

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: 502012CP4391XXXXNB IH

Deceased.

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**NOTICE OF FILING CORRECTIVE ACCOUNTING OF THE
PERSONAL REPRESENTATIVE OF THE ESTATE OF
SIMON L. BERNSTEIN FOR THE PERIOD SEPTEMBER 1, 2014
THROUGH OCTOBER 31, 2016**

Brian M. O'Connell, as Personal Representative of the Estate of Simon L. Bernstein, hereby gives notice of filing Corrective Accounting for the period September 1, 2014 through October 31, 2016 ("Corrective Accounting"), a true copy of which accompanies this Notice. You are required to file with the Clerk of the Court no later than thirty (30) days after the date of service of this Notice upon you, any objection to the Corrective Accounting.

I HEREBY CERTIFY that a true and correct of the foregoing was furnished via the Court's e-Portal service and via Certified Mail through the U.S. Postal Service this 28th day of December, 2016 to the parties listed on the attached Service List.

/s/ Brian M. O'Connell

BRIAN M. O'CONNELL

Florida Bar No: 308471

ASHLEY CRISPIN ACKAL

Florida Bar No: 37495

JOIELLE A. FOGLIETTA

Florida Bar No. 94238

ZACHARY M. ROTHMAN

Florida Bar No. 117924

CLARA CRABTREE CIADELLA

Florida Bar No. 106323

CIKLIN LUBITZ & O'CONNELL

515 N. Flagler Dr., 20th Floor

West Palm Beach, FL 33401

In Re: Estate of Simon L. Bernstein
File No: 502012CP4391XXXXNB IH
Notice of Filing Corrective Accounting of the
Personal Representative of the Estate of
Simon L. Bernstein for the Period
September 1, 2014 through October 31, 2016

Telephone: 561-832-5900
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secondary e-mail: probateservice@ciklinlubitz.com

In Re: Estate of Simon L. Bernstein
File No: 502012CP4391XXXXNB IH
Notice of Filing Corrective Accounting of the
Personal Representative of the Estate of
Simon L. Bernstein for the Period
September 1, 2014 through October 31, 2016

SERVICE LIST

<p>Alan B. Rose, Esq. Page, Mrachek, Fitzgerald & Rose, PA. 505 S. Flagler Dr., Suite 600 West Palm Beach, FL 33401 (561) 355-6991 arose@mrachek-law.com mchandler@mrachek-law.com</p> <p>Attorney for Ted S. Bernstein</p>	<p>Eliot Bernstein 2753 N.W. 34th St. Boca Raton, FL 33434 iviewit@iviewit.tv</p>	<p>Pamela Beth Simon 950 N. Michigan Ave., Apt. 2603 Chicago, IL 60611 psimon@stpcorp.com</p>
<p>Lisa Friedstein 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>	

**CORRECTIVE ACCOUNTING OF THE PERSONAL REPRESENTATIVE
ESTATE OF SIMON L. BERNSTEIN
For Period September 1, 2014 Through October 31, 2016**

SUMMARY

	<u>Income</u>	<u>Principal</u>	<u>Total</u>
<u>I. Starting Balance</u>			
Assets per Inventory or on Hand at Close of Last Accounting Period	\$0.00	\$1,121,323.48	\$1,121,323.48
<u>II. Receipts</u>			
Schedule A	\$1.73	\$296,577.60	\$296,579.33
<u>III. Disbursements</u>			
Schedule B	\$0.00	-\$314,812.95	-\$314,812.95
<u>IV. Distributions</u>			
Schedule C	\$0.00	\$0.00	\$0.00
<u>V. Capital Transactions & Adjustments</u>			
Schedule D - Net Gain or (Loss)	\$0.00	-\$274,563.27	-\$274,563.27
<u>VI. Assets on Hand at Close of Accounting Period</u>			
Schedule E: Other Assets and Cash	\$1.73	\$828,524.86	\$828,526.59

**CORRECTIVE ACCOUNTING OF THE PERSONAL REPRESENTATIVE
ESTATE OF SIMON L. BERNSTEIN
For Period September 1, 2014 Through October 31, 2016**

Schedule A: Receipts During Period

Date	Description	Income	Principal
<u>Interest Income</u>			
10/3/2014	Sabadell Bank #...5346	\$0.90	
10/30/2014	Sabadell Bank #...5346 Account closed	0.83	
Total Interest Income		\$1.73	\$0.00

<u>Other Receipts</u>			
10/30/2014	IRA - JP Morgan #...8004 Distribution	*	\$18,334.01
11/21/2014	IRA - JP Morgan #...8004 Distribution		30,000.00
4/30/2015	IRA - JP Morgan #...8004 Distribution		46,685.05
12/28/2015	IRA - JP Morgan #...8004 Distribution		7,665.72
12/30/2015	IRA - JP Morgan #...8004 Distribution		1,791.79
10/13/2016	IRA - JP Morgan #...8004 Distribution		179,644.03
10/13/2016	Mrachek Fitzgerald etal Shirley Trust proceeds		12,457.00
Total-Other Receipts		\$0.00	\$296,577.60

* Per prior accounting, the \$18,334.01 deposit on 10/30/2014 was the balance of the IRA required minimum distribution for 2013.

