.10	\$148,220.51	\$1,858.41	28%

Asset Categories



Market Value/Cost	Current Period Value
Market Value	148,220.51
Tax Cost	40,999.83
Unrealized Gain/Loss	2,114.00
Estimated Annual Income	5,658.74
Accrued Interest	0.01
Yield	3.81%

SUMMARY BY MATURITY

Cash & Fixed Income	Market Value	% of Bond Portfolio
0-6 months ¹	148,220.51	100%

¹ The years indicate the number of years until the bond is scheduled to mature based on the statement end date. Some bonds may be called, or paid in full, before their stated maturity.

SUMMARY BY TYPE

Cash & Fixed Income	Market Value	% of Bond Portfolio
Cash	19,633.77	13%
Mutual Funds	128,586.74	87%
Total Value	\$148,220.51	100%

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JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 3/1/14 to 3/31/14

Note: ¹ This is the Annual Percentage Yield (APY) which is the rate earned if balances remain on deposit for a full year with compounding, there is no change in the interest rate and all interest is left in the account.

** Unrealized Gain/Loss is shown as "N/A" in cases where we do not have appropriate cost information for all tax lots comprising the position. Please contact your J.P. Morgan team for additional information.

Cash & Fixed Income Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Income Accrued Interest	Yield
Cash							
US DOLLAR	1.00	19,633.77	19,633.77	19,633.77		1.96 0.01	0.01% ¹
US Fixed Income							
LOOMIS SAYLES FDS I BOND FD RETAIL 543495-83-2	15.39	7,458.60	114,787.82	9,581.14 **	N/A	5,146.43	4.48%
ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND 464287-24-2	116.94	118.00	13,798.92	11,684.92	2,114.00	510.35	3.70%
Total US Fixed Income			\$128,586.74	\$21,366.06	\$2,114.00	\$5,656.78	4.40%



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 3/1/14 to 3/31/14

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	18,379.02	--
INFLOWS		
Income	1,700.93	2,499.84
Total Inflows	\$1,700.93	\$2,499.84
TRADE ACTIVITY		
Settled Securities Purchased	(446.18)	(1,101.39)
Total Trade Activity	(\$446.18)	(\$1,101.39)
Ending Cash Balance	\$19,633.77	--

* Year to date information is calculated on a calendar year basis.
Your account's standing instructions use a HIGH COST method for relieving assets
from your position

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
3/7	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.345666 PER SHARE (ID: 464287-24-2)	118.000	0.346	40.79
3/24	Div Domestic	GATEWAY FUND-A @ 0.157 PER SHARE AS OF 03/21/14 (ID: 367829-20-7)	844.986	0.114	96.70

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JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 3/1/14 to 3/31/14

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
3/27	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.047 PER SHARE AS OF 03/26/14 (ID: 543495-83-2)	7,458.598	0.047	349.48
3/31	Div Domestic	MORGAN STANLEY TECHNOLOGY ETF @ 0.147445 PER SHARE (ID: 78464A-10-2)	477.000	0.147	70.33
3/31	Div Domestic	SECTOR SPDR TRUST S/B/I-ENERGY @ 0.42707 PER SHARE (ID: 81369Y-50-6)	200.000	0.427	85.41
3/31	Div Domestic	ISHARES DJ SELECT DIVIDEND INDEX FUND @ 0.6036 PER SHARE (ID: 464287-16-8)	913.000	0.604	551.09
3/31	Div Domestic	ISHARES RUSSELL 1000 VALUE INDEX FUND @ 0.472902 PER SHARE (ID: 464287-59-8)	585.000	0.473	276.65
3/31	Div Domestic	ISHARES RUSSELL 1000 GROWTH INDEX FUND @ 0.285959 PER SHARE (ID: 464287-61-4)	806.000	0.286	230.48
Total Inflows & Outflows					\$1,700.93

TRADE ACTIVITY

Trade Date Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
3/24 3/24	Purchase	GATEWAY FUND-A INCOME DIVIDEND @ 0.157 PER SHAR REINVESTED @ \$28.88 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 03/21/14 (ID: 367829-20-7)	3.348	28.883	(96.70)
3/27 3/27	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.047 PER SHAR REINVESTED @ \$15.32 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 03/26/14 (ID: 543495-83-2)	22.812	15.32	(349.48)
Total Settled Securities Purchased					(\$446.18)

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For the Period 3/1/14 to 3/31/14

For your convenience we have combined statement(s) for activity you conduct through J.P. Morgan in one package. Below are important disclosures relating to these different accounts. These statements may relate to various account types. Some of the disclosures are applicable to all of your accounts. For ease of reference the disclosures applicable to a particular type of account have been grouped together by descriptive headers.

IMPORTANT GENERAL INFORMATION APPLICABLE TO ALL OF YOUR ACCOUNT(S)

Important Information about Pricing, Valuations, Estimated Annual Income, and Estimated Yield

Market value information (including without limitation, prices, exchange rates, accrued income and bond ratings) furnished herein, some of which has been provided by pricing sources that J.P. Morgan believes to be reliable, is not guaranteed for accuracy but provided for informational purposes and is furnished for the exclusive use of the client.

The current price is the value of the financial asset share, unit or contract as priced at the close of the market on the last day of the statement period or the last available price. All values provided for structured yield deposits (for example, JPMorgan London Time Deposits) reflect the original deposit amount only. The value for Real Estate, Mineral Interests and Miscellaneous Assets may not reflect the most current value of the asset.

Important information regarding Auction Rate Securities (ARS). ARS are debt or preferred securities with an interest or dividend rate reset periodically in an auction. Although there may be daily, weekly and monthly resets, there is no guarantee that there will be liquidity. If there are not enough bids at an auction to redeem the securities available for sale, the result may be a failed auction. In the event of a failed auction, there is no assurance that a secondary market will develop or that the security will trade at par or any other price reflected on statements and online. Accordingly, investors should not rely on pricing information appearing in their statements or online with respect to ARS. When J.P. Morgan is unable to obtain a price from an internal or outside source for a particular ARS, the price column on your statement will indicate "unpriced".

Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are sourced from the various issuers of the securities or they are sourced from a third party valuation provider. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid, the value of such asset may have been provided to us by third parties who may or may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

In cases where we are unable to obtain a current market value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced". Although such securities may have value, please note that the value of a security indicated as "unpriced" will not be included in your overall current market value as reflected on the statement.

J.P. Morgan makes no representation, warranty or guarantee, express or implied, that any quoted value represents the actual terms at which securities could be bought or sold or new transactions could be entered into, or the actual terms on which existing transactions or securities could be liquidated. Such values may only be indicative.

When we are unable to obtain a current value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced".

If a partial call is made with respect to an issue of securities included in your Accounts we will allocate the call by a method we deem fair and equitable.

To the extent applicable, please note the following regarding estimated annual income (EAI) and estimated yield (EY): 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. EAI and EY are estimates and the actual income and yield might be lower or higher than the estimated amounts. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.

Offshore Deposits - London and Nassau

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Disclosures Page 1 of 5



For the Period 3/1/14 to 3/31/14

Deposits in Foreign Branches are not insured by the FDIC or any other Agency of the Federal Government; amounts in such foreign accounts do not have the benefit of any domestic preference applicable to U.S. Banks; certain Foreign accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F 90-22.1).

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P.Morgan Securities LLC ("JPMS") and, to the extent noted below, cleared through J.P. Morgan Clearing Corp. ("JPMCC").

Neither JPMS, nor JPMCC is a bank and are each separate legal entities from its bank or thrift affiliates.

Investment Products: Not FDIC Insured -No Bank Guarantee -May Lose Value

Fund manager disclosure information available upon request

If you have an investment account that is managed by an SEC-Registered Investment Advisor, J.P. Morgan will provide a copy of the advisor's Form ADV II or brochure upon written request.

These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax advisor.

Please take the steps indicated below if you think statement(s) are incorrect or contact your J.P.Morgan team if you require additional information about a transaction on your statement(s).

IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR ASSET ACCOUNT(S) (LINKED TO JPMS)

Your Asset Account consists of a bank account that custodies assets linked to a brokerage account through which securities transactions are executed. As a result, the Asset Account statement(s) reflect brokerage transactions executed through JPMS but (except for exchange listed options) held in custody at JPMCB. Securities purchased or sold through JPMS in U.S. markets (other than mutual funds) are cleared through an affiliate of JPMS. In non-U.S. markets securities are cleared through JPMS. Positions in exchange-listed options are held by JPMCC. For your convenience, however, positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).

In Case of Other Errors or Questions About Your Asset Account Statement(s)

Please review your statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P.Morgan team.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30 days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.

JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

In Case of Errors or Questions About Your Electronic Transfers.

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For the Period 3/1/14 to 3/31/14

Contact your J.P. Morgan Team at one of the telephone numbers on the front of your statements or write us at J.P. Morgan, 500 Stanton Christiana Road, 1/OPS3, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 80 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

In Case of Errors or Questions About Non-Electronic Transfers (Checks or Deposits)

Contact JPMorgan Chase Bank, N.A. ("JPMCB") Member FDIC immediately if a statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing as soon as possible after your statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

Deposit products and services are offered by JPMCB Member FDIC.

You must promptly advise your J.P.Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan representative will consider the information currently in its files to be complete and accurate.

With reference to JPMS and JPMCC: A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.

You should have received (or have made available to you) separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished or have made available to you. Upon written request, JPMS will promptly supply you with the latest information.

IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR MARGIN ACCOUNT(S)

All positions in your Margin Account Portfolio(s) are held in custody at J.P. Morgan Clearing Corp. ("JPMCC"), Three Chase Metrotech Center, Brooklyn, NY 11245-001, (347) 643-2578.

If you have a margin account as permitted by law we may use certain securities in such account for, among other things, settling short sales and lending the securities for short sales, and as a result may receive compensation in connection therewith.

Please keep the following in mind when using a statement to track your brokerage activity in a margin account: The statement combines your general margin account with the special memorandum account required by Section 220.6 Regulation T. As required by Regulation T, a permanent record of your separate account is available upon your request.

Free credit balances in your margin account(s) are not segregated and may be used in the operation of JPMCC's business, subject to the limitations of SEC Rule 15c3-3. Unless otherwise noted, JPMCC or its agents and depositories will hold your securities. Upon your demand, JPMCC will pay to you the amount of your free credit balance, and will deliver to you fully-paid securities held on your behalf.

Interest will be charged on any debit balance; the method of calculating interest is described in a letter sent to all margin customers.

PRODUCT RELATED DISCLOSURE: IMPORTANT INFORMATION ABOUT ALTERNATIVE INVESTMENTS: FOOTNOTES 1 - 4

Private Equity, Hedge Funds, Exchange Funds, Real Estate and Other Alternative Assets

1. Direct private equity investments and pooled private investments (e.g., interests in limited partnerships and limited liability companies) are generally illiquid securities. Values are estimates only and are not warranted for accuracy or completeness. Values do not represent the actual terms at which transactions or securities could be bought or sold or new transactions could be entered into or the actual terms on which existing transactions could be liquidated as of the date of this statement.



For the Period 3/1/14 to 3/31/14

Direct private equity investments are generally valued at cost, unless there is an active secondary trading market in the securities, in which case, direct private equity investments are valued using market prices as of the close of the last business day for this statement period. Pooled private equity investments are valued according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each investment for the specific valuation methodology used by the General Partner or Manager for that investment or for your Investment Management or Trust account contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.

Hedge funds generally calculate the price (the "Net Asset Value" or "NAV"), 10-15 business days following the last business day of the month. For that reason, hedge fund NAVs shown will generally be the NAV of the month preceding this statement period. In general, the NAV is stated net of management and incentive fees. The NAV is calculated according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each hedge fund for the specific methodology used by the General Partner or Manager for that hedge fund or for your Investment Management or Trust account contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.

These statements do not provide tax reporting on private investments. Please continue to rely upon the General Partner or Manager of the investment vehicle for this information or for your Investment Management or Trust account contact your J.P. Morgan team.

2. The 'Capital Called Since Inception USD' and 'Cash/Security distributions Since Inception USD' columns are updated monthly to reflect activity (capital calls and distributions), if any.

3. Hedge funds generally allow subscriptions on a monthly or quarterly basis. An interest in a hedge fund or hedge fund of funds is generally as of the first business day of the subscription period. Due to early funding requirements by the applicable fund, your account may be debited for the subscription amount prior to the subscription date. Please refer to the applicable hedge fund's operative documentation for further details or for your Investment Management or Trust account contact your J.P. Morgan team.

Hedge fund redemptions are generally on a monthly, quarterly or annual basis but can sometimes be subject to a multi-year lockup before a redemption is permitted. For redemptions, there is generally a notification period that can be a long interval before the actual redemption date. Redemption proceeds are generally paid 15 calendar days after the final NAV is issued, but can be subject to a holdback of a portion of the proceeds until an annual audit of the Fund has been completed. Please refer to the applicable hedge fund's operative documentation for further details or for your Investment Management or Trust account contact your J.P. Morgan team.

Global Access Portfolios share certain characteristics with hedge funds. In particular, an investor who withdraws from a Global Access Portfolio will not receive the withdrawal proceeds in their entirety until 30-60 days after completion of the Portfolio's audit, which may be 18 months or longer after the redemption date. Interest might not be paid on any proceeds pending distribution. These restrictions apply even if the investor's account at JPMorgan is closed. The Confidential Private Placement Memorandum and applicable Supplements contain other important information about the Global Access Portfolios and are available upon request or for your Investment Management or Trust account contact your J.P. Morgan team.

4. Alternative assets may include publicly available mutual funds that utilize non-traditional investment management strategies, for example, strategies commonly employed by hedge funds. Mutual funds generally calculate the price (the "Net Asset Value" or "NAV") on a daily basis and mutual fund NAVs shown on your statement generally will be the NAV as of the close of the last business day for this statement period. Please refer to the applicable mutual fund prospectus for further details. If the applicable mutual fund is a JPMorgan Fund, please refer to disclosures on this statement concerning JPMorgan Funds for other important information.

PRODUCT RELATED DISCLOSURE: THE JPMORGAN FUNDS OR THIRD PARTIES

Shares of the funds referenced above are not bank deposits and are not guaranteed by any bank, government entity, or the FDIC. Return and share price will fluctuate and redemption value may be more or less than original cost. While the money market funds seek to maintain a stable net asset value of \$1.00 per share, there is no assurance that they will continue to do so. The estimated annual income and dividend yield figures for mutual funds represent the funds' most recent income dividend annualized.



For the Period 3/1/14 to 3/31/14

Prospectuses and other fund information for JPMorgan funds may be obtained by calling your J.P. Morgan team or JPMorgan Distribution Services, Inc. at (800) 480-4111. You also may view and order materials online for JPMorgan funds at www.jpmorganfunds.com.

J.P. Morgan affiliates may receive compensation from the JPMorgan funds for providing investment advisory services to the funds. J.P. Morgan affiliates may also provide administrative, custodial, sales, distribution, shareholder or other services to the JPMorgan Funds or funds established, sponsored, advised, or managed by third parties, and J.P. Morgan affiliates may be compensated for such services as allowed by applicable law. The distributor of the JPMorgan Funds is JPMorgan Distribution Services, Inc., which is an affiliate of JPMCB.

Assets may be reflected herein even though they may be held by a third party unaffiliated with J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets.

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JPMorgan Chase Bank, N.A.
 270 Park Avenue, New York, NY 10017-2014

JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
 For the Period 4/1/14 to 4/30/14

Asset Account

J.P. Morgan Team		
Todd Adelstein	Banker	561/995-5053
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Stephen Porter	Client Service Team	
Brian Lutter	Client Service Team	
Online access		www.jpmorganonline.com

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Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).



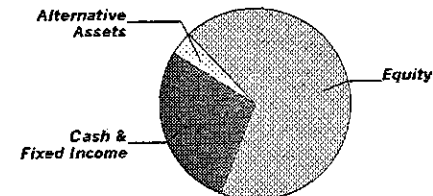


JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 4/1/14 to 4/30/14

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Equity	357,876.57	359,712.28	1,835.71	6,400.95	68%
Alternative Assets	24,542.56	23,794.94	(747.62)		4%
Cash & Fixed Income	148,220.51	149,693.48	1,472.97	5,587.28	28%
Market Value	\$530,639.64	\$533,200.70	\$2,561.06	\$11,988.23	100%
Accruals	0.01	0.30	0.29		
Market Value with Accruals	\$530,639.65	\$533,201.00	\$2,561.35		

Asset Allocation



Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	530,639.64	517,816.39
Income & Distributions	359.33	2,859.17
Change In Investment Value	2,201.73	12,525.14
Ending Market Value	\$533,200.70	\$533,200.70
Accruals	0.30	0.30
Market Value with Accruals	\$533,201.00	\$533,201.00

Tax Summary	Current Period Value	Year-to-Date Value
Domestic Dividends/Distributions	359.32	2,859.08
Interest Income	0.01	0.09
Taxable Income	\$359.33	\$2,859.17

	To-Date Value
Unrealized Gain/Loss	\$175,915.79



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 4/1/14 to 4/30/14

Account Summary CONTINUED

Cost Summary	Cost
Equity	195,273.27
Cash & Fixed Income	41,359.16
Total	\$236,632.43

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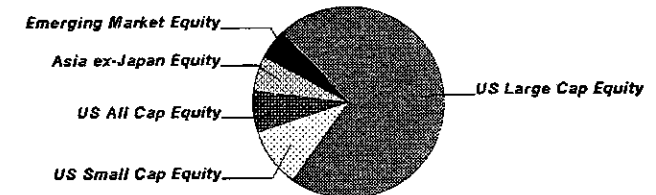


JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 4/1/14 to 4/30/14

Equity Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
US Large Cap Equity	255,113.74	256,657.91	1,544.17	49%
US Small Cap Equity	38,598.12	38,081.89	(516.23)	7%
US All Cap Equity	24,529.94	24,614.44	84.50	5%
Asia ex-Japan Equity	22,702.86	22,814.97	112.11	4%
Emerging Market Equity	16,931.91	17,543.07	611.16	3%
Total Value	\$357,876.57	\$359,712.28	\$1,836.71	68%

Asset Categories



Equity as a percentage of your portfolio - 68 %

Market Value/Cost	Current Period Value
Market Value	359,712.28
Tax Cost	195,273.27
Unrealized Gain/Loss	164,439.01
Estimated Annual Income	6,400.95
Yield	1.77%

Equity Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
US Large Cap Equity							
ISHARES RUSSELL 1000 VALUE INDEX FUND 464287-59-8 IWD	97.38	585.000	56,967.30	27,138.89	29,828.41	1,123.20	1.97%



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 4/1/14 to 4/30/14

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
US Large Cap Equity							
ISHARES RUSSELL 1000 GROWTH INDEX FUND 464287-61-4 IWF	86.60	806.000	69,799.60	32,403.66	37,395.94	938.99	1.35%
ISHARES DJ SELECT DIVIDEND INDEX FUND 464287-16-8 DVY	74.84	913.000	68,328.92	32,299.02	36,029.90	2,033.25	2.98%
MORGAN STANLEY TECHNOLOGY ETF 78464A-10-2 MTK	89.76	477.000	42,814.09	17,877.74	24,936.35	454.58	1.06%
SECTOR SPDR TRUST S/B/I-ENERGY 81369Y-50-6 XLE	93.74	200.000	18,748.00	15,219.74	3,528.26	319.40	1.70%
Total US Large Cap Equity			\$256,657.91	\$124,939.05	\$131,718.86	\$4,869.42	1.90%
US Small Cap Equity							
VANGUARD HEALTH CARE ETF 92204A-50-4 VHT	105.49	361.000	38,081.89	16,876.22	21,205.67	410.09	1.08%
US All Cap Equity							
GATEWAY FUND-A 367829-20-7 GATE X	29.13	844.986	24,614.44	19,966.21	4,648.23	342.21	1.39%

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JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007

For the Period 4/1/14 to 4/30/14

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> <u>Original Cost</u>	Unrealized Gain/Loss	<u>Est. Annual Inc.</u> <u>Accrued Div.</u>	Yield
Asia ex-Japan Equity							
T ROWE PRICE NEW ASIA 77956H-50-0 PRAS X	16.28	1,401.411	22,814.97	20,904.48	1,910.49	210.21	0.92%
Emerging Market Equity							
I SHARES S&P LATIN AMERICAN 40 INDEX FUND 464287-39-0 ILF	37.89	463.000	17,543.07	12,587.31	4,955.76	569.02	3.24%



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
 For the Period 4/1/14 to 4/30/14

Alternative Assets Summary

Asset Categories	Beginning Estimated Value	Ending Estimated Value	Change In Value	Current Allocation
Hard Assets	24,542.56	23,794.94	(747.62)	4%

Alternative Assets Detail

	Price	Quantity	Estimated Value	Cost	<u>Est. Annual Income</u> Accrued income
Hard Assets					
ISHARES SILVER TRUST 46428Q-10-9 SLV	18.46	1,289.000	23,794.94	14,574.94	



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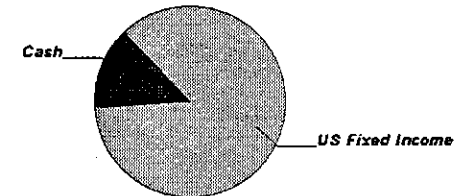
For the Period 4/1/14 to 4/30/14

Cash & Fixed Income Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
Cash	19,633.77	19,673.87	40.10	4%
US Fixed Income	128,586.74	130,019.61	1,432.87	24%
Total Value	\$148,220.51	\$149,693.48	\$1,472.97	28%

Asset Categories

Market Value/Cost	Current Period Value
Market Value	149,693.48
Tax Cost	41,359.16
Unrealized Gain/Loss	2,256.78
Estimated Annual Income	5,587.28
Accrued Interest	0.30
Yield	3.73%



Cash & Fixed Income as a percentage of your portfolio - 28 %

SUMMARY BY MATURITY

Cash & Fixed Income	Market Value	% of Bond Portfolio
0-6 months ¹	149,693.48	100%

¹ The years indicate the number of years until the bond is scheduled to mature based on the statement end date. Some bonds may be called, or paid in full, before their stated maturity.

SUMMARY BY TYPE

Cash & Fixed Income	Market Value	% of Bond Portfolio
Cash	19,673.87	13%
Mutual Funds	130,019.61	87%
Total Value	\$149,693.48	100%



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 4/1/14 to 4/30/14

Note: ¹ This is the Annual Percentage Yield (APY) which is the rate earned if balances remain on deposit for a full year with compounding, there is no change in the interest rate and all interest is left in the account.

** Unrealized Gain/Loss is shown as "N/A" in cases where we do not have appropriate cost information for all tax lots comprising the position. Please contact your J.P. Morgan team for additional information.

Cash & Fixed Income Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Income Accrued Interest	Yield
Cash							
US DOLLAR	1.00	19,673.87	19,673.87	19,673.87		1.96 0.30	0.01 % ¹
US Fixed Income							
LOOMIS SAYLES FDS I BOND FD RETAIL 543495-83-2	15.52	7,479.25	116,077.91	10,000.37 **	N/A	5,078.40	4.38 %
ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND 464287-24-2	118.15	118.00	13,941.70	11,684.92	2,256.78	506.92	3.64 %
Total US Fixed Income			\$130,019.61	\$21,685.29	\$2,256.78	\$5,585.32	4.30 %



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JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 4/1/14 to 4/30/14

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	19,633.77	--
INFLOWS		
Income	359.33	2,859.17
Total Inflows	\$359.33	\$2,859.17
TRADE ACTIVITY		
Settled Securities Purchased	(319.23)	(1,420.62)
Total Trade Activity	(\$319.23)	(\$1,420.62)
Ending Cash Balance	\$19,673.87	--

* Year to date information is calculated on a calendar year basis.
Your account's standing instructions use a HIGH COST method for relieving assets from your position

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
4/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 03/01/14 - 03/31/14 @ .01% RATE ON AVG COLLECTED BALANCE OF \$18,451.07 AS OF 04/01/14			0.01
4/7	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.33972 PER SHARE (ID: 464287-24-2)	118.000	0.34	40.09



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 4/1/14 to 4/30/14

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
4/28	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.043 PER SHARE AS OF 04/25/14 (ID: 543495-83-2)	7,479.247	0.043	319.23
Total Inflows & Outflows					\$359.33

TRADE ACTIVITY

Trade Date Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
4/28	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME	20.649	15.46	(319.23)
4/28		DIVIDEND @ 0.043 PER SHAR REINVESTED @ \$15.46 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 04/25/14 (ID: 543495-83-2)			



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For the Period 4/1/14 to 4/30/14

For your convenience we have combined statement(s) for activity you conduct through J.P. Morgan in one package. Below are important disclosures relating to these different accounts. These statements may relate to various account types. Some of the disclosures are applicable to all of your accounts. For ease of reference the disclosures applicable to a particular type of account have been grouped together by descriptive headers.

IMPORTANT GENERAL INFORMATION APPLICABLE TO ALL OF YOUR ACCOUNT(S)

Important Information about Pricing, Valuations, Estimated Annual Income, and Estimated Yield

Market value information (including without limitation, prices, exchange rates, accrued income and bond ratings) furnished herein, some of which has been provided by pricing sources that J.P. Morgan believes to be reliable, is not guaranteed for accuracy but provided for informational purposes and is furnished for the exclusive use of the client.

The current price is the value of the financial asset share, unit or contract as priced at the close of the market on the last day of the statement period or the last available price. All values provided for structured yield deposits (for example, JPMorgan London Time Deposits) reflect the original deposit amount only. The value for Real Estate, Mineral Interests and Miscellaneous Assets may not reflect the most current value of the asset.

Important information regarding Auction Rate Securities (ARS). ARS are debt or preferred securities with an interest or dividend rate reset periodically in an auction. Although there may be daily, weekly and monthly resets, there is no guarantee that there will be liquidity. If there are not enough bids at an auction to redeem the securities available for sale, the result may be a failed auction. In the event of a failed auction, there is no assurance that a secondary market will develop or that the security will trade at par or any other price reflected on statements and online. Accordingly, investors should not rely on pricing information appearing in their statements or online with respect to ARS. When J.P. Morgan is unable to obtain a price from an internal or outside source for a particular ARS, the price column on your statement will indicate "unpriced".

Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are sourced from the various issuers of the securities or they are sourced from a third party valuation provider. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid, the value of such asset may have been provided to us by third parties who may or may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

In cases where we are unable to obtain a current market value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced". Although such securities may have value, please note that the value of a security indicated as "unpriced" will not be included in your overall current market value as reflected on the statement.

J.P. Morgan makes no representation, warranty or guarantee, express or implied, that any quoted value represents the actual terms at which securities could be bought or sold or new transactions could be entered into, or the actual terms on which existing transactions or securities could be liquidated. Such values may only be indicative.

When we are unable to obtain a current value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced".

If a partial call is made with respect to an issue of securities included in your Accounts we will allocate the call by a method we deem fair and equitable.

To the extent applicable, please note the following regarding estimated annual income (EAI) and estimated yield (EY): 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. EAI and EY are estimates and the actual income and yield might be lower or higher than the estimated amounts. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.

Offshore Deposits - London and Nassau

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For the Period 4/1/14 to 4/30/14

Deposits in Foreign Branches are not insured by the FDIC or any other Agency of the Federal Government; amounts in such foreign accounts do not have the benefit of any domestic preference applicable to U.S Banks; certain Foreign accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F 90-22.1).

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P.Morgan Securities LLC ("JPMS") and, to the extent noted below, cleared through J.P. Morgan Clearing Corp. ("JPMCC").

Neither JPMS, nor JPMCC is a bank and are each separate legal entities from its bank or thrift affiliates.

Investment Products: Not FDIC Insured -No Bank Guarantee -May Lose Value

Fund manager disclosure information available upon request

If you have an investment account that is managed by an SEC-Registered Investment Advisor, J.P. Morgan will provide a copy of the advisor's Form ADV II or brochure upon written request.

These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax advisor.

Please take the steps indicated below if you think statement(s) are incorrect or contact your J.P.Morgan team if you require additional information about a transaction on your statement(s).

IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR ASSET ACCOUNT(S) (LINKED TO JPMS)

Your Asset Account consists of a bank account that custodies assets linked to a brokerage account through which securities transactions are executed. As a result, the Asset Account statement(s) reflect brokerage transactions executed through JPMS but (except for exchange listed options) held in custody at JPMCB. Securities purchased or sold through JPMS in U.S. markets (other than mutual funds) are cleared through an affiliate of JPMS, in non-U.S. markets securities are cleared through JPMS. Positions in exchange-listed options are held by JPMCC. For your convenience, however, positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).

In Case of Other Errors or Questions About Your Asset Account Statement(s)

Please review your statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P.Morgan team.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30 days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.

JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

In Case of Errors or Questions About Your Electronic Transfers.



For the Period 4/1/14 to 4/30/14

Contact your J.P. Morgan Team at one of the telephone numbers on the front of your statements or write us at J.P. Morgan, 500 Stanton Christiana Road, 1/OPS3, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

In Case of Errors or Questions About Non-Electronic Transfers (Checks or Deposits)

Contact JPMorgan Chase Bank, N.A. ("JPMCB") Member FDIC immediately if a statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing as soon as possible after your statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

Deposit products and services are offered by JPMCB Member FDIC.

You must promptly advise your J.P.Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan representative will consider the information currently in its files to be complete and accurate.

With reference to JPMS and JPMCC: A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.

You should have received (or have made available to you) separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished or have made available to you. Upon written request, JPMS will promptly supply you with the latest information.

PRODUCT RELATED DISCLOSURE: IMPORTANT INFORMATION ABOUT ALTERNATIVE INVESTMENTS: FOOTNOTES 1 - 4

Private Equity, Hedge Funds, Exchange Funds, Real Estate and Other Alternative Assets

1. Direct private equity investments and pooled private investments (e.g., interests in limited partnerships and limited liability companies) are generally illiquid securities. Values are estimates only and are not warranted for accuracy or completeness. Values do not represent the actual terms at which transactions or securities could be bought or sold or new transactions could be entered into or the actual terms on which existing transactions could be liquidated as of the date of this statement.

Direct private equity investments are generally valued at cost, unless there is an active secondary trading market in the securities, in which case, direct private equity investments are valued using market prices as of the close of the last business day for this statement period. Pooled private equity investments are valued according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each investment for the specific valuation methodology used by the General Partner or Manager for that investment or for your Investment Management or Trust account contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.



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For the Period 4/1/14 to 4/30/14

Hedge funds generally calculate the price (the "Net Asset Value" or "NAV"), 10-15 business days following the last business day of the month. For that reason, hedge fund NAVs shown will generally be the NAV of the month preceding this statement period. In general, the NAV is stated net of management and incentive fees. The NAV is calculated according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for the specific methodology used by the General Partner or Manager for that hedge fund or for your Investment Management or Trust account contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.

These statements do not provide tax reporting on private investments. Please continue to rely upon the General Partner or Manager of the investment vehicle for this information or for your Investment Management or Trust account contact your J.P. Morgan team.

2. The 'Capital Called Since Inception USD' and 'Cash/Security distributions Since Inception USD' columns are updated monthly to reflect activity (capital calls and distributions), if any.

3. Hedge funds generally allow subscriptions on a monthly or quarterly basis. An interest in a hedge fund or hedge fund of funds is generally as of the first business day of the subscription period. Due to early funding requirements by the applicable fund, your account may be debited for the subscription amount prior to the subscription date. Please refer to the applicable hedge fund's operative documentation for further details or for your Investment Management or Trust account contact your J.P. Morgan team.

Hedge fund redemptions are generally on a monthly, quarterly or annual basis but can sometimes be subject to a multi-year lockup before a redemption is permitted. For redemptions, there is generally a notification period that can be a long interval before the actual redemption date. Redemption proceeds are generally paid 15 calendar days after the final NAV is issued, but can be subject to a holdback of a portion of the proceeds until an annual audit of the Fund has been completed. Please refer to the applicable hedge fund's operative documentation for further details or for your Investment Management or Trust account contact your J.P. Morgan team.

Global Access Portfolios share certain characteristics with hedge funds. In particular, an investor who withdraws from a Global Access Portfolio will not receive the withdrawal proceeds in their entirety until 30-60 days after completion of the Portfolio's audit, which may be 18 months or longer after the redemption date. Interest might not be paid on any proceeds pending distribution. These restrictions apply even if the investor's account at JPMorgan is closed. The Confidential Private Placement Memorandum and applicable Supplements contain other important information about the Global Access Portfolios and are available upon request or for your Investment Management or Trust account contact your J.P. Morgan team.

4. Alternative assets may include publicly available mutual funds that utilize non-traditional investment management strategies, for example, strategies commonly employed by hedge funds. Mutual funds generally calculate the price (the "Net Asset Value" or "NAV") on a daily basis and mutual fund NAVs shown on your statement generally will be the NAV as of the close of the last business day for this statement period. Please refer to the applicable mutual fund prospectus for further details. If the applicable mutual fund is a JPMorgan Fund, please refer to disclosures on this statement concerning JPMorgan Funds for other important information.

PRODUCT RELATED DISCLOSURE: THE JPMORGAN FUNDS OR THIRD PARTIES

Shares of the funds referenced above are not bank deposits and are not guaranteed by any bank, government entity, or the FDIC. Return and share price will fluctuate and redemption value may be more or less than original cost. While the money market funds seek to maintain a stable net asset value of \$1.00 per share, there is no assurance that they will continue to do so. The estimated annual income and dividend yield figures for mutual funds represent the funds' most recent income dividend annualized.

Prospectuses and other fund information for JPMorgan funds may be obtained by calling your J.P. Morgan team or JPMorgan Distribution Services, Inc. at (800) 480-4111. You also may view and order materials online for JPMorgan funds at www.jpmorganfunds.com.

J.P. Morgan affiliates may receive compensation from the JPMorgan funds for providing investment advisory services to the funds. J.P. Morgan affiliates may also provide administrative, custodial, sales, distribution, shareholder or other services to the JPMorgan Funds or funds established, sponsored, advised, or managed by third parties, and J.P. Morgan affiliates may be compensated for such services as allowed by applicable law. The distributor of the JPMorgan Funds is JPMorgan Distribution Services, Inc., which is an affiliate of JPMCB.