Total Receipts	\$1.73	\$296,577.60
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**CORRECTIVE ACCOUNTING OF THE PERSONAL REPRESENTATIVE
ESTATE OF SIMON L. BERNSTEIN
For Period September 1, 2014 Through October 31, 2016**

Schedule B: Disbursements During Period

Date	Description	Income	Principal
<u>Administrative Expenses</u>			
6/8/2015	White Lion Moving Systems of Fl Move contents of 7020 Lions Head Ln. Boca Raton, FL 33496		\$11,886.60
7/30/2015	White Lion Moving Systems of Fl Storage		840.00
8/4/2015	White Lion Moving Systems of Fl Storage		840.00
12/18/2015	White Lion Moving Systems of Fl Storage		2,520.00
1/29/2016	White Lion Moving Systems of Fl Storage		1,680.00
3/21/2016	White Lion Moving Systems of Fl Storage		1,680.00
5/4/2016	United Storage Solutions, Inc. Storage		1,680.00
6/2/2016	United Storage Solutions, Inc. Storage		840.00
6/29/2016	United Storage Solutions, Inc. Storage		840.00
7/27/2016	United Storage Solutions, Inc. Storage		840.00
8/1/2016	United Storage Solutions, Inc. Storage		840.00
9/7/2016	United Storage Solutions, Inc. Storage		840.00
9/27/2016	United Storage Solutions, Inc. Storage		840.00
Total Administrative expenses		\$0.00	\$26,166.60
<u>Professional fees</u>			
Note A:	Matwiczky & Brown LLP Legal fees & costs		\$14,022.84
Note B:	Matwiczky & Brown LLP Legal fees & costs		16,781.46
Note C:	Matwiczky & Brown LLP Legal fees & costs		7,765.53
Note D:	Ciklin Lubitz & O'Connell Legal fees & costs		16,128.48
Note E:	Ciklin Lubitz & O'Connell Legal fees & costs		12,414.77
Note F:	Hall & Hall Appraisers, Inc. Appraisal		3,843.75
6/4/2015	Mrachek Fitzgerald Rose Appraisal reimburse		-3,843.75
Note G:	Provident Jewelers Appraisal		1,562.50
Note H:	Ciklin Lubitz & O'Connell Legal fees & costs		17,990.82
Note I:	Ciklin Lubitz & O'Connell Legal fees & costs		18,692.74
Note J:	Ciklin Lubitz & O'Connell Legal fees & costs		3,583.85
Note K:	Ciklin Lubitz & O'Connell Legal fees & costs		39,866.74
Note K:	Ciklin Lubitz & O'Connell Legal fees & costs		9,589.93
Note K:	Ciklin Lubitz & O'Connell Legal fees & costs		28,113.65
Note K:	Ciklin Lubitz & O'Connell Legal fees & costs		23,706.18
Note K:	Ciklin Lubitz & O'Connell Legal fees & costs		15,354.79
Note K:	Ciklin Lubitz & O'Connell Legal fees & costs		21,702.76
Note K:	Ciklin Lubitz & O'Connell Legal fees & costs		10,780.57

**CORRECTIVE ACCOUNTING OF THE PERSONAL REPRESENTATIVE
ESTATE OF SIMON L. BERNSTEIN
For Period September 1, 2014 Through October 31, 2016**

Schedule B: Disbursements During Period

Date	Description	Income	Principal
Note K:	Ciklin Lubitz & O'Connell	Legal fees & costs	13,649.97
Note K:	Ciklin Lubitz & O'Connell	Legal fees & costs	6,858.74
Note K:	Ciklin Lubitz & O'Connell	Legal fees & costs	10,020.70
Total Professional fees		\$0.00	\$288,587.02
<u>Taxes</u>			
7/7/2016	United States Treasury	2015 Form 1041	\$59.33
Total Taxes		\$0.00	\$59.33
Note A:	Court Order (Colin) 9-18-2014		
Note B:	Court Order (Colin) 9-18-2014		
Note C:	Court Order (Colin) 9-18-2014		
Note D:	Court Order (Colin) 10-06-2014		
Note E:	Court Order (Colin) 12-19-2014		
Note F:	Court Order (Colin) 03-30-2015		
Note G:	Court Order (Phillips) 03-03-2016		
Note H:	Court Order (Phillips) 03-07-2016		
Note I:	Court Order (Phillips) 03-07-2016		
Note J:	Court Order (Phillips) 03-07-2016		
Note K:	Court Order (Phillips) 09-02-2016		
Total Disbursements		\$0.00	\$314,812.95

**CORRECTIVE ACCOUNTING OF THE PERSONAL REPRESENTATIVE
ESTATE OF SIMON L. BERNSTEIN
For Period September 1, 2014 Through October 31, 2016**

Schedule D: Capital Transactions and Adjustments

Date	Brief Description of Transaction	Proceeds	Carrying Value	Net Gain	Net Loss
<u>Property Sales</u>					
1/28/2016	The Closing Agent LLC (sale of Chandeliers)	\$1,325.00	\$1,325.00	\$0.00	
Total Property Sales				\$0.00	\$0.00

Transfers & Adjustments to Carrying Values:

10/29/2014	Transfer JP Morgan # 5220	To CL&O Trust #52860	\$25,000.00	\$25,000.00	
10/30/2014	Transfer Sabadell #...5346	To CL&O Trust #52860	\$11,735.84	\$11,735.84	
10/30/2014	IRA - JP Morgan #...8004	Distribution			18,334.01
10/31/2014	IRA - JP Morgan #...8004	Interest	4.50		
11/21/2014	IRA - JP Morgan #...8004	Distribution			30,000.00
11/30/2014	IRA - JP Morgan #...8004	Interest	4.65		
12/31/2014	IRA - JP Morgan #...8004	Interest	4.40		
1/31/2015	IRA - JP Morgan #...8004	Interest	4.34		
2/28/2015	IRA - JP Morgan #...8004	Interest	4.34		
3/31/2015	IRA - JP Morgan #...8004	Interest	3.92		
4/30/2015	IRA - JP Morgan #...8004	Interest	4.34		
4/30/2015	IRA - JP Morgan #...8004	Distribution			46,685.05
5/31/2015	IRA - JP Morgan #...8004	Interest	4.19		
6/30/2015	IRA - JP Morgan #...8004	Interest	4.03		
7/31/2015	IRA - JP Morgan #...8004	Interest	3.90		
8/31/2015	IRA - JP Morgan #...8004	Interest	4.03		
9/30/2015	IRA - JP Morgan #...8004	Interest	4.03		
10/30/2015	IRA - JP Morgan #...8004	Interest	3.90		
11/30/2015	IRA - JP Morgan #...8004	Interest	4.03		
12/28/2015	IRA - JP Morgan #...8004	Distribution			7,665.72
12/30/2015	IRA - JP Morgan #...8004	Interest	3.90		
12/30/2015	IRA - JP Morgan #...8004	Distribution			1,791.79
1/31/2016	IRA - JP Morgan #...8004	Interest	3.95		
2/29/2016	IRA - JP Morgan #...8004	Interest	3.72		
3/31/2016	IRA - JP Morgan #...8004	Interest	3.48		
4/30/2016	IRA - JP Morgan #...8004	Interest	3.72		
5/30/2016	IRA - JP Morgan #...8004	Interest	3.60		
6/30/2016	IRA - JP Morgan #...8004	Interest	3.72		
7/31/2016	IRA - JP Morgan #...8004	Interest	3.60		

**CORRECTIVE ACCOUNTING OF THE PERSONAL REPRESENTATIVE
ESTATE OF SIMON L. BERNSTEIN
For Period September 1, 2014 Through October 31, 2016**

Schedule D: Capital Transactions and Adjustments

Date	Brief Description of Transaction	Proceeds	Carrying Value	Net Gain	Net Loss
8/31/2016	IRA - JP Morgan #...8004	Interest		3.72	
9/30/2016	IRA - JP Morgan #...8004	Interest		3.72	
10/13/2016	IRA - JP Morgan #...8004	Distribution			179,644.03
10/31/2016	IRA - JP Morgan #...8004	Interest		3.60	
8/31/2015	Curator adjustment to carrying value of Tangible Personal Property based on Appraisal By Hall & Hall Appraisers on April 21, 2015				7,512.00
1/15/2016	Curator adjustment to carrying value of Jewelry based on Appraisal by Provident Jewelers on January 15, 2016			16,970.00	
Total Transfers & Adjustments to Carrying Values				\$53,805.17	\$328,368.44

**CORRECTIVE ACCOUNTING OF THE PERSONAL REPRESENTATIVE
ESTATE OF SIMON L. BERNSTEIN
For Period September 1, 2014 Through October 31, 2016**

Schedule D: Capital Transactions and Adjustments

Date	Brief Description of Transaction	Proceeds	Carrying Value	Net Gain	Net Loss
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Net Gain (Loss)

-\$274,563.27

**CORRECTIVE ACCOUNTING OF THE PERSONAL REPRESENTATIVE
ESTATE OF SIMON L. BERNSTEIN
For Period September 1, 2014 Through October 31, 2016**

Schedule E: Assets on Hand at Close of Accounting Period

		Estimated Current Value	Carrying Value
Assets Other Than Cash:			
Note 1	Simon Bernstein IRA - JP Morgan #8004	\$275,196.51	\$275,196.51
Note 2	Furniture & Fixtures Value based on Appraisal dated April 21, 2015	\$42,298.00	\$42,298.00
Note 3	Jewelry Value based on Appraisal dated May 14, 2013	\$80,175.00	\$80,175.00
Note 4	Promissory Note & Second Mortgage Dated July 1, 2008 (not including interest) from Bernstein Family Realty, LLC	\$365,000.00	\$365,000.00
Note 8	Reimbursements owed to Estate by Bernstein Family Realty, LLC (per prior accounting)	\$25,500.00	\$25,500.00
Note 9	Reimbursements owed to Estate by Simon Bernstein Insurance Trust (per prior accounting)	\$20,000.00	\$20,000.00
Note 10	Life Insurance Proceeds Unknown Value (Litigation pending)	\$0.00	\$0.00
Note 11	LIC Holdings, Inc. (unknown value)	\$0.00	\$0.00
Other Assets Total		\$808,169.51	\$808,169.51
Cash:			
Note 5	JP Morgan Checking #5220	\$531.59	\$531.59
Note 6	Ciklin Lubitz & O'Connell Trust Account	\$19,825.49	\$19,825.49
Note 7	Sabadell Bank Checking #5346	\$0.00	\$0.00
Cash - Totals		\$20,357.08	\$20,357.08
Total Assets on Hand at End of Accounting Period			<u>\$828,526.59</u>

**CORRECTIVE ACCOUNTING OF THE PERSONAL REPRESENTATIVE
ESTATE OF SIMON L. BERNSTEIN
For Period September 1, 2014 Through October 31, 2016**

Notes to Schedule E:

- Note 1 Copies of JP Morgan IRA Account Summary statements for the accounting period are attached.
- Note 2 Copy of Hall & Hall Appraisals, Inc. appraisal dated 4-21-2015 is attached.
- Note 3 Copy of Provident Jewelry Appraisal dated 1-15-2016 is attached.
- Note 4 Copy of Promissory Note and Second Mortgage are attached.
- Note 5 Copies of JP Morgan checking #5220 Account Summary statements for the accounting period are attached.
- Note 6 CL&O Trust Ledger History statement is attached.
- Note 7 Copies of JP Morgan checking account #5346 are attached.
- Note 8 Balance forward from prior accounting. Validity of amount for carrying value pending Court determination.
- Note 9 Balance forward from prior accounting. Validity of amount for carrying value pending Court determination.
- Note 10 Possible contingent asset subject to ongoing Litigation in the case styled *Simon Bernstein Irrevocable Trust DTD 6/21/95, Case No 13cv3643, filed in the United States District Court for the Northern District of Illinois, Eastern Division*
- Note 11 The Curator is seeking additional information from the entity representatives in order to determine a valid amount for carrying value.

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

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

PROBATE DIVISION "IH"
CASE NO: 502012-CP-004391 XXXXNB

CORRECTIVE ACCOUNTING OF THE PERSONAL REPRESENTATIVE
From: September 1, 2014 Through: October 31, 2016


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 attorney for the Personal Representative, the names and addresses of whom are set forth below.