For the Period 4/1/14 to 4/30/14

Assets may be reflected herein even though they may be held by a third party unaffiliated with J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets.



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WEST PALM BEACH FL 33401-4025



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JPMorgan Chase Bank, N.A.
270 Park Avenue, New York, NY 10017-2014

JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 5/1/14 to 5/31/14

Asset Account

J.P. Morgan Team

Todd Adelstein	Banker	561/995-5053
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Stephen Porter	Client Service Team	
Brian Lutter	Client Service Team	

Online access www.jpmorganonline.com

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Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).



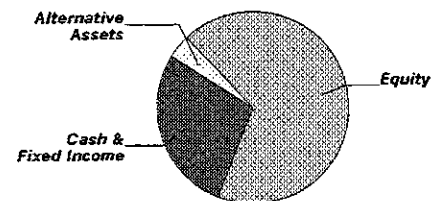


JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 5/1/14 to 5/31/14

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Equity	359,712.28	366,876.23	7,163.95	6,400.95	68%
Alternative Assets	23,794.94	23,303.83	(491.11)		4%
Cash & Fixed Income	149,693.48	151,250.95	1,557.47	5,496.37	28%
Market Value	\$533,200.70	\$541,431.01	\$8,230.31	\$11,897.32	100%
Accruals	0.30	0.31	0.01		
Market Value with Accruals	\$533,201.00	\$541,431.32	\$8,230.32		

Asset Allocation



Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	533,200.70	517,816.39
Income & Distributions	413.34	3,272.51
Change In Investment Value	7,816.97	20,342.11
Ending Market Value	\$541,431.01	\$541,431.01
Accruals	0.31	0.31
Market Value with Accruals	\$541,431.32	\$541,431.32

Tax Summary	Current Period Value	Year-to-Date Value
Domestic Dividends/Distributions	413.04	3,272.12
Interest Income	0.30	0.39
Taxable Income	\$413.34	\$3,272.51

	To-Date Value
Unrealized Gain/Loss	\$182,758.55



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007

For the Period 5/1/14 to 5/31/14

Account Summary CONTINUED

Cost Summary	Cost
Equity	195,273.27
Cash & Fixed Income	41,772.50
Total	\$237,045.77



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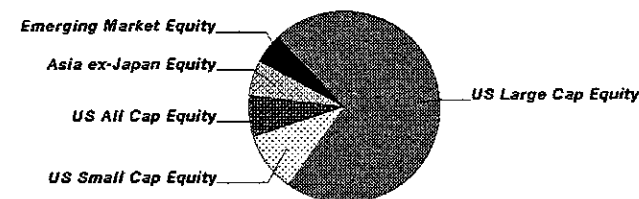


Equity Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
US Large Cap Equity	256,657.91	261,966.20	5,308.29	49%
US Small Cap Equity	38,081.89	39,168.50	1,086.61	7%
US All Cap Equity	24,614.44	24,825.69	211.25	5%
Asia ex-Japan Equity	22,814.97	23,585.75	770.78	4%
Emerging Market Equity	17,543.07	17,330.09	(212.98)	3%
Total Value	\$359,712.28	\$366,876.23	\$7,163.95	68%

Market Value/Cost	Current Period Value
Market Value	366,876.23
Tax Cost	195,273.27
Unrealized Gain/Loss	171,602.96
Estimated Annual Income	6,400.95
Yield	1.74%

Asset Categories



Equity as a percentage of your portfolio - 68 %

Equity Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
US Large Cap Equity							
ISHARES RUSSELL 1000 VALUE INDEX FUND 464287-59-8 IWD	98.75	585.000	57,768.75	27,138.89	30,629.86	1,123.20	1.94%



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007

For the Period 5/1/14 to 5/31/14

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
US Large Cap Equity							
ISHARES RUSSELL 1000 GROWTH INDEX FUND 464287-61-4 IWF	89.23	806.000	71,919.38	32,403.66	39,515.72	938.99	1.31%
ISHARES DJ SELECT DIVIDEND INDEX FUND 464287-16-8 DVY	75.27	913.000	68,721.51	32,299.02	36,422.49	2,033.25	2.96%
MORGAN STANLEY TECHNOLOGY ETF 78464A-10-2 MTK	93.28	477.000	44,494.56	17,877.74	26,616.82	454.58	1.02%
SECTOR SPDR TRUST S/B/I-ENERGY 81369Y-50-6 XLE	95.31	200.000	19,062.00	15,219.74	3,842.26	319.40	1.68%
Total US Large Cap Equity			\$261,966.20	\$124,939.05	\$137,027.15	\$4,869.42	1.86%
US Small Cap Equity							
VANGUARD HEALTH CARE ETF 92204A-50-4 VHT	108.50	361.000	39,168.50	16,876.22	22,292.28	410.09	1.05%
US All Cap Equity							
GATEWAY FUND-A 367829-20-7 GATE X	29.38	844.986	24,825.69	19,966.21	4,859.48	342.21	1.38%



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JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 5/1/14 to 5/31/14

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> Original Cost	Unrealized Gain/Loss	<u>Est. Annual Inc.</u> Accrued Div.	Yield
Asia ex-Japan Equity							
T ROWE PRICE NEW ASIA 77956H-50-0 PRAS X	16.83	1,401.411	23,585.75	20,904.48	2,681.27	210.21	0.89%
Emerging Market Equity							
I SHARES S&P LATIN AMERICAN 40 INDEX FUND 464287-39-0 ILF	37.43	463.000	17,330.09	12,587.31	4,742.78	569.02	3.28%



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007

For the Period 5/1/14 to 5/31/14

Alternative Assets Summary

Asset Categories	Beginning Estimated Value	Ending Estimated Value	Change In Value	Current Allocation
Hard Assets	23,794.94	23,303.83	(491.11)	4%

Alternative Assets Detail

	Price	Quantity	Estimated Value	Cost	Est. Annual Income Accrued Income
Hard Assets					
ISHARES SILVER TRUST 46428Q-10-9 SLV	18.08	1,289.000	23,303.83	14,574.94	



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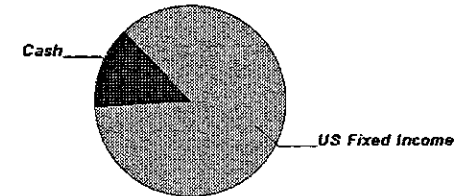


IPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 5/1/14 to 5/31/14

Cash & Fixed Income Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
Cash	19,673.87	19,714.74	40.87	4%
US Fixed Income	130,019.61	131,536.21	1,516.60	24%
Total Value	\$149,693.48	\$151,250.95	\$1,557.47	28%

Asset Categories



Market Value/Cost	Current Period Value
Market Value	151,250.95
Tax Cost	41,772.50
Unrealized Gain/Loss	2,426.70
Estimated Annual Income	5,496.37
Accrued Interest	0.31
Yield	3.63%

SUMMARY BY MATURITY

Cash & Fixed Income	Market Value	% of Bond Portfolio
0-6 months ¹	151,250.95	100%

¹ The years indicate the number of years until the bond is scheduled to mature based on the statement end date. Some bonds may be called, or paid in full, before their stated maturity.

SUMMARY BY TYPE

Cash & Fixed Income	Market Value	% of Bond Portfolio
Cash	19,714.74	13%
Mutual Funds	131,536.21	87%
Total Value	\$151,250.95	100%



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007

For the Period 5/1/14 to 5/31/14

Note: ¹ This is the Annual Percentage Yield (APY) which is the rate earned if balances remain on deposit for a full year with compounding, there is no change in the interest rate and all interest is left in the account.

** Unrealized Gain/Loss is shown as "N/A" in cases where we do not have appropriate cost information for all tax lots comprising the position. Please contact your J.P. Morgan team for additional information.

Cash & Fixed Income Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Income Accrued Interest	Yield
Cash							
US DOLLAR	1.00	19,714.74	19,714.74	19,714.74		1.97 0.31	0.01% ¹
US Fixed Income							
LOOMIS SAYLES FDS I BOND FD RETAIL 543495-83-2	15.65	7,503.17	117,424.59	10,372.84 **	N/A	4,989.60	4.25%
ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND 464287-24-2	119.59	118.00	14,111.62	11,684.92	2,426.70	504.80	3.58%
Total US Fixed Income			\$131,536.21	\$22,057.76	\$2,426.70	\$5,494.40	4.18%



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Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	19,673.87	--
INFLOWS		
Income	413.34	3,272.51
Total Inflows	\$413.34	\$3,272.51
TRADE ACTIVITY		
Settled Securities Purchased	(372.47)	(1,793.09)
Total Trade Activity	(\$372.47)	(\$1,793.09)
Ending Cash Balance	\$19,714.74	--

* Year to date information is calculated on a calendar year basis.
Your account's standing instructions use a HIGH COST method for relieving assets from your position

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
5/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 04/01/14 - 04/30/14 @ .01% RATE ON AVG COLLECTED BALANCE OF \$19,665.85 AS OF 05/01/14			0.30
5/7	Div Domestic	ISHARES IBOX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.34381 PER SHARE (ID: 464287-24-2)	118.000	0.344	40.57



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007

For the Period 5/1/14 to 5/31/14

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
5/28	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.050 PER SHARE AS OF 05/27/14 (ID: 543495-83-2)	7,503.169	0.05	372.47
Total Inflows & Outflows					\$413.34

TRADE ACTIVITY

Trade Date Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
Settled Securities Purchased					
5/28	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.050 PER SHAR REINVESTED @ \$15.57	23.922	15.57	(372.47)
5/28		J.P.MORGAN SECURITIES LLC AS AGENT AS OF 05/27/14 (ID: 543495-83-2)			



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For the Period 5/1/14 to 5/31/14

For your convenience we have combined statement(s) for activity you conduct through J.P. Morgan in one package. Below are important disclosures relating to these different accounts. These statements may relate to various account types. Some of the disclosures are applicable to all of your accounts. For ease of reference the disclosures applicable to a particular type of account have been grouped together by descriptive headers.

IMPORTANT GENERAL INFORMATION APPLICABLE TO ALL OF YOUR ACCOUNT(S)

Important Information about Pricing, Valuations, Estimated Annual Income, and Estimated Yield

Market value information (including without limitation, prices, exchange rates, accrued income and bond ratings) furnished herein, some of which has been provided by pricing sources that J.P. Morgan believes to be reliable, is not guaranteed for accuracy but provided for informational purposes and is furnished for the exclusive use of the client.

The current price is the value of the financial asset share, unit or contract as priced at the close of the market on the last day of the statement period or the last available price. All values provided for structured yield deposits (for example, JPMorgan London Time Deposits) reflect the original deposit amount only. The value for Real Estate, Mineral Interests and Miscellaneous Assets may not reflect the most current value of the asset.

Important information regarding Auction Rate Securities (ARS). ARS are debt or preferred securities with an interest or dividend rate reset periodically in an auction. Although there may be daily, weekly and monthly resets, there is no guarantee that there will be liquidity. If there are not enough bids at an auction to redeem the securities available for sale, the result may be a failed auction. In the event of a failed auction, there is no assurance that a secondary market will develop or that the security will trade at par or any other price reflected on statements and online. Accordingly, investors should not rely on pricing information appearing in their statements or online with respect to ARS. When J.P. Morgan is unable to obtain a price from an internal or outside source for a particular ARS, the price column on your statement will indicate "unpriced".

Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are sourced from the various issuers of the securities or they are sourced from a third party valuation provider. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid, the value of such asset may have been provided to us by third parties who may or may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

In cases where we are unable to obtain a current market value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced". Although such securities may have value, please note that the value of a security indicated as "unpriced" will not be included in your overall current market value as reflected on the statement.

J.P. Morgan makes no representation, warranty or guarantee, express or implied, that any quoted value represents the actual terms at which securities could be bought or sold or new transactions could be entered into, or the actual terms on which existing transactions or securities could be liquidated. Such values may only be indicative.

When we are unable to obtain a current value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced".

If a partial call is made with respect to an issue of securities included in your Accounts we will allocate the call by a method we deem fair and equitable.

To the extent applicable, please note the following regarding estimated annual income (EAI) and estimated yield (EY): 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. EAI and EY are estimates and the actual income and yield might be lower or higher than the estimated amounts. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.

Offshore Deposits - London and Nassau

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For the Period 5/1/14 to 5/31/14

Deposits in Foreign Branches are not insured by the FDIC or any other Agency of the Federal Government; amounts in such foreign accounts do not have the benefit of any domestic preference applicable to U.S. Banks; certain Foreign accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F 90-22.1).

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P.Morgan Securities LLC ("JPMS") and, to the extent noted below, cleared through J.P. Morgan Clearing Corp. ("JPMCC").

Neither JPMS, nor JPMCC is a bank and are each separate legal entities from its bank or thrift affiliates.

Investment Products: Not FDIC Insured -No Bank Guarantee -May Lose Value

Fund manager disclosure information available upon request

If you have an investment account that is managed by an SEC-Registered Investment Advisor, J.P. Morgan will provide a copy of the advisor's Form ADV II or brochure upon written request.

These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax advisor.

Please take the steps indicated below if you think statement(s) are incorrect or contact your J.P.Morgan team if you require additional information about a transaction on your statement(s).

IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR ASSET ACCOUNT(S) (LINKED TO JPMS)

Your Asset Account consists of a bank account that custodies assets linked to a brokerage account through which securities transactions are executed. As a result, the Asset Account statement(s) reflect brokerage transactions executed through JPMS but (except for exchange listed options) held in custody at JPMCB. Securities purchased or sold through JPMS in U.S. markets (other than mutual funds) are cleared through an affiliate of JPMS, in non-U.S. markets securities are cleared through JPMS. Positions in exchange-listed options are held by JPMCC. For your convenience, however, positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).

In Case of Other Errors or Questions About Your Asset Account Statement(s)

Please review your statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P.Morgan team.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30 days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.

JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

In Case of Errors or Questions About Your Electronic Transfers.



For the Period 5/1/14 to 5/31/14

Contact your J.P. Morgan Team at one of the telephone numbers on the front of your statements or write us at J.P. Morgan, 500 Stanton Christiana Road, 1/OPS3, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

In Case of Errors or Questions About Non-Electronic Transfers (Checks or Deposits)

Contact JPMorgan Chase Bank, N.A. ("JPMCB") Member FDIC immediately if a statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing as soon as possible after your statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

Deposit products and services are offered by JPMCB Member FDIC.

You must promptly advise your J.P.Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan representative will consider the information currently in its files to be complete and accurate.

With reference to JPMS and JPMCC: A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.

You should have received (or have made available to you) separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished or have made available to you. Upon written request, JPMS will promptly supply you with the latest information.

PRODUCT RELATED DISCLOSURE: IMPORTANT INFORMATION ABOUT ALTERNATIVE INVESTMENTS: FOOTNOTES 1 - 4

Private Equity, Hedge Funds, Exchange Funds, Real Estate and Other Alternative Assets

1. Direct private equity investments and pooled private investments (e.g., interests in limited partnerships and limited liability companies) are generally illiquid securities. Values are estimates only and are not warranted for accuracy or completeness. Values do not represent the actual terms at which transactions or securities could be bought or sold or new transactions could be entered into or the actual terms on which existing transactions could be liquidated as of the date of this statement.

Direct private equity investments are generally valued at cost, unless there is an active secondary trading market in the securities, in which case, direct private equity investments are valued using market prices as of the close of the last business day for this statement period. Pooled private equity investments are valued according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each investment for the specific valuation methodology used by the General Partner or Manager for that investment or for your Investment Management or Trust account contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.



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For the Period 5/1/14 to 5/31/14

Hedge funds generally calculate the price (the "Net Asset Value" or "NAV"), 10-15 business days following the last business day of the month. For that reason, hedge fund NAVs shown will generally be the NAV of the month preceding this statement period. In general, the NAV is stated net of management and incentive fees. The NAV is calculated according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each hedge fund for the specific methodology used by the General Partner or Manager for that hedge fund or for your Investment Management or Trust account contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.

These statements do not provide tax reporting on private investments. Please continue to rely upon the General Partner or Manager of the investment vehicle for this information or for your Investment Management or Trust account contact your J.P. Morgan team.

2. The 'Capital Called Since Inception USD' and 'Cash/Security distributions Since Inception USD' columns are updated monthly to reflect activity (capital calls and distributions), if any.

3. Hedge funds generally allow subscriptions on a monthly or quarterly basis. An interest in a hedge fund or hedge fund of funds is generally as of the first business day of the subscription period. Due to early funding requirements by the applicable fund, your account may be debited for the subscription amount prior to the subscription date. Please refer to the applicable hedge fund's operative documentation for further details or for your Investment Management or Trust account contact your J.P. Morgan team.

Hedge fund redemptions are generally on a monthly, quarterly or annual basis but can sometimes be subject to a multi-year lockup before a redemption is permitted. For redemptions, there is generally a notification period that can be a long interval before the actual redemption date. Redemption proceeds are generally paid 15 calendar days after the final NAV is issued, but can be subject to a holdback of a portion of the proceeds until an annual audit of the Fund has been completed. Please refer to the applicable hedge fund's operative documentation for further details or for your Investment Management or Trust account contact your J.P. Morgan team.

Global Access Portfolios share certain characteristics with hedge funds. In particular, an investor who withdraws from a Global Access Portfolio will not receive the withdrawal proceeds in their entirety until 30-60 days after completion of the Portfolio's audit, which may be 18 months or longer after the redemption date. Interest might not be paid on any proceeds pending distribution. These restrictions apply even if the investor's account at JPMorgan is closed. The Confidential Private Placement Memorandum and applicable Supplements contain other important information about the Global Access Portfolios and are available upon request or for your Investment Management or Trust account contact your J.P. Morgan team.

4. Alternative assets may include publicly available mutual funds that utilize non-traditional investment management strategies, for example, strategies commonly employed by hedge funds. Mutual funds generally calculate the price (the "Net Asset Value" or "NAV") on a daily basis and mutual fund NAVs shown on your statement generally will be the NAV as of the close of the last business day for this statement period. Please refer to the applicable mutual fund prospectus for further details. If the applicable mutual fund is a JPMorgan Fund, please refer to disclosures on this statement concerning JPMorgan Funds for other important information.

PRODUCT RELATED DISCLOSURE: THE JPMORGAN FUNDS OR THIRD PARTIES

Shares of the funds referenced above are not bank deposits and are not guaranteed by any bank, government entity, or the FDIC. Return and share price will fluctuate and redemption value may be more or less than original cost. While the money market funds seek to maintain a stable net asset value of \$1.00 per share, there is no assurance that they will continue to do so. The estimated annual income and dividend yield figures for mutual funds represent the funds' most recent income dividend annualized.

Prospectuses and other fund information for JPMorgan funds may be obtained by calling your J.P. Morgan team or JPMorgan Distribution Services, Inc. at (800) 480-4111. You also may view and order materials online for JPMorgan funds at www.jpmorganfunds.com.

J.P. Morgan affiliates may receive compensation from the JPMorgan funds for providing investment advisory services to the funds. J.P. Morgan affiliates may also provide administrative, custodial, sales, distribution, shareholder or other services to the JPMorgan Funds or funds established, sponsored, advised, or managed by third parties, and J.P. Morgan affiliates may be compensated for such services as allowed by applicable law. The distributor of the JPMorgan Funds is JPMorgan Distribution Services, Inc., which is an affiliate of JPMCB.



For the Period 5/1/14 to 5/31/14

Assets may be reflected herein even though they may be held by a third party unaffiliated with J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets.



J.P. Morgan

J.P.Morgan

**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.

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@matbrofaw.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 W32585007

Transfer Instructions

This transfer will Close the account Not close the account

Select one

- 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).

Description of asset _____	Quantity <input type="checkbox"/> All <input type="checkbox"/> Other _____
Description of asset _____	Quantity <input type="checkbox"/> All <input type="checkbox"/> Other _____
Description of asset _____	Quantity <input type="checkbox"/> All <input type="checkbox"/> Other _____
Description of asset _____	Quantity <input type="checkbox"/> All <input type="checkbox"/> 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

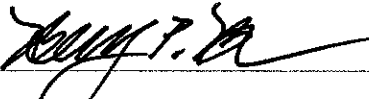
Disclosures

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. These actions may include, but are not limited to, selling, assigning, transferring, or making other disposition, obtaining any payment due, or taking any action in connection with, any assets in the above-referenced account.

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. I further understand that special rules apply to transfers from a SIMPLE IRA to a Traditional IRA. I also understand that JPMorgan Chase Bank, N.A. does not give tax advice, and acknowledge 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 responsibility for any tax consequences or penalties that may apply to the transfer of my assets.

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  Date 5/27/14
Name (print) BENJAMIN P. BROWN, CURATOR

Sign & P

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

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

EMPLOYER INFORMATION

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@mafbro/ew.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

I already have online access/User ID

City

State

ZIP

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

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) _____

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

J.P. Morgan



For the Period 6/1/14 to 6/30/14

Contact your J.P. Morgan Team at one of the telephone numbers on the front of your statements or write us at J.P. Morgan, 500 Stanton Christiana Road, 1/OPS3, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

In Case of Errors or Questions About Non-Electronic Transfers (Checks or Deposits)

Contact JPMorgan Chase Bank, N.A. ("JPMCB") Member FDIC immediately if a statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing as soon as possible after your statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

Deposit products and services are offered by JPMCB Member FDIC.

You must promptly advise your J.P. Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P. Morgan representative will consider the information currently in its files to be complete and accurate.

With reference to JPMS and JPMCC: A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.

You should have received (or have made available to you) separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished or have made available to you. Upon written request, JPMS will promptly supply you with the latest information.

PRODUCT RELATED DISCLOSURE: THE JPMORGAN FUNDS OR THIRD PARTIES

Shares of the funds referenced above are not bank deposits and are not guaranteed by any bank, government entity, or the FDIC. Return and share price will fluctuate and redemption value may be more or less than original cost. While the money market funds seek to maintain a stable net asset value of \$1.00 per share, there is no assurance that they will continue to do so. The estimated annual income and dividend yield figures for mutual funds represent the funds' most recent income dividend annualized.

Prospectuses and other fund information for JPMorgan funds may be obtained by calling your J.P. Morgan team or JPMorgan Distribution Services, Inc. at (800) 480-4111. You also may view and order materials online for JPMorgan funds at www.jpmorganfunds.com.

J.P. Morgan affiliates may receive compensation from the JPMorgan funds for providing investment advisory services to the funds. J.P. Morgan affiliates may also provide administrative, custodial, sales, distribution, shareholder or other services to the JPMorgan Funds or funds established, sponsored, advised, or managed by third parties, and J.P. Morgan affiliates may be compensated for such services as allowed by applicable law. The distributor of the JPMorgan Funds is JPMorgan Distribution Services, Inc., which is an affiliate of JPMCB.

Assets may be reflected herein even though they may be held by a third party unaffiliated with J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets.



For the Period 6/1/14 to 6/30/14

Deposits in Foreign Branches are not insured by the FDIC or any other Agency of the Federal Government; amounts in such foreign accounts do not have the benefit of any domestic preference applicable to U.S. Banks; certain Foreign accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F 90-22.1).

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P. Morgan Securities LLC ("JPMS") and, to the extent noted below, cleared through J.P. Morgan Clearing Corp. ("JPMCC").

Neither JPMS, nor JPMCC is a bank and are each separate legal entities from its bank or thrift affiliates.

Investment Products: Not FDIC Insured -No Bank Guarantee -May Lose Value

Fund manager disclosure information available upon request

If you have an investment account that is managed by an SEC-Registered Investment Advisor, J.P. Morgan will provide a copy of the advisor's Form ADV II or brochure upon written request.

These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax advisor.

Please take the steps indicated below if you think statement(s) are incorrect or contact your J.P. Morgan team if you require additional information about a transaction on your statement(s).

IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR ASSET ACCOUNT(S) (LINKED TO JPMS)

Your Asset Account consists of a bank account that custodies assets linked to a brokerage account through which securities transactions are executed. As a result, the Asset Account statement(s) reflect brokerage transactions executed through JPMS but (except for exchange listed options) held in custody at JPMCB. Securities purchased or sold through JPMS in U.S. markets (other than mutual funds) are cleared through an affiliate of JPMS, in non-U.S. markets securities are cleared through JPMS. Positions in exchange-listed options are held by JPMCC. For your convenience, however, positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).

In Case of Other Errors or Questions About Your Asset Account Statement(s)

Please review your statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P. Morgan team.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30 days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.

JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

In Case of Errors or Questions About Your Electronic Transfers.



For the Period 6/1/14 to 6/30/14

For your convenience we have combined statement(s) for activity you conduct through J.P. Morgan in one package. Below are important disclosures relating to these different accounts. These statements may relate to various account types. Some of the disclosures are applicable to all of your accounts. For ease of reference the disclosures applicable to a particular type of account have been grouped together by descriptive headers.

IMPORTANT GENERAL INFORMATION APPLICABLE TO ALL OF YOUR ACCOUNT(S)

Important Information about Pricing, Valuations, Estimated Annual Income, and Estimated Yield

Market value information (including without limitation, prices, exchange rates, accrued income and bond ratings) furnished herein, some of which has been provided by pricing sources that J.P. Morgan believes to be reliable, is not guaranteed for accuracy but provided for informational purposes and is furnished for the exclusive use of the client.

The current price is the value of the financial asset share, unit or contract as priced at the close of the market on the last day of the statement period or the last available price. All values provided for structured yield deposits (for example, JPMorgan London Time Deposits) reflect the original deposit amount only. The value for Real Estate, Mineral Interests and Miscellaneous Assets may not reflect the most current value of the asset.

Important information regarding Auction Rate Securities (ARS). ARS are debt or preferred securities with an interest or dividend rate reset periodically in an auction. Although there may be daily, weekly and monthly resets, there is no guarantee that there will be liquidity. If there are not enough bids at an auction to redeem the securities available for sale, the result may be a failed auction. In the event of a failed auction, there is no assurance that a secondary market will develop or that the security will trade at par or any other price reflected on statements and online. Accordingly, investors should not rely on pricing information appearing in their statements or online with respect to ARS. When J.P. Morgan is unable to obtain a price from an internal or outside source for a particular ARS, the price column on your statement will indicate "unpriced".

Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are sourced from the various issuers of the securities or they are sourced from a third party valuation provider. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid, the value of such asset may have been provided to us by third parties who may or may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

In cases where we are unable to obtain a current market value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced". Although such securities may have value, please note that the value of a security indicated as "unpriced" will not be included in your overall current market value as reflected on the statement.

J.P. Morgan makes no representation, warranty or guarantee, express or implied, that any quoted value represents the actual terms at which securities could be bought or sold or new transactions could be entered into, or the actual terms on which existing transactions or securities could be liquidated. Such values may only be indicative.

When we are unable to obtain a current value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced".

If a partial call is made with respect to an issue of securities included in your Accounts we will allocate the call by a method we deem fair and equitable.

To the extent applicable, please note the following regarding estimated annual income (EAI) and estimated yield (EY): 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. EAI and EY are estimates and the actual income and yield might be lower or higher than the estimated amounts. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.

Offshore Deposits - London and Nassau



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 6/1/14 to 6/30/14

Notes: * Transaction Market Value is representative of the prior trading day's market value. This is for informational purposes only and is not to be used for any financial or tax purposes. The Transaction Market Value shown is in USD.

Settle Date	Type Selection Method	Description	Quantity Cost	Transaction Market Value *
Securities Transferred Out				
6/25	IRA NonCashTransfr	MORGAN STANLEY TECHNOLOGY ETF ASSET TRANSFER TO A/C W32585007 (ID: 78464A-10-2)	(477.000) 17,877.74	(45,310.23)
6/25	IRA NonCashTransfr	SECTOR SPDR TRUST S/B/I-ENERGY ASSET TRANSFER TO A/C W32585007 (ID: 81369Y-50-6)	(200.000) 15,219.74	(19,832.00)
6/25	IRA NonCashTransfr	VANGUARD HEALTH CARE ETF ASSET TRANSFER TO A/C W32585007 (ID: 92204A-50-4)	(361.000) 16,876.22	(40,052.95)
Total Securities Transferred Out				(\$364,510.64)



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 6/1/14 to 6/30/14

Notes: * Transaction Market Value is representative of the prior trading day's market value. This is for informational purposes only and is not to be used for any financial or tax purposes. The Transaction Market Value shown is in USD.

Settle Date	Type Selection Method	Description	Quantity Cost	Transaction Market Value *
Securities Transferred In				
6/26	IRA NonCashTransfr	T ROWE PRICE NEW ASIA ASSET TRANSFER FROM A/C W32585007 AS OF 06/25/14 (ID: 77956H-50-0)	1,401.411 20,904.48	24,062.23
6/30	Receipt of Assets	GATEWAY FUND-A ASSET TRANSFER FROM A/C W32585-0 JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO AS OF 06/26/14 (ID: 367829-20-7)	2.845 66.89	83.84
6/30	Receipt of Assets	LOOMIS SAYLES FDS I BOND FD RETAIL ASSET TRANSFER FROM A/C W32585-0 JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO AS OF 06/26/14 (ID: 543495-83-2)	20.961 0.00	332.02
Total Securities Transferred In				\$534,873.60
Securities Transferred Out				
6/25	IRA NonCashTransfr	ISHARES SILVER TRUST ASSET TRANSFER TO A/C W32585007 (ID: 46428Q-10-9)	(1,289.000) 14,574.94	(25,883.12)
6/25	IRA NonCashTransfr	ISHARES DJ SELECT DIVIDEND INDEX FUND ASSET TRANSFER TO A/C W32585007 (ID: 464287-16-8)	(913.000) 32,299.02	(69,853.63)
6/25	IRA NonCashTransfr	ISHARES IBOX \$ INVESTMENT GRADE CORPORATE BOND FUND ASSET TRANSFER TO A/C W32585007 (ID: 464287-24-2)	(118.000) 11,684.92	(14,047.90)
6/25	IRA NonCashTransfr	1 SHARES S&P LATIN AMERICAN 40 INDEX FUND ASSET TRANSFER TO A/C W32585007 (ID: 464287-39-0)	(463.000) 12,587.31	(17,876.43)
6/25	IRA NonCashTransfr	ISHARES RUSSELL 1000 VALUE INDEX FUND ASSET TRANSFER TO A/C W32585007 (ID: 464287-59-8)	(585.000) 27,138.89	(59,049.90)
6/25	IRA NonCashTransfr	ISHARES CORE U.S. GROWTH ETF ASSET TRANSFER TO A/C W32585007 (ID: 464287-61-4)	(806.000) 32,403.66	(72,604.48)





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 6/1/14 to 6/30/14

SECURITIES TRANSFERRED IN/OUT

Notes: * Transaction Market Value is representative of the prior trading day's market value. This is for informational purposes only and is not to be used for any financial or tax purposes. The Transaction Market Value shown is in USD.

Settle Date	Type Selection Method	Description	Quantity Cost	Transaction Market Value *
Securities Transferred In				
6/23	IRA NonCashTransfr	ISHARES SILVER TRUST ASSET TRANSFER FROM A/C W32585007 (ID: 46428Q-10-9)	1,289.000 14,574.94	25,818.67
6/23	IRA NonCashTransfr	ISHARES DJ SELECT DIVIDEND INDEX FUND ASSET TRANSFER FROM A/C W32585007 (ID: 464287-16-8)	913.000 32,299.02	70,702.72
6/23	IRA NonCashTransfr	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND ASSET TRANSFER FROM A/C W32585007 (ID: 464287-24-2)	118.000 11,684.92	13,990.08
6/23	IRA NonCashTransfr	I SHARES S&P LATIN AMERICAN 40 INDEX FUND ASSET TRANSFER FROM A/C W32585007 (ID: 464287-39-0)	463.000 12,587.31	18,121.82
6/23	IRA NonCashTransfr	ISHARES RUSSELL 1000 VALUE INDEX FUND ASSET TRANSFER FROM A/C W32585007 (ID: 464287-59-8)	585.000 27,138.89	59,500.35
6/23	IRA NonCashTransfr	ISHARES CORE U.S. GROWTH ETF ASSET TRANSFER FROM A/C W32585007 (ID: 464287-61-4)	806.000 32,403.66	73,031.66
6/23	IRA NonCashTransfr	MORGAN STANLEY TECHNOLOGY ETF ASSET TRANSFER FROM A/C W32585007 (ID: 78464A-10-2)	477.000 17,877.74	45,286.38
6/23	IRA NonCashTransfr	SECTOR SPDR TRUST S/B/I-ENERGY ASSET TRANSFER FROM A/C W32585007 (ID: 81369Y-50-6)	200.000 15,219.74	20,186.00
6/23	IRA NonCashTransfr	VANGUARD HEALTH CARE ETF ASSET TRANSFER FROM A/C W32585007 (ID: 92204A-50-4)	361.000 16,876.22	40,247.89
6/26	IRA NonCashTransfr	GATEWAY FUND-A ASSET TRANSFER FROM A/C W32585007 AS OF 06/25/14 (ID: 367829-20-7)	844.986 19,983.06	24,884.84
6/26	IRA NonCashTransfr	LOOMIS SAYLES FDS I BOND FD RETAIL ASSET TRANSFER FROM A/C W32585007 AS OF 06/25/14 (ID: 543495-83-2)	7,503.169 10,702.98	118,625.10



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 6/1/14 to 6/30/14

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
6/30	Div Domestic	MORGAN STANLEY TECHNOLOGY ETF @ 0.322615 PER SHARE (ID: 78464A-10-2)	477.000	0.323	153.89
6/30	Div Domestic	SECTOR SPDR TRUST S/B/I-ENERGY @ 0.46353 PER SHARE (ID: 81369Y-50-6)	200.000	0.464	92.71
					\$246.60
Total Income					

Settle Date	Type Selection Method	Description	Quantity Cost	Amount
Contributions				
6/23	IRA Cash Transfer	ASSET TRANSFER FROM A/C W32585007		14,754.88

Settle Date	Type Selection Method	Description	Quantity Cost	Amount
Withdrawals				
6/25	IRA Cash Transfer	ASSET TRANSFER TO A/C W32585007		(9,754.88)



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 6/1/14 to 6/30/14

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	0.00	--
INFLOWS		
Income	246.60	246.60
Contributions	14,754.88	14,754.88
Total Inflows	\$15,001.48	\$15,001.48
OUTFLOWS **		
Withdrawals	(9,754.88)	(9,754.88)
Total Outflows	(\$9,754.88)	(\$9,754.88)
Ending Cash Balance	\$5,246.60	--

Securities Transferred In/Out	Current Period Value	Year-To-Date Value*
Securities Transferred In	534,873.60	534,873.60
Securities Transferred Out	(364,510.64)	(364,510.64)

* Year to date information is calculated on a calendar year basis.