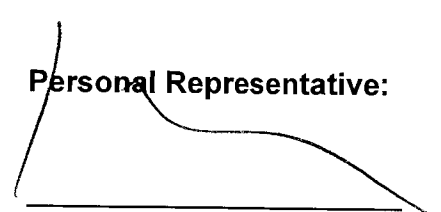
Under penalties of perjury, the undersigned Personal Representative declares that I have read and examined this accounting and that the facts and figures set forth in the Summary and the attached Schedules are true, to the best of my knowledge and belief, and that it is a complete report of all cash and property transactions and of all receipts and disbursements by me as personal representative of the Estate of SIMON L. BERNSTEIN, deceased, from September 1, 2014 through October 31, 2016.

Signed on December 22, 2016

Attorney for Personal Representative:


Ashley Crispin Ackal
Florida Bar #37495
CIKLIN LUBITZ & O'CONNELL
515 N. Flagler Dr., 20th Floor
West Palm Beach, FL 33401
Telephone: 561-832-5900
Facsimile: 561-833-4209
Primary email: service@ciklinlubitz.com
Secondary email: probateservice@ciklinlubitz.com

Personal Representative:


Brian M. O'Connell, Esq.

NOTE

1



JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 10/1/16 to 10/31/16

Asset Account

J.P. Morgan Team		
Alex Goone	Investment Specialist	305/579-9442
John Hawkins Jr	Client Service Team	800/576-0938
Brian Lutter	Client Service Team	
Patrick Handley	Client Service Team	
Online access	www.jpmorganonline.com	

Table of Contents	Page
Account Summary	2
Portfolio Activity	4

Client News

If you wish to gift securities this year, please notify your Client Service representative before December 1, 2016, in order to allow time for processing before the year-end tax filing deadline. Please be reminded that in April 2016 we made changes to the way we handle the transfer of gifted securities. As such, we will need to receive from you full delivery instructions for the securities as well as confirmation that the recipient is able to receive the securities you intend to gift. We are unable to transfer gifted securities out of your account(s) prior to receiving delivery instructions from the recipient. If a recipient is unable to receive the securities or is unable to provide full delivery instructions for the securities, you may provide a gift of cash or establish a Donor-Advised Fund.

As of September month-end, we have not received a required minimum distribution request for your Individual Retirement 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).



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
 For the Period 10/1/16 to 10/31/16

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	454,836.94	275,196.51	(179,640.43)	27.51	100%
Market Value	\$454,836.94	\$275,196.51	(\$179,640.43)	\$27.51	100%
Accruals	3.60	2.77	(0.83)		
Market Value with Accruals	\$454,840.54	\$275,199.28	(\$179,641.26)		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	454,836.94	454,803.71
Withdrawals & Fees	(179,644.03)	(179,644.03)
Net Contributions/Withdrawals	(\$179,644.03)	(\$179,644.03)
Income & Distributions	3.60	36.83
Ending Market Value	\$275,196.51	\$275,196.51
Accruals	2.77	2.77
Market Value with Accruals	\$275,199.28	\$275,199.28

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	3.60	36.83
Taxable Income	\$3.60	\$36.83



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 10/1/16 to 10/31/16

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	275,196.51	275,196.51	275,196.51		27.51 2.77	0.01 % ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 10/1/16 to 10/31/16

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	454,836.94	--
INFLOWS		
Income	3.60	36.83
Total Inflows	\$3.60	\$36.83
OUTFLOWS **		
Withdrawals	(179,644.03)	(179,644.03)
Total Outflows	(\$179,644.03)	(\$179,644.03)
Ending Cash Balance	\$275,196.51	--

* 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 10/1/16 to 10/31/16

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
10/3	Interest Income	DEPOSIT SWEEP INTEREST FOR 09/01/16 - 09/30/16 @ .01% RATE ON AVG COLLECTED BALANCE OF \$454,836.94 AS OF 10/01/16			3.60

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Withdrawals					
10/13	Distribution	TRANSFERRED BY WIRE TO CITIBANK, N.A. FAO CIKLIN LUBITZ ET AL. TRUST ACC AS REQUESTED			(179,644.03)



JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 9/1/16 to 9/30/16

Asset Account

J.P. Morgan Team

Alex Goone	Investment Specialist	305/579-9442
John Hawkins Jr	Client Service Team	800/576-0938
Brian Lutter	Client Service Team	
Patrick Handley	Client Service Team	
Online access	www.jpmorganonline.com	

Table of Contents

	Page
Account Summary	3
Portfolio Activity	5

Client News

On or about October 1, 2016, J.P. Morgan Clearing Corporation ("JPMCC"), J.P. Morgan Private Bank's clearing and custody broker/dealer, merged into J.P. Morgan Securities LLC ("JPMS"). JPMS has assumed all responsibilities previously performed by JPMCC. References to JPMCC or "Clearing Broker" were replaced with references to JPMS in J.P. Morgan Private Bank documentation.

Communications in your June month-end statement and this statement provide additional details. Please contact your J.P. Morgan representative with questions.

JPMS and JPMCC Net Capital Requirements

As of June 30, 2016, JPMS's net capital of \$13.6 billion exceeded the minimum regulatory net capital requirement of \$2.6 billion by \$11.0 billion. JPMCC's net capital of \$7.2 billion was approximately 9.3% of aggregate debit items and exceeded the minimum regulatory net capital requirement of \$1.6 billion by \$5.6 billion.

Complete copies of each unaudited Statement of Financial Condition may be viewed, at no cost, by accessing

<http://investor.shareholder.com/jpmorganchase/financial-condition.cfm>, or you may call 1.866.576.1300 for hard copies.

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 9/1/16 to 9/30/16

Client News

If you wish to gift securities this year, please notify your Client Service representative before December 1, 2016, in order to allow time for processing before the year-end tax filing deadline. Please be reminded that in April 2016 we made changes to the way we handle the transfer of gifted securities. As such, we will need to receive from you full delivery instructions for the securities as well as confirmation that the recipient is able to receive the securities you intend to gift. We are unable to transfer gifted securities out of your account(s) prior to receiving delivery instructions from the recipient. If a recipient is unable to receive the securities or is unable to provide full delivery instructions for the securities, you may provide a gift of cash or establish a Donor-Advised Fund.



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 9/1/16 to 9/30/16

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	454,833.22	454,836.94	3.72	45.48	100%
Market Value	\$454,833.22	\$454,836.94	\$3.72	\$45.48	100%
Accruals	3.72	3.60	(0.12)		
Market Value with Accruals	\$454,836.94	\$454,840.54	\$3.60		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	454,833.22	454,803.71
Income & Distributions	3.72	33.23
Ending Market Value	\$454,836.94	\$454,836.94
Accruals	3.60	3.60
Market Value with Accruals	\$454,840.54	\$454,840.54

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	3.72	33.23
Taxable Income	\$3.72	\$33.23





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 9/1/16 to 9/30/16

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	454,836.94	454,836.94	454,836.94		45.48 3.60	0.01% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 9/1/16 to 9/30/16

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	454,833.22	--
INFLOWS		
Income	3.72	33.23
Total Inflows	\$3.72	\$33.23
Ending Cash Balance	\$454,836.94	--

* 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					
9/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 08/01/16 - 08/31/16 @ .01% RATE ON AVG COLLECTED BALANCE OF \$454,833.22 AS OF 09/01/16			3.72

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 8/1/16 to 8/31/16

Asset Account

J.P. Morgan Team

Alex Goone	Investment Specialist	305/579-9442
John Hawkins Jr	Client Service Team	800/576-0938
Brian Lutter	Client Service Team	
Patrick Handley	Client Service Team	
Online access	www.jpmorganonline.com	

Table of Contents

	Page
Account Summary	2
Portfolio Activity	4

Client News

This communication is to remind you that on or about October 1, 2016, J.P. Morgan Clearing Corporation ("JPMCC"), which serves as our clearing and custody broker/dealer, will merge into J.P. Morgan Securities LLC ("JPMS").

Upon completion of the merger, JPMS will assume all responsibilities currently performed by JPMCC. Any references to JPMCC or "Clearing Broker" on account documents, confirmations and disclosures will be replaced with references to JPMS.

Please refer to the communication that was included in your June month-end statement for more details regarding the merger of JPMCC and JPMS.

If you have any questions, please contact your J.P. Morgan representative.

Updated Fee Schedule for U.S. Brokerage Accounts
Enclosed with this statement is an updated fee schedule for U.S. brokerage accounts, which provides an overview of the fees for available products and services.

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 8/1/16 to 8/31/16

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	454,829.50	454,833.22	3.72	45.48	100%
Market Value	\$454,829.50	\$454,833.22	\$3.72	\$45.48	100%
Accruals	3.72	3.72	0.00		
Market Value with Accruals	\$454,833.22	\$454,836.94	\$3.72		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	454,829.50	454,803.71
Income & Distributions	3.72	29.51
Ending Market Value	\$454,833.22	\$454,833.22
Accruals	3.72	3.72
Market Value with Accruals	\$454,836.94	\$454,836.94

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	3.72	29.51
Taxable Income	\$3.72	\$29.51



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 8/1/16 to 8/31/16

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	454,833.22	454,833.22	454,833.22		45.48 3.72	0.01% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 8/1/16 to 8/31/16

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	454,829.50	--
INFLOWS		
Income	3.72	29.51
Total Inflows	\$3.72	\$29.51
Ending Cash Balance	\$454,833.22	--

* 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

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 07/01/16 - 07/31/16 @ .01% RATE ON AVG COLLECTED BALANCE OF \$454,829.50 AS OF 08/01/16			3.72



For the Period 8/1/16 to 8/31/16

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.



JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 7/1/16 to 7/31/16

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	

Table of Contents

	Page
Account Summary	2
Portfolio Activity	4

Client News

This communication is to remind you that on or about October 1, 2016, J.P. Morgan Clearing Corporation ("JPMCC"), which serves as our clearing and custody broker/dealer, will merge into J.P. Morgan Securities LLC ("JPMS").

Upon completion of the merger, JPMS will assume all responsibilities currently performed by JPMCC. Any references to JPMCC or "Clearing Broker" on account documents, confirmations and disclosures will be replaced with references to JPMS.

Please refer to the communication that was included in your June month-end statement for more details regarding the merger of JPMCC and JPMS.

If you have any questions, please contact your J.P. Morgan representative.

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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J.P.Morgan

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Page 1 of 4



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 7/1/16 to 7/31/16

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	454,825.90	454,829.50	3.60	45.48	100%
Market Value	\$454,825.90	\$454,829.50	\$3.60	\$45.48	100%
Accruals	3.60	3.72	0.12		
Market Value with Accruals	\$454,829.50	\$454,833.22	\$3.72		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	454,825.90	454,803.71
Income & Distributions	3.60	25.79
Ending Market Value	\$454,829.50	\$454,829.50
Accruals	3.72	3.72
Market Value with Accruals	\$454,833.22	\$454,833.22

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	3.60	25.79
Taxable Income	\$3.60	\$25.79



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 7/1/16 to 7/31/16

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	454,829.50	454,829.50	454,829.50		45.48 3.72	0.01% ¹



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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 7/1/16 to 7/31/16

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	454,825.90	--
INFLOWS		
Income	3.60	25.79
Total Inflows	\$3.60	\$25.79
Ending Cash Balance	\$454,829.50	--

* 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					
7/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 06/01/16 - 06/30/16 @ .01% RATE ON AVG COLLECTED BALANCE OF \$454,825.90 AS OF 07/01/16			3.60



JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 6/1/16 to 6/30/16

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	

Table of Contents

	Page
Account Summary	2
Portfolio Activity	4

Client News

On or about October 1, 2016, J.P. Morgan Clearing Corporation ("JPMCC"), which serves as our clearing and custody broker/dealer, will merge into J.P. Morgan Securities LLC ("JPMS").