** Your account's standing instructions use a HIGH COST method for relieving assets from your position



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 6/1/14 to 6/30/14

Note: ¹ This is the Annual Percentage Yield (APY) which is the rate earned if balances remain on deposit for a full year with compounding, there is no change in the interest rate and all interest is left in the account.

** Unrealized Gain/Loss is shown as "N/A" in cases where we do not have appropriate cost information for all tax lots comprising the position. Please contact your J.P. Morgan team for additional information.

Cash & Fixed Income Detail

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> Original Cost	Unrealized Gain/Loss	<u>Est. Annual Income</u> Accrued Interest	Yield
Cash							
US DOLLAR	1.00	5,246.60	5,246.60	5,246.60		0.52	0.01% ¹
US Fixed Income							
LOOMIS SAYLES FDS I BOND FD RETAIL 543495-83-2	15.85	7,524.13	119,257.46	10,702.98 **	N/A	4,943.35	4.15%



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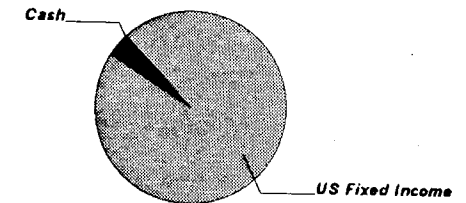


EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 6/1/14 to 6/30/14

Cash & Fixed Income Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
Cash	0.00	5,246.60	5,246.60	3%
US Fixed Income	0.00	119,257.46	119,257.46	69%
Total Value	\$0.00	\$124,504.06	\$124,504.06	72%

Asset Categories



Market Value/Cost	Current Period Value
Market Value	124,504.06
Tax Cost	15,949.58
Estimated Annual Income	4,943.87
Yield	3.97%

SUMMARY BY MATURITY

Cash & Fixed Income	Market Value	% of Bond Portfolio
0-6 months ¹	124,504.06	100%

¹ The years indicate the number of years until the bond is scheduled to mature based on the statement end date. Some bonds may be called, or paid in full, before their stated maturity.

SUMMARY BY TYPE

Cash & Fixed Income as a percentage of your portfolio - 72 %

Cash & Fixed Income	Market Value	% of Bond Portfolio
Cash	5,246.60	4%
Mutual Funds	119,257.46	96%
Total Value	\$124,504.06	100%



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 6/1/14 to 6/30/14

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> <u>Original Cost</u>	Unrealized Gain/Loss	<u>Est. Annual Inc.</u> <u>Accrued Div.</u>	Yield
Asia ex-Japan Equity							
T ROWE PRICE NEW ASIA 77956H-50-0 PRAS X	17.43	1,401.411	24,426.59	20,904.48	3,522.11	210.21	0.86%



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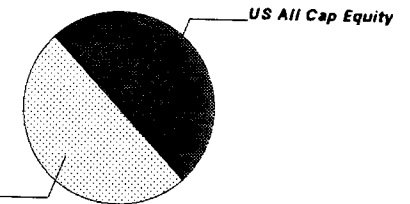


EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 6/1/14 to 6/30/14

Equity Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
US All Cap Equity	0.00	24,994.06	24,994.06	14%
Asia ex-Japan Equity	0.00	24,426.59	24,426.59	14%
Total Value	\$0.00	\$49,420.65	\$49,420.65	28%

Asset Categories



Market Value/Cost	Current Period Value
Market Value	49,420.65
Tax Cost	40,954.43
Unrealized Gain/Loss	8,466.22
Estimated Annual Income	549.34
Yield	1.11%

Equity as a percentage of your portfolio - 28 %

Equity Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
US All Cap Equity							
GATEWAY FUND-A 367829-20-7 GATE X	29.48	847.831	24,994.06	20,049.95	4,944.11	339.13	1.36%



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 6/1/14 to 6/30/14

Account Summary CONTINUED

Cost Summary	Cost
Equity	40,954.43
Cash & Fixed Income	15,949.58
Total	\$56,904.01



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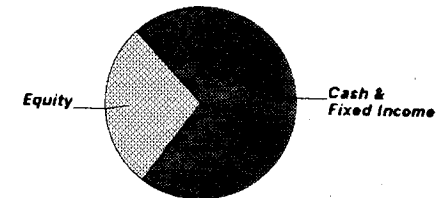


EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 6/1/14 to 6/30/14

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Equity	0.00	49,420.65	49,420.65	549.34	28%
Cash & Fixed Income	0.00	124,504.06	124,504.06	4,943.87	72%
Market Value	\$0.00	\$173,924.71	\$173,924.71	\$5,493.21	100%

Asset Allocation



Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	0.00	0.00
Contributions	14,754.88	14,754.88
Withdrawals & Fees	(9,754.88)	(9,754.88)
Securities Transferred In	534,873.60	534,873.60
Securities Transferred Out	(364,510.64)	(364,510.64)
Net Contributions/Withdrawals	\$175,362.96	\$175,362.96
Income & Distributions	246.60	246.60
Change In Investment Value	(1,684.85)	(1,684.85)
Ending Market Value	\$173,924.71	\$173,924.71

Tax Summary	Current Period Value	Year-to-Date Value
Domestic Dividends/Distributions	246.60	246.60
Taxable Income	\$246.60	\$246.60

	To-Date Value
Unrealized Gain/Loss	\$8,466.22



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 6/1/14 to 6/30/14

JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

Asset Account

J.P. Morgan Team

Todd Adelstein	Banker	561/995-5053
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Stephen Porter	Client Service Team	
Brian Lutter	Client Service Team	
Online access	www.jpmorganonline.com	

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Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).

J.P. Morgan

J.P. Morgan

Reviewed BB ✓

J.P. Morgan

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ESTATE OF SIMON BERNSTEIN
BENJAMIN P. BROWN, CURATOR
MATWICZYK & BROWN LLP
625 N FLAGLER DR STE 401
WEST PALM BEACH, FL 33401



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J.P.Morgan

Reviewed BB ✓

J.P. Morgan



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625 N FLAGLER DR STE 401
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J.P.Morgan

J.P. Morgan

J.P. Morgan



JPMorgan Chase Bank, N.A.
270 Park Avenue, New York, NY 10017-2014

JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 6/1/14 to 6/30/14

Asset Account

J.P. Morgan Team

Todd Adelstein	Banker	561/995-5053
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Stephen Porter	Client Service Team	
Brian Lutter	Client Service Team	

Online access www.jpmorganonline.com

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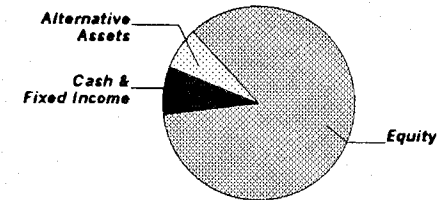


JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 6/1/14 to 6/30/14

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Equity	366,876.23	326,415.08	(40,461.15)	5,812.44	85%
Alternative Assets	23,303.83	26,102.25	2,798.42		7%
Cash & Fixed Income	151,250.95	29,370.70	(121,880.25)	503.61	8%
Market Value	\$541,431.01	\$381,888.03	(\$159,542.98)	\$6,316.05	100%
Accruals	0.31	0.22	(0.09)		
Market Value with Accruals	\$541,431.32	\$381,888.25	(\$159,543.07)		

Asset Allocation



Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	541,431.01	517,816.39
Contributions	9,754.88	9,754.88
Withdrawals & Fees	(14,754.88)	(14,754.88)
Securities Transferred In	364,510.64	364,510.64
Securities Transferred Out	(534,873.60)	(534,873.60)
Net Contributions/Withdrawals	(\$175,362.96)	(\$175,362.96)
Income & Distributions	997.16	4,269.67
Change In Investment Value	14,822.82	35,164.93
Ending Market Value	\$381,888.03	\$381,888.03
Accruals	0.22	0.22
Market Value with Accruals	\$381,888.25	\$381,888.25



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 6/1/14 to 6/30/14

Account Summary CONTINUED

Tax Summary	Current Period Value	Year-to-Date Value
Domestic Dividends/Distributions	996.85	4,268.97
Interest Income	0.31	0.70
Taxable Income	\$997.16	\$4,269.67

Cost Summary	Cost
Equity	154,402.58
Cash & Fixed Income	26,982.94
Total	\$181,385.52

	To-Date Value
Unrealized Gain/Loss	\$185,927.57



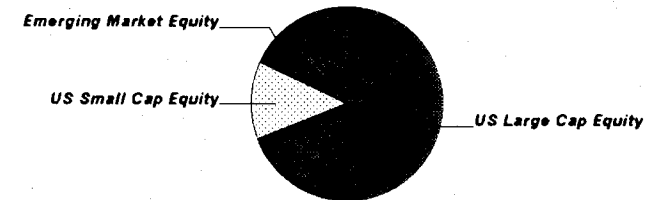


JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 6/1/14 to 6/30/14

Equity Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
US Large Cap Equity	261,966.20	268,406.90	6,440.70	69%
US Small Cap Equity	39,168.50	40,298.43	1,129.93	11%
US All Cap Equity	24,825.69	0.00	(24,825.69)	
Asia ex-Japan Equity	23,585.75	0.00	(23,585.75)	
Emerging Market Equity	17,330.09	17,709.75	379.66	5%
Total Value	\$366,876.23	\$326,415.08	(\$40,461.15)	85%

Asset Categories



Equity as a percentage of your portfolio - 85 %

Market Value/Cost	Current Period Value
Market Value	326,415.08
Tax Cost	154,402.58
Unrealized Gain/Loss	172,012.50
Estimated Annual Income	5,812.44
Yield	1.78 %

Equity Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
US Large Cap Equity							
ISHARES RUSSELL 1000 VALUE INDEX FUND 464287-59-8 IWD	101.27	585.000	59,242.95	27,138.89	32,104.06	1,123.20	1.90%



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007

For the Period 6/1/14 to 6/30/14

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
US Large Cap Equity							
ISHARES CORE U.S. GROWTH ETF 464287-61-4 IWF	90.93	806.000	73,289.58	32,403.66	40,885.92	938.99	1.28%
ISHARES DJ SELECT DIVIDEND INDEX FUND 464287-16-8 DVY	76.98	913.000	70,282.74	32,299.02	37,983.72	2,086.20	2.97%
MORGAN STANLEY TECHNOLOGY ETF 78464A-10-2 MTK	95.54	477.000	45,571.63	17,877.74	27,693.89	458.39	1.01%
SECTOR SPDR TRUST S/B/I-ENERGY 81369Y-50-6 XLE	100.10	200.000	20,020.00	15,219.74	4,800.26	337.20	1.68%
Total US Large Cap Equity			\$268,406.90	\$124,939.05	\$143,467.85	\$4,943.98	1.84%
US Small Cap Equity							
VANGUARD HEALTH CARE ETF 92204A-50-4 VHT	111.63	361.000	40,298.43	16,876.22	23,422.21	410.09	1.02%
Emerging Market Equity							
ISHARES S&P LATIN AMERICAN 40 INDEX FUND 464287-39-0 ILF	38.25	463.000	17,709.75	12,587.31	5,122.44	458.37	2.59%





JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 6/1/14 to 6/30/14

Alternative Assets Summary

Asset Categories	Beginning Estimated Value	Ending Estimated Value	Change In Value	Current Allocation
Hard Assets	23,303.83	26,102.25	2,798.42	7%

Alternative Assets Detail

	Price	Quantity	Estimated Value	Cost	Est. Annual Income Accrued Income
Hard Assets					
ISHARES SILVER TRUST 46428Q-10-9 SLV	20.25	1,289.000	26,102.25	14,574.94	

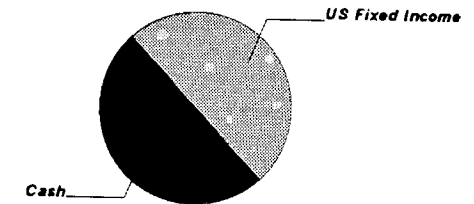


JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 6/1/14 to 6/30/14

Cash & Fixed Income Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
Cash	19,714.74	15,298.02	(4,416.72)	4%
US Fixed Income	131,536.21	14,072.68	(117,463.53)	4%
Total Value	\$151,250.95	\$29,370.70	(\$121,880.25)	8%

Asset Categories



Market Value/Cost	Current Period Value
Market Value	29,370.70
Tax Cost	26,982.94
Unrealized Gain/Loss	2,387.76
Estimated Annual Income	503.61
Accrued Interest	0.22
Yield	1.71%

SUMMARY BY MATURITY

Cash & Fixed Income	Market Value	% of Bond Portfolio
0-6 months ¹	29,370.70	100%

¹ The years indicate the number of years until the bond is scheduled to mature based on the statement end date. Some bonds may be called, or paid in full, before their stated maturity.

SUMMARY BY TYPE

Cash & Fixed Income	Market Value	% of Bond Portfolio
Cash	15,298.02	53%
Mutual Funds	14,072.68	47%
Total Value	\$29,370.70	100%

Cash & Fixed Income as a percentage of your portfolio - 8%





Note: ¹ This is the Annual Percentage Yield (APY) which is the rate earned if balances remain on deposit for a full year with compounding, there is no change in the interest rate and all interest is left in the account.

Cash & Fixed Income Detail

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> <u>Original Cost</u>	Unrealized Gain/Loss	<u>Est. Annual Income</u> <u>Accrued Interest</u>	Yield
Cash							
US DOLLAR	1.00	15,298.02	15,298.02	15,298.02		1.52 0.22	0.01% ¹
US Fixed Income							
ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND 464287-24-2	119.26	118.00	14,072.68	11,684.92	2,387.76	502.09	3.57%



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007

For the Period 6/1/14 to 6/30/14

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	19,714.74	--
INFLOWS		
Income	997.16	4,269.67
Contributions	9,754.88	9,754.88
Total Inflows	\$10,752.04	\$14,024.55
OUTFLOWS **		
Withdrawals	(14,754.88)	(14,754.88)
Total Outflows	(\$14,754.88)	(\$14,754.88)
TRADE ACTIVITY		
Settled Securities Purchased	(413.88)	(2,206.97)
Total Trade Activity	(\$413.88)	(\$2,206.97)
Ending Cash Balance	\$15,298.02	--

* Year to date information is calculated on a calendar year basis.

** Your account's standing instructions use a HIGH COST method for relieving assets from your position

Securities Transferred In/Out	Current Period Value	Year-To-Date Value*
Securities Transferred In	364,510.64	364,510.64
Securities Transferred Out	(534,873.60)	(534,873.60)



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JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 6/1/14 to 6/30/14

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
6/2	Interest Income	DEPOSIT SWEEP INTEREST FOR 05/01/14 - 05/31/14 @ .01% RATE ON AVG COLLECTED BALANCE OF \$19,706.88 AS OF 06/01/14			0.31
6/6	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.337552 PER SHARE (ID: 464287-24-2)	118.000	0.338	39.83
6/23	IRA Cash Transfer	ASSET TRANSFER TO A/C M55828004			(14,754.88)
6/23	Div Domestic	GATEWAY FUND-A @ 0.099 PER SHARE AS OF 06/20/14 (ID: 367829-20-7)	847.831	0.099	83.74
6/25	IRA Cash Transfer	ASSET TRANSFER FROM A/C M55828004			9,754.88
6/25	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.044 PER SHARE AS OF 06/24/14 (ID: 543495-83-2)	7,524.130	0.044	330.14
6/30	Div Domestic	ISHARES DJ SELECT DIVIDEND INDEX FUND @ 0.594895 PER SHARE (ID: 464287-16-8)	913.000	0.595	543.14
Total Inflows & Outflows					(\$4,002.84)

SECURITIES TRANSFERRED IN/OUT



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007

For the Period 6/1/14 to 6/30/14

Notes: * Transaction Market Value is representative of the prior trading day's market value. This is for informational purposes only and is not to be used for any financial or tax purposes. The Transaction Market Value shown is in USD.

Settle Date	Type Selection Method	Description	Quantity Cost	Transaction Market Value *
Securities Transferred In				
6/25	IRA NonCashTransfr	ISHARES SILVER TRUST ASSET TRANSFER FROM A/C M55828004 (ID: 46428Q-10-9)	1,289.000 14,574.94	25,883.12
6/25	IRA NonCashTransfr	ISHARES DJ SELECT DIVIDEND INDEX FUND ASSET TRANSFER FROM A/C M55828004 (ID: 464287-16-8)	913.000 32,299.02	69,853.63
6/25	IRA NonCashTransfr	ISHARES IBOX \$ INVESTMENT GRADE CORPORATE BOND FUND ASSET TRANSFER FROM A/C M55828004 (ID: 464287-24-2)	118.000 11,684.92	14,047.90
6/25	IRA NonCashTransfr	I SHARES S&P LATIN AMERICAN 40 INDEX FUND ASSET TRANSFER FROM A/C M55828004 (ID: 464287-39-0)	463.000 12,587.31	17,876.43
6/25	IRA NonCashTransfr	ISHARES RUSSELL 1000 VALUE INDEX FUND ASSET TRANSFER FROM A/C M55828004 (ID: 464287-59-8)	585.000 27,138.89	59,049.90
6/25	IRA NonCashTransfr	ISHARES CORE U.S. GROWTH ETF ASSET TRANSFER FROM A/C M55828004 (ID: 464287-61-4)	806.000 32,403.66	72,604.48
6/25	IRA NonCashTransfr	MORGAN STANLEY TECHNOLOGY ETF ASSET TRANSFER FROM A/C M55828004 (ID: 78464A-10-2)	477.000 17,877.74	45,310.23
6/25	IRA NonCashTransfr	SECTOR SPDR TRUST S/B/I-ENERGY ASSET TRANSFER FROM A/C M55828004 (ID: 81369Y-50-6)	200.000 15,219.74	19,832.00
6/25	IRA NonCashTransfr	VANGUARD HEALTH CARE ETF ASSET TRANSFER FROM A/C M55828004 (ID: 92204A-50-4)	361.000 16,876.22	40,052.95
Total Securities Transferred In				\$364,510.64
Securities Transferred Out				
6/23	IRA NonCashTransfr	ISHARES SILVER TRUST ASSET TRANSFER TO A/C M55828004 (ID: 46428Q-10-9)	(1,289.000) 14,574.94	(25,818.67)





Notes: * Transaction Market Value is representative of the prior trading day's market value. This is for informational purposes only and is not to be used for any financial or tax purposes. The Transaction Market Value shown is in USD.

Settle Date	Type Selection Method	Description	Quantity Cost	Transaction Market Value *
Securities Transferred Out				
6/23	IRA NonCashTransfr	ISHARES DJ SELECT DIVIDEND INDEX FUND ASSET TRANSFER TO A/C M55828004 (ID: 464287-16-8)	(913.000) 32,299.02	(70,702.72)
6/23	IRA NonCashTransfr	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND ASSET TRANSFER TO A/C M55828004 (ID: 464287-24-2)	(118.000) 11,684.92	(13,990.08)
6/23	IRA NonCashTransfr	I SHARES S&P LATIN AMERICAN 40 INDEX FUND ASSET TRANSFER TO A/C M55828004 (ID: 464287-39-0)	(463.000) 12,587.31	(18,121.82)
6/23	IRA NonCashTransfr	ISHARES RUSSELL 1000 VALUE INDEX FUND ASSET TRANSFER TO A/C M55828004 (ID: 464287-59-8)	(585.000) 27,138.89	(59,500.35)
6/23	IRA NonCashTransfr	ISHARES CORE U.S. GROWTH ETF ASSET TRANSFER TO A/C M55828004 (ID: 464287-61-4)	(806.000) 32,403.66	(73,031.66)
6/23	IRA NonCashTransfr	MORGAN STANLEY TECHNOLOGY ETF ASSET TRANSFER TO A/C M55828004 (ID: 78464A-10-2)	(477.000) 17,877.74	(45,286.38)
6/23	IRA NonCashTransfr	SECTOR SPDR TRUST S/B/I-ENERGY ASSET TRANSFER TO A/C M55828004 (ID: 81369Y-50-6)	(200.000) 15,219.74	(20,186.00)
6/23	IRA NonCashTransfr	VANGUARD HEALTH CARE ETF ASSET TRANSFER TO A/C M55828004 (ID: 92204A-50-4)	(361.000) 16,876.22	(40,247.89)
6/26	IRA NonCashTransfr	GATEWAY FUND-A ASSET TRANSFER TO A/C M55828004 AS OF 06/25/14 (ID: 367829-20-7)	(844.986) 19,983.06	(24,884.84)
6/26	IRA NonCashTransfr	LOOMIS SAYLES FDS I BOND FD RETAIL ASSET TRANSFER TO A/C M55828004 AS OF 06/25/14 (ID: 543495-83-2)	(7,503.169) 10,702.98	(118,625.10)
6/26	IRA NonCashTransfr	T ROWE PRICE NEW ASIA ASSET TRANSFER TO A/C M55828004 AS OF 06/25/14 (ID: 77956H-50-0)	(1,401.411) 20,904.48	(24,062.23)



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007

For the Period 6/1/14 to 6/30/14

Notes: * Transaction Market Value is representative of the prior trading day's market value. This is for informational purposes only and is not to be used for any financial or tax purposes. The Transaction Market Value shown is in USD.

Settle Date	Type Selection Method	Description	Quantity Cost	Transaction Market Value *
Securities Transferred Out				
6/30	Free Delivery	GATEWAY FUND-A ASSET TRANSFER TO A/C M55828-0 EST OF SIMON BERNSTEIN INHERITED IRA AS OF 06/26/14 (ID: 367829-20-7)	(2.845) 66.89	(83.84)
6/30	Free Delivery	LOOMIS SAYLES FDS I BOND FD RETAIL ASSET TRANSFER TO A/C M55828-0 EST OF SIMON BERNSTEIN INHERITED IRA AS OF 06/26/14 (ID: 543495-83-2)	(20.961) 0.00	(332.02)
Total Securities Transferred Out				(\$534,873.60)

TRADE ACTIVITY

Trade Date Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
Settled Securities Purchased					
6/23 6/23	Purchase	GATEWAY FUND-A INCOME DIVIDEND @ 0.099 PER SHAR REINVESTED @ \$29.43 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 06/20/14 (ID: 367829-20-7)	2.845	29.434	(83.74)
6/25 6/25	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.044 PER SHAR REINVESTED @ \$15.75 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 06/24/14 (ID: 543495-83-2)	20.961	15.75	(330.14)
Total Settled Securities Purchased					(\$413.88)



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For the Period 6/1/14 to 6/30/14

For your convenience we have combined statement(s) for activity you conduct through J.P. Morgan in one package. Below are important disclosures relating to these different accounts. These statements may relate to various account types. Some of the disclosures are applicable to all of your accounts. For ease of reference the disclosures applicable to a particular type of account have been grouped together by descriptive headers.

IMPORTANT GENERAL INFORMATION APPLICABLE TO ALL OF YOUR ACCOUNT(S)

Important Information about Pricing, Valuations, Estimated Annual Income, and Estimated Yield

Market value information (including without limitation, prices, exchange rates, accrued income and bond ratings) furnished herein, some of which has been provided by pricing sources that J.P. Morgan believes to be reliable, is not guaranteed for accuracy but provided for informational purposes and is furnished for the exclusive use of the client.

The current price is the value of the financial asset share, unit or contract as priced at the close of the market on the last day of the statement period or the last available price. All values provided for structured yield deposits (for example, JPMorgan London Time Deposits) reflect the original deposit amount only. The value for Real Estate, Mineral Interests and Miscellaneous Assets may not reflect the most current value of the asset.

Important information regarding Auction Rate Securities (ARS). ARS are debt or preferred securities with an interest or dividend rate reset periodically in an auction. Although there may be daily, weekly and monthly resets, there is no guarantee that there will be liquidity. If there are not enough bids at an auction to redeem the securities available for sale, the result may be a failed auction. In the event of a failed auction, there is no assurance that a secondary market will develop or that the security will trade at par or any other price reflected on statements and online. Accordingly, investors should not rely on pricing information appearing in their statements or online with respect to ARS. When J.P. Morgan is unable to obtain a price from an internal or outside source for a particular ARS, the price column on your statement will indicate "unpriced".

Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are sourced from the various issuers of the securities or they are sourced from a third party valuation provider. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid, the value of such asset may have been provided to us by third parties who may or may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

In cases where we are unable to obtain a current market value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced". Although such securities may have value, please note that the value of a security indicated as "unpriced" will not be included in your overall current market value as reflected on the statement.

J.P. Morgan makes no representation, warranty or guarantee, express or implied, that any quoted value represents the actual terms at which securities could be bought or sold or new transactions could be entered into, or the actual terms on which existing transactions or securities could be liquidated. Such values may only be indicative.

When we are unable to obtain a current value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced".

If a partial call is made with respect to an issue of securities included in your Accounts we will allocate the call by a method we deem fair and equitable.

To the extent applicable, please note the following regarding estimated annual income (EAI) and estimated yield (EY): 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. EAI and EY are estimates and the actual income and yield might be lower or higher than the estimated amounts. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.

Offshore Deposits - London and Nassau

18540730450010408309



For the Period 6/1/14 to 6/30/14

Deposits in Foreign Branches are not insured by the FDIC or any other Agency of the Federal Government; amounts in such foreign accounts do not have the benefit of any domestic preference applicable to U.S. Banks; certain Foreign accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F 90-22.1).

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P.Morgan Securities LLC ("JPMS") and, to the extent noted below, cleared through J.P. Morgan Clearing Corp. ("JPMCC").

Neither JPMS, nor JPMCC is a bank and are each separate legal entities from its bank or thrift affiliates.

Investment Products: Not FDIC Insured -No Bank Guarantee -May Lose Value

Fund manager disclosure information available upon request

If you have an investment account that is managed by an SEC-Registered Investment Advisor, J.P. Morgan will provide a copy of the advisor's Form ADV II or brochure upon written request.

These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax advisor.

Please take the steps indicated below if you think statement(s) are incorrect or contact your J.P.Morgan team if you require additional information about a transaction on your statement(s).

IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR ASSET ACCOUNT(S) (LINKED TO JPMS)

Your Asset Account consists of a bank account that custodies assets linked to a brokerage account through which securities transactions are executed. As a result, the Asset Account statement(s) reflect brokerage transactions executed through JPMS but (except for exchange listed options) held in custody at JPMCB. Securities purchased or sold through JPMS in U.S. markets (other than mutual funds) are cleared through an affiliate of JPMS, in non-U.S. markets securities are cleared through JPMS. Positions in exchange-listed options are held by JPMCC. For your convenience, however, positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).

In Case of Other Errors or Questions About Your Asset Account Statement(s)

Please review your statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P.Morgan team.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30 days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.

JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

In Case of Errors or Questions About Your Electronic Transfers.



For the Period 6/1/14 to 6/30/14

Contact your J.P. Morgan Team at one of the telephone numbers on the front of your statements or write us at J.P. Morgan, 500 Stanton Christiana Road, 1/OPS3, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

In Case of Errors or Questions About Non-Electronic Transfers (Checks or Deposits)

Contact JPMorgan Chase Bank, N.A. ("JPMCB") Member FDIC immediately if a statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing as soon as possible after your statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

Deposit products and services are offered by JPMCB Member FDIC.

You must promptly advise your J.P.Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan representative will consider the information currently in its files to be complete and accurate.

With reference to JPMS and JPMCC: A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.

You should have received (or have made available to you) separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished or have made available to you. Upon written request, JPMS will promptly supply you with the latest information.

PRODUCT RELATED DISCLOSURE: IMPORTANT INFORMATION ABOUT ALTERNATIVE INVESTMENTS: FOOTNOTES 1 - 4

Private Equity, Hedge Funds, Exchange Funds, Real Estate and Other Alternative Assets

1. Direct private equity investments and pooled private investments (e.g., interests in limited partnerships and limited liability companies) are generally illiquid securities. Values are estimates only and are not warranted for accuracy or completeness. Values do not represent the actual terms at which transactions or securities could be bought or sold or new transactions could be entered into or the actual terms on which existing transactions could be liquidated as of the date of this statement.

Direct private equity investments are generally valued at cost, unless there is an active secondary trading market in the securities, in which case, direct private equity investments are valued using market prices as of the close of the last business day for this statement period. Pooled private equity investments are valued according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each investment for the specific valuation methodology used by the General Partner or Manager for that investment or for your Investment Management or Trust account contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.





For the Period 6/1/14 to 6/30/14

Hedge funds generally calculate the price (the "Net Asset Value" or "NAV"), 10-15 business days following the last business day of the month. For that reason, hedge fund NAVs shown will generally be the NAV of the month preceding this statement period. In general, the NAV is stated net of management and incentive fees. The NAV is calculated according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each hedge fund for the specific methodology used by the General Partner or Manager for that hedge fund or for your Investment Management or Trust account contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.

These statements do not provide tax reporting on private investments. Please continue to rely upon the General Partner or Manager of the investment vehicle for this information or for your Investment Management or Trust account contact your J.P. Morgan team.

2. The 'Capital Called Since Inception USD' and 'Cash/Security distributions Since Inception USD' columns are updated monthly to reflect activity (capital calls and distributions), if any.

3. Hedge funds generally allow subscriptions on a monthly or quarterly basis. An interest in a hedge fund or hedge fund of funds is generally as of the first business day of the subscription period. Due to early funding requirements by the applicable fund, your account may be debited for the subscription amount prior to the subscription date. Please refer to the applicable hedge fund's operative documentation for further details or for your Investment Management or Trust account contact your J.P. Morgan team.

Hedge fund redemptions are generally on a monthly, quarterly or annual basis but can sometimes be subject to a multi-year lockup before a redemption is permitted. For redemptions, there is generally a notification period that can be a long interval before the actual redemption date. Redemption proceeds are generally paid 15 calendar days after the final NAV is issued, but can be subject to a holdback of a portion of the proceeds until an annual audit of the Fund has been completed. Please refer to the applicable hedge fund's operative documentation for further details or for your Investment Management or Trust account contact your J.P. Morgan team.

Global Access Portfolios share certain characteristics with hedge funds. In particular, an investor who withdraws from a Global Access Portfolio will not receive the withdrawal proceeds in their entirety until 30-60 days after completion of the Portfolio's audit, which may be 18 months or longer after the redemption date. Interest might not be paid on any proceeds pending distribution. These restrictions apply even if the investor's account at JPMorgan is closed. The Confidential Private Placement Memorandum and applicable Supplements contain other important information about the Global Access Portfolios and are available upon request or for your Investment Management or Trust account contact your J.P. Morgan team.

4. Alternative assets may include publicly available mutual funds that utilize non-traditional investment management strategies, for example, strategies commonly employed by hedge funds. Mutual funds generally calculate the price (the "Net Asset Value" or "NAV") on a daily basis and mutual fund NAVs shown on your statement generally will be the NAV as of the close of the last business day for this statement period. Please refer to the applicable mutual fund prospectus for further details. If the applicable mutual fund is a JPMorgan Fund, please refer to disclosures on this statement concerning JPMorgan Funds for other important information.

PRODUCT RELATED DISCLOSURE: THE JPMORGAN FUNDS OR THIRD PARTIES

Shares of the funds referenced above are not bank deposits and are not guaranteed by any bank, government entity, or the FDIC. Return and share price will fluctuate and redemption value may be more or less than original cost. While the money market funds seek to maintain a stable net asset value of \$1.00 per share, there is no assurance that they will continue to do so. The estimated annual income and dividend yield figures for mutual funds represent the funds' most recent income dividend annualized.

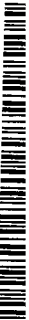
Prospectuses and other fund information for JPMorgan funds may be obtained by calling your J.P. Morgan team or JPMorgan Distribution Services, Inc. at (800) 480-4111. You also may view and order materials online for JPMorgan funds at www.jpmorganfunds.com.

J.P. Morgan affiliates may receive compensation from the JPMorgan funds for providing investment advisory services to the funds. J.P. Morgan affiliates may also provide administrative, custodial, sales, distribution, shareholder or other services to the JPMorgan Funds or funds established, sponsored, advised, or managed by third parties, and J.P. Morgan affiliates may be compensated for such services as allowed by applicable law. The distributor of the JPMorgan Funds is JPMorgan Distribution Services, Inc., which is an affiliate of JPMCB.



For the Period 6/1/14 to 6/30/14

Assets may be reflected herein even though they may be held by a third party unaffiliated with J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets.



J.P. Morgan

J.P. Morgan

J.P. Morgan

Cyber attacks are a constant threat to the security of our industry, our company and our clients around the world. However, there is much that we can do together to protect your assets and information.

Enhancements to our technology infrastructure

J.P. Morgan will invest \$190 million over the next three years to build industry-leading fraud prevention, response and investigation capabilities. These efforts build on the rigorous security processes and systems controls already in place.

Basic precautions you or your authorized representatives can take

You can exercise tighter control of your account information by going paperless and/or using the many online and mobile applications available to you at J.P. Morgan. There are also basic safeguards you can take to help defend against fraud. (See below.)

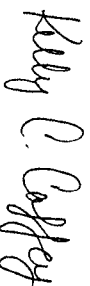
If your personal information is ever misused, please contact your J.P. Morgan team. We will work closely with you to reclaim your identity, protect your accounts and prevent future losses due to fraud.

As always, we thank you for the trust and confidence you place in J.P. Morgan.