Upon completion of the merger, JPMS will assume all responsibilities currently performed by JPMCC. Any references to JPMCC or "Clearing Broker" on account documents, confirmations and disclosures will be replaced with references to JPMS.

Please refer to the communication included in this statement for more details regarding the merger of JPMCC and JPMS.

If you have any questions about this matter, please contact your J.P. Morgan representative.

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 6/1/16 to 6/30/16

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change in Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	454,822.18	454,825.90	3.72	45.48	100%
Market Value	\$454,822.18	\$454,825.90	\$3.72	\$45.48	100%
Accruals	3.72	3.60	(0.12)		
Market Value with Accruals	\$454,825.90	\$454,829.50	\$3.60		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	454,822.18	454,803.71
Income & Distributions	3.72	22.19
Ending Market Value	\$454,825.90	\$454,825.90
Accruals	3.60	3.60
Market Value with Accruals	\$454,829.50	\$454,829.50

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	3.72	22.19
Taxable Income	\$3.72	\$22.19



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 6/1/16 to 6/30/16

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	454,825.90	454,825.90	454,825.90		45.48 3.60	0.01% ¹





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 6/1/16 to 6/30/16

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	454,822.18	--
INFLOWS		
Income	3.72	22.19
Total Inflows	\$3.72	\$22.19
Ending Cash Balance	\$454,825.90	--

* 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					
6/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 05/01/16 - 05/31/16 @ .01% RATE ON AVG COLLECTED BALANCE OF \$454,822.18 AS OF 06/01/16			3.72



JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 5/1/16 to 5/31/16

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	

Table of Contents	Page
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 5/1/16 to 5/31/16

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	454,818.58	454,822.18	3.60	45.48	100%
Market Value	\$454,818.58	\$454,822.18	\$3.60	\$45.48	100%
Accruals	3.60	3.72	0.12		
Market Value with Accruals	\$454,822.18	\$454,825.90	\$3.72		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	454,818.58	454,803.71
Income & Distributions	3.60	18.47
Ending Market Value	\$454,822.18	\$454,822.18
Accruals	3.72	3.72
Market Value with Accruals	\$454,825.90	\$454,825.90

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	3.60	18.47
Taxable Income	\$3.60	\$18.47



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 5/1/16 to 5/31/16

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	454,822.18	454,822.18	454,822.18		45.48 3.72	0.01% ¹



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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
 For the Period 5/1/16 to 5/31/16

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	454,818.58	--
INFLOWS		
Income	3.60	18.47
Total Inflows	\$3.60	\$18.47
Ending Cash Balance	\$454,822.18	--

* 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					
5/2	Interest Income	DEPOSIT SWEEP INTEREST FOR 04/01/16 - 04/30/16 @ .01% RATE ON AVG COLLECTED BALANCE OF \$454,818.58 AS OF 05/01/16			3.60



JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 4/1/16 to 4/30/16

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	

Table of Contents	Page
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 4/1/16 to 4/30/16

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	454,814.86	454,818.58	3.72	45.48	100%
Market Value	\$454,814.86	\$454,818.58	\$3.72	\$45.48	100%
Accruals	3.72	3.60	(0.12)		
Market Value with Accruals	\$454,818.58	\$454,822.18	\$3.60		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	454,814.86	454,803.71
Income & Distributions	3.72	14.87
Ending Market Value	\$454,818.58	\$454,818.58
Accruals	3.60	3.60
Market Value with Accruals	\$454,822.18	\$454,822.18

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	3.72	14.87
Taxable Income	\$3.72	\$14.87



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 4/1/16 to 4/30/16

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	454,818.58	454,818.58	454,818.58		45.48 3.60	0.01% ¹



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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 4/1/16 to 4/30/16

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	454,814.86	--
INFLOWS		
Income	3.72	14.87
Total Inflows	\$3.72	\$14.87
Ending Cash Balance	\$454,818.58	--

* 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					
4/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 03/01/16 - 03/31/16 @ .01% RATE ON AVG COLLECTED BALANCE OF \$454,814.86 AS OF 04/01/16			3.72



JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 3/1/16 to 3/31/16

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	

Table of Contents

	Page
Account Summary	2
Portfolio Activity	4

Client News

J.P. Morgan Securities LLC's (JPMS) and J.P. Morgan Clearing Corp.'s (JPMCC) Net Capital and Net Capital Requirements

At December 31, 2015, JPMS's net capital of \$14.2 billion exceeded the minimum regulatory net capital requirement of \$2.3 billion by \$11.9 billion. JPMCC's net capital of \$7.7 billion was approximately 10.0% of aggregate debit items and exceeded the minimum regulatory net capital requirement of \$1.5 billion by \$6.2 billion.

Complete copies of JPMS'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).



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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 3/1/16 to 3/31/16

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	454,811.38	454,814.86	3.48	45.48	100%
Market Value	\$454,811.38	\$454,814.86	\$3.48	\$45.48	100%
Accruals	3.48	3.72	0.24		
Market Value with Accruals	\$454,814.86	\$454,818.58	\$3.72		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	454,811.38	454,803.71
Income & Distributions	3.48	11.15
Ending Market Value	\$454,814.86	\$454,814.86
Accruals	3.72	3.72
Market Value with Accruals	\$454,818.58	\$454,818.58

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	3.48	11.15
Taxable Income	\$3.48	\$11.15



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 3/1/16 to 3/31/16

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	454,814.86	454,814.86	454,814.86		45.48 3.72	0.01% ¹



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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 3/1/16 to 3/31/16

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	454,811.38	--
INFLOWS		
Income	3.48	11.15
Total Inflows	\$3.48	\$11.15
Ending Cash Balance	\$454,814.86	--

* 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					
3/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 02/01/16 - 02/29/16 @ .01% RATE ON AVG COLLECTED BALANCE OF \$454,811.38 AS OF 03/01/16			3.48



JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 2/1/16 to 2/29/16

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	

Table of Contents	Page
Account Summary	2
Portfolio Activity	4

Client News

Deposit sweep balances to be held at JPMorgan Chase Bank, N.A.