Sincerely,



John R. Duffy
CEO of the U.S. Private Bank



Kelly C. Coffey
Deputy CEO of the U.S. Private Bank

Taking these steps now can help reduce your risk of fraud

Carry only what you need The less personal information you have with you, the better off you will be if your purse or wallet is stolen.	Guard PINs and passwords Don't write your personal identification numbers (PINs) on your ATM, debit or credit cards—or store PINs with your cards. Avoid creating PINs or passwords that can be easily guessed, such as birth dates or children's names.	Safeguard your computer Install anti-virus software and set it to make updates automatically. Do the same with your computer's operating system. Set your laptop to require a password when it is turned on, especially when you are traveling.
Immediately report lost or stolen credit cards or checks Call each issuer and ask to have the stolen card accounts closed and new ones opened to replace them.	Create strong passwords Use a combination of numbers and upper- and lowercase letters, and avoid obvious passwords. Change your passwords often and don't share them with friends or family.	Protect data on mobile devices Add passwords to all devices.
Don't put personal data on checks Limit the information printed on checks to just your name and address.		

Learn more about protecting yourself from fraud at www.jpmorgan.com/fraudprevention

From the Office of the
CEO of the U.S. Private Bank

Respecting and protecting client privacy have always been vital to our relationships with clients.

The attached Privacy Notice, which is now in a format recommended by federal regulators, describes how J.P. Morgan Private Bank keeps client information private and secure and uses it to serve you better. As shown, the J.P. Morgan companies that provide private banking services do not use client information for purposes not related to the Private Bank. Additionally, we keep your information under physical, electronic and procedural controls, and authorize our agents and contractors to get information about you only when they need it to do their work for us.

The Private Bank uses information we have about you in order to make private banking products and services available to you through the Private Bank, including loans, deposits and investments, to meet your private banking needs. Using your information in this way, through the authorization you provided as part of your private banking application, may qualify you for account upgrades, improved client services and new service offerings based on our more complete knowledge of your relationship with the Private Bank.

The Private Bank is a part of J.P. Morgan Asset Management (the marketing name for the asset management businesses of JPMorgan Chase & Co.) and provides private banking services for private bank clients. The Private Bank includes those units of JPMorgan Chase Bank, N.A., J.P. Morgan Trust Company of Delaware and J.P. Morgan Securities LLC dedicated to the Private Bank, as well as alternative investment funds offered through the Private Bank. Client information also is collected and used by our businesses within the JPMorgan Chase & Co. family of companies to comply with regulatory and other legal requirements.

Our Privacy Notice applies to the relationships of clients or former clients with the Private Bank in the United States, as well as to the relationships of clients or former clients with our offices outside the United States that are registered with the Securities and Exchange Commission. (If you reside outside the United States, you may also have privacy protections under the local laws applicable in that jurisdiction.)

Please speak with your J.P. Morgan representative should you have any questions or concerns. Thank you for the trust and confidence you place in us.

FACTS

WHAT DOES J.P. MORGAN'S PRIVATE BANK DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and transaction history
- credit history and payment history

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons the Private Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information

Does the Private Bank share?

Can you limit this sharing?

For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' use in meeting your private banking needs	Yes	No
For our affiliates' everyday business purposes other than your private banking needs - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes other than your private banking needs - information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Go to: www.jpmmorgan.com/pages/jpmorgan/private_banking/privacy_policy

Who we are

Who is providing this notice?

Those units of JPMorgan Chase Bank, N.A., J.P. Morgan Trust Company of Delaware and J.P. Morgan Securities LLC dedicated to the Private Bank.

What we do

How does the Private Bank protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We authorize our employees to get your information only when they need it to do their work, and we require companies that work for us to protect your information.

How does the Private Bank collect my personal information?

We collect your personal information, for example, when you:

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies with the Chase or J.P. Morgan name and financial companies such as Chase Bank USA, N.A.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *The Private Bank does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *The Private Bank does not jointly market.*

Other important information

State laws:

NV: We are providing you this notice pursuant to Nevada law. If you prefer not to receive marketing calls from us, you may be placed on our Internal Do Not Call List by calling 1-800-945-9470, or by writing to us at P.O. Box 659752, San Antonio, TX 78265. For more information, contact us at the address above, or email PrivacyInfo@JPMChase.com, with "Nevada Annual Notice" in the subject line. You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: 702-486-3132; email BCPINFO@ag.state.nv.us.



JPMorgan Chase Bank, N.A.
270 Park Avenue, New York, NY 10017-2014

JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 7/1/14 to 7/31/14

Asset Account

J.P. Morgan Team

Dani Comart	Banker	561/995-5057
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Stephen Porter	Client Service Team	
Brian Lutter	Client Service Team	
Online access	www.jpmorganonline.com	

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Client News

Enclosed is a copy of the privacy notice for J.P. Morgan Clearing Corp., the registered broker-dealer that provides clearing and settlement services on your brokerage or margin account(s) that are included in this statement.

Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 7/1/14 to 7/31/14

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Equity	326,415.08	0.00	(326,415.08)		
Alternative Assets	26,102.25	0.00	(26,102.25)		
Cash & Fixed Income	29,370.70	0.00	(29,370.70)		
Market Value	\$381,888.03	\$0.00	(\$381,888.03)	\$0.00	
Accruals	0.22	0.00	(0.22)		
Market Value with Accruals	\$381,888.25	\$0.00	(\$381,888.25)		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	381,888.03	517,816.39
Contributions		9,754.88
Withdrawals & Fees	(16,096.18)	(30,851.06)
Securities Transferred In		364,510.64
Securities Transferred Out	(365,987.46)	(900,861.06)
Net Contributions/Withdrawals	(\$382,083.64)	(\$557,446.60)
Income & Distributions	798.16	5,067.83
Change In Investment Value	(602.55)	34,562.38
Ending Market Value	\$0.00	\$0.00



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 7/1/14 to 7/31/14

Account Summary CONTINUED

Tax Summary	Current Period Value	Year-to-Date Value
Domestic Dividends/Distributions	797.94	5,066.91
Interest Income	0.22	0.92
Taxable Income	\$798.16	\$5,067.83



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 7/1/14 to 7/31/14

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	15,298.02	--
INFLOWS		
Income	798.16	5,067.83
Contributions		9,754.88
Total Inflows	\$798.16	\$14,822.71
OUTFLOWS **		
Withdrawals	(16,096.18)	(30,851.06)
Total Outflows	(\$16,096.18)	(\$30,851.06)
TRADE ACTIVITY		
Settled Securities Purchased		(2,206.97)
Total Trade Activity	\$0.00	(\$2,206.97)
Ending Cash Balance	\$0.00	--

Securities Transferred In/Out	Current Period Value	Year-To-Date Value*
Securities Transferred In		364,510.64
Securities Transferred Out	(365,987.46)	(900,861.06)

* Year to date information is calculated on a calendar year basis.

** Your account's standing instructions use a HIGH COST method for relieving assets from your position



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 7/1/14 to 7/31/14

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
7/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 06/01/14 - 06/30/14 @ .01% RATE ON AVG COLLECTED BALANCE OF \$17,782.68 AS OF 07/01/14			0.22
7/1	Div Domestic	1 SHARES S&P LATIN AMERICAN 40 INDEX FUND @ 0.388865 PER SHARE (ID: 464287-39-0)	463.000	0.389	180.04
7/8	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.33009 PER SHARE (ID: 464287-24-2)	118.000	0.33	38.95
7/9	Div Domestic	ISHARES RUSSELL 1000 VALUE INDEX FUND @ 0.521728 PER SHARE (ID: 464287-59-8)	585.000	0.522	305.21
7/9	Div Domestic	ISHARES CORE U.S. GROWTH ETF @ 0.339626 PER SHARE (ID: 464287-61-4)	806.000	0.34	273.74
7/16	IRA Cash Transfer	ASSET TRANSFER TO A/C M55828004			(11,096.18)
7/22	IRA Cash Transfer	INTERNAL TRANSFER OF FUNDS AS REQUESTED AS OF 07/16/14			(5,000.00)
Total Inflows & Outflows					(\$15,298.02)

SECURITIES TRANSFERRED IN/OUT



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 7/1/14 to 7/31/14

Notes: * Transaction Market Value is representative of the prior trading day's market value. This is for informational purposes only and is not to be used for any financial or tax purposes. The Transaction Market Value shown is in USD.

Settle Date	Type Selection Method	Description	Quantity Cost	Transaction Market Value *
Securities Transferred Out				
7/16	IRA NonCashTransfr	ISHARES SILVER TRUST ASSET TRANSFER TO A/C M55828004 (ID: 46428Q-10-9)	(1,289.000) 14,574.94	(25,625.32)
7/16	IRA NonCashTransfr	ISHARES DJ SELECT DIVIDEND INDEX FUND ASSET TRANSFER TO A/C M55828004 (ID: 464287-16-8)	(913.000) 32,299.02	(69,305.83)
7/16	IRA NonCashTransfr	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND ASSET TRANSFER TO A/C M55828004 (ID: 464287-24-2)	(118.000) 11,684.92	(14,003.06)
7/16	IRA NonCashTransfr	I SHARES S&P LATIN AMERICAN 40 INDEX FUND ASSET TRANSFER TO A/C M55828004 (ID: 464287-39-0)	(463.000) 12,587.31	(18,557.04)
7/16	IRA NonCashTransfr	ISHARES RUSSELL 1000 VALUE INDEX FUND ASSET TRANSFER TO A/C M55828004 (ID: 464287-59-8)	(585.000) 27,138.89	(59,248.80)
7/16	IRA NonCashTransfr	ISHARES CORE U.S. GROWTH ETF ASSET TRANSFER TO A/C M55828004 (ID: 464287-61-4)	(806.000) 32,403.66	(73,305.70)
7/16	IRA NonCashTransfr	MORGAN STANLEY TECHNOLOGY ETF ASSET TRANSFER TO A/C M55828004 (ID: 78464A-10-2)	(477.000) 17,877.74	(45,854.01)
7/16	IRA NonCashTransfr	SECTOR SPDR TRUST S/B/I-ENERGY ASSET TRANSFER TO A/C M55828004 (ID: 81369Y-50-6)	(200.000) 15,219.74	(19,764.00)
7/16	IRA NonCashTransfr	VANGUARD HEALTH CARE ETF ASSET TRANSFER TO A/C M55828004 (ID: 92204A-50-4)	(361.000) 16,876.22	(40,323.70)
Total Securities Transferred Out				(\$365,987.46)



For the Period 7/1/14 to 7/31/14

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IMPORTANT GENERAL INFORMATION APPLICABLE TO ALL OF YOUR ACCOUNT(S)

Important Information about Pricing, Valuations, Estimated Annual Income, and Estimated Yield

Market value information (including without limitation, prices, exchange rates, accrued income and bond ratings) furnished herein, some of which has been provided by pricing sources that J.P. Morgan believes to be reliable, is not guaranteed for accuracy but provided for informational purposes and is furnished for the exclusive use of the client.

The current price is the value of the financial asset share, unit or contract as priced at the close of the market on the last day of the statement period or the last available price. All values provided for structured yield deposits (for example, JPMorgan London Time Deposits) reflect the original deposit amount only. The value for Real Estate, Mineral Interests and Miscellaneous Assets may not reflect the most current value of the asset.

Important information regarding Auction Rate Securities (ARS). ARS are debt or preferred securities with an interest or dividend rate reset periodically in an auction. Although there may be daily, weekly and monthly resets, there is no guarantee that there will be liquidity. If there are not enough bids at an auction to redeem the securities available for sale, the result may be a failed auction. In the event of a failed auction, there is no assurance that a secondary market will develop or that the security will trade at par or any other price reflected on statements and online. Accordingly, investors should not rely on pricing information appearing in their statements or online with respect to ARS. When J.P. Morgan is unable to obtain a price from an internal or outside source for a particular ARS, the price column on your statement will indicate "unpriced".

Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are sourced from the various issuers of the securities or they are sourced from a third party valuation provider. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid, the value of such asset may have been provided to us by third parties who may or may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

In cases where we are unable to obtain a current market value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced". Although such securities may have value, please note that the value of a security indicated as "unpriced" will not be included in your overall current market value as reflected on the statement.

J.P. Morgan makes no representation, warranty or guarantee, express or implied, that any quoted value represents the actual terms at which securities could be bought or sold or new transactions could be entered into, or the actual terms on which existing transactions or securities could be liquidated. Such values may only be indicative.

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If a partial call is made with respect to an issue of securities included in your Accounts we will allocate the call by a method we deem fair and equitable.

To the extent applicable, please note the following regarding estimated annual income (EAI) and estimated yield (EY): 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. EAI and EY are estimates and the actual income and yield might be lower or higher than the estimated amounts. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.

Offshore Deposits - London and Nassau



For the Period 7/1/14 to 7/31/14

Deposits in Foreign Branches are not insured by the FDIC or any other Agency of the Federal Government; amounts in such foreign accounts do not have the benefit of any domestic preference applicable to U.S Banks; certain Foreign accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F 90-22.1).

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Neither JPMS, nor JPMCC is a bank and are each separate legal entities from its bank or thrift affiliates.

Investment Products: Not FDIC Insured -No Bank Guarantee -May Lose Value

Fund manager disclosure information available upon request

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These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax advisor.

Please take the steps indicated below if you think statement(s) are incorrect or contact your J.P.Morgan team if you require additional information about a transaction on your statement(s).

IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR ASSET ACCOUNT(S) (LINKED TO JPMS)

Your Asset Account consists of a bank account that custodies assets linked to a brokerage account through which securities transactions are executed. As a result, the Asset Account statement(s) reflect brokerage transactions executed through JPMS but (except for exchange listed options) held in custody at JPMCB. Securities purchased or sold through JPMS in U.S. markets (other than mutual funds) are cleared through an affiliate of JPMS, in non-U.S. markets securities are cleared through JPMS. Positions in exchange-listed options are held by JPMCC. For your convenience, however, positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).

In Case of Other Errors or Questions About Your Asset Account Statement(s)

Please review your statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P.Morgan team.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30 days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.

JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

In Case of Errors or Questions About Your Electronic Transfers.



For the Period 7/1/14 to 7/31/14

Contact your J.P. Morgan Team at one of the telephone numbers on the front of your statements or write us at J.P. Morgan, 500 Stanton Christiana Road, 1/OPS3, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

In Case of Errors or Questions About Non-Electronic Transfers (Checks or Deposits)

Contact JPMorgan Chase Bank, N.A. ("JPMCB") Member FDIC immediately if a statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing as soon as possible after your statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

Deposit products and services are offered by JPMCB Member FDIC.

You must promptly advise your J.P.Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan representative will consider the information currently in its files to be complete and accurate.

With reference to JPMS and JPMCC: A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.

You should have received (or have made available to you) separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished or have made available to you. Upon written request, JPMS will promptly supply you with the latest information.

PRODUCT RELATED DISCLOSURE: IMPORTANT INFORMATION ABOUT ALTERNATIVE INVESTMENTS: FOOTNOTES 1 - 4

Private Equity, Hedge Funds, Exchange Funds, Real Estate and Other Alternative Assets

1. Direct private equity investments and pooled private investments (e.g., interests in limited partnerships and limited liability companies) are generally illiquid securities. Values are estimates only and are not warranted for accuracy or completeness. Values do not represent the actual terms at which transactions or securities could be bought or sold or new transactions could be entered into or the actual terms on which existing transactions could be liquidated as of the date of this statement.

Direct private equity investments are generally valued at cost, unless there is an active secondary trading market in the securities, in which case, direct private equity investments are valued using market prices as of the close of the last business day for this statement period. Pooled private equity investments are valued according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each investment for the specific valuation methodology used by the General Partner or Manager for that investment or for your Investment Management or Trust account contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.



For the Period 7/1/14 to 7/31/14

Hedge funds generally calculate the price (the "Net Asset Value" or "NAV"), 10-15 business days following the last business day of the month. For that reason, hedge fund NAVs shown will generally be the NAV of the month preceding this statement period. In general, the NAV is stated net of management and incentive fees. The NAV is calculated according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each hedge fund for the specific methodology used by the General Partner or Manager for that hedge fund or for your Investment Management or Trust account contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.

These statements do not provide tax reporting on private investments. Please continue to rely upon the General Partner or Manager of the investment vehicle for this information or for your Investment Management or Trust account contact your J.P. Morgan team.

2. The 'Capital Called Since Inception USD' and 'Cash/Security distributions Since Inception USD' columns are updated monthly to reflect activity (capital calls and distributions), if any.

3. Hedge funds generally allow subscriptions on a monthly or quarterly basis. An interest in a hedge fund or hedge fund of funds is generally as of the first business day of the subscription period. Due to early funding requirements by the applicable fund, your account may be debited for the subscription amount prior to the subscription date. Please refer to the applicable hedge fund's operative documentation for further details or for your Investment Management or Trust account contact your J.P. Morgan team.

Hedge fund redemptions are generally on a monthly, quarterly or annual basis but can sometimes be subject to a multi-year lockup before a redemption is permitted. For redemptions, there is generally a notification period that can be a long interval before the actual redemption date. Redemption proceeds are generally paid 15 calendar days after the final NAV is issued, but can be subject to a holdback of a portion of the proceeds until an annual audit of the Fund has been completed. Please refer to the applicable hedge fund's operative documentation for further details or for your Investment Management or Trust account contact your J.P. Morgan team.

Global Access Portfolios share certain characteristics with hedge funds. In particular, an investor who withdraws from a Global Access Portfolio will not receive the withdrawal proceeds in their entirety until 30-60 days after completion of the Portfolio's audit, which may be 18 months or longer after the redemption date. Interest might not be paid on any proceeds pending distribution. These restrictions apply even if the investor's account at JPMorgan is closed. The Confidential Private Placement Memorandum and applicable Supplements contain other important information about the Global Access Portfolios and are available upon request or for your Investment Management or Trust account contact your J.P. Morgan team.

4. Alternative assets may include publicly available mutual funds that utilize non-traditional investment management strategies, for example, strategies commonly employed by hedge funds. Mutual funds generally calculate the price (the "Net Asset Value" or "NAV") on a daily basis and mutual fund NAVs shown on your statement generally will be the NAV as of the close of the last business day for this statement period. Please refer to the applicable mutual fund prospectus for further details. If the applicable mutual fund is a JPMorgan Fund, please refer to disclosures on this statement concerning JPMorgan Funds for other important information.

ESTATE OF SIMON BERNSTEIN
BENJAMIN P. BROWN, CURATOR
MATWICZYK & BROWN LLP
625 N FLAGLER DR STE 401
WEST PALM BEACH FL 33401



JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 8/1/14 to 8/31/14

Asset Account

J.P. Morgan Team

Dani Comart	Banker	561/995-5057
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Stephen Porter	Client Service Team	
Brian Lutter	Client Service Team	
Online access	www.jpmorganonline.com	

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Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 8/1/14 to 8/31/14

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	559,212.24	559,213.13	0.89	55.92	100%
Market Value	\$559,212.24	\$559,213.13	\$0.89	\$55.92	100%
Accruals	0.89	4.65	3.76		
Market Value with Accruals	\$559,213.13	\$559,217.78	\$4.65		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	559,212.24	0.00
Contributions		30,851.06
Withdrawals & Fees		(9,754.88)
Securities Transferred In		900,861.06
Securities Transferred Out		(364,510.64)
Net Contributions/Withdrawals	\$0.00	\$557,446.60
Income & Distributions	0.89	247.49
Change In Investment Value		1,519.04
Ending Market Value	\$559,213.13	\$559,213.13
Accruals	4.65	4.65
Market Value with Accruals	\$559,217.78	\$559,217.78



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 8/1/14 to 8/31/14

Account Summary CONTINUED

Tax Summary	Current Period Value	Year-to-Date Value
Domestic Dividends/Distributions		246.60
Interest Income	0.89	0.89
Taxable Income	\$0.89	\$247.49

	Current Period Value	Year-to-Date Value
ST Realized Gain/Loss		127.35
LT Realized Gain/Loss		196,341.09
Realized Gain/Loss		\$196,468.44



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 8/1/14 to 8/31/14

Note: ¹ This is the Annual Percentage Yield (APY) which is the rate earned if balances remain on deposit for a full year with compounding, there is no change in the interest rate and all interest is left in the account.

Cash & Fixed Income Detail

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> Original Cost	Unrealized Gain/Loss	<u>Est. Annual Income</u> Accrued Interest	Yield
Cash							
US DOLLAR	1.00	559,213.13	559,213.13	559,213.13		55.92 4.65	0.01% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 8/1/14 to 8/31/14

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	559,212.24	--
INFLOWS		
Income	0.89	247.49
Contributions		30,851.06
Total Inflows	\$0.89	\$31,098.55
OUTFLOWS **		
Withdrawals		(9,754.88)
Total Outflows	\$0.00	(\$9,754.88)
TRADE ACTIVITY		
Settled Sales/Maturities/Redemptions		537,869.46
Total Trade Activity	\$0.00	\$537,869.46
Ending Cash Balance	\$559,213.13	--

Securities Transferred In/Out	Current Period Value	Year-To-Date Value*
Securities Transferred In		900,861.06
Securities Transferred Out		(364,510.64)

* Year to date information is calculated on a calendar year basis.

** Your account's standing instructions use a HIGH COST method for relieving assets from your position



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 8/1/14 to 8/31/14

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
8/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 07/01/14 - 07/31/14 @ .01% RATE ON AVG COLLECTED BALANCE OF \$106,484.00 AS OF 08/01/14			0.89



For the Period 8/1/14 to 8/31/14

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For the Period 8/1/14 to 8/31/14

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BENJAMIN P BROWN
625 N FLAGLER DR STE 401
WEST PALM BEACH FL 33401-4025



JPMorgan Chase Bank, N.A.
270 Park Avenue, New York, NY 10017-2014

JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 8/1/14 to 8/31/14

Asset Account

J.P. Morgan Team

Dani Comart	Banker	561/995-5057
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Stephen Porter	Client Service Team	
Brian Lutter	Client Service Team	
Online access	www.jpmorganonline.com	

No market value or activity to report during this period

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IMPORTANT GENERAL INFORMATION APPLICABLE TO ALL OF YOUR ACCOUNT(S)

Important Information about Pricing, Valuations, Estimated Annual Income, and Estimated Yield

Market value information (including without limitation, prices, exchange rates, accrued income and bond ratings) furnished herein, some of which has been provided by pricing sources that J.P. Morgan believes to be reliable, is not guaranteed for accuracy but provided for informational purposes and is furnished for the exclusive use of the client.

The current price is the value of the financial asset share, unit or contract as priced at the close of the market on the last day of the statement period or the last available price. All values provided for structured yield deposits (for example, JPMorgan London Time Deposits) reflect the original deposit amount only. The value for Real Estate, Mineral Interests and Miscellaneous Assets may not reflect the most current value of the asset.

Important information regarding Auction Rate Securities (ARS). ARS are debt or preferred securities with an interest or dividend rate reset periodically in an auction. Although there may be daily, weekly and monthly resets, there is no guarantee that there will be liquidity. If there are not enough bids at an auction to redeem the securities available for sale, the result may be a failed auction. In the event of a failed auction, there is no assurance that a secondary market will develop or that the security will trade at par or any other price reflected on statements and online. Accordingly, investors should not rely on pricing information appearing in their statements or online with respect to ARS. When J.P. Morgan is unable to obtain a price from an internal or outside source for a particular ARS, the price column on your statement will indicate "unpriced".

Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are sourced from the various issuers of the securities or they are sourced from a third party valuation provider. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid, the value of such asset may have been provided to us by third parties who may or may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

In cases where we are unable to obtain a current market value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced". Although such securities may have value, please note that the value of a security indicated as "unpriced" will not be included in your overall current market value as reflected on the statement.

J.P. Morgan makes no representation, warranty or guarantee, express or implied, that any quoted value represents the actual terms at which securities could be bought or sold or new transactions could be entered into, or the actual terms on which existing transactions or securities could be liquidated. Such values may only be indicative.

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If a partial call is made with respect to an issue of securities included in your Accounts we will allocate the call by a method we deem fair and equitable.

To the extent applicable, please note the following regarding estimated annual income (EAI) and estimated yield (EY): 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. EAI and EY are estimates and the actual income and yield might be lower or higher than the estimated amounts. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.

Offshore Deposits - London and Nassau



For the Period 8/1/14 to 8/31/14

Deposits in Foreign Branches are not insured by the FDIC or any other Agency of the Federal Government; amounts in such foreign accounts do not have the benefit of any domestic preference applicable to U.S Banks; certain Foreign accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F 90-22.1).

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Neither JPMS, nor JPMCC is a bank and are each separate legal entities from its bank or thrift affiliates.

Investment Products: Not FDIC Insured -No Bank Guarantee -May Lose Value

Fund manager disclosure information available upon request

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These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax advisor.

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ESTATE OF SIMON BERNSTEIN
BENJAMIN P. BROWN, CURATOR
MATWICZYK & BROWN LLP
625 N FLAGLER DR STE 401
WEST PALM BEACH FL 33401



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JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 9/1/14 to 9/30/14

Asset Account

J.P. Morgan Team

Dani Comart	Banker	561/995-5057
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Brian Lutter	Client Service Team	
Online access	www.jpmorganonline.com	

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Client News

J.P. Morgan Securities LLC's (JPMS LLC) and J.P. Morgan Clearing Corp.'s (JPMCC) Net Capital and Net Capital Requirements

At June 30, 2014, JPMS LLC's net capital of \$13.6 billion exceeded the minimum regulatory net capital requirement of \$2.2 billion by \$11.4 billion. JPMCC's net capital of \$8.0 billion was approximately 7.8% of aggregate debit items and exceeded the minimum regulatory net capital requirement of \$2.0 billion by \$6.0 billion.

Complete copies of JPMS LLC's and JPMCC's individual unaudited Statement of Financial Condition may be obtained, at no cost, by accessing:

<http://investor.shareholder.com/jpmorganchase/financial-condition.cfm>

Additionally, you may call 1-866-576-1300 to request a hard copy of the statement.

Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).



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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 9/1/14 to 9/30/14

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change in Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	559,213.13	559,217.78	4.65	55.92	100%
Market Value	\$559,213.13	\$559,217.78	\$4.65	\$55.92	100%
Accruals	4.65	4.50	(0.15)		
Market Value with Accruals	\$559,217.78	\$559,222.28	\$4.50		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	559,213.13	0.00
Contributions		30,851.06
Withdrawals & Fees		(9,754.88)
Securities Transferred In		900,861.06
Securities Transferred Out		(364,510.64)
Net Contributions/Withdrawals	\$0.00	\$557,446.60
Income & Distributions	4.65	252.14
Change in Investment Value		1,519.04
Ending Market Value	\$559,217.78	\$559,217.78
Accruals	4.50	4.50
Market Value with Accruals	\$559,222.28	\$559,222.28



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 9/1/14 to 9/30/14

Account Summary CONTINUED

Tax Summary	Current Period Value	Year-to-Date Value
Domestic Dividends/Distributions		246.60
Interest Income	4.65	5.54
Taxable Income	\$4.65	\$252.14

	Current Period Value	Year-to-Date Value
ST Realized Gain/Loss		127.35
LT Realized Gain/Loss		196,341.09
Realized Gain/Loss		\$196,468.44

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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 9/1/14 to 9/30/14

Note: ¹ This is the Annual Percentage Yield (APY) which is the rate earned if balances remain on deposit for a full year with compounding, there is no change in the interest rate and all interest is left in the account.

Cash & Fixed Income Detail

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> <u>Original Cost</u>	Unrealized Gain/Loss	<u>Est. Annual Income</u> <u>Accrued Interest</u>	Yield
Cash							
US DOLLAR	1.00	559,217.78	559,217.78	559,217.78		55.92 4.50	0.01% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 9/1/14 to 9/30/14

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	559,213.13	--
INFLOWS		
Income	4.65	252.14
Contributions		30,851.06
Total Inflows	\$4.65	\$31,103.20
OUTFLOWS **		
Withdrawals		(9,754.88)
Total Outflows	\$0.00	(\$9,754.88)
TRADE ACTIVITY		
Settled Sales/Maturities/Redemptions		537,869.46
Total Trade Activity	\$0.00	\$537,869.46
Ending Cash Balance	\$559,217.78	--

* Year to date information is calculated on a calendar year basis.

** Your account's standing instructions use a HIGH COST method for relieving assets from your position

Securities Transferred In/Out	Current Period Value	Year-To-Date Value*
Securities Transferred In		900,861.06
Securities Transferred Out		(364,510.64)





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 9/1/14 to 9/30/14

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
9/2	Interest Income	DEPOSIT SWEEP INTEREST FOR 08/01/14 - 08/31/14 @ .01% RATE ON AVG COLLECTED BALANCE OF \$559,213.13 AS OF 09/01/14			4.65



For the Period 9/1/14 to 9/30/14

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Offshore Deposits - London and Nassau

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For the Period 9/1/14 to 9/30/14

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JPMorgan Chase Bank, N.A.
270 Park Avenue, New York, NY 10017-2014

JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007
For the Period 9/1/14 to 9/30/14

Asset Account

J.P. Morgan Team

Dani Cornart	Banker	561/995-5057
John Hawkins Jr	Client Service Team	800/576-0938
Brian Lutter	Client Service Team	
Online access	www.jpmorganonline.com	

No market value or activity to report during this period

Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).

Client News

J.P. Morgan Securities LLC's (JPMS LLC) and J.P. Morgan Clearing Corp.'s (JPMCC) Net Capital and Net Capital Requirements

At June 30, 2014, JPMS LLC's net capital of \$13.6 billion exceeded the minimum regulatory net capital requirement of \$2.2 billion by \$11.4 billion. JPMCC's net capital of \$8.0 billion was approximately 7.8% of aggregate debit items and exceeded the minimum regulatory net capital requirement of \$2.0 billion by \$6.0 billion.

Complete copies of JPMS LLC's and JPMCC's individual unaudited Statement of Financial Condition may be obtained, at no cost, by accessing:

<http://investor.shareholder.com/jpmorganchase/financial-condition.cfm>

Additionally, you may call 1-866-576-1300 to request a hard copy of the statement.



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For the Period 9/1/14 to 9/30/14

For your convenience we have combined statement(s) for activity you conduct through J.P. Morgan in one package. Below are important disclosures relating to these different accounts. These statements may relate to various account types. Some of the disclosures are applicable to all of your accounts. For ease of reference the disclosures applicable to a particular type of account have been grouped together by descriptive headers.

IMPORTANT GENERAL INFORMATION APPLICABLE TO ALL OF YOUR ACCOUNT(S)

Important Information about Pricing, Valuations, Estimated Annual Income, and Estimated Yield

Market value information (including without limitation, prices, exchange rates, accrued income and bond ratings) furnished herein, some of which has been provided by pricing sources that J.P. Morgan believes to be reliable, is not guaranteed for accuracy but provided for informational purposes and is furnished for the exclusive use of the client.

The current price is the value of the financial asset share, unit or contract as priced at the close of the market on the last day of the statement period or the last available price. All values provided for structured yield deposits (for example, JPMorgan London Time Deposits) reflect the original deposit amount only. The value for Real Estate, Mineral Interests and Miscellaneous Assets may not reflect the most current value of the asset.

Important information regarding Auction Rate Securities (ARS). ARS are debt or preferred securities with an interest or dividend rate reset periodically in an auction. Although there may be daily, weekly and monthly resets, there is no guarantee that there will be liquidity. If there are not enough bids at an auction to redeem the securities available for sale, the result may be a failed auction. In the event of a failed auction, there is no assurance that a secondary market will develop or that the security will trade at par or any other price reflected on statements and online. Accordingly, investors should not rely on pricing information appearing in their statements or online with respect to ARS. When J.P. Morgan is unable to obtain a price from an internal or outside source for a particular ARS, the price column on your statement will indicate "unpriced".

Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are sourced from the various issuers of the securities or they are sourced from a third party valuation provider. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid, the value of such asset may have been provided to us by third parties who may or may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

In cases where we are unable to obtain a current market value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced". Although such securities may have value, please note that the value of a security indicated as "unpriced" will not be included in your overall current market value as reflected on the statement.

J.P. Morgan makes no representation, warranty or guarantee, express or implied, that any quoted value represents the actual terms at which securities could be bought or sold or new transactions could be entered into, or the actual terms on which existing transactions or securities could be liquidated. Such values may only be indicative.

When we are unable to obtain a current value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced".

If a partial call is made with respect to an issue of securities included in your Accounts we will allocate the call by a method we deem fair and equitable.

To the extent applicable, please note the following regarding estimated annual income (EAI) and estimated yield (EY): 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. EAI and EY are estimates and the actual income and yield might be lower or higher than the estimated amounts. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.

Offshore Deposits - London and Nassau

J.P.Morgan



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For the Period 9/1/14 to 9/30/14

Deposits in Foreign Branches are not insured by the FDIC or any other Agency of the Federal Government; amounts in such foreign accounts do not have the benefit of any domestic preference applicable to U.S. Banks; certain Foreign accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F 90-22.1).

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P.Morgan Securities LLC ("JPMS") and, to the extent noted below, cleared through J.P. Morgan Clearing Corp. ("JPMCC").

Neither JPMS, nor JPMCC is a bank and are each separate legal entities from its bank or thrift affiliates.

Investment Products: Not FDIC Insured -No Bank Guarantee -May Lose Value

Fund manager disclosure information available upon request

If you have an investment account that is managed by an SEC-Registered Investment Advisor, J.P. Morgan will provide a copy of the advisor's Form ADV II or brochure upon written request.

These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax advisor.

Please take the steps indicated below if you think statement(s) are incorrect or contact your J.P.Morgan team if you require additional information about a transaction on your statement(s).

IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR ASSET ACCOUNT(S) (LINKED TO JPMS)

Your Asset Account consists of a bank account that custodies assets linked to a brokerage account through which securities transactions are executed. As a result, the Asset Account statement(s) reflect brokerage transactions executed through JPMS but (except for exchange listed options) held in custody at JPMCB. Securities purchased or sold through JPMS in U.S. markets (other than mutual funds) are cleared through an affiliate of JPMS, in non-U.S. markets securities are cleared through JPMS. Positions in exchange-listed options are held by JPMCC. For your convenience, however, positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).

In Case of Other Errors or Questions About Your Asset Account Statement(s)

Please review your statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P.Morgan team.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30 days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.

JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

In Case of Errors or Questions About Your Electronic Transfers.



For the Period 9/1/14 to 9/30/14

Contact your J.P. Morgan Team at one of the telephone numbers on the front of your statements or write us at J.P. Morgan, 500 Stanton Christiana Road, 1/OPS3, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

In Case of Errors or Questions About Non-Electronic Transfers (Checks or Deposits)

Contact JPMorgan Chase Bank, N.A. ("JPMCB") Member FDIC immediately if a statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing as soon as possible after your statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

Deposit products and services are offered by JPMCB Member FDIC.

You must promptly advise your J.P.Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan representative will consider the information currently in its files to be complete and accurate.

With reference to JPMS and JPMCC: A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.

You should have received (or have made available to you) separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished or have made available to you. Upon written request, JPMS will promptly supply you with the latest information.



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ESTATE OF SIMON BERNSTEIN
BENJAMIN P. BROWN, CURATOR
MATWICZYK & BROWN LLP
625 N FLAGLER DR STE 401
WEST PALM BEACH FL 33401



JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 11/1/14 to 11/30/14

Asset Account

J.P. Morgan Team

Dani Comart	Banker	561/995-5057
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Brian Lutter	Client Service Team	
Online access	www.jpmorganonline.com	

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Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 11/1/14 to 11/30/14

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	540,888.27	510,892.92	(29,995.35)	51.08	100%
Market Value	\$540,888.27	\$510,892.92	(\$29,995.35)	\$51.08	100%
Accruals	4.65	4.40	(0.25)		
Market Value with Accruals	\$540,892.92	\$510,897.32	(\$29,995.60)		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	540,888.27	0.00
Contributions		30,851.06
Withdrawals & Fees	(30,000.00)	(58,088.89)
Securities Transferred In		900,861.06
Securities Transferred Out		(364,510.64)
Net Contributions/Withdrawals	(\$30,000.00)	\$509,112.59
Income & Distributions	4.65	261.29
Change In Investment Value		1,519.04
Ending Market Value	\$510,892.92	\$510,892.92
Accruals	4.40	4.40
Market Value with Accruals	\$510,897.32	\$510,897.32



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 11/1/14 to 11/30/14

Account Summary CONTINUED

Tax Summary	Current Period Value	Year-to-Date Value
Domestic Dividends/Distributions		246.60
Interest Income	4.65	14.69
Taxable Income	\$4.65	\$261.29

	Current Period Value	Year-to-Date Value
ST Realized Gain/Loss		127.35
LT Realized Gain/Loss		196,341.09
Realized Gain/Loss		\$196,468.44



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 11/1/14 to 11/30/14

Note: ¹ This is the Annual Percentage Yield (APY) which is the rate earned if balances remain on deposit for a full year with compounding, there is no change in the interest rate and all interest is left in the account.

Cash & Fixed Income Detail

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> Original Cost	Unrealized Gain/Loss	<u>Est. Annual Income</u> Accrued Interest	Yield
Cash							
US DOLLAR	1.00	510,892.92	510,892.92	510,892.92		51.08 4.40	0.01% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 11/1/14 to 11/30/14

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	540,888.27	--
INFLOWS		
Income	4.65	261.29
Contributions		30,851.06
Total Inflows	\$4.65	\$31,112.35
OUTFLOWS **		
Withdrawals	(30,000.00)	(58,088.89)
Total Outflows	(\$30,000.00)	(\$58,088.89)
TRADE ACTIVITY		
Settled Sales/Maturities/Redemptions		537,869.46
Total Trade Activity	\$0.00	\$537,869.46
Ending Cash Balance	\$510,892.92	--

Securities Transferred In/Out	Current Period Value	Year-To-Date Value*
Securities Transferred In		900,861.06
Securities Transferred Out		(364,510.64)

* Year to date information is calculated on a calendar year basis.

** Your account's standing instructions use a HIGH COST method for relieving assets from your position



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 11/1/14 to 11/30/14

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
11/3	Interest Income	DEPOSIT SWEEP INTEREST FOR 10/01/14 - 10/31/14 @ .01% RATE ON AVG COLLECTED BALANCE OF \$558,039.44 AS OF 11/01/14			4.65

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Withdrawals					
11/21	Distribution	TRANSFERRED BY WIRE TO CITIBANK, N.A. FAO CITIBANK F.S.B LETTER FROM CLIENT			(30,000.00)



For the Period 11/1/14 to 11/30/14

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The values in this statement are shown in USD. If your investment currency is not USD, please be aware that the value of your return could differ positively or negatively due to exchange fluctuations from the value shown in this statement.

Important information regarding Auction Rate Securities (ARS). ARS are debt or preferred securities with an interest or dividend rate reset periodically in an auction. Although there may be daily, weekly and monthly resets, there is no guarantee that there will be liquidity. If there are not enough bids at an auction to redeem the securities available for sale, the result may be a failed auction. In the event of a failed auction, there is no assurance that a secondary market will develop or that the security will trade at par or any other price reflected on statements and online. Accordingly, investors should not rely on pricing information appearing in their statements or online with respect to ARS. When J.P. Morgan is unable to obtain a price from an internal or outside source for a particular ARS, the price column on your statement will indicate "unpriced".

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To the extent applicable, please note the following regarding estimated annual income (EAI) and estimated yield (EY): 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. EAI and EY are estimates and the actual income and yield might be lower or higher than the estimated amounts. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.

Offshore Deposits - London and Nassau



For the Period 11/1/14 to 11/30/14

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Custody of security positions reflected on this statement

J.P. Morgan offers a wide range of accounts that are both self-directed and discretionary. In general, U.S. assets held in your Asset, Investment and Trust & Estate Accounts are held directly or indirectly through one or more J.P. Morgan custodians or sub-custodians. Securities purchased in Margin Accounts and listed option positions are typically held at JPMCC. Non-U.S. positions are held in global depositories such as Euroclear. J.P. Morgan may agree, on a limited basis, to allow assets for which it is fiduciary or custodian to be held at another financial institution at the request of the client, beneficiary or other interested party. Such assets shall be noted as HELD @ OTHER FIN INST. In addition, certain physical assets may be held under the custody and control of a client, beneficiary or other interested party. Such assets are noted as CLIENT HELD ASSET.

Your statement may reflect positions for which J.P. Morgan does not have fiduciary or custodial responsibility, and are reflected on your statement as an accommodation to you and are held at other institutions or locations external to and without affiliation to J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets. In these cases, this statement reflects a notation of MEMO POSTED ASSET on the holding which indicates that the asset is reflected only as an accommodation and not held at a J.P. Morgan custodian or sub-custodian.

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Investment Products: Not FDIC Insured -No Bank Guarantee -May Lose Value
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In Case of Other Errors or Questions About Your Asset Account Statement(s)



For the Period 11/1/14 to 11/30/14

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With reference to JPMS and JPMCC: A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.

You should have received (or have made available to you) separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished or have made available to you. Upon written request, JPMS will promptly supply you with the latest information.



JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 12/1/14 to 12/31/14

Asset Account

J.P. Morgan Team

Dani Comart	Banker	561/995-5057
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Brian Lutter	Client Service Team	
Online access	www.jpmorganonline.com	

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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 12/1/14 to 12/31/14

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	510,892.92	510,897.32	4.40	51.08	100%
Market Value	\$510,892.92	\$510,897.32	\$4.40	\$51.08	100%
Accruals	4.40	4.34	(0.06)		
Market Value with Accruals	\$510,897.32	\$510,901.66	\$4.34		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	510,892.92	0.00
Contributions		30,851.06
Withdrawals & Fees		(58,088.89)
Securities Transferred In		900,861.06
Securities Transferred Out		(364,510.64)
Net Contributions/Withdrawals	\$0.00	\$509,112.59
Income & Distributions	4.40	265.69
Change In Investment Value		1,519.04
Ending Market Value	\$510,897.32	\$510,897.32
Accruals	4.34	4.34
Market Value with Accruals	\$510,901.66	\$510,901.66



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 12/1/14 to 12/31/14

Account Summary CONTINUED

Tax Summary	Current Period Value	Year-to-Date Value
Domestic Dividends/Distributions		246.60
Interest Income	4.40	19.09
Taxable Income	\$4.40	\$265.69

	Current Period Value	Year-to-Date Value
ST Realized Gain/Loss		127.35
LT Realized Gain/Loss		196,341.09
Realized Gain/Loss		\$196,468.44



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 12/1/14 to 12/31/14

Note: ¹ This is the Annual Percentage Yield (APY) which is the rate earned if balances remain on deposit for a full year with compounding, there is no change in the interest rate and all interest is left in the account.

Cash & Fixed Income Detail

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> <u>Original Cost</u>	Unrealized Gain/Loss	<u>Est. Annual Income</u> <u>Accrued Interest</u>	Yield
Cash							
US DOLLAR	1.00	510,897.32	510,897.32	510,897.32		51.08 4.34	0.01% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 12/1/14 to 12/31/14

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	510,892.92	--
INFLOWS		
Income	4.40	265.69
Contributions		30,851.06
Total Inflows	\$4.40	\$31,116.75
OUTFLOWS **		
Withdrawals		(58,088.89)
Total Outflows	\$0.00	(\$58,088.89)
TRADE ACTIVITY		
Settled Sales/Maturities/Redemptions		537,869.46
Total Trade Activity	\$0.00	\$537,869.46
Ending Cash Balance	\$510,897.32	--

Securities Transferred In/Out	Current Period Value	Year-To-Date Value*
Securities Transferred In		900,861.06
Securities Transferred Out		(364,510.64)

* Year to date information is calculated on a calendar year basis.

** Your account's standing instructions use a HIGH COST method for relieving assets from your position



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 12/1/14 to 12/31/14

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
12/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 11/01/14 - 11/30/14 @ .01% RATE ON AVG COLLECTED BALANCE OF \$530,892.92 AS OF 12/01/14			4.40



For the Period 12/1/14 to 12/31/14

For your convenience we have combined statement(s) for activity you conduct through J.P. Morgan in one package. Below are important disclosures relating to these different accounts. These statements may relate to various account types. Some of the disclosures are applicable to all of your accounts. For ease of reference the disclosures applicable to a particular type of account have been grouped together by descriptive headers.

IMPORTANT GENERAL INFORMATION APPLICABLE TO ALL OF YOUR ACCOUNT(S)

Important Information about Pricing, Valuations, Estimated Annual Income, and Estimated Yield

Market value information (including without limitation, prices, exchange rates, accrued income and bond ratings) furnished herein, some of which has been provided by pricing sources that J.P. Morgan believes to be reliable, is not guaranteed for accuracy but provided for informational purposes and is furnished for the exclusive use of the client.

The current price is the value of the financial asset share, unit or contract as priced at the close of the market on the last day of the statement period or the last available price. All values provided for structured yield deposits (for example, JPMorgan London Time Deposits) reflect the original deposit amount only. The value for Real Estate, Mineral Interests and Miscellaneous Assets may not reflect the most current value of the asset.

The values in this statement are shown in USD. If your investment currency is not USD, please be aware that the value of your return could differ positively or negatively due to exchange fluctuations from the value shown in this statement.

Important information regarding Auction Rate Securities (ARS). ARS are debt or preferred securities with an interest or dividend rate reset periodically in an auction. Although there may be daily, weekly and monthly resets, there is no guarantee that there will be liquidity. If there are not enough bids at an auction to redeem the securities available for sale, the result may be a failed auction. In the event of a failed auction, there is no assurance that a secondary market will develop or that the security will trade at par or any other price reflected on statements and online. Accordingly, investors should not rely on pricing information appearing in their statements or online with respect to ARS. When J.P. Morgan is unable to obtain a price from an internal or outside source for a particular ARS, the price column on your statement will indicate "unpriced".

Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are sourced from the various issuers of the securities or they are sourced from a third party valuation provider. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid, the value of such asset may have been provided to us by third parties who may or may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

In cases where we are unable to obtain a current market value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced". Although such securities may have value, please note that the value of a security indicated as "unpriced" will not be included in your overall current market value as reflected on the statement.

J.P. Morgan makes no representation, warranty or guarantee, express or implied, that any quoted value represents the actual terms at which securities could be bought or sold or new transactions could be entered into, or the actual terms on which existing transactions or securities could be liquidated. Such values may only be indicative.

When we are unable to obtain a current value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced".

If a partial call is made with respect to an issue of securities included in your Accounts we will allocate the call by a method we deem fair and equitable.

To the extent applicable, please note the following regarding estimated annual income (EAI) and estimated yield (EY): 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. EAI and EY are estimates and the actual income and yield might be lower or higher than the estimated amounts. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.



For the Period 12/1/14 to 12/31/14

Preferred equity securities are classified in this statement as fixed income instruments to reflect their treatment in the capital markets. However, while preferred equity securities have characteristics of debt and equity, they are legally considered equity and in the event of a bankruptcy or insolvency of the issuer will be subordinated to claims of the issuer's senior and subordinated debt.

Offshore Deposits - London and Nassau

Deposits in Foreign Branches are not insured by the FDIC or any other Agency of the Federal Government; amounts in such foreign accounts do not have the benefit of any domestic preference applicable to U.S Banks; certain Foreign accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F 90-22.1).

Custody of security positions reflected on this statement

J.P. Morgan offers a wide range of accounts that are both self-directed and discretionary. In general, U.S. assets held in your Asset, Investment and Trust & Estate Accounts are held directly or indirectly through one or more J.P. Morgan custodians or sub-custodians. Securities purchased in Margin Accounts and listed option positions are typically held at JPMCC. Non-U.S. positions are held in global depositories such as Euroclear. J.P. Morgan may agree, on a limited basis, to allow assets for which it is fiduciary or custodian to be held at another financial institution at the request of the client, beneficiary or other interested party. Such assets shall be noted as HELD @ OTHER FIN INST. In addition, certain physical assets may be held under the custody and control of a client, beneficiary or other interested party. Such assets are noted as CLIENT HELD ASSET.

Your statement may reflect positions for which J.P. Morgan does not have fiduciary or custodial responsibility, and are reflected on your statement as an accommodation to you and are held at other institutions or locations external to and without affiliation to J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets. In these cases, this statement reflects a notation of MEMO POSTED ASSET on the holding which indicates that the asset is reflected only as an accommodation and not held at a J.P. Morgan custodian or sub-custodian.

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P.Morgan Securities LLC ("JPMS") and, to the extent noted below, cleared through J.P. Morgan Clearing Corp. ("JPMCC").

Neither JPMS, nor JPMCC is a bank and are each separate legal entities from its bank or thrift affiliates.

Investment Products:	Not FDIC Insured	-No Bank Guarantee	-May Lose Value
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Fund manager disclosure information available upon request

If you have an investment account that is managed by an SEC-Registered Investment Advisor, J.P. Morgan will provide a copy of the advisor's Form ADV II or brochure upon written request.

These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax advisor.

Please take the steps indicated below if you think statement(s) are incorrect or contact your J.P.Morgan team if you require additional information about a transaction on your statement(s).

IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR ASSET ACCOUNT(S) (LINKED TO JPMS)

Your Asset Account consists of a bank account that custodies assets linked to a brokerage account through which securities transactions are executed. As a result, the Asset Account statement(s) reflect brokerage transactions executed through JPMS but (except for exchange listed options) held in custody at JPMCB. Securities purchased or sold through JPMS in U.S. markets (other than mutual funds) are cleared through an affiliate of JPMS, in non-U.S. markets securities are cleared through JPMS. Positions in exchange-listed options are held by JPMCC. For your convenience, however, positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).



For the Period 12/1/14 to 12/31/14

In Case of Other Errors or Questions About Your Asset Account Statement(s)

Please review your statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P.Morgan team.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30 days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.

JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

In Case of Errors or Questions About Your Electronic Transfers.

Contact your J.P. Morgan Team at one of the telephone numbers on the front of your statements or write us at J.P. Morgan, 500 Stanton Christiana Road, 1/OPS3, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

In Case of Errors or Questions About Non-Electronic Transfers (Checks or Deposits)

Contact JPMorgan Chase Bank, N.A. ("JPMCB") Member FDIC immediately if a statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing as soon as possible after your statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

Deposit products and services are offered by JPMCB Member FDIC.

You must promptly advise your J.P.Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan representative will consider the information currently in its files to be complete and accurate.

With reference to JPMS and JPMCC: A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.

You should have received (or have made available to you) separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished or have made available to you. Upon written request, JPMS will promptly supply you with the latest information.



JPMorgan Chase Bank, N.A.
 205 Royal Palm Way, Palm Beach, FL 33480
 Federal Identification Number: 13-4994650

Account Number: M 55828-00-4
 Generated on: 01/27/2015



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ESTATE OF SIMON BERNSTEIN
 BENJAMIN P. BROWN, CURATOR
 MATWICZYK & BROWN LLP
 625 N FLAGLER DR STE 401
 WEST PALM BEACH, FL 33401



January 1 - December 31, 2014

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J.P. Morgan

J.P. Morgan



JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480
Federal Identification Number: 13-4994650
800/576-0938

EST OF SIMON BERNSTEIN INHERITED IRA
Account Number: M 55828-00-4

January 27, 2015
Re: EST OF SIMON BERNSTEIN INHERITED IRA
M55828004

We would like to remind you that you may be required to take your 2015 Required Minimum Distribution (RMD) from your inherited Individual Retirement Account (IRA). If required, this distribution must be taken by December 31, 2015. If you fail to take your RMD, the Internal Revenue Service may assess an excess accumulation penalty tax equal to 50% of the amount you fail to withdraw. In addition, please note that we report the amount noted below to the IRS.

According to our records your Required Minimum Distribution for 2015 (to the extent required) is \$56,142.56. Your RMD is calculated by dividing the market value of your IRA as of December 31, 2014, by a distribution period factor determined under the applicable IRS table. Your December 31, 2014 market value is \$510,897.32. Your distribution period factor for this year is 9.1.

Required actions if you wish to take a distribution at this time

1. Complete and sign the enclosed J.P. Morgan IRA Withdrawal Request.
2. Send the completed form to the Client Service Team or Private Client Advisor listed on your statement.

Please note that we cannot make distributions to you prior to receiving your written direction. In addition, we must **withhold 10 percent** of the withdrawn amount unless we have received a written election from you not to have Federal income tax withheld, or to withhold Federal income tax at a different rate (not less than 10%). Your IRA distribution may also be subject to state income tax withholding.

Additional Information

If any of the above information is not correct or you have questions, please contact your Client Service Team or Private Client Advisor. Because of the complexity of the IRA rules and possible tax implications for individual circumstances, you may also wish to consult with a tax advisor for additional assistance. Finally, for more information on RMDs, including the applicable IRS distribution period table, please refer to IRS Publication 590, Individual Retirement Arrangements (IRAs), a copy of which can be obtained by calling 1-800-TAX-FORM, or by visiting www.irs.gov.

JPMorgan Chase & Co. and its affiliates do not provide tax advice. Accordingly, any discussion of U.S. tax matters contained herein (including any attachments) is not intended or written to be used, and cannot be used, in connection with the promotion, marketing or recommendation by anyone unaffiliated with JPMorgan Chase & Co. of any of the matters addressed herein or for the purpose of avoiding U.S. tax-related penalties.



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J.P. Morgan

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J.P. Morgan IRA Withdrawal Request

A. IRA Holder

IRA Holder's Name ESTATE OF SIMON BERNSTEIN

SSN#: - -

B. Distribution Information

I DIRECT THE CUSTODIAN TO DISTRIBUTE THE AMOUNT REQUESTED FOR THE FOLLOWING REASON (SEE EXPLANATION ON REVERSE):

- Transfer Revocation Disability Death Prohibited Transaction Rollover to Employer Plan Early Distribution (IRS penalty Applies)
- Early Distribution (IRS penalty Exception) Normal Distribution for Tax Year _____ Excess Contribution Removal (please answer the following questions)
- Same Year Recharacterization Prior Year Recharacterization

If excess contribution removal was selected, please answer the following questions:

Was contribution made in a prior year? No Yes* If *Yes, Is contribution being removed prior to the tax return due date of the year for which the contribution was made?

No Yes* No Yes

PAYMENT INSTRUCTIONS:

Amount: Entire Account \$ _____ (Specify Amount) Check here if distribution includes amounts attributed to Required Minimum Distribution

Transfer Type:

- In Kind - cash, securities and eligible mutual funds (only applies to distribution of Entire Account)
- Liquidate only my mutual funds and transfer cash and securities
- Liquidate all my assets and transfer cash
- Transfer only following assets from my account:

Description of asset: _____ Quantity or ALL: _____

Transfer Instructions: Transfer to JPMorgan Account _____ Other _____

Transfer to Outside Institution _____ Account Title at Outside Institution _____

Outside Institutional Routing # _____ Customer Account # _____

DISTRIBUTION COMMENCEMENT DATE: _____ FREQUENCY One-Time Monthly Quarterly Annually Other _____

J.P. Morgan Use Only Title EST OF SIMON BERNSTEIN INHERITED IRA SPN 00161633 CAS 0583889037

1 of 4 Banker/Investor FC1 Account Number M 55828-00-4 5/12 US930

Custodian EIN: JPMorgan Chase Bank, N.A. 13-4994650 J.P.Morgan Trust Company of Delaware 51-0354501



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J.P. Morgan IRA Withdrawal Request

BENEFICIARY (or Former Spouse) INFORMATION, if applicable

NOTE: This section should be completed by a beneficiary taking a death distribution or a former spouse taking a distribution as a result of a property settlement. DO NOT use this section to name or change your beneficiary(ies).

Beneficiary's (or Former Spouse's) Name		Relationship	
Address		City	State
		Zip	
Date of Birth:	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	SSN:	<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

C. Withholding Election (Substitute form W-4P)

THIS FORM CONTAINS WITHHOLDING NOTICE INFORMATION. UNLESS YOU ELECT OTHERWISE, 10% FEDERAL INCOME TAX WILL BE WITHHELD FROM YOUR IRA DISTRIBUTION. THIS FORM IS FOR ALL DISTRIBUTIONS, EXCEPT TRANSFERS. PLEASE NOTE THAT STATE TAX WITHHOLDING MAY APPLY EVEN IF YOU DO NOT MAKE AN ELECTION BELOW AS SOME STATES HAVE MANDATORY WITHHOLDING REQUIREMENTS.

Federal Tax Withholding

- Effective _____, I elect not to have Federal income tax withheld. I understand that I am still liable for the payment of Federal income tax on the amount received. I also understand that I may be subject to Federal income tax penalties under the estimated tax payment rules if my payments of the estimated tax and withholding are insufficient.
- Withhold Federal income tax at a rate of _____ (%) (not less than 10 percent) or in the amount of (\$) _____ from the amount withdrawn.

State Tax Withholding State of Residence _____

- Effective _____, I elect not to have State income tax withheld.
- Withhold State tax at a rate of _____ (%) or in the amount of (\$) _____ from the amount withdrawn (if applicable).

I certify that I am the proper party to receive payment(s) from this IRA and that all information provided by me is true and accurate. I have read and understand the Rules and Conditions Applicable to Withdrawals on page 3 of this form and agree to abide by those rules and conditions. I understand that the Custodian does not give tax or legal advice, and that I am advised to consult a lawyer about the tax, legal, and estate-planning issues affecting my accounts. I expressly assume the responsibility for any adverse consequences which may arise from this withdrawal and I agree that the Custodian, in any capacity, shall in no way be held responsible.

D. Signature **IMPORTANT: PLEASE READ ABOVE BEFORE SIGNING**

X				
	Signature of IRA Holder or Beneficiary	Date	Print Name	
X				
	Authorized Signature of Custodian	Date	Print Name	

J.P. Morgan Use Only	Title EST OF SIMON BERNSTEIN INHERITED IRA	SPN 00161633	CAS 0583889037
2 of 4	Banker/Investor FC1	Account Number M 55328-00-4	5/12 US930



J.P. Morgan IRA Withdrawal Request

Rules and Conditions Applicable to Withdrawals

I MUST SUPPLY ALL REQUESTED INFORMATION SO THE CUSTODIAN CAN DO THE PROPER TAX REPORTING. I MAY NOT REQUEST A DISTRIBUTION ON BEHALF OF ANOTHER BENEFICIARY. THE TERM IRA WILL BE USED BELOW TO MEAN TRADITIONAL IRAS, UNLESS OTHERWISE SPECIFIED.

DISTRIBUTION INFORMATION

If I am establishing periodic distributions from my IRA. I must:

1. Take at least the minimum amount required by the Internal Revenue Code, if I am age 70 1/2 or older.
2. Give the Custodian the discretion to withdraw the funds from any investment instrument if I fail to indicate from which investment instrument amounts are to be withdrawn.
3. Continue receiving distributions in the instructed manner until: (a) I furnish the Custodian new written instructions, (b) my death, (c) my account is depleted, whichever occurs first.

DISTRIBUTION REASON

I am required to give the reason for taking the withdrawal from the IRA. If more than one numeric reason applies, I must complete a separate Withdrawal Request for each reason. If an alpha reason applies in addition to a numeric reason, complete only this Withdrawal Request, specifying both distribution reasons.

Transfer. A transfer may be made by an IRA holder, surviving spouse beneficiary, or recipient under a transfer incident to a divorce. In addition, the IRS has indicated that a non-spouse beneficiary can transfer the IRA as long as the IRA into which amounts are being moved is set up and maintained in the name of the deceased owner for the benefit of the beneficiary. No IRS reporting is required for a transfer.

Revocation. If I receive a disclosure statement at the time I establish my IRA, I have the right to revoke my IRA within seven days of its establishment. If revoked, I am entitled to a full return of the contribution I made to my IRA. When reporting a revocation, the return of a regular or spousal contribution is reported on IRS Form 1099R using Code 1 if earnings on the contribution are distributed or Code 8 if no earnings in the contribution are distributed. A rollover, transfer or SEP contribution return is reported on IRS Form 1099R using Code 1 or 7, depending on the age of the IRA holder.

Early Distribution (IRS Penalty Applies). If I am under age 59 1/2 and take a distribution from my IRA, it will generally constitute an early distribution. Unless an exception to the penalty applies, I must pay the appropriate penalty tax to the IRS. In addition, the Custodian may impose substantial penalties for early withdrawal of time deposits. IRA holders who roll an early distribution over into another IRA (or in some cases a Roth IRA) will not be subject to the early distribution penalty. An early distribution is reported on IRS Form 1099R using Code 1. Payments made to pay medical expenses which exceed 7.5 percent of my adjusted gross income and distributions to pay for health insurance if I have separated from employment and have received unemployment compensation under a federal or state program for at least 12 weeks are exempt from the 10 percent penalty (effective Jan. 1, 2013 increases from 7.5% to 10%); payments to cover certain qualifying education expenses; and qualified first-time home purchases (up to \$10,000) are all exempt from the 10 percent penalty. However, these distributions are reported to the IRS using Code 1 and I must file IRS Form 5329 to claim an exemption.

Early Distribution (IRS Penalty Exception). If I am under 59 1/2 and take a distribution to which an exception under Internal Revenue Code (IRC) 72(t) applies (i.e., substantially equal periodic payment as defined in IRC Section 72(t)(2)(A)(iv), distribution made to pay an IRS levy, direct conversions to a Roth IRA from a Traditional IRA, etc.), I may be exempt from the early distribution penalty. The Custodian, however, may impose substantial penalties for early withdrawal of time deposits. An early distribution with exception is reported on IRS Form 1099R using Code 2.

Disability. I may take a distribution due to disability only if the disability renders me unable to engage in any substantial gainful activity and it is medically determined that the condition will last continuously for at least 12 months or lead to my death. Disability distributions are reported on IRS Form 1099R using Code 3.

Death. If I am requesting a distribution as a beneficiary, I must furnish proof, in a form acceptable to the Custodian, to verify my entitlement to receive the distribution. The verification should be used by surviving spouse beneficiaries electing to treat the IRA as their own. Death distributions are reported on IRS Form 1099R using Code 4. Use Code G (with Code 4) for a surviving spouse who elects a direct rollover to a qualified plan.

Prohibited Transaction. If I have performed a prohibited transaction as defined in IRC Section 4975(c), I may be subject to an IRS penalty. If the prohibited transaction is not corrected in a timely manner, an additional penalty may be imposed. Prohibited transactions are reported on IRS Form 1099R using Code 5.

Normal Distribution. If I am over age 59 1/2, I may take IRA distributions any time I wish without incurring an IRS early distribution penalty. Normal distributions are reported on IRS Form 1099R using Code 7. I am required to take a minimum distribution from my IRA by April 1 of the year following the year I attain age 70 1/2 (required beginning date) and the end of that year and of

J.P. Morgan Use Only

Title EST OF SIMON BERNSTEIN INHERITED IRA

SPN 00161633

CAS 0583889037

3 of 4

Banker/Investor FC1

Account Number M 55828-00-4

5/12 US930



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J.P. Morgan IRA Withdrawal Request

each year thereafter. The minimum distribution for any taxable year is equal to the amount obtained by dividing the account balance at the end of the preceding year by the appropriate life expectancy factor. Waiting until April 1 of the following year will require you to take a second payment that year so you may want to indicate for which tax year the required minimum distribution is for, so you do not miss a payment.

Excess Contribution Removal. If I have made an excess contribution to my IRA, I must take the appropriate steps to remove or redesignate the distribution. Depending upon when I take the necessary corrective action and the amount of the excess contribution, I may have to pay the IRS either an excess contribution or early distribution penalty tax, or both. Code 1, 8 or P (or a combination of these codes) will be applicable on IRS Form 1099R depending on the timing of the removal.

Direct Rollover to Employer Plan. If I qualify, I may roll over taxable IRA assets to my employer's qualified plan, 403(a) annuity plan, 403(b) taxsheltered annuity or governmental 457(b) plan. The rules governing rollovers are very complex. I am advised to seek a competent tax advisor if I have any questions regarding my eligibility to complete a rollover. A direct rollover to an employer's qualified plan, 403(b), or governmental 457(b) plan is reported on IRS Form 1099R using Code G.

Same Year Recharacterization. If I make a contribution to my Traditional IRA, I may recharacterize the amount as a Roth IRA contribution by transferring the amount of the contribution and the earnings attributable to a Roth IRA before your tax return due date (including extensions) for such tax year. Recharacterizations that occur in the same year for which the contributions being recharacterized were made are reported on IRS Form 1099R using Code N.

Prior Year Recharacterization. If a recharacterization of a contribution, as described in the paragraph above, occurs after the year for which the contribution being recharacterized was made, Code R is used on IRS Form 1099R.

I must include all amounts I receive from the IRA in my gross income except amounts attributable to nondeductible contributions and amounts rolled back into an IRA. I will receive distribution reports from the Trustee or Custodian to assist me with reporting this income.

WITHHOLDING NOTICE INFORMATION (Form W-4P/OMB No. 1545-0074)

Basic Information About Withholding From Pensions And Annuities

Generally, Federal income tax withholding applies to payments made from pension, profit sharing, stock bonus, annuity and certain deferred compensation plans, IRAs, and commercial annuities.

Purpose Of Form W-4P

Unless I elect otherwise, Federal income tax will be withheld from payments from Individual Retirement Accounts (IRAs). I can use Form W-4P, or a substitute form, such as that contained on this form, furnished by the Custodian, to instruct my Custodian to withhold no tax from my IRA payments (or to revoke this election). This substitute form should be used only for distribution from IRAs which are payable upon demand.

Nonperiodic Payments

Payments from IRAs that are payable upon demand are treated as nonperiodic payments for Federal income tax purposes. Generally, nonperiodic payments must have income tax withheld at a rate not less than 10 percent. I can elect to have no income tax withheld from a nonperiodic payment (IRA payment) by filing Form W-4P or a substitute form with the Trustee or Custodian and checking the appropriate box on that form. My election will remain in effect for any subsequent distribution unless I change or revoke it. For more information, please see Publication 505, Tax Withholding and Estimated Tax, and Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities, available from most IRS offices.

Caution: Remember that there are penalties for not paying enough tax during the year, through either withholding or estimated tax payments. New retirees should see Publication 505. It explains the estimated tax requirements and penalties in detail. I may be able to avoid quarterly estimated tax payments by having enough tax withheld from my IRA using Form W-4P.

Revoking The Exemption Form Withholding

If I want to revoke my previously filed exemption from withholding, I must file another Form W-4P with the Custodian and check the appropriate box on that form.

Statement Of Income Tax Withheld From My IRA

By January 31 of next year, I will receive a statement from my Custodian showing the total amount of my IRA payments and the total Federal income tax withheld during the year. Copies of Form W-4P will not be sent to the IRS by the Custodian.

SIGNATURE

My signature is required to certify that the information I have provided is true and correct and that I am aware of all the circumstances affecting this IRA withdrawal.

J.P. Morgan Use Only

Title EST OF SIMON BERNSTEIN INHERITED IRA

SPN 00161633

CAS 0583889037

4 of 4

Banker/Investor FC1

Account Number M 55828-00-4

5/12 US930



JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

Federal Identification Number: 13-4994650
800/576-0938

ESTATE OF SIMON BERNSTEIN
BENJAMIN P. BROWN, CURATOR
MATWICZYK & BROWN LLP
625 N FLAGLER DR STE 401
WEST PALM BEACH, FL 33401
Account Number: M 55828-00-4

2014 Distributions From Pensions, Annuities, Retirement
or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.
(Form 1099-R)

OMB No. 1545-0119

Copy C

For Recipient's Records
(keep for your records)

RECIPIENT'S Identification Number: XX-XXX442

1. Gross distribution	2a. Taxable amount	2b. Taxable amount not determined	4. FEDERAL INCOME TAX WITHHELD	7. Distribution code(s)	IRA/SEP/SIMPLE	12. STATE TAX WITHHELD	13. State code/Payer's state no.
48,334.01		<input checked="" type="checkbox"/>		4	<input checked="" type="checkbox"/>		

Department of the Treasury - Internal Revenue Service

THIS INFORMATION IS BEING FURNISHED TO THE INTERNAL REVENUE SERVICE.

J.P.Morgan



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BENJAMIN P. BROWN, CURATOR
MATWICZYK & BROWN LLP
625 N FLAGLER DR STE 401
WEST PALM BEACH, FL 33401
Account Number: M 55828-00-4

Instructions for Recipient

Generally, distributions from pensions, annuities, profit-sharing and retirement plans (including section 457 state and local government plans), IRAs, insurance contracts, etc., are reported to recipients on Form 1099-R.