On or around March 31, 2016, in accordance with the Combined Terms and Conditions governing your account(s), uninvested cash balances and new cash deposits will be swept on a daily basis to JPMorgan Chase Bank, N.A. At the same time, we will discontinue sweeping any such uninvested cash balances or new cash deposits to Chase Bank USA, N.A.

If you have any questions, please contact your J.P. Morgan team.

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 2/1/16 to 2/29/16

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	454,807.66	454,811.38	3.72	45.48	100%
Market Value	\$454,807.66	\$454,811.38	\$3.72	\$45.48	100%
Accruals	3.72	3.48	(0.24)		
Market Value with Accruals	\$454,811.38	\$454,814.86	\$3.48		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	454,807.66	454,803.71
Income & Distributions	3.72	7.67
Ending Market Value	\$454,811.38	\$454,811.38
Accruals	3.48	3.48
Market Value with Accruals	\$454,814.86	\$454,814.86

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	3.72	7.67
Taxable Income	\$3.72	\$7.67



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 2/1/16 to 2/29/16

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	454,811.38	454,811.38	454,811.38		45.48 3.48	0.01% ¹



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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 2/1/16 to 2/29/16

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	454,807.66	--
INFLOWS		
Income	3.72	7.67
Total Inflows	\$3.72	\$7.67
Ending Cash Balance	\$454,811.38	--

* 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					
2/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 01/01/16 - 01/31/16 @ .01% RATE ON AVG. COLLECTED BALANCE OF \$454,807.66 AS OF 02/01/16			3.72

J.P. Morgan

Page 4 of 4



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 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	
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Online access	www.jpmorganonline.com	

Table of Contents

Page

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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Page 1 of 4



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: 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	454,807.66	454,807.66	454,807.66		45.48 3.72	0.01% ¹



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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
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
Income					
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



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	

Table of Contents

	Page
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 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	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Income Accrued Interest	Yield
Cash							
US DOLLAR	1.00	454,803.71	454,803.71	454,803.71		45.48 3.95	0.01% ¹



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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
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)



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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

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.



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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.



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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	

Table of Contents

	Page
Account Summary	2
Portfolio Activity	4

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).



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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 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	
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Online access	www.jpmorganonline.com	

Table of Contents

	Page
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 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> <u>Original Cost</u>	Unrealized Gain/Loss	<u>Est. Annual Income</u> <u>Accrued Interest</u>	Yield
Cash							
US DOLLAR	1.00	454,803.71	454,803.71	454,803.71		45.48 3.95	0.01% ¹



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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)



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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

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 compiling 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.



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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.



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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	510,997.32
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

J.P.Morgan



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	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Income 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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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	

Table of Contents

	Page
Account Summary	2
Portfolio Activity	4

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.

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 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	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Income 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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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	

Table of Contents

	Page
Account Summary	2
Portfolio Activity	4

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	510,397.32
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



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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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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	

Table of Contents

	Page
Account Summary	2
Portfolio Activity	4

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).



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J.P.Morgan

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Page 1 of 5



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	510,897.32
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	<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	464,245.36	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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JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 7/1/15 to 7/31/15

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	

Table of Contents	Page
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 7/1/15 to 7/31/15

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	464,237.43	464,241.33	3.90	46.42	100%
Market Value	\$464,237.43	\$464,241.33	\$3.90	\$46.42	100%
Accruals	3.90	4.03	0.13		
Market Value with Accruals	\$464,241.33	\$464,245.36	\$4.03		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	464,237.43	510,897.32
Withdrawals & Fees		(46,685.05)
Net Contributions/Withdrawals	\$0.00	(\$46,685.05)
Income & Distributions	3.90	29.06
Ending Market Value	\$464,241.33	\$464,241.33
Accruals	4.03	4.03
Market Value with Accruals	\$464,245.36	\$464,245.36

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	3.90	29.06
Taxable Income	\$3.90	\$29.06



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 7/1/15 to 7/31/15

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> <u>Original Cost</u>	Unrealized Gain/Loss	<u>Est. Annual Income</u> <u>Accrued Interest</u>	Yield
Cash							
US DOLLAR	1.00	464,241.33	464,241.33	464,241.33		46.42 4.03	0.01% ¹



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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 7/1/15 to 7/31/15

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	464,237.43	--
INFLOWS		
Income	3.90	29.06
Total Inflows	\$3.90	\$29.06
OUTFLOWS **		
Withdrawals		(46,685.05)
Total Outflows	\$0.00	(\$46,685.05)
Ending Cash Balance	\$464,241.33	--

* 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 7/1/15 to 7/31/15

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
7/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 06/01/15 - 06/30/15 @ .01% RATE ON AVG COLLECTED BALANCE OF \$464,237.43 AS OF 07/01/15			3.90



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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	

Table of Contents

	Page
Account Summary	2
Portfolio Activity	4

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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18440730120010055503



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



18340738880121170504
18440730120010055504



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	

Table of Contents

Page

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).

J.P.Morgan

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Page 1 of 5



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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



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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

J.P.Morgan

Page 5 of 5



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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 4/1/15 to 4/30/15

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	

Table of Contents

	Page
Account Summary	2
Portfolio Activity	4

Client News

Important information regarding the International General Terms for Accounts and Services Account Agreements

The following statement changes have been made to the section titled "Morgan International Deposit Account (MIDA)":

If you have the MIDA as your automatic sweep option, excess balances in your account are swept into an overnight time deposit at JPMorgan Chase Bank's (JPMCB) London branch, unless you are notified that such deposit will be with another branch office of JPMCB or with a Morgan Affiliate. The MIDA is payable solely at the JPMCB, London, England branch.