Qualified plans. If your annuity starting date is after 1997, you must use the simplified method to figure your taxable amount if your payer did not show the taxable amount in box 2a. See the instructions for Form 1040 or 1040a.

IRAs. For distributions from a traditional individual retirement arrangement (IRA), simplified employee pension (SEP), or savings incentive match plan for employees (SIMPLE), generally the payer is not required to compute the taxable amount. See the Form 1040 or 1040A instructions to determine the taxable amount. If you are at least age 70 1/2, you must take minimum distributions from your IRA (other than a Roth IRA). If you do not, you may be subject to a 50% excise tax on the amount that should have been distributed. See Pub. 590 for more information on IRAs.

Roth IRAs. For distributions from a Roth IRA, generally the payer is not required to compute the taxable amount. You must compute any taxable amount on Form 8606. An amount shown in box 2a may be taxable earnings on an excess contribution.

Recipient's identification number. For your protection, this form may show only the last four digits of your social security number (SSN), individual taxpayer identification number (ITIN), or adoption taxpayer identification number (ATIN). However, the issuer has reported your complete identification number to the IRS and, where applicable, to state and/or local governments.

Account number. May show an account or other unique number the payer assigned to distinguish your account.

1. Shows the total amount you received this year. The amount may have been a direct rollover, a transfer or conversion to a Roth IRA, a recharacterized IRA contribution; or you may have received it as periodic payments, as nonperiodic payments, or as a total distribution. Report the amount on Form 1040 or 1040A on the line for "IRA distributions" or "Pensions and annuities" (or the line for "Taxable amount"), and on Form 8606, as applicable. However, if this is a lump-sum distribution, see Form 4972. If you have not reached minimum retirement age, report your disability payments on the line for "Wages, salaries, tips, etc." on your tax return. Also report on that line permissible withdrawals from eligible automatic contribution arrangements and corrective distributions of excess deferrals, excess contributions, or excess aggregate contributions except if you are self-employed.
- 2a. This part of the distribution is generally taxable. If there was no entry in this box, the payer may not have all the facts needed to figure the taxable amount. In that case, the first box in Box 2b should be checked. You may want to get one of the free publications from the IRS to help you figure the taxable amount. For an IRA distribution, see IRAs and Roth IRAs above. For a direct rollover, other than from a qualified plan to a Roth IRA, zero should be shown, and you must enter zero (-0-) on the "Taxable amount" line of your tax return.

(Continued)



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MATWICZYK & BROWN LLP
625 N FLAGLER DR STE 401
WEST PALM BEACH, FL 33401
Account Number: M 55828-00-4

Instructions for Recipient (Continued)

- 2b. If the first box is checked, the payer was unable to determine the taxable amount, and box 2a should be blank, except for an IRA. It is your responsibility to determine the taxable amount. If the second box is checked, the distribution was a total distribution that closed out your account.
- 4. Shows federal income tax withheld. **Include this on your income tax return as tax withheld, and if 4 shows an amount (other than zero), attach Copy B to your return.** Generally, if you will receive payments next year that are not eligible rollover distributions, you can change your withholding or elect not to have income tax withheld by giving the payer Form W-4P.
- 7. The following codes identify the distribution you received. For more information on these distributions, see the instructions for your tax return. Also, certain distributions may be subject to an additional 10% tax. See the instructions for Form 5329. **1**-Early distribution, no known exception (in most cases, under age 59 1/2). **2**-Early distribution, exception applies (under age 59 1/2). **3**-Disability. **4**-Death. **5**-Prohibited transaction. **7**-Normal distribution. **8**-Excess contributions plus earnings/excess deferrals (and/or earnings) taxable in 2014. **E**-Distributions under Employee Plan Compliance Resolution Systems (EPCRS). **G**-Direct rollover of a distribution (other than a designated Roth account distribution) to a qualified plan, a section 403(b) plan, a governmental section 457(b) plan, or an IRA. **J**-Early distribution from a Roth IRA, no known exception (in most cases, under age 59 1/2). **N**-Recharacterized IRA Contribution made for 2014 and recharacterized in 2014. **P**-Excess contributions plus earnings/excess deferrals taxable in 2013. **Q**-Qualified distribution from a Roth IRA. **R**-Recharacterized IRA contribution made in 2013 and recharacterized in 2014. **S**-Early distribution from a SIMPLE IRA in first 2 years, no known exception (under age 59 1/2). **T**-Roth IRA distribution, exception applies.

If the IRA/SEP/SIMPLE box is checked, you have received a traditional IRA, SEP, or SIMPLE distribution.

12-13. Shows state income tax withheld from the distribution.

Future developments. For the latest information about developments related to Form 1099-R and its instructions, such as legislation enacted after they were published, go to www.irs.gov/form1099r.

Additional Information. You may want to see: **W-4P**, Withholding Certificate for Pension or Annuity Payments **Form 4972**, Tax on Lump-Sum Distributions **Form 5329**, Additional Taxes on Qualified Plans (Including IRAs) and Other Tax-Favored Accounts. **Form 8606**, Nondeductible IRAs **Pub. 560**, Retirement Plans for Small Business (SEP, SIMPLE, and Qualified Plans) **Pub. 571**, Tax-Sheltered Annuity Plans (403(b) Plans) **Pub. 575**, Pension and Annuity Income **Pub. 590**, Individual Retirement Arrangements (IRAs) **Pub. 721**, Tax Guide to U.S. Civil Service Retirement Benefits **Pub. 939**, General Rule for Pensions and Annuities **Pub. 969**, Health Savings Accounts and Other Tax Favored Health Plans



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205 Royal Palm Way, Palm Beach, FL 33480

Federal Identification Number: 13-4994650
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ESTATE OF SIMON BERNSTEIN
BENJAMIN P. BROWN, CURATOR
MATWICZYK & BROWN LLP
625 N FLAGLER DR STE 401
WEST PALM BEACH, FL 33401
Account Number: M 55828-00-4

2014 IRA Contribution Information (Form 5498)

OMB No. 1545-0747

Copy B For Participant
(keep for your records)

PARTICIPANT'S Social Security Number XX-XXX442

1.	IRA contributions (other than amounts in lines 2-4, 8-10, 13a and 14a)	
2.	Rollover contributions	
3.	Roth IRA conversion amount	
4.	Recharacterized contributions	
5.	Fair market value of account	510,897.32
6.	Life insurance cost included in line 1	
7.	IRA <input checked="" type="checkbox"/> SEP <input type="checkbox"/> SIMPLE <input type="checkbox"/> Roth IRA <input type="checkbox"/>	
8.	SEP contributions	
9.	SIMPLE contributions	
10.	Roth IRA contributions	
11.	If marked, required minimum distribution for 2015	
12a.	RMD Date	12/31/2015
12b.	RMD Amount	56,142.56
13a.	Postponed Contribution	
13b.	Year	
13c.	Code	
14a.	Repayments	
14b.	Code	

THIS INFORMATION IS BEING FURNISHED TO THE INTERNAL REVENUE SERVICE.

Department of the Treasury-Internal Revenue Service



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MATWICZYK & BROWN LLP
625 N FLAGLER DR STE 401
WEST PALM BEACH, FL 33401
Account Number: M 55828-00-4

Instructions to Participant

Department of the Treasury-Internal Revenue Service

The information on Form 5498 is submitted to the Internal Revenue Service by the trustee or issuer of your individual retirement arrangement (IRA) to report contributions, including any catch-up contributions, required minimum distributions (RMDs), and the fair market value (FMV) of the account. For information about IRAs, see Pubs. 590 and 560.

Participant's identification number. For your protection, this form may show only the last four digit of your SSN, ITIN, or ATIN. However, the trustee or issuer has reported your complete identification number to the IRS and where applicable, to state and/or local governments.

Account number. May show an account or other unique number the trustee assigned to distinguish your account.

- Box 1.** Shows traditional IRA contributions for 2014 you made in 2014 and through April 15, 2015. These contributions may be deductible on your Form 1040 or 1040A. However, if you or your spouse was an active participant in an employer's pension plan, these contributions may not be deductible. This box does not include amounts in 2 - 4, 8 - 10, 13a and 14a.
- Box 2.** Shows any rollover, including a direct rollover to a traditional IRA or Roth IRA, or a qualified rollover contribution (including a military death gratuity, SGLI payment, or qualified settlement income) to a Roth IRA, you made in 2014. It does not show any amounts you converted from your traditional IRA, SEP IRA, or SIMPLE IRA to a Roth IRA. They are shown in box 3. See the Form 1040 or 1040A instructions for information on how to report rollovers. If you have ever made any nondeductible contributions to your traditional IRA or SEP IRA and you did not roll over the total distribution, use Form 8606 to figure the taxable amount. If property was rolled over, see Pub. 590. For a qualified rollover to a Roth IRA, also see Pub. 590.
- Box 3.** Shows the amount converted from a traditional IRA, SEP IRA, or SIMPLE IRA to a Roth IRA in 2014. Use Form 8606 to figure the taxable amount.
- Box 4.** Shows amounts recharacterized from transferring any part of the contribution (plus earnings) from one type of IRA to another. See Pub. 590.
- Box 5.** Shows the FMV of all investments in your account at year end. However, if a decedent's name is shown, the amount reported may be the FMV on the date of death. If the FMV shown is zero for a decedent, the executor or administrator of the estate may request a date-of-death value from the financial institution.
- Box 6.** Shows for endowment contracts only the amount allocable to the cost of life insurance. Subtract this amount from your allowable IRA contribution included in box 1 to compute your IRA deduction.
- Box 7.** May show the kind of IRA reported on this Form 5498.
- Box 8.** Shows SEP contributions made in 2014, including contributions made in 2014 for 2013, but not including contributions made in 2015 for 2014. If made by your employer, do not deduct on your income tax return. If you made the contributions as a self-employed person (or partner), they may be deductible. See Pub. 560.
- Box 9.** Shows SIMPLE contributions made in 2014. If made by your employer, do not deduct on your income tax return. If you made the contributions as a self-employed person (or partner), they may be deductible. See Pub. 560.
- Box 10.** Shows Roth IRA contributions you made in 2014 and through April 15, 2015. Do not deduct on your income tax return.
- Box 11.** If the box is checked, you must take an RMD for 2015. An RMD may be required even if the box is not checked. If you do not take the RMD for 2015, you are subject to a 50% excise tax on the amount not distributed. See Pub. 590 for details.

(Continued)



JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

Federal Identification Number: 13-4994650
800/576-0938

ESTATE OF SIMON BERNSTEIN
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MATWICZYK & BROWN LLP
625 N FLAGLER DR STE 401
WEST PALM BEACH, FL 33401
Account Number: M 55828-00-4

Instructions to Participant (Continued)

Department of the Treasury-Internal Revenue Service

- Box 12a.** Shows the date by which the RMD amount in box 12b must be distributed to avoid the 50% excise tax on the undistributed amount for 2015.
- Box 12b.** Shows the amount of the RMD for 2015. If box 11 is checked and there is no amount in this box, the trustee or issuer must provide you the amount or offer to calculate the amount in a separate statement by February 2, 2015.
- Box 13a.** Shows the amount of any postponed contribution made in 2014 for the prior year.
- Box 13b.** Shows the year to which the postponed contribution in box 13a was credited.
- Box 13c.** For participants who made a postponed contribution due to an extension of the contribution due date because of a federally designated disaster, shows the code FD. For participants who served in designated combat zones, qualified hazardous duty areas, or in direct support areas, shows the appropriate code. The codes are EO13239 for Afghanistan and associated direct support areas, EO12744 for the Arabian peninsula areas, and EO13119 (or PL106-21) for the Yugoslavia operations areas. For additional information, including a list of locations within the designated combat zones, qualified hazardous duty areas, and direct support areas, see Pub. 3, Armed Forces' Tax Guide. For updates to the list of locations, go to www.irs.gov/form5498.
- Box 14a.** Shows the amount of any repayment of a qualified reservist distribution or federally designated disaster withdrawal repayment. See Pub. 590 for reporting repayments.
- Box 14b.** Shows the code QR for the repayment of a qualified reservist distribution or code DD for repayment of a federally designated disaster distribution.

Future developments. For the latest information about developments related to Form 5498 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/form5498.



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JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 1/1/15 to 1/31/15

Asset Account

J.P. Morgan Team

Dani Comart	Banker	561/995-5057
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Brian Lutter	Client Service Team	
Online access	www.jpmorganonline.com	

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Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).



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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 1/1/15 to 1/31/15

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	510,897.32	510,901.66	4.34	51.09	100%
Market Value	\$510,897.32	\$510,901.66	\$4.34	\$51.09	100%
Accruals	4.34	4.34	0.00		
Market Value with Accruals	\$510,901.66	\$510,906.00	\$4.34		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	510,897.32	510,897.32
Income & Distributions	4.34	4.34
Ending Market Value	\$510,901.66	\$510,901.66
Accruals	4.34	4.34
Market Value with Accruals	\$510,906.00	\$510,906.00

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	4.34	4.34
Taxable Income	\$4.34	\$4.34



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 1/1/15 to 1/31/15

Note: ¹ This is the Annual Percentage Yield (APY) which is the rate earned if balances remain on deposit for a full year with compounding, there is no change in the interest rate and all interest is left in the account.

Cash & Fixed Income Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Income Accrued Interest	Yield
Cash							
US DOLLAR	1.00	510,901.66	510,901.66	510,901.66		51.09 4.34	0.01% ¹



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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 1/1/15 to 1/31/15

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	510,897.32	--
INFLOWS		
Income	4.34	4.34
Total Inflows	\$4.34	\$4.34
Ending Cash Balance	\$510,901.66	--

* Year to date information is calculated on a calendar year basis.
Your account's standing instructions use a HIGH COST method for relieving assets
from your position

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
1/2	Interest Income	DEPOSIT SWEEP INTEREST FOR 12/01/14 - 12/31/14 @ .01% RATE ON AVG COLLECTED BALANCE OF \$510,897.32 AS OF 01/01/15			4.34



For the Period 1/1/15 to 1/31/15

For your convenience we have combined statement(s) for activity you conduct through J.P. Morgan in one package. Below are important disclosures relating to these different accounts. These statements may relate to various account types. Some of the disclosures are applicable to all of your accounts. For ease of reference the disclosures applicable to a particular type of account have been grouped together by descriptive headers.

IMPORTANT GENERAL INFORMATION APPLICABLE TO ALL OF YOUR ACCOUNT(S)

Important Information about Pricing, Valuations, Estimated Annual Income, and Estimated Yield

Market value information (including without limitation, prices, exchange rates, accrued income and bond ratings) furnished herein, some of which has been provided by pricing sources that J.P. Morgan believes to be reliable, is not guaranteed for accuracy but provided for informational purposes and is furnished for the exclusive use of the client.

The current price is the value of the financial asset share, unit or contract as priced at the close of the market on the last day of the statement period or the last available price. All values provided for structured yield deposits (for example, JPMorgan London Time Deposits) reflect the original deposit amount only. The value for Real Estate, Mineral Interests and Miscellaneous Assets may not reflect the most current value of the asset.

The values in this statement are shown in USD. If your investment currency is not USD, please be aware that the value of your return could differ positively or negatively due to exchange fluctuations from the value shown in this statement.

Important information regarding Auction Rate Securities (ARS). ARS are debt or preferred securities with an interest or dividend rate reset periodically in an auction. Although there may be daily, weekly and monthly resets, there is no guarantee that there will be liquidity. If there are not enough bids at an auction to redeem the securities available for sale, the result may be a failed auction. In the event of a failed auction, there is no assurance that a secondary market will develop or that the security will trade at par or any other price reflected on statements and online. Accordingly, investors should not rely on pricing information appearing in their statements or online with respect to ARS. When J.P. Morgan is unable to obtain a price from an internal or outside source for a particular ARS, the price column on your statement will indicate "unpriced".

Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are sourced from the various issuers of the securities or they are sourced from a third party valuation provider. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid, the value of such asset may have been provided to us by third parties who may or may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

In cases where we are unable to obtain a current market value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced". Although such securities may have value, please note that the value of a security indicated as "unpriced" will not be included in your overall current market value as reflected on the statement.

J.P. Morgan makes no representation, warranty or guarantee, express or implied, that any quoted value represents the actual terms at which securities could be bought or sold or new transactions could be entered into, or the actual terms on which existing transactions or securities could be liquidated. Such values may only be indicative.

When we are unable to obtain a current value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced".

If a partial call is made with respect to an issue of securities included in your Accounts we will allocate the call by a method we deem fair and equitable.

To the extent applicable, please note the following regarding estimated annual income (EAI) and estimated yield (EY): 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. EAI and EY are estimates and the actual income and yield might be lower or higher than the estimated amounts. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.

Offshore Deposits - London and Nassau

J.P.Morgan

Disclosures Page 1 of 3



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For the Period 1/1/15 to 1/31/15

Deposits in Foreign Branches are not insured by the FDIC or any other Agency of the Federal Government; amounts in such foreign accounts do not have the benefit of any domestic preference applicable to U.S. Banks; certain Foreign accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F 90-22.1).

Custody of security positions reflected on this statement

J.P. Morgan offers a wide range of accounts that are both self-directed and discretionary. In general, U.S. assets held in your Asset, Investment and Trust & Estate Accounts are held directly or indirectly through one or more J.P. Morgan custodians or sub-custodians. Securities purchased in Margin Accounts and listed option positions are typically held at JPMCC. Non-U.S. positions are held in global depositories such as Euroclear. J.P. Morgan may agree, on a limited basis, to allow assets for which it is fiduciary or custodian to be held at another financial institution at the request of the client, beneficiary or other interested party. Such assets shall be noted as HELD @ OTHER FIN INST. In addition, certain physical assets may be held under the custody and control of a client, beneficiary or other interested party. Such assets are noted as CLIENT HELD ASSET.

Your statement may reflect positions for which J.P. Morgan does not have fiduciary or custodial responsibility, and are reflected on your statement as an accommodation to you and are held at other institutions or locations external to and without affiliation to J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets. In these cases, this statement reflects a notation of MEMO POSTED ASSET on the holding which indicates that the asset is reflected only as an accommodation and not held at a J.P. Morgan custodian or sub-custodian.

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P.Morgan Securities LLC ("JPMS") and, to the extent noted below, cleared through J.P. Morgan Clearing Corp. ("JPMCC").

Neither JPMS, nor JPMCC is a bank and are each separate legal entities from its bank or thrift affiliates.

Investment Products: Not FDIC Insured -No Bank Guarantee -May Lose Value

Fund manager disclosure information available upon request

If you have an investment account that is managed by an SEC-Registered Investment Advisor, J.P. Morgan will provide a copy of the advisor's Form ADV II or brochure upon written request.

These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax advisor.

Please take the steps indicated below if you think statement(s) are incorrect or contact your J.P.Morgan team if you require additional information about a transaction on your statement(s).

IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR ASSET ACCOUNT(S) (LINKED TO JPMS)

Your Asset Account consists of a bank account that custodies assets linked to a brokerage account through which securities transactions are executed. As a result, the Asset Account statement(s) reflect brokerage transactions executed through JPMS but (except for exchange listed options) held in custody at JPMCB. Securities purchased or sold through JPMS in U.S. markets (other than mutual funds) are cleared through an affiliate of JPMS, in non-U.S. markets securities are cleared through JPMS. Positions in exchange-listed options are held by JPMCC. For your convenience, however, positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).

In Case of Other Errors or Questions About Your Asset Account Statement(s)



For the Period 1/1/15 to 1/31/15

Please review your statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P.Morgan team.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30 days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.

JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

In Case of Errors or Questions About Your Electronic Transfers.

Contact your J.P. Morgan Team at one of the telephone numbers on the front of your statements or write us at J.P. Morgan, 500 Stanton Christiana Road, 1/OPS3, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

In Case of Errors or Questions About Non-Electronic Transfers (Checks or Deposits)

Contact JPMorgan Chase Bank, N.A. ("JPMCB") Member FDIC immediately if a statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing as soon as possible after your statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

Deposit products and services are offered by JPMCB Member FDIC.

You must promptly advise your J.P.Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan representative will consider the information currently in its files to be complete and accurate.

With reference to JPMS and JPMCC: A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.

You should have received (or have made available to you) separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished or have made available to you. Upon written request, JPMS will promptly supply you with the latest information.



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ESTATE OF SIMON BERNSTEIN
BENJAMIN P. BROWN, CURATOR
MATWICZYK & BROWN LLP
625 N FLAGLER DR STE 401
WEST PALM BEACH FL 33401



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JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 2/1/15 to 2/28/15

Asset Account

J.P. Morgan Team

Dani Comart	Banker	561/995-5057
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Brian Lutter	Client Service Team	
Online access	www.jpmorganonline.com	

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Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 2/1/15 to 2/28/15

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	510,901.66	510,906.00	4.34	51.09	100%
Market Value	\$510,901.66	\$510,906.00	\$4.34	\$51.09	100%
Accruals	4.34	3.92	(0.42)		
Market Value with Accruals	\$510,906.00	\$510,909.92	\$3.92		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	510,901.66	510,897.32
Income & Distributions	4.34	8.68
Ending Market Value	\$510,906.00	\$510,906.00
Accruals	3.92	3.92
Market Value with Accruals	\$510,909.92	\$510,909.92

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	4.34	8.68
Taxable Income	\$4.34	\$8.68



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 2/1/15 to 2/28/15

Note: ¹ This is the Annual Percentage Yield (APY) which is the rate earned if balances remain on deposit for a full year with compounding, there is no change in the interest rate and all interest is left in the account.

Cash & Fixed Income Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Income Accrued Interest	Yield
Cash							
US DOLLAR	1.00	510,906.00	510,906.00	510,906.00		51.09 3.92	0.01% ¹



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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 2/1/15 to 2/28/15

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	510,901.66	--
INFLOWS		
Income	4.34	8.68
Total inflows	\$4.34	\$8.68
Ending Cash Balance	\$510,906.00	--

* Year to date information is calculated on a calendar year basis.
Your account's standing instructions use a HIGH COST method for relieving assets
from your position

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
2/2	Interest Income	DEPOSIT SWEEP INTEREST FOR 01/01/15 - 01/31/15 @ .01% RATE ON AVG COLLECTED BALANCE OF \$510,901.66 AS OF 02/01/15			4.34



For the Period 2/1/15 to 2/28/15

For your convenience we have combined statement(s) for activity you conduct through J.P. Morgan in one package. Below are important disclosures relating to these different accounts. These statements may relate to various account types. Some of the disclosures are applicable to all of your accounts. For ease of reference the disclosures applicable to a particular type of account have been grouped together by descriptive headers.

IMPORTANT GENERAL INFORMATION APPLICABLE TO ALL OF YOUR ACCOUNT(S)

Important Information about Pricing, Valuations, Estimated Annual Income, and Estimated Yield

Market value information (including without limitation, prices, exchange rates, accrued income and bond ratings) furnished herein, some of which has been provided by pricing sources that J.P. Morgan believes to be reliable, is not guaranteed for accuracy but provided for informational purposes and is furnished for the exclusive use of the client.

The current price is the value of the financial asset share, unit or contract as priced at the close of the market on the last day of the statement period or the last available price. All values provided for structured yield deposits (for example, JPMorgan London Time Deposits) reflect the original deposit amount only. The value for Real Estate, Mineral Interests and Miscellaneous Assets may not reflect the most current value of the asset.

The values in this statement are shown in USD. If your investment currency is not USD, please be aware that the value of your return could differ positively or negatively due to exchange fluctuations from the value shown in this statement.

Important information regarding Auction Rate Securities (ARS). ARS are debt or preferred securities with an interest or dividend rate reset periodically in an auction. Although there may be daily, weekly and monthly resets, there is no guarantee that there will be liquidity. If there are not enough bids at an auction to redeem the securities available for sale, the result may be a failed auction. In the event of a failed auction, there is no assurance that a secondary market will develop or that the security will trade at par or any other price reflected on statements and online. Accordingly, investors should not rely on pricing information appearing in their statements or online with respect to ARS. When J.P. Morgan is unable to obtain a price from an internal or outside source for a particular ARS, the price column on your statement will indicate "unpriced".

Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are sourced from the various issuers of the securities or they are sourced from a third party valuation provider. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid, the value of such asset may have been provided to us by third parties who may or may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

In cases where we are unable to obtain a current market value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced". Although such securities may have value, please note that the value of a security indicated as "unpriced" will not be included in your overall current market value as reflected on the statement.

J.P. Morgan makes no representation, warranty or guarantee, express or implied, that any quoted value represents the actual terms at which securities could be bought or sold or new transactions could be entered into, or the actual terms on which existing transactions or securities could be liquidated. Such values may only be indicative.

When we are unable to obtain a current value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced".

If a partial call is made with respect to an issue of securities included in your Accounts we will allocate the call by a method we deem fair and equitable.

To the extent applicable, please note the following regarding estimated annual income (EAI) and estimated yield (EY): 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. EAI and EY are estimates and the actual income and yield might be lower or higher than the estimated amounts. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.

Offshore Deposits - London and Nassau

J.P.Morgan



For the Period 2/1/15 to 2/28/15

Deposits in Foreign Branches are not insured by the FDIC or any other Agency of the Federal Government; amounts in such foreign accounts do not have the benefit of any domestic preference applicable to U.S. Banks; certain Foreign accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F 90-22.1).

Custody of security positions reflected on this statement

J.P. Morgan offers a wide range of accounts that are both self-directed and discretionary. In general, U.S. assets held in your Asset, Investment and Trust & Estate Accounts are held directly or indirectly through one or more J.P. Morgan custodians or sub-custodians. Securities purchased in Margin Accounts and listed option positions are typically held at JPMCC. Non-U.S. positions are held in global depositories such as Euroclear. J.P. Morgan may agree, on a limited basis, to allow assets for which it is fiduciary or custodian to be held at another financial institution at the request of the client, beneficiary or other interested party. Such assets shall be noted as HELD @ OTHER FIN INST. In addition, certain physical assets may be held under the custody and control of a client, beneficiary or other interested party. Such assets are noted as CLIENT HELD ASSET.

Your statement may reflect positions for which J.P. Morgan does not have fiduciary or custodial responsibility, and are reflected on your statement as an accommodation to you and are held at other institutions or locations external to and without affiliation to J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets. In these cases, this statement reflects a notation of MEMO POSTED ASSET on the holding which indicates that the asset is reflected only as an accommodation and not held at a J.P. Morgan custodian or sub-custodian.

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P. Morgan Securities LLC ("JPMS") and, to the extent noted below, cleared through J.P. Morgan Clearing Corp. ("JPMCC").

Neither JPMS, nor JPMCC is a bank and are each separate legal entities from its bank or thrift affiliates.

Investment Products: Not FDIC Insured -No Bank Guarantee -May Lose Value

Fund manager disclosure information available upon request

If you have an investment account that is managed by an SEC-Registered Investment Advisor, J.P. Morgan will provide a copy of the advisor's Form ADV II or brochure upon written request.

These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax advisor.

Please take the steps indicated below if you think statement(s) are incorrect or contact your J.P. Morgan team if you require additional information about a transaction on your statement(s).

IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR ASSET ACCOUNT(S) (LINKED TO JPMS)

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In Case of Other Errors or Questions About Your Asset Account Statement(s)



For the Period 2/1/15 to 2/28/15

Please review your statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P.Morgan team.

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JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

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Contact your J.P. Morgan Team at one of the telephone numbers on the front of your statements or write us at J.P. Morgan, 500 Stanton Christiana Road, 1/OPS3, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

In Case of Errors or Questions About Non-Electronic Transfers (Checks or Deposits)

Contact JPMorgan Chase Bank, N.A. ("JPMCB") Member FDIC immediately if a statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing as soon as possible after your statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

Deposit products and services are offered by JPMCB Member FDIC.

You must promptly advise your J.P.Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan representative will consider the information currently in its files to be complete and accurate.

With reference to JPMS and JPMCC: A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.

You should have received (or have made available to you) separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished or have made available to you. Upon written request, JPMS will promptly supply you with the latest information.



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ESTATE OF SIMON BERNSTEIN
BRIAN O'CONNELL, PERSONAL REP
515 N FLAGLER DR
WEST PALM BEACH FL 33401-4321



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JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 3/1/15 to 3/31/15

Asset Account

J.P. Morgan Team

Dani Comart	Banker	561/995-5057
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Brian Lutter	Client Service Team	
Online access	www.jpmorganonline.com	

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Client News

J.P. Morgan Securities LLC's (JPMS LLC) and J.P. Morgan Clearing Corp.'s (JPMCC) Net Capital and Net Capital Requirements

At December 31, 2014, JPMS LLC's net capital of \$12.8 billion exceeded the minimum regulatory net capital requirement of \$2.2 billion by \$10.6 billion. JPMCC's net capital of \$7.5 billion was approximately 8.2% of aggregate debit items and exceeded the minimum regulatory net capital requirement of \$1.9 billion by \$5.6 billion.

Complete copies of JPMS LLC's and JPMCC's individual audited Statement of Financial Condition may be obtained, at no cost, by accessing:

<http://investor.shareholder.com/jpmorganchase/financial-condition.cfm>

Additionally, you may call 1-866-576-1300 to request a hard copy of the statement.

Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 3/1/15 to 3/31/15

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	510,906.00	510,909.92	3.92	51.09	100%
Market Value	\$510,906.00	\$510,909.92	\$3.92	\$51.09	100%
Accruals	3.92	4.34	0.42		
Market Value with Accruals	\$510,909.92	\$510,914.26	\$4.34		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	510,906.00	510,897.32
Income & Distributions	3.92	12.60
Ending Market Value	\$510,909.92	\$510,909.92
Accruals	4.34	4.34
Market Value with Accruals	\$510,914.26	\$510,914.26

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	3.92	12.60
Taxable Income	\$3.92	\$12.60



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 3/1/15 to 3/31/15

Note: ¹ This is the Annual Percentage Yield (APY) which is the rate earned if balances remain on deposit for a full year with compounding, there is no change in the interest rate and all interest is left in the account.

Cash & Fixed Income Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Income Accrued Interest	Yield
Cash							
US DOLLAR	1.00	510,909.92	510,909.92	510,909.92		51.09 4.34	0.01% ¹



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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 3/1/15 to 3/31/15

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	510,906.00	--
INFLOWS		
Income	3.92	12.60
Total Inflows	\$3.92	\$12.60
Ending Cash Balance	\$510,909.92	--

* Year to date information is calculated on a calendar year basis.
 Your account's standing instructions use a HIGH COST method for relieving assets from your position

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
3/2	Interest Income	DEPOSIT SWEEP INTEREST FOR 02/01/15 - 02/28/15 @ .01% RATE ON AVG COLLECTED BALANCE OF \$510,906.00 AS OF 03/01/15			3.92



For the Period 3/1/15 to 3/31/15

For your convenience we have combined statement(s) for activity you conduct through J.P. Morgan in one package. Below are important disclosures relating to these different accounts. These statements may relate to various account types. Some of the disclosures are applicable to all of your accounts. For ease of reference the disclosures applicable to a particular type of account have been grouped together by descriptive headers.

IMPORTANT GENERAL INFORMATION APPLICABLE TO ALL OF YOUR ACCOUNT(S)

Important Information about Pricing, Valuations, Estimated Annual Income, and Estimated Yield

Market value information (including without limitation, prices, exchange rates, accrued income and bond ratings) furnished herein, some of which has been provided by pricing sources that J.P. Morgan believes to be reliable, is not guaranteed for accuracy but provided for informational purposes and is furnished for the exclusive use of the client.

The current price is the value of the financial asset share, unit or contract as priced at the close of the market on the last day of the statement period or the last available price. All values provided for structured yield deposits (for example, JPMorgan London Time Deposits) reflect the original deposit amount only. The value for Real Estate, Mineral Interests and Miscellaneous Assets may not reflect the most current value of the asset.

The values in this statement are shown in USD. If your investment currency is not USD, please be aware that the value of your return could differ positively or negatively due to exchange fluctuations from the value shown in this statement.

Important information regarding Auction Rate Securities (ARS). ARS are debt or preferred securities with an interest or dividend rate reset periodically in an auction. Although there may be daily, weekly and monthly resets, there is no guarantee that there will be liquidity. If there are not enough bids at an auction to redeem the securities available for sale, the result may be a failed auction. In the event of a failed auction, there is no assurance that a secondary market will develop or that the security will trade at par or any other price reflected on statements and online. Accordingly, investors should not rely on pricing information appearing in their statements or online with respect to ARS. When J.P. Morgan is unable to obtain a price from an internal or outside source for a particular ARS, the price column on your statement will indicate "unpriced".

Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are sourced from the various issuers of the securities or they are sourced from a third party valuation provider. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid, the value of such asset may have been provided to us by third parties who may or may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

In cases where we are unable to obtain a current market value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced". Although such securities may have value, please note that the value of a security indicated as "unpriced" will not be included in your overall current market value as reflected on the statement.

J.P. Morgan makes no representation, warranty or guarantee, express or implied, that any quoted value represents the actual terms at which securities could be bought or sold or new transactions could be entered into, or the actual terms on which existing transactions or securities could be liquidated. Such values may only be indicative.

When we are unable to obtain a current value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced".

If a partial call is made with respect to an issue of securities included in your Accounts we will allocate the call by a method we deem fair and equitable.

To the extent applicable, please note the following regarding estimated annual income (EAI) and estimated yield (EY): 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. EAI and EY are estimates and the actual income and yield might be lower or higher than the estimated amounts. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.

Offshore Deposits - London and Nassau

J.P.Morgan



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For the Period 3/1/15 to 3/31/15

Deposits in Foreign Branches are not insured by the FDIC or any other Agency of the Federal Government; amounts in such foreign accounts do not have the benefit of any domestic preference applicable to U.S. Banks; certain Foreign accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F 90-22.1).

Custody of security positions reflected on this statement

J.P. Morgan offers a wide range of accounts that are both self-directed and discretionary. In general, U.S. assets held in your Asset, Investment and Trust & Estate Accounts are held directly or indirectly through one or more J.P. Morgan custodians or sub-custodians. Securities purchased in Margin Accounts and listed option positions are typically held at JPMCC. Non-U.S. positions are held in global depositories such as Euroclear. J.P. Morgan may agree, on a limited basis, to allow assets for which it is fiduciary or custodian to be held at another financial institution at the request of the client, beneficiary or other interested party. Such assets shall be noted as HELD @ OTHER FIN INST. In addition, certain physical assets may be held under the custody and control of a client, beneficiary or other interested party. Such assets are noted as CLIENT HELD ASSET.

Your statement may reflect positions for which J.P. Morgan does not have fiduciary or custodial responsibility, and are reflected on your statement as an accommodation to you and are held at other institutions or locations external to and without affiliation to J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets. In these cases, this statement reflects a notation of MEMO POSTED ASSET on the holding which indicates that the asset is reflected only as an accommodation and not held at a J.P. Morgan custodian or sub-custodian.

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P.Morgan Securities LLC ("JPMS") and, to the extent noted below, cleared through J.P. Morgan Clearing Corp. ("JPMCC").

Neither JPMS, nor JPMCC is a bank and are each separate legal entities from its bank or thrift affiliates.

Investment Products: Not FDIC Insured -No Bank Guarantee -May Lose Value

Fund manager disclosure information available upon request

If you have an investment account that is managed by an SEC-Registered Investment Advisor, J.P. Morgan will provide a copy of the advisor's Form ADV II or brochure upon written request.

These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax advisor.

Please take the steps indicated below if you think statement(s) are incorrect or contact your J.P.Morgan team if you require additional information about a transaction on your statement(s).

IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR ASSET ACCOUNT(S) (LINKED TO JPMS)

Your Asset Account consists of a bank account that custodies assets linked to a brokerage account through which securities transactions are executed. As a result, the Asset Account statement(s) reflect brokerage transactions executed through JPMS but (except for exchange listed options) held in custody at JPMCB. Securities purchased or sold through JPMS in U.S. markets (other than mutual funds) are cleared through an affiliate of JPMS, in non-U.S. markets securities are cleared through JPMS. Positions in exchange-listed options are held by JPMCC. For your convenience, however, positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).

In Case of Other Errors or Questions About Your Asset Account Statement(s)



For the Period 3/1/15 to 3/31/15

Please review your statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P.Morgan team.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30 days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.

JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

In Case of Errors or Questions About Your Electronic Transfers.

Contact your J.P. Morgan Team at one of the telephone numbers on the front of your statements or write us at J.P. Morgan, 500 Stanton Christiana Road, 1/OPS3, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

In Case of Errors or Questions About Non-Electronic Transfers (Checks or Deposits)

Contact JPMorgan Chase Bank, N.A. ("JPMCB") Member FDIC immediately if a statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing as soon as possible after your statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

Deposit products and services are offered by JPMCB Member FDIC.

You must promptly advise your J.P.Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan representative will consider the information currently in its files to be complete and accurate.

With reference to JPMS and JPMCC: A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.

You should have received (or have made available to you) separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished or have made available to you. Upon written request, JPMS will promptly supply you with the latest information.



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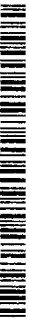
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ESTATE OF SIMON BERNSTEIN
BRIAN O'CONNELL, PERSONAL REP
515 N FLAGLER DR
WEST PALM BEACH FL 33401-4321



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JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 5/1/15 to 5/31/15

Asset Account

J.P. Morgan Team

Dani Comart	Banker	561/995-5057
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Brian Lutter	Client Service Team	
Online access	www.jpmorganonline.com	

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Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 5/1/15 to 5/31/15

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	464,229.21	464,233.40	4.19	46.42	100%
Market Value	\$464,229.21	\$464,233.40	\$4.19	\$46.42	100%
Accruals	4.19	4.03	(0.16)		
Market Value with Accruals	\$464,233.40	\$464,237.43	\$4.03		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	464,229.21	510,897.32
Withdrawals & Fees		(46,685.05)
Net Contributions/Withdrawals	\$0.00	(\$46,685.05)
Income & Distributions	4.19	21.13
Ending Market Value	\$464,233.40	\$464,233.40
Accruals	4.03	4.03
Market Value with Accruals	\$464,237.43	\$464,237.43

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	4.19	21.13
Taxable Income	\$4.19	\$21.13

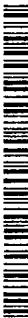


EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 5/1/15 to 5/31/15

Note: ¹ This is the Annual Percentage Yield (APY) which is the rate earned if balances remain on deposit for a full year with compounding, there is no change in the interest rate and all interest is left in the account.

Cash & Fixed Income Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Income Accrued Interest	Yield
Cash							
US DOLLAR	1.00	464,233.40	464,233.40	464,233.40		46.42 4.03	0.01% ¹





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 5/1/15 to 5/31/15

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	464,229.21	--
INFLOWS		
Income	4.19	21.13
Total Inflows	\$4.19	\$21.13
OUTFLOWS **		
Withdrawals		(46,685.05)
Total Outflows	\$0.00	(\$46,685.05)
Ending Cash Balance	\$464,233.40	--

* Year to date information is calculated on a calendar year basis.

** Your account's standing instructions use a HIGH COST method for relieving assets from your position



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 5/1/15 to 5/31/15

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
5/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 04/01/15 - 04/30/15 @ .01% RATE ON AVG COLLECTED BALANCE OF \$509,358.09 AS OF 05/01/15			4.19



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For the Period 5/1/15 to 5/31/15

For your convenience we have combined statement(s) for activity you conduct through J.P. Morgan in one package. Below are important disclosures relating to these different accounts. These statements may relate to various account types. Some of the disclosures are applicable to all of your accounts. For ease of reference the disclosures applicable to a particular type of account have been grouped together by descriptive headers.

IMPORTANT GENERAL INFORMATION APPLICABLE TO ALL OF YOUR ACCOUNT(S)

Important Information about Pricing, Valuations, Estimated Annual Income, and Estimated Yield

Market value information (including without limitation, prices, exchange rates, accrued income and bond ratings) furnished herein, some of which has been provided by pricing sources that J.P. Morgan believes to be reliable, is not guaranteed for accuracy but provided for informational purposes and is furnished for the exclusive use of the client.

The current price is the value of the financial asset share, unit or contract as priced at the close of the market on the last day of the statement period or the last available price. All values provided for structured yield deposits (for example, JPMorgan London Time Deposits) reflect the original deposit amount only. The value for Real Estate, Mineral Interests and Miscellaneous Assets may not reflect the most current value of the asset.

The values in this statement are shown in USD. If your investment currency is not USD, please be aware that the value of your return could differ positively or negatively due to exchange fluctuations from the value shown in this statement.

Important information regarding Auction Rate Securities (ARS). ARS are debt or preferred securities with an interest or dividend rate reset periodically in an auction. Although there may be daily, weekly and monthly resets, there is no guarantee that there will be liquidity. If there are not enough bids at an auction to redeem the securities available for sale, the result may be a failed auction. In the event of a failed auction, there is no assurance that a secondary market will develop or that the security will trade at par or any other price reflected on statements and online. Accordingly, investors should not rely on pricing information appearing in their statements or online with respect to ARS. When J.P. Morgan is unable to obtain a price from an internal or outside source for a particular ARS, the price column on your statement will indicate "unpriced".

Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are sourced from the various issuers of the securities or they are sourced from a third party valuation provider. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid, the value of such asset may have been provided to us by third parties who may or may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

In cases where we are unable to obtain a current market value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced". Although such securities may have value, please note that the value of a security indicated as "unpriced" will not be included in your overall current market value as reflected on the statement.

J.P. Morgan makes no representation, warranty or guarantee, express or implied, that any quoted value represents the actual terms at which securities could be bought or sold or new transactions could be entered into, or the actual terms on which existing transactions or securities could be liquidated. Such values may only be indicative.

When we are unable to obtain a current value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced".

If a partial call is made with respect to an issue of securities included in your Accounts we will allocate the call by a method we deem fair and equitable.

To the extent applicable, please note the following regarding estimated annual income (EAI) and estimated yield (EY): 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. EAI and EY are estimates and the actual income and yield might be lower or higher than the estimated amounts. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.

Offshore Deposits - London and Nassau

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Disclosures Page 1 of 3



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For the Period 5/1/15 to 5/31/15

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In Case of Other Errors or Questions About Your Asset Account Statement(s)



For the Period 5/1/15 to 5/31/15

Please review your statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P. Morgan team.

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JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

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In Case of Errors or Questions About Non-Electronic Transfers (Checks or Deposits)

Contact JPMorgan Chase Bank, N.A. ("JPMCB") Member FDIC immediately if a statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing as soon as possible after your statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

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With reference to JPMS and JPMCC: A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.

You should have received (or have made available to you) separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished or have made available to you. Upon written request, JPMS will promptly supply you with the latest information.



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ESTATE OF SIMON BERNSTEIN
BRIAN O'CONNELL, PERSONAL REP
515 N FLAGLER DR
WEST PALM BEACH FL 33401-4321



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JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 6/1/15 to 6/30/15

Asset Account

J.P. Morgan Team

Dani Comart	Banker	561/995-5057
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Brian Lutter	Client Service Team	
Online access	www.jpmorganonline.com	

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Client News

Enclosed is a copy of the privacy notice for J.P. Morgan Clearing Corp., the registered broker-dealer that provides clearing and settlement services on your brokerage or margin account(s) that are included in this statement.

Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).



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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 6/1/15 to 6/30/15

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	464,233.40	464,237.43	4.03	46.42	100%
Market Value	\$464,233.40	\$464,237.43	\$4.03	\$46.42	100%
Accruals	4.03	3.90	(0.13)		
Market Value with Accruals	\$464,237.43	\$464,241.33	\$3.90		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	464,233.40	510,897.32
Withdrawals & Fees		(46,685.05)
Net Contributions/Withdrawals	\$0.00	(\$46,685.05)
Income & Distributions	4.03	25.16
Ending Market Value	\$464,237.43	\$464,237.43
Accruals	3.90	3.90
Market Value with Accruals	\$464,241.33	\$464,241.33

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	4.03	25.16
Taxable Income	\$4.03	\$25.16



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 6/1/15 to 6/30/15

Note: ¹ This is the Annual Percentage Yield (APY) which is the rate earned if balances remain on deposit for a full year with compounding, there is no change in the interest rate and all interest is left in the account.

Cash & Fixed Income Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Income Accrued Interest	Yield
Cash							
US DOLLAR	1.00	464,237.43	464,237.43	464,237.43		46.42 3.90	0.01% ¹



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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 6/1/15 to 6/30/15

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	464,233.40	--
INFLOWS		
Income	4.03	25.16
Total Inflows	\$4.03	\$25.16
OUTFLOWS **		
Withdrawals		(46,685.05)
Total Outflows	\$0.00	(\$46,685.05)
Ending Cash Balance	\$464,237.43	--

* Year to date information is calculated on a calendar year basis.

** Your account's standing instructions use a HIGH COST method for relieving assets from your position



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 6/1/15 to 6/30/15

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
6/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 05/01/15 - 05/31/15 @ .01% RATE ON AVG COLLECTED BALANCE OF \$464,233.40 AS OF 06/01/15			4.03



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For the Period 6/1/15 to 6/30/15

For your convenience we have combined statement(s) for activity you conduct through J.P. Morgan in one package. Below are important disclosures relating to these different accounts. These statements may relate to various account types. Some of the disclosures are applicable to all of your accounts. For ease of reference the disclosures applicable to a particular type of account have been grouped together by descriptive headers.

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Important Information about Pricing, Valuations, Estimated Annual Income, and Estimated Yield

Market value information (including without limitation, prices, exchange rates, accrued income and bond ratings) furnished herein, some of which has been provided by pricing sources that J.P. Morgan believes to be reliable, is not guaranteed for accuracy but provided for informational purposes and is furnished for the exclusive use of the client.

The current price is the value of the financial asset share, unit or contract as priced at the close of the market on the last day of the statement period or the last available price. All values provided for structured yield deposits (for example, JPMorgan London Time Deposits) reflect the original deposit amount only. The value for Real Estate, Mineral Interests and Miscellaneous Assets may not reflect the most current value of the asset.

The values in this statement are shown in USD. If your investment currency is not USD, please be aware that the value of your return could differ positively or negatively due to exchange fluctuations from the value shown in this statement.

Important information regarding Auction Rate Securities (ARS). ARS are debt or preferred securities with an interest or dividend rate reset periodically in an auction. Although there may be daily, weekly and monthly resets, there is no guarantee that there will be liquidity. If there are not enough bids at an auction to redeem the securities available for sale, the result may be a failed auction. In the event of a failed auction, there is no assurance that a secondary market will develop or that the security will trade at par or any other price reflected on statements and online. Accordingly, investors should not rely on pricing information appearing in their statements or online with respect to ARS. When J.P. Morgan is unable to obtain a price from an internal or outside source for a particular ARS, the price column on your statement will indicate "unpriced".

Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are sourced from the various issuers of the securities or they are sourced from a third party valuation provider. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid, the value of such asset may have been provided to us by third parties who may or may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

In cases where we are unable to obtain a current market value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced". Although such securities may have value, please note that the value of a security indicated as "unpriced" will not be included in your overall current market value as reflected on the statement.

J.P. Morgan makes no representation, warranty or guarantee, express or implied, that any quoted value represents the actual terms at which securities could be bought or sold or new transactions could be entered into, or the actual terms on which existing transactions or securities could be liquidated. Such values may only be indicative.

When we are unable to obtain a current value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced".

If a partial call is made with respect to an issue of securities included in your Accounts we will allocate the call by a method we deem fair and equitable.

To the extent applicable, please note the following regarding estimated annual income (EAI) and estimated yield (EY): 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. EAI and EY are estimates and the actual income and yield might be lower or higher than the estimated amounts. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.

Offshore Deposits - London and Nassau





For the Period 6/1/15 to 6/30/15

Deposits in Foreign Branches are not insured by the FDIC or any other Agency of the Federal Government; amounts in such foreign accounts do not have the benefit of any domestic preference applicable to U.S. Banks; certain Foreign accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F 90-22.1).

Custody of security positions reflected on this statement

J.P. Morgan offers a wide range of accounts that are both self-directed and discretionary. In general, U.S. assets held in your Asset, Investment and Trust & Estate Accounts are held directly or indirectly through one or more J.P. Morgan custodians or sub-custodians. Securities purchased in Margin Accounts and listed option positions are typically held at JPMCC. Non-U.S. positions are held in global depositories such as Euroclear. J.P. Morgan may agree, on a limited basis, to allow assets for which it is fiduciary or custodian to be held at another financial institution at the request of the client, beneficiary or other interested party. Such assets shall be noted as HELD @ OTHER FIN INST. In addition, certain physical assets may be held under the custody and control of a client, beneficiary or other interested party. Such assets are noted as CLIENT HELD ASSET.

Your statement may reflect positions for which J.P. Morgan does not have fiduciary or custodial responsibility, and are reflected on your statement as an accommodation to you and are held at other institutions or locations external to and without affiliation to J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets. In these cases, this statement reflects a notation of MEMO POSTED ASSET on the holding which indicates that the asset is reflected only as an accommodation and not held at a J.P. Morgan custodian or sub-custodian.

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P. Morgan Securities LLC ("JPMS") and, to the extent noted below, cleared through J.P. Morgan Clearing Corp. ("JPMCC").

Neither JPMS, nor JPMCC is a bank and are each separate legal entities from its bank or thrift affiliates.

Investment Products: Not FDIC Insured -No Bank Guarantee -May Lose Value

Fund manager disclosure information available upon request

If you have an investment account that is managed by an SEC-Registered Investment Advisor, J.P. Morgan will provide a copy of the advisor's Form ADV II or brochure upon written request.

These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax advisor.

Please take the steps indicated below if you think statement(s) are incorrect or contact your J.P. Morgan team if you require additional information about a transaction on your statement(s).

IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR ASSET ACCOUNT(S) (LINKED TO JPMS)

Your Asset Account consists of a bank account that custodies assets linked to a brokerage account through which securities transactions are executed. As a result, the Asset Account statement(s) reflect brokerage transactions executed through JPMS but (except for exchange listed options) held in custody at JPMCB. Securities purchased or sold through JPMS in U.S. markets (other than mutual funds) are cleared through an affiliate of JPMS, in non-U.S. markets securities are cleared through JPMS. Positions in exchange-listed options are held by JPMCC. For your convenience, however, positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).

In Case of Other Errors or Questions About Your Asset Account Statement(s)



For the Period 6/1/15 to 6/30/15

Please review your statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P.Morgan team.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30 days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.

JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

In Case of Errors or Questions About Your Electronic Transfers.

Contact your J.P. Morgan Team at one of the telephone numbers on the front of your statements or write us at J.P. Morgan, 500 Stanton Christiana Road, 1/OPS3, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

In Case of Errors or Questions About Non-Electronic Transfers (Checks or Deposits)

Contact JPMorgan Chase Bank, N.A. ("JPMCB") Member FDIC immediately if a statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing as soon as possible after your statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

Deposit products and services are offered by JPMCB Member FDIC.

You must promptly advise your J.P.Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan representative will consider the information currently in its files to be complete and accurate.

With reference to JPMS and JPMCC: A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.

You should have received (or have made available to you) separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished or have made available to you. Upon written request, JPMS will promptly supply you with the latest information.



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J.P. Morgan

J.P. Morgan





JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 8/1/15 to 8/31/15

Asset Account

J.P. Morgan Team

Dani Comart	Banker	561/995-5057
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Brian Lutter	Client Service Team	
Patrick Handley	Client Service Team	
Online access	www.jpmorganonline.com	

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Client News

Information about deposits held at branches outside the U.S., including non-U.S. dollar deposits

Please refer to the disclosures at the end of your statement for information about non-U.S. dollar funds held in accounts at JPMorgan Chase Bank, N.A. branches outside of the United States and the potential eligibility of deposits held in such branches for protections afforded by the United Kingdom's deposit guarantee program.

Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 8/1/15 to 8/31/15

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	464,241.33	464,245.36	4.03	46.42	100%
Market Value	\$464,241.33	\$464,245.36	\$4.03	\$46.42	100%
Accruals	4.03	4.03	0.00		
Market Value with Accruals	\$464,245.36	\$464,249.39	\$4.03		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	464,241.33	510,697.32
Withdrawals & Fees		(46,685.05)
Net Contributions/Withdrawals	\$0.00	(\$46,685.05)
Income & Distributions	4.03	33.09
Ending Market Value	\$464,245.36	\$464,245.36
Accruals	4.03	4.03
Market Value with Accruals	\$464,249.39	\$464,249.39

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	4.03	33.09
Taxable Income	\$4.03	\$33.09



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 8/1/15 to 8/31/15

Note: ¹ This is the Annual Percentage Yield (APY) which is the rate earned if balances remain on deposit for a full year with compounding, there is no change in the interest rate and all interest is left in the account.

Cash & Fixed Income Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Income Accrued Interest	Yield
Cash							
US DOLLAR	1.00	464,245.36	464,245.36	464,245.36		46.42 4.03	0.01% ¹



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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 8/1/15 to 8/31/15

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	464,241.33	--
INFLOWS		
Income	4.03	33.09
Total Inflows	\$4.03	\$33.09
OUTFLOWS **		
Withdrawals		(46,685.05)
Total Outflows	\$0.00	(\$46,685.05)
Ending Cash Balance	\$464,245.36	--

* Year to date information is calculated on a calendar year basis.

** Your account's standing instructions use a HIGH COST method for relieving assets from your position



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 8/1/15 to 8/31/15

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
8/3	Interest Income	DEPOSIT SWEEP INTEREST FOR 07/01/15 - 07/31/15 @ .01% RATE ON AVG COLLECTED BALANCE OF \$464,241.33 AS OF 08/01/15			4.03



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For the Period 8/1/15 to 8/31/15

For your convenience we have combined statement(s) for activity you conduct through J.P. Morgan in one package. Below are important disclosures relating to these different accounts. These statements may relate to various account types. Some of the disclosures are applicable to all of your accounts. For ease of reference the disclosures applicable to a particular type of account have been grouped together by descriptive headers.

IMPORTANT GENERAL INFORMATION APPLICABLE TO ALL OF YOUR ACCOUNT(S)

Important Information about Pricing, Valuations, Estimated Annual Income, and Estimated Yield

Market value information (including without limitation, prices, exchange rates, accrued income and bond ratings) furnished herein, some of which has been provided by pricing sources that J.P. Morgan believes to be reliable, is not guaranteed for accuracy but provided for informational purposes and is furnished for the exclusive use of the client.

The current price is the value of the financial asset share, unit or contract as priced at the close of the market on the last day of the statement period or the last available price. All values provided for structured yield deposits (for example, JPMorgan London Time Deposits) reflect the original deposit amount only. The value for Real Estate, Mineral Interests and Miscellaneous Assets may not reflect the most current value of the asset.

The values in this statement are shown in USD. If your investment currency is not USD, please be aware that the value of your return could differ positively or negatively due to exchange fluctuations from the value shown in this statement.

Important information regarding Auction Rate Securities (ARS). ARS are debt or preferred securities with an interest or dividend rate reset periodically in an auction. Although there may be daily, weekly and monthly resets, there is no guarantee that there will be liquidity. If there are not enough bids at an auction to redeem the securities available for sale, the result may be a failed auction. In the event of a failed auction, there is no assurance that a secondary market will develop or that the security will trade at par or any other price reflected on statements and online. Accordingly, investors should not rely on pricing information appearing in their statements or online with respect to ARS. When J.P. Morgan is unable to obtain a price from an internal or outside source for a particular ARS, the price column on your statement will indicate "unpriced".

Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are sourced from the various issuers of the securities or they are sourced from a third party valuation provider. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid, the value of such asset may have been provided to us by third parties who may or may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

In cases where we are unable to obtain a current market value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced". Although such securities may have value, please note that the value of a security indicated as "unpriced" will not be included in your overall current market value as reflected on the statement.

J.P. Morgan makes no representation, warranty or guarantee, express or implied, that any quoted value represents the actual terms at which securities could be bought or sold or new transactions could be entered into, or the actual terms on which existing transactions or securities could be liquidated. Such values may only be indicative.

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If a partial call is made with respect to an issue of securities included in your Accounts we will allocate the call by a method we deem fair and equitable.

To the extent applicable, please note the following regarding estimated annual income (EAI) and estimated yield (EY): 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. EAI and EY are estimates and the actual income and yield might be lower or higher than the estimated amounts. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.



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For the Period 8/1/15 to 8/31/15

Offshore Deposits

Non-U.S. dollar funds are held in accounts at JPMorgan Chase Bank, N.A. ("JPMCB") branches outside of the United States ("Foreign Accounts"), in addition to any funds you have elected to be held in Foreign Accounts. Deposits in Foreign Accounts are not insured by the FDIC or any other Agency of the U.S. Federal Government, are subject to cross-border risk, and do not have the benefit of any domestic preference applicable to U.S. deposits. Certain Foreign Accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F90-22.1). Funds held in certain Foreign Accounts may be eligible for protections afforded by the United Kingdom's deposit guarantee program, the Financial Services Compensation Scheme ("FSCS"). If insolvency of JPMCB should occur, eligible deposits in your account that are held at the London Branch of JPMCB may be repaid up to a specified amount by the FSCS. You can find more information about FSCS deposit protection and a list of deposits excluded from, and thus not eligible for, protection at www.jpmorgan.com/pages/deposit-guarantee-scheme-directive.

Custody of security positions reflected on this statement

J.P. Morgan offers a wide range of accounts that are both self-directed and discretionary. In general, U.S. assets held in your Asset, Investment and Trust & Estate Accounts are held directly or indirectly through one or more J.P. Morgan custodians or sub-custodians. Securities purchased in Margin Accounts and listed option positions are typically held at JPMCC. Non-U.S. positions are held in global depositories such as Euroclear. J.P. Morgan may agree, on a limited basis, to allow assets for which it is fiduciary or custodian to be held at another financial institution at the request of the client, beneficiary or other interested party. Such assets shall be noted as HELD @ OTHER FIN INST. In addition, certain physical assets may be held under the custody and control of a client, beneficiary or other interested party. Such assets are noted as CLIENT HELD ASSET.

Your statement may reflect positions for which J.P. Morgan does not have fiduciary or custodial responsibility, and are reflected on your statement as an accommodation to you and are held at other institutions or locations external to and without affiliation to J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets. In these cases, this statement reflects a notation of MEMO POSTED ASSET on the holding which indicates that the asset is reflected only as an accommodation and not held at a J.P. Morgan custodian or sub-custodian.

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P.Morgan Securities LLC ("JPMS") and, to the extent noted below, cleared through J.P. Morgan Clearing Corp. ("JPMCC").

Neither JPMS, nor JPMCC is a bank and are each separate legal entities from its bank or thrift affiliates.

Investment Products:	Not FDIC Insured	-No Bank Guarantee	-May Lose Value
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Fund manager disclosure information available upon request

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These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax advisor.

Please take the steps indicated below if you think statement(s) are incorrect or contact your J.P.Morgan team if you require additional information about a transaction on your statement(s).

IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR ASSET ACCOUNT(S) (LINKED TO JPMS)



For the Period 8/1/15 to 8/31/15

Your Asset Account consists of a bank account that custodies assets linked to a brokerage account through which securities transactions are executed. As a result, the Asset Account statement(s) reflect brokerage transactions executed through JPMS but (except for exchange listed options) held in custody at JPMCB. Securities purchased or sold through JPMS in U.S. markets (other than mutual funds) are cleared through an affiliate of JPMS, in non-U.S. markets securities are cleared through JPMS. Positions in exchange-listed options are held by JPMCC. For your convenience, however, positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).

In Case of Other Errors or Questions About Your Asset Account Statement(s)

Please review your statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P.Morgan team.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30 days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.

JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

In Case of Errors or Questions About Your Electronic Transfers.

Contact your J.P. Morgan Team at one of the telephone numbers on the front of your statements or write us at J.P. Morgan, 500 Stanton Christiana Road, 1/OPS3, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

In Case of Errors or Questions About Non-Electronic Transfers (Checks or Deposits)

Contact JPMorgan Chase Bank, N.A. ("JPMCB") Member FDIC immediately if a statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing as soon as possible after your statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

Deposit products and services are offered by JPMCB Member FDIC.

You must promptly advise your J.P.Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan representative will consider the information currently in its files to be complete and accurate.

With reference to JPMS and JPMCC: A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.



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For the Period 8/1/15 to 8/31/15

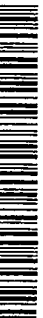
You should have received (or have made available to you) separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished or have made available to you. Upon written request, JPMS will promptly supply you with the latest information.

J.P. Morgan



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ESTATE OF SIMON BERNSTEIN
BRIAN O'CONNELL, PERSONAL REP
515 N FLAGLER DR
WEST PALM BEACH FL 33401-4321



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JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 9/1/15 to 9/30/15

Asset Account

J.P. Morgan Team

Dani Comart	Banker	561/995-5057
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Brian Lutter	Client Service Team	
Patrick Handley	Client Service Team	
Online access	www.jpmorganonline.com	

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Client News

J.P. Morgan Securities LLC's (JPMS LLC) and J.P. Morgan Clearing Corp.'s (JPMCC) Net Capital and Net Capital Requirements

At June 30, 2015, JPMS LLC's net capital of \$13.3 billion exceeded the minimum regulatory net capital requirement of \$2.5 billion by \$10.8 billion. JPMCC's net capital of \$8.0 billion was approximately 9.39% of aggregate debit items and exceeded the minimum regulatory net capital requirement of \$1.7 billion by \$6.3 billion.

Complete copies of JPMS LLC's and JPMCC's individual unaudited Statement of Financial Condition may be obtained, at no cost, by accessing:

<http://investor.shareholder.com/jpmorganchase/financial-condition.cfm>

Additionally, you may call 1-866-576-1300 to request a hard copy of the statement.

If you plan to make gifts of securities this year, please notify your Client Service Representative before December 1, 2015. This will allow us to process your request before year-end and meet the deadline for tax filing purposes.

As of August month-end, we have not received a required minimum distribution (RMD) request for your IRA account(s). Please contact your J.P. Morgan representative by December 16 to discuss this requirement.

Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).



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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 9/1/15 to 9/30/15

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	464,245.36	464,249.39	4.03	46.42	100%
Market Value	\$464,245.36	\$464,249.39	\$4.03	\$46.42	100%
Accruals	4.03	3.90	(0.13)		
Market Value with Accruals	\$464,249.39	\$464,253.29	\$3.90		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	464,245.36	510,897.32
Withdrawals & Fees		(46,685.05)
Net Contributions/Withdrawals	\$0.00	(\$46,685.05)
Income & Distributions	4.03	37.12
Ending Market Value	\$464,249.39	\$464,249.39
Accruals	3.90	3.90
Market Value with Accruals	\$464,253.29	\$464,253.29

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	4.03	37.12
Taxable Income	\$4.03	\$37.12



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 9/1/15 to 9/30/15

Note: ¹ This is the Annual Percentage Yield (APY) which is the rate earned if balances remain on deposit for a full year with compounding, there is no change in the interest rate and all interest is left in the account.

Cash & Fixed Income Detail

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> <u>Original Cost</u>	Unrealized Gain/Loss	<u>Est. Annual Income</u> <u>Accrued Interest</u>	Yield
Cash							
US DOLLAR	1.00	464,249.39	464,249.39	464,249.39		46.42 3.90	0.01% ¹





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 9/1/15 to 9/30/15

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	464,245.36	--
INFLOWS		
Income	4.03	37.12
Total Inflows	\$4.03	\$37.12
OUTFLOWS **		
Withdrawals		(46,685.05)
Total Outflows	\$0.00	(\$46,685.05)
Ending Cash Balance	\$464,249.39	--

* Year to date information is calculated on a calendar year basis.

** Your account's standing instructions use a HIGH COST method for relieving assets from your position



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 9/1/15 to 9/30/15

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
9/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 08/01/15 - 08/31/15 @ .01% RATE ON AVG COLLECTED BALANCE OF \$464,245.36 AS OF 09/01/15			4.03



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For the Period 9/1/15 to 9/30/15

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IMPORTANT GENERAL INFORMATION APPLICABLE TO ALL OF YOUR ACCOUNT(S)

Important Information about Pricing, Valuations, Estimated Annual Income, and Estimated Yield

Market value information (including without limitation, prices, exchange rates, accrued income and bond ratings) furnished herein, some of which has been provided by pricing sources that J.P. Morgan believes to be reliable, is not guaranteed for accuracy but provided for informational purposes and is furnished for the exclusive use of the client.

The current price is the value of the financial asset share, unit or contract as priced at the close of the market on the last day of the statement period or the last available price. All values provided for structured yield deposits (for example, JPMorgan London Time Deposits) reflect the original deposit amount only. The value for Real Estate, Mineral Interests and Miscellaneous Assets may not reflect the most current value of the asset.

The values in this statement are shown in USD. If your investment currency is not USD, please be aware that the value of your return could differ positively or negatively due to exchange fluctuations from the value shown in this statement.

Important information regarding Auction Rate Securities (ARS). ARS are debt or preferred securities with an interest or dividend rate reset periodically in an auction. Although there may be daily, weekly and monthly resets, there is no guarantee that there will be liquidity. If there are not enough bids at an auction to redeem the securities available for sale, the result may be a failed auction. In the event of a failed auction, there is no assurance that a secondary market will develop or that the security will trade at par or any other price reflected on statements and online. Accordingly, investors should not rely on pricing information appearing in their statements or online with respect to ARS. When J.P. Morgan is unable to obtain a price from an internal or outside source for a particular ARS, the price column on your statement will indicate "unpriced".

Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are sourced from the various issuers of the securities or they are sourced from a third party valuation provider. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid, the value of such asset may have been provided to us by third parties who may or may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

In cases where we are unable to obtain a current market value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced". Although such securities may have value, please note that the value of a security indicated as "unpriced" will not be included in your overall current market value as reflected on the statement.

J.P. Morgan makes no representation, warranty or guarantee, express or implied, that any quoted value represents the actual terms at which securities could be bought or sold or new transactions could be entered into, or the actual terms on which existing transactions or securities could be liquidated. Such values may only be indicative.

When we are unable to obtain a current value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced".

If a partial call is made with respect to an issue of securities included in your Accounts we will allocate the call by a method we deem fair and equitable.

To the extent applicable, please note the following regarding estimated annual income (EAI) and estimated yield (EY): 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. EAI and EY are estimates and actual income and yield might be lower or higher than the estimated amounts. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.



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For the Period 9/1/15 to 9/30/15

Offshore Deposits

Non-U.S. dollar funds are held in accounts at JPMorgan Chase Bank, N.A. ("JPMCB") branches outside of the United States ("Foreign Accounts"), in addition to any funds you have elected to be held in Foreign Accounts. Deposits in Foreign Accounts are not insured by the FDIC or any other Agency of the U.S. Federal Government, are subject to cross-border risk, and do not have the benefit of any domestic preference applicable to U.S. deposits. Certain Foreign Accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F90-22.1). Funds held in certain Foreign Accounts may be eligible for protections afforded by the United Kingdom's deposit guarantee program, the Financial Services Compensation Scheme ("FSCS"). If insolvency of JPMCB should occur, eligible deposits in your account that are held at the London Branch of JPMCB may be repaid up to a specified amount by the FSCS. You can find more information about FSCS deposit protection and a list of deposits excluded from, and thus not eligible for, protection at www.jpmorgan.com/pages/deposit-guarantee-scheme-directive.

Custody of security positions reflected on this statement

J.P. Morgan offers a wide range of accounts that are both self-directed and discretionary. In general, U.S. assets held in your Asset, Investment and Trust & Estate Accounts are held directly or indirectly through one or more J.P. Morgan custodians or sub-custodians. Securities purchased in Margin Accounts and listed option positions are typically held at JPMCC. Non-U.S. positions are held in global depositories such as Euroclear. J.P. Morgan may agree, on a limited basis, to allow assets for which it is fiduciary or custodian to be held at another financial institution at the request of the client, beneficiary or other interested party. Such assets shall be noted as HELD @ OTHER FIN INST. In addition, certain physical assets may be held under the custody and control of a client, beneficiary or other interested party. Such assets are noted as CLIENT HELD ASSET.

Your statement may reflect positions for which J.P. Morgan does not have fiduciary or custodial responsibility, and are reflected on your statement as an accommodation to you and are held at other institutions or locations external to and without affiliation to J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets. In these cases, this statement reflects a notation of MEMO POSTED ASSET on the holding which indicates that the asset is reflected only as an accommodation and not held at a J.P. Morgan custodian or sub-custodian.

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P. Morgan Securities LLC ("JPMS") and, to the extent noted below, cleared through J.P. Morgan Clearing Corp. ("JPMCC").

Neither JPMS, nor JPMCC is a bank and are each separate legal entities from its bank or thrift affiliates.

Investment Products: Not FDIC Insured -No Bank Guarantee -May Lose Value

Fund manager disclosure information available upon request

If you have an investment account that is managed by an SEC-Registered Investment Advisor, J.P. Morgan will provide a copy of the advisor's Form ADV II or brochure upon written request.

These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax advisor.

Please take the steps indicated below if you think statement(s) are incorrect or contact your J.P. Morgan team if you require additional information about a transaction on your statement(s).

IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR ASSET ACCOUNT(S) (LINKED TO JPMS)



For the Period 9/1/15 to 9/30/15

Your Asset Account consists of a bank account that custodies assets linked to a brokerage account through which securities transactions are executed. As a result, the Asset Account statement(s) reflect brokerage transactions executed through JPMS but (except for exchange listed options) held in custody at JPMCB. Securities purchased or sold through JPMS in U.S. markets (other than mutual funds) are cleared through an affiliate of JPMS, in non-U.S. markets securities are cleared through JPMS. Positions in exchange-listed options are held by JPMCC. For your convenience, however, positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).

In Case of Other Errors or Questions About Your Asset Account Statement(s)

Please review your statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P.Morgan team.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30 days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.

JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

In Case of Errors or Questions About Your Electronic Transfers.

Contact your J.P. Morgan Team at one of the telephone numbers on the front of your statements or write us at J.P. Morgan, 500 Stanton Christiana Road, 1/OPS3, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

In Case of Errors or Questions About Non-Electronic Transfers (Checks or Deposits)

Contact JPMorgan Chase Bank, N.A. ("JPMCB") Member FDIC immediately if a statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing as soon as possible after your statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

Deposit products and services are offered by JPMCB Member FDIC.

You must promptly advise your J.P.Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan representative will consider the information currently in its files to be complete and accurate.

With reference to JPMS and JPMCC: A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.



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For the Period 9/1/15 to 9/30/15

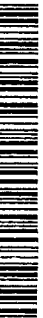
You should have received (or have made available to you) separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished or have made available to you. Upon written request, JPMS will promptly supply you with the latest information.

J.P. Morgan



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ESTATE OF SIMON BERNSTEIN
BRIAN O'CONNELL, PERSONAL REP
515 N FLAGLER DR
WEST PALM BEACH FL 33401-4321



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JPMorgan Chase Bank, N.A.
 205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
 For the Period 10/1/15 to 10/31/15

Asset Account

J.P. Morgan Team

Dani Comart	Banker	561/995-5057
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Brian Lutter	Client Service Team	
Patrick Handley	Client Service Team	
Online access	www.jpmorganonline.com	

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Client News

If you plan to make gifts of securities this year, please notify your Client Service Representative before December 1, 2015. This will allow us to process your request before year-end and meet the deadline for tax filing purposes.

Information about deposits held at branches outside the U.S., including non-U.S. dollar deposits

Please refer to the disclosures at the end of your statement for information about non-U.S. dollar funds held in accounts at JPMorgan Chase Bank, N.A. branches outside of the United States and the potential eligibility of deposits held in such branches for protections afforded by the United Kingdom's deposit guarantee program.

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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 10/1/15 to 10/31/15

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	464,249.39	464,253.29	3.90	46.42	100%
Market Value	\$464,249.39	\$464,253.29	\$3.90	\$46.42	100%
Accruals	3.90	4.03	0.13		
Market Value with Accruals	\$464,253.29	\$464,257.32	\$4.03		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	464,249.39	510,897.32
Withdrawals & Fees		(46,685.05)
Net Contributions/Withdrawals	\$0.00	(\$46,685.05)
Income & Distributions	3.90	41.02
Ending Market Value	\$464,253.29	\$464,253.29
Accruals	4.03	4.03
Market Value with Accruals	\$464,257.32	\$464,257.32

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	3.90	41.02
Taxable Income	\$3.90	\$41.02



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 10/1/15 to 10/31/15

Note: ¹ This is the Annual Percentage Yield (APY) which is the rate earned if balances remain on deposit for a full year with compounding, there is no change in the interest rate and all interest is left in the account.

Cash & Fixed Income Detail

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> Original Cost	Unrealized Gain/Loss	<u>Est. Annual Income</u> Accrued Interest	Yield
Cash							
US DOLLAR	1.00	464,253.29	464,253.29	464,253.29		46.42 4.03	0.01% ¹



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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 10/1/15 to 10/31/15

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	464,249.39	--
INFLOWS		
Income	3.90	41.02
Total Inflows	\$3.90	\$41.02
OUTFLOWS **		
Withdrawals		(46,685.05)
Total Outflows	\$0.00	(\$46,685.05)
Ending Cash Balance	\$464,253.29	--

* Year to date information is calculated on a calendar year basis.

** Your account's standing instructions use a HIGH COST method for relieving assets from your position



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 10/1/15 to 10/31/15

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
10/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 09/01/15 - 09/30/15 @ .01% RATE ON AVG COLLECTED BALANCE OF \$464,249.39 AS OF 10/01/15			3.90



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For the Period 10/1/15 to 10/31/15

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Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are sourced from the various issuers of the securities or they are sourced from a third party valuation provider. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid, the value of such asset may have been provided to us by third parties who may or may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

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For the Period 10/1/15 to 10/31/15

Offshore Deposits

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Custody of security positions reflected on this statement

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Investment Products: Not FDIC Insured -No Bank Guarantee -May Lose Value

Fund manager disclosure information available upon request

If you have an investment account that is managed by an SEC-Registered Investment Advisor, J.P. Morgan will provide a copy of the advisor's Form ADV II or brochure upon written request.

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Please take the steps indicated below if you think statement(s) are incorrect or contact your J.P.Morgan team if you require additional information about a transaction on your statement(s).

IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR ASSET ACCOUNT(S) (LINKED TO JPMS)



For the Period 10/1/15 to 10/31/15

Your Asset Account consists of a bank account that custodies assets linked to a brokerage account through which securities transactions are executed. As a result, the Asset Account statement(s) reflect brokerage transactions executed through JPMS but (except for exchange listed options) held in custody at JPMCB. Securities purchased or sold through JPMS in U.S. markets (other than mutual funds) are cleared through an affiliate of JPMS, in non-U.S. markets securities are cleared through JPMS. Positions in exchange-listed options are held by JPMCC. For your convenience, however, positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).

In Case of Other Errors or Questions About Your Asset Account Statement(s)

Please review your statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P.Morgan team.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30 days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.

JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

In Case of Errors or Questions About Your Electronic Transfers.

Contact your J.P. Morgan Team at one of the telephone numbers on the front of your statements or write us at J.P. Morgan, 500 Stanton Christiana Road, 1/OPS3, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

In Case of Errors or Questions About Non-Electronic Transfers (Checks or Deposits)

Contact JPMorgan Chase Bank, N.A. ("JPMCB") Member FDIC immediately if a statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing as soon as possible after your statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

Deposit products and services are offered by JPMCB Member FDIC.

You must promptly advise your J.P.Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan representative will consider the information currently in its files to be complete and accurate.

With reference to JPMS and JPMCC: A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.





For the Period 10/1/15 to 10/31/15

You should have received (or have made available to you) separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished or have made available to you. Upon written request, JPMS will promptly supply you with the latest information.

J.P. Morgan



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ESTATE OF SIMON BERNSTEIN
BRIAN O'CONNELL, PERSONAL REP
515 N FLAGLER DR
WEST PALM BEACH FL 33401-4321



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JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 11/1/15 to 11/30/15

Asset Account

J.P. Morgan Team

Dani Comart	Banker	561/995-5057
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Brian Lutter	Client Service Team	
Patrick Handley	Client Service Team	
Online access	www.jpmorganonline.com	

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Client News

Information about deposits held at branches outside the U.S., including non-U.S. dollar deposits

Please refer to the disclosures at the end of your statement for information about potential eligibility of certain deposits for protections afforded by the United Kingdom's deposit guarantee program.

Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 11/1/15 to 11/30/15

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	464,253.29	464,257.32	4.03	46.42	100%
Market Value	\$464,253.29	\$464,257.32	\$4.03	\$46.42	100%
Accruals	4.03	3.90	(0.13)		
Market Value with Accruals	\$464,257.32	\$464,261.22	\$3.90		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	464,253.29	510,597.32
Withdrawals & Fees		(46,685.05)
Net Contributions/Withdrawals	\$0.00	(\$46,685.05)
Income & Distributions	4.03	45.05
Ending Market Value	\$464,257.32	\$464,257.32
Accruals	3.90	3.90
Market Value with Accruals	\$464,261.22	\$464,261.22

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	4.03	45.05
Taxable Income	\$4.03	\$45.05



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
 For the Period 11/1/15 to 11/30/15

Note: ¹ This is the Annual Percentage Yield (APY) which is the rate earned if balances remain on deposit for a full year with compounding, there is no change in the interest rate and all interest is left in the account.

Cash & Fixed Income Detail

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> Original Cost	Unrealized Gain/Loss	<u>Est. Annual Income</u> Accrued Interest	Yield
Cash							
US DOLLAR	1.00	464,257.32	464,257.32	464,257.32		46.42 3.90	0.01% ¹



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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 11/1/15 to 11/30/15

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	464,253.29	--
INFLOWS		
Income	4.03	45.05
Total Inflows	\$4.03	\$45.05
OUTFLOWS **		
Withdrawals		(46,685.05)
Total Outflows	\$0.00	(\$46,685.05)
Ending Cash Balance	\$464,257.32	--

* Year to date information is calculated on a calendar year basis.

** Your account's standing instructions use a HIGH COST method for relieving assets from your position

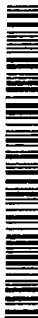


EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 11/1/15 to 11/30/15

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
11/2	Interest Income	DEPOSIT SWEEP INTEREST FOR 10/01/15 - 10/31/15 @ .01% RATE ON AVG COLLECTED BALANCE OF \$464,253.29 AS OF 11/01/15			4.03



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For the Period 11/1/15 to 11/30/15

For your convenience we have combined statement(s) for activity you conduct through J.P. Morgan in one package. Below are important disclosures relating to these different accounts. These statements may relate to various account types. Some of the disclosures are applicable to all of your accounts. For ease of reference the disclosures applicable to a particular type of account have been grouped together by descriptive headers.

IMPORTANT GENERAL INFORMATION APPLICABLE TO ALL OF YOUR ACCOUNT(S)

Important Information about Pricing, Valuations, Estimated Annual Income, and Estimated Yield

Market value information (including without limitation, prices, exchange rates, accrued income and bond ratings) furnished herein, some of which has been provided by pricing sources that J.P. Morgan believes to be reliable, is not guaranteed for accuracy but provided for informational purposes and is furnished for the exclusive use of the client.

The current price is the value of the financial asset share, unit or contract as priced at the close of the market on the last day of the statement period or the last available price. All values provided for structured yield deposits (for example, JPMorgan London Time Deposits) reflect the original deposit amount only. The value for Real Estate, Mineral Interests and Miscellaneous Assets may not reflect the most current value of the asset.

The values in this statement are shown in USD. If your investment currency is not USD, please be aware that the value of your return could differ positively or negatively due to exchange fluctuations from the value shown in this statement.

Important information regarding Auction Rate Securities (ARS). ARS are debt or preferred securities with an interest or dividend rate reset periodically in an auction. Although there may be daily, weekly and monthly resets, there is no guarantee that there will be liquidity. If there are not enough bids at an auction to redeem the securities available for sale, the result may be a failed auction. In the event of a failed auction, there is no assurance that a secondary market will develop or that the security will trade at par or any other price reflected on statements and online. Accordingly, investors should not rely on pricing information appearing in their statements or online with respect to ARS. When J.P. Morgan is unable to obtain a price from an internal or outside source for a particular ARS, the price column on your statement will indicate "unpriced".

Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are sourced from the various issuers of the securities or they are sourced from a third party valuation provider. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid, the value of such asset may have been provided to us by third parties who may or may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

In cases where we are unable to obtain a current market value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced". Although such securities may have value, please note that the value of a security indicated as "unpriced" will not be included in your overall current market value as reflected on the statement.

J.P. Morgan makes no representation, warranty or guarantee, express or implied, that any quoted value represents the actual terms at which securities could be bought or sold or new transactions could be entered into, or the actual terms on which existing transactions or securities could be liquidated. Such values may only be indicative.

When we are unable to obtain a current value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced".

If a partial call is made with respect to an issue of securities included in your Accounts we will allocate the call by a method we deem fair and equitable.

To the extent applicable, please note the following regarding estimated annual income (EAI) and estimated yield (EY): 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. EAI and EY are estimates and the actual income and yield might be lower or higher than the estimated amounts. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.





For the Period 11/1/15 to 11/30/15

Offshore Deposits

Non-U.S. dollar funds are held in accounts at JPMorgan Chase Bank, N.A. ("JPMCB") branches outside of the United States ("Foreign Accounts"), in addition to any funds you have elected to be held in Foreign Accounts. Deposits in Foreign Accounts are not insured by the FDIC or any other Agency of the U.S. Federal Government, are subject to cross-border risk, and do not have the benefit of any domestic preference applicable to U.S. deposits. Certain Foreign Accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F90-22.1). Funds held in certain Foreign Accounts may be eligible for protections afforded by the United Kingdom's deposit guarantee program, the Financial Services Compensation Scheme ("FSCS"). If insolvency of JPMCB should occur, eligible deposits in your account that are held at the London Branch of JPMCB may be repaid up to a specified amount by the FSCS. You can find more information about FSCS deposit protection and a list of deposits excluded from, and thus not eligible for, protection at www.jpmmorgan.com/pages/deposit-guarantee-scheme-directive.

Custody of security positions reflected on this statement

J.P. Morgan offers a wide range of accounts that are both self-directed and discretionary. In general, U.S. assets held in your Asset, Investment and Trust & Estate Accounts are held directly or indirectly through one or more J.P. Morgan custodians or sub-custodians. Securities purchased in Margin Accounts and listed option positions are typically held at JPMCC. Non-U.S. positions are held in global depositories such as Euroclear. J.P. Morgan may agree, on a limited basis, to allow assets for which it is fiduciary or custodian to be held at another financial institution at the request of the client, beneficiary or other interested party. Such assets shall be noted as ASSET HELD OTHER INST. Assets noted as ASSET HELD AT ISSUER, including but not limited to hedge funds, private equity or other alternatives, are assets held by J.P. Morgan as trustee, agent or custodian that are either not managed by J.P. Morgan or not included in the J.P. Morgan selection of approved funds. In addition, certain physical assets may be held under the custody and control of a client, beneficiary or other interested party. Such assets are noted as CLIENT HELD ASSET.

Your statement may reflect positions for which J.P. Morgan does not have fiduciary or custodial responsibility, and are reflected on your statement as an accommodation to you and are held at other institutions or locations external to and without affiliation to J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets. In these cases, this statement reflects a notation of MEMO POSTED ASSET on the holding which indicates that the asset is reflected only as an accommodation and not held at a J.P. Morgan custodian or sub-custodian.

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P.Morgan Securities LLC ("JPMS") and, to the extent noted below, cleared through J.P. Morgan Clearing Corp. ("JPMCC").

Neither JPMS, nor JPMCC is a bank and are each separate legal entities from its bank or thrift affiliates.

Investment Products: Not FDIC Insured -No Bank Guarantee -May Lose Value

Fund manager disclosure information available upon request

If you have an investment account that is managed by an SEC-Registered Investment Advisor, J.P. Morgan will provide a copy of the advisor's Form ADV II or brochure upon written request.

These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax advisor.

Please take the steps indicated below if you think statement(s) are incorrect or contact your J.P.Morgan team if you require additional information about a transaction on your statement(s).

IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR ASSET ACCOUNT(S) (LINKED TO JPMS)



For the Period 11/1/15 to 11/30/15

Your Asset Account consists of a bank account that custodies assets linked to a brokerage account through which securities transactions are executed. As a result, the Asset Account statement(s) reflect brokerage transactions executed through JPMS but (except for exchange listed options) held in custody at JPMCB. Securities purchased or sold through JPMS in U.S. markets (other than mutual funds) are cleared through an affiliate of JPMS, in non-U.S. markets securities are cleared through JPMS. Positions in exchange-listed options are held by JPMCC. For your convenience, however, positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).

In Case of Other Errors or Questions About Your Asset Account Statement(s)

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With reference to JPMS and JPMCC: A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.



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For the Period 11/1/15 to 11/30/15

You should have received (or have made available to you) separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished or have made available to you. Upon written request, JPMS will promptly supply you with the latest information.

IRA Account Withholding Notice

IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold at a rate greater than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Withdrawal Request. This form is available from your Client Service Team listed in your statement. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.

J.P. Morgan



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ESTATE OF SIMON BERNSTEIN
BRIAN O'CONNELL, PERSONAL REP
515 N FLAGLER DR
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J.P.Morgan



JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 12/1/15 to 12/31/15

Asset Account

J.P. Morgan Team

Dani Comart	Banker	561/995-5057
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Brian Lutter	Client Service Team	
Patrick Handley	Client Service Team	
Online access	www.jpmorganonline.com	

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Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 12/1/15 to 12/31/15

Note: ¹ This is the Annual Percentage Yield (APY) which is the rate earned if balances remain on deposit for a full year with compounding, there is no change in the interest rate and all interest is left in the account.

Cash & Fixed Income Detail

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> Original Cost	Unrealized Gain/Loss	<u>Est. Annual Income</u> Accrued Interest	Yield
Cash							
US DOLLAR	1.00	454,803.71	454,803.71	454,803.71		45.48 3.95	0.01% ¹





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 12/1/15 to 12/31/15

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
12/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 11/01/15 - 11/30/15 @ .01% RATE ON AVG COLLECTED BALANCE OF \$464,257.32 AS OF 12/01/15			3.90

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Withdrawals					
12/24	Distribution	TRANSFERRED BY WIRE TO CITIBANK, N.A. FAO CIKLIN LUBITZ ET AL. TRUST ACC AS REQUESTED			(7,665.72)
12/30	Distribution	TRANSFERRED BY WIRE TO CITIBANK, N.A. FAO CIKLIN LUBITZ ET AL. TRUST ACC AS REQUESTED			(1,791.79)
Total Withdrawals					(\$9,457.51)





For the Period 12/1/15 to 12/31/15

For your convenience we have combined statement(s) for activity you conduct through J.P. Morgan in one package. Below are important disclosures relating to these different accounts. These statements may relate to various account types. Some of the disclosures are applicable to all of your accounts. For ease of reference the disclosures applicable to a particular type of account have been grouped together by descriptive headers.

IMPORTANT GENERAL INFORMATION APPLICABLE TO ALL OF YOUR ACCOUNT(S)

Important Information about Pricing, Valuations, Estimated Annual Income, and Estimated Yield

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The current price is the value of the financial asset share, unit or contract as priced at the close of the market on the last day of the statement period or the last available price. All values provided for structured yield deposits (for example, JPMorgan London Time Deposits) reflect the original deposit amount only. The value for Real Estate, Mineral Interests and Miscellaneous Assets may not reflect the most current value of the asset.

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Important information regarding Auction Rate Securities (ARS). ARS are debt or preferred securities with an interest or dividend rate reset periodically in an auction. Although there may be daily, weekly and monthly resets, there is no guarantee that there will be liquidity. If there are not enough bids at an auction to redeem the securities available for sale, the result may be a failed auction. In the event of a failed auction, there is no assurance that a secondary market will develop or that the security will trade at par or any other price reflected on statements and online. Accordingly, investors should not rely on pricing information appearing in their statements or online with respect to ARS. When J.P. Morgan is unable to obtain a price from an internal or outside source for a particular ARS, the price column on your statement will indicate "unpriced".

Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are sourced from the various issuers of the securities or they are sourced from a third party valuation provider. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid, the value of such asset may have been provided to us by third parties who may or may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

In cases where we are unable to obtain a current market value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced". Although such securities may have value, please note that the value of a security indicated as "unpriced" will not be included in your overall current market value as reflected on the statement.

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If a partial call is made with respect to an issue of securities included in your Accounts we will allocate the call by a method we deem fair and equitable.

To the extent applicable, please note the following regarding estimated annual income (EAI) and estimated yield (EY): 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. EAI and EY are estimates and the actual income and yield might be lower or higher than the estimated amounts. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.





For the Period 12/1/15 to 12/31/15

Your Asset Account consists of a bank account that custodies assets linked to a brokerage account through which securities transactions are executed. As a result, the Asset Account statement(s) reflect brokerage transactions executed through JPMS but (except for exchange listed options) held in custody at JPMCB. Securities purchased or sold through JPMS in U.S. markets (other than mutual funds) are cleared through an affiliate of JPMS, in non-U.S. markets securities are cleared through JPMS. Positions in exchange-listed options are held by JPMCC. For your convenience, however, positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).

In Case of Other Errors or Questions About Your Asset Account Statement(s)

Please review your statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P.Morgan team.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30 days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.

JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

In Case of Errors or Questions About Your Electronic Transfers.

Contact your J.P. Morgan Team at one of the telephone numbers on the front of your statements or write us at J.P. Morgan, 500 Stanton Christiana Road, 1/OPS3, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

In Case of Errors or Questions About Non-Electronic Transfers (Checks or Deposits)

Contact JPMorgan Chase Bank, N.A. ("JPMCB") Member FDIC immediately if a statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing as soon as possible after your statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

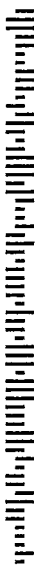
Deposit products and services are offered by JPMCB Member FDIC.

You must promptly advise your J.P.Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan representative will consider the information currently in its files to be complete and accurate.

With reference to JPMS and JPMCC: A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.



J.P. Morgan



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ESTATE OF SIMON BERNSTEIN
BRIAN O'CONNELL, PERSONAL REP
515 N FLAGLER DR
WEST PALM BEACH FL 33401-4321



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J.P.Morgan

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JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 1/1/16 to 1/31/16



Asset Account

J.P. Morgan Team	
Dani Cornart	Banker
Christopher Prindle	Investment Specialist
John Hawkins Jr	Client Service Team
Brian Lutter	Client Service Team
Patrick Handley	Client Service Team
Online access	www.jpmorganonline.com

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Account Summary	2
Portfolio Activity	4

Please see disclosures located at the end of this statement package for important information relating to each J.P. Morgan account(s).



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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 1/1/16 to 1/31/16

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	454,803.71	454,807.66	3.95	45.48	100%
Market Value	\$454,803.71	\$454,807.66	\$3.95	\$45.48	100%
Accruals	3.95	3.72	(0.23)		
Market Value with Accruals	\$454,807.66	\$454,811.38	\$3.72		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	454,803.71	454,803.71
Income & Distributions	3.95	3.95
Ending Market Value	\$454,807.66	\$454,807.66
Accruals	3.72	3.72
Market Value with Accruals	\$454,811.38	\$454,811.38

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	3.95	3.95
Taxable Income	\$3.95	\$3.95



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 1/1/16 to 1/31/16

Note: This is the Annual Percentage Yield (APY) which is the rate earned if balances remain on deposit for a full year with compounding, there is no change in the interest rate and all interest is left in the account.

Cash & Fixed Income Detail

	Price	Quantity	Value	Adjusted Tax Cost	Unrealized Gain/Loss	Est. Annual Income	Yield
				Original Cost		Accrued Interest	
Cash							
US DOLLAR	1.00	454,807.66	454,807.66	454,807.66		45.48	0.01% ¹
						3.72	



03440730010010052703



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 1/1/16 to 1/31/16

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	454,803.71	--
INFLOWS		
Income	3.95	3.95
Total Inflows	\$3.95	\$3.95
OUTFLOWS		
Ending Cash Balance	\$454,807.66	--

* Year to date information is calculated on a calendar year basis.
Your account's standing instructions use a HIGH COST method for relieving assets from your position

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type	Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
1/4	Interest Income		DEPOSIT SWEEP INTEREST FOR 12/01/15 - 12/31/15 @ .01% RATE ON AVG COLLECTED BALANCE OF \$462,167.37 AS OF 01/01/16		3.95	3.95



For the Period 1/1/16 to 1/31/16

For your convenience we have combined statement(s) for activity you conduct through J.P. Morgan in one package. Below are important disclosures relating to these different accounts. These statements may relate to various account types. Some of the disclosures are applicable to all of your accounts. For ease of reference the disclosures applicable to a particular type of account have been grouped together by descriptive headers.

IMPORTANT GENERAL INFORMATION APPLICABLE TO ALL OF YOUR ACCOUNT(S)

Important Information about Pricing, Valuations, Estimated Annual Income, and Estimated Yield

Market value information (including without limitation, prices, exchange rates, accrued income and bond ratings) furnished herein, some of which has been provided by pricing sources that J.P. Morgan believes to be reliable, is not guaranteed for accuracy but provided for informational purposes and is furnished for the exclusive use of the client.

The current price is the value of the financial asset share, unit or contract as priced at the close of the market on the last day of the statement period or the last available price. All values provided for structured yield deposits (for example, JPMorgan London Time Deposits) reflect the original deposit amount only. The value for Real Estate, Mineral Interests and Miscellaneous Assets may not reflect the most current value of the asset.

The values in this statement are shown in USD. If your investment currency is not USD, please be aware that the value of your return could differ positively or negatively due to exchange fluctuations from the value shown in this statement.

Important information regarding Auction Rate Securities (ARS). ARS are debt or preferred securities with an interest or dividend rate reset periodically in an auction. Although there may be daily, weekly and monthly resets, there is no guarantee that there will be liquidity. If there are not enough bids at an auction to redeem the securities available for sale, the result may be a failed auction. In the event of a failed auction, there is no assurance that a secondary market will develop or that the security will trade at par or any other price reflected on statements and online. Accordingly, investors should not rely on pricing information appearing in their statements or online with respect to ARS. When J.P. Morgan is unable to obtain a price from an internal or outside source for a particular ARS, the price column on your statement will indicate "unpriced".

Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are sourced from the various issuers of the securities or they are sourced from a third party valuation provider. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid, the value of such asset may have been provided to us by third parties who may or may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

In cases where we are unable to obtain a current market value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced". Although such securities may have value, please note that the value of a security indicated as "unpriced" will not be included in your overall current market value as reflected on the statement.

J.P. Morgan makes no representation, warranty or guarantee, express or implied, that any quoted value represents the actual terms at which securities could be bought or sold or new transactions could be entered into, or the actual terms on which existing transactions or securities could be liquidated. Such values may only be indicative.

When we are unable to obtain a current value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced".

If a partial call is made with respect to an issue of securities included in your Accounts we will allocate the call by a method we deem fair and equitable. To the extent applicable, please note the following regarding estimated annual income (EAI) and estimated yield (EY): 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. EAI and EY are estimates and the actual income and yield might be lower or higher than the estimated amounts. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.

J.P. Morgan





For the Period 1/1/16 to 1/31/16

Offshore Deposits

Non-U.S. dollar funds are held in accounts at JPMorgan Chase Bank, N.A. ("JPMCB") branches outside of the United States ("Foreign Accounts"), in addition to any funds you have elected to be held in Foreign Accounts. Deposits in Foreign Accounts are not insured by the FDIC or any other Agency of the U.S. Federal Government; are subject to cross-border risk, and do not have the benefit of any domestic preference applicable to U.S. deposits. Certain Foreign Accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F90-22.1). Funds held in certain Foreign Accounts may be eligible for protections afforded by the United Kingdom's deposit guarantee program, the Financial Services Compensation Scheme ("FSCS"). If insolvency of JPMCB should occur, eligible deposits in your account that are held at the London Branch of JPMCB may be repaid up to a specified amount by the FSCS. You can find more information about FSCS deposit protection and a list of deposits excluded from, and thus not eligible for, protection at www.jpmmorgan.com/pages/deposit-guarantee-scheme-directive.

Custody of security positions reflected on this statement

J.P. Morgan offers a wide range of accounts that are both self-directed and discretionary. In general, U.S. assets held in your Asset, Investment and Trust & Estate Accounts are held directly or indirectly through one or more J.P. Morgan custodians or sub-custodians. Securities purchased in Margin Accounts and listed option positions are typically held at JPMCC. Non-U.S. positions are held in global depositories such as Euroclear. J.P. Morgan may agree, on a limited basis, to allow assets for which it is fiduciary or custodian to be held at another financial institution at the request of the client, beneficiary or other interested party. Such assets shall be noted as ASSET HELD OTHER INST. Assets noted as ASSET HELD AT ISSUER, including but not limited to hedge funds, private equity or other alternatives, are assets held by J.P. Morgan as trustee, agent or custodian that are either not managed by J.P. Morgan or not included in the J.P. Morgan selection of approved funds. In addition, certain physical assets may be held under the custody and control of a client, beneficiary or other interested party. Such assets are noted as CLIENT HELD ASSET. Your statement may reflect positions for which J.P. Morgan does not have fiduciary or custodial responsibility, and are reflected on your statement as an accommodation to you and are held at other institutions or locations external to and without affiliation to J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets. In these cases, this statement reflects a notation of MEMO POSTED ASSET on the holding which indicates that the asset is reflected only as an accommodation and not held at a J.P. Morgan custodian or sub-custodian.

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P. Morgan Securities LLC ("JPMS") and, to the extent noted below, cleared through J.P. Morgan Clearing Corp. ("JPMCC").

Neither JPMS, nor JPMCC is a bank and are each separate legal entities from its bank or thrift affiliates.

Investment Products:	Not FDIC Insured	-No Bank Guarantee	-May Lose Value
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Fund manager disclosure information available upon request

If you have an investment account that is managed by an SEC-Registered Investment Advisor, J.P. Morgan will provide a copy of the advisor's Form ADV II or brochure upon written request. These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax advisor.

Please take the steps indicated below if you think statement(s) are incorrect or contact your J.P. Morgan team if you require additional information about a transaction on your statement(s).

IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR ASSET ACCOUNT(S) (LINKED TO JPMS)



For the Period 1/1/16 to 1/31/16

Your Asset Account consists of a bank account that custodians assets linked to a brokerage account through which securities transactions are executed. As a result, the Asset Account statement(s) reflect brokerage transactions executed through JPMS but (except for exchange listed options) held in custody at JPMCB. Securities purchased or sold through JPMS in U.S. markets (other than mutual funds) are cleared through an affiliate of JPMS, in non-U.S. markets securities are cleared through JPMS. Positions in exchange-listed options are held by JPMCC. For your convenience, however, positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).

In Case of Other Errors or Questions About Your Asset Account Statement(s)

Please review your statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P. Morgan team.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30 days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.

JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

In Case of Errors or Questions About Your Electronic Transfers.

Contact your J.P. Morgan Team at one of the telephone numbers on the front of your statements or write us at J.P. Morgan, 500 Stanton Christiana Road, 1/OPSS3, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new account(s)) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

In Case of Errors or Questions About Non-Electronic Transfers (Checks or Deposits)

Contact JPMorgan Chase Bank, N.A. ("JPMCB") Member FDIC immediately if a statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing as soon as possible after your statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

Deposit products and services are offered by JPMCB Member FDIC.

You must promptly advise your J.P. Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P. Morgan representative will consider the information currently in its files to be complete and accurate.

With reference to JPMS and JPMCC: A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.

J.P. Morgan

Disclosures Page 3 of 4





For the Period 1/1/16 to 1/31/16

You should have received (or have made available to you) separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished or have made available to you. Upon written request, JPMS will promptly supply you with the latest information.

IRA Account Withholding Notice

IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold at a rate greater than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Withdrawal Request. This form is available from your Client Service Team listed in your statement. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.

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: 06 - 29 - 1939

SSN#: 347 - 30 - 9749

Beneficiary Name 2

Address

City State Zip

Country Relationship Share %

Primary Contingent

Date of Birth:

SSN#:

Beneficiary Name 3

Address

City State Zip

Country Relationship Share %

Primary Contingent

Date of Birth:

SSN#:

Beneficiary Name 4

Address

City State Zip

Country Relationship Share %

Primary Contingent

Date of Birth:

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 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

Print Name

[Handwritten Signature]

8/17/10

SIMON BERNSTEIN



Authorized Signature of Trustee or Custodian

Date

Print Name

[Handwritten Signature: John H. Christian]

8-18-10

John G. Christian

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

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#:

3	7	1	-	3	2	-	5	2	1	1
---	---	---	---	---	---	---	---	---	---	---

SSN#:

			-			-				
--	--	--	---	--	--	---	--	--	--	--

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

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 <u>\$500,000</u>	Liquid Net Worth (inv. assets) <u>\$5,000,000</u>	Net Worth excl. prim. res. <u>\$12,000,000</u>
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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 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 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):

Are permitted in this account Are not permitted in this account

Primary source of income: Investments 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 No

If yes, name of person _____ Name of corporation _____

If yes, is the corporation traded publicly on a U. S. stock exchange? Yes 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 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)

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

Margin Account Requested?

Yes No

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

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"). The Agreement, with amendments from time to time, generally will apply to any future account, product or service that we agree upon orally, electronically or otherwise, although certain accounts, products or services may require additional documentation. This Agreement (including this application) is a security agreement** under Article 9 of the Uniform Commercial Code, as amended from time to time. I have read and consent to the terms of J.P. Morgan's Private Bank and Private Wealth Management Privacy Policy, including the manner in which my information is received and used, and that upon opening an account with J.P. Morgan's Private Bank or Private Wealth Management (together described as the "Private Client Businesses" in the Policy) my information will be used by one or more members of the Private Client Businesses' family of companies (as listed in the Policy) in order to make available to me the products and services available through the Private Client Businesses. ***

* 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