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 4/1/15 to 4/30/15

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	510,909.92	464,229.21	(46,680.71)	46.42	100%
Market Value	\$510,909.92	\$464,229.21	(\$46,680.71)	\$46.42	100%
Accruals	4.34	4.19	(0.15)		
Market Value with Accruals	\$510,914.26	\$464,233.40	(\$46,680.86)		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	510,909.92	510,897.32
Withdrawals & Fees	(46,685.05)	(46,685.05)
Net Contributions/Withdrawals	(\$46,685.05)	(\$46,685.05)
Income & Distributions	4.34	16.94
Ending Market Value	\$464,229.21	\$464,229.21
Accruals	4.19	4.19
Market Value with Accruals	\$464,233.40	\$464,233.40

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	4.34	16.94
Taxable Income	\$4.34	\$16.94



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 4/1/15 to 4/30/15

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	464,229.21	464,229.21	464,229.21		46.42 4.19	0.01% ¹



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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 4/1/15 to 4/30/15

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	510,909.92	--
INFLOWS		
Income	4.34	16.94
Total Inflows	\$4.34	\$16.94
OUTFLOWS **		
Withdrawals	(46,685.05)	(46,685.05)
Total Outflows	(\$46,685.05)	(\$46,685.05)
Ending Cash Balance	\$464,229.21	--

* 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 4/1/15 to 4/30/15

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
4/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 03/01/15 - 03/31/15 @ .01% RATE ON AVG COLLECTED BALANCE OF \$510,909.92 AS OF 04/01/15			4.34
Withdrawals					
4/30	Distribution	TRANSFERRED BY WIRE TO CITIBANK, N.A. FAO CIKLIN LUBITZ ET AL. TRUST ACC AS REQUESTED			(46,685.05)



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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	

Table of Contents	Page
Account Summary	2
Portfolio Activity	4

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).



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J.P.Morgan

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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



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	

Table of Contents

Page

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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J.P.Morgan

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Page 1 of 4



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	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



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	

Table of Contents	Page
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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J.P.Morgan

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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



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	

Table of Contents	Page
Account Summary	2
Portfolio Activity	5

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 12/1/14 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> Original Cost	Unrealized Gain/Loss	<u>Est. Annual Income</u> Accrued Interest	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	--

* 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 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

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	

Table of Contents

Page

Account Summary	2
Portfolio Activity	5

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)



JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 10/1/14 to 10/31/14

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	

Table of Contents

	Page
Account Summary	2
Portfolio Activity	5

Client News

If you plan to make gifts of securities this year, please notify your Client Service Representative before December 1, 2014. This will allow us to process your request before year-end and meet the deadline for tax filing purposes.

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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J.P.Morgan

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Page 1 of 6

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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 10/1/14 to 10/31/14

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	559,217.78	540,888.27	(18,329.51)	54.08	100%
Market Value	\$559,217.78	\$540,888.27	(\$18,329.51)	\$54.08	100%
Accruals	4.50	4.65	0.15		
Market Value with Accruals	\$559,222.28	\$540,892.92	(\$18,329.36)		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	559,217.78	0.00
Contributions		30,851.06
Withdrawals & Fees	(18,334.01)	(28,088.89)
Securities Transferred In		900,861.06
Securities Transferred Out		(364,510.64)
Net Contributions/Withdrawals	(\$18,334.01)	\$539,112.59
Income & Distributions	4.50	256.64
Change In Investment Value		1,519.04
Ending Market Value	\$540,888.27	\$540,888.27
Accruals	4.65	4.65
Market Value with Accruals	\$540,892.92	\$540,892.92

J.P.Morgan



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 10/1/14 to 10/31/14

Account Summary CONTINUED

Tax Summary	Current Period Value	Year-to-Date Value
Domestic Dividends/Distributions		246.60
Interest Income	4.50	10.04
Taxable Income	\$4.50	\$256.64

	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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J.P.Morgan



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

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

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	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Income Accrued Interest	Yield
Cash							
US DOLLAR	1.00	540,888.27	540,888.27	540,888.27		54.08 4.65	0.01% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 10/1/14 to 10/31/14

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	559,217.78	--
INFLOWS		
Income	4.50	256.64
Contributions		30,851.06
Total Inflows	\$4.50	\$31,107.70
OUTFLOWS **		
Withdrawals	(18,334.01)	(28,088.89)
Total Outflows	(\$18,334.01)	(\$28,088.89)
TRADE ACTIVITY		
Settled Sales/Maturities/Redemptions		537,869.46
Total Trade Activity	\$0.00	\$537,869.46
Ending Cash Balance	\$540,888.27	--

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

J.P.Morgan

Page 5 of 6



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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 10/1/14 to 10/31/14

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 09/01/14 - 09/30/14 @ .01% RATE ON AVG COLLECTED BALANCE OF \$559,217.78 AS OF 10/01/14			4.50

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Withdrawals					
10/30	Distribution	TRANSFERRED BY WIRE TO CITIBANK, N.A. FAO CIKLIN LUBITZ ET AL TRUST ACCOU AS REQUESTED			(18,334.01)



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 Cornat	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	

Table of Contents	Page
Account Summary	2
Portfolio Activity	5

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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J.P.Morgan

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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

J.P.Morgan

Page 3 of 6



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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> Original Cost	Unrealized Gain/Loss	<u>Est. Annual Income</u> Accrued Interest	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	--

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

J.P.Morgan



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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

NOTE

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Hall & Hall Appraisals, Inc.

2801 South Federal Highway, #22388, Ft. Lauderdale, FL 33335

Phone:(954)600-8585

www.hallandhallappraisals.com

Richard Wm. Hall (1919-2001)

Annette Hall (1921-2000)

Gilbert Kerry Hall

Professional Certification
Board of Real Estate Appraisal
Association of Online Appraisers



April 21, 2015

Joielle A. Foglietta, Esq.
Ciklin Lubitz & O'Connell
515 N. Flagler Drive, 20th Floor
West Palm Beach, FL 33401

Re: Estate of Simon L. Bernstein, Deceased
7020 Lions Head Lane, Boca Raton, FL 33496
DOD: 09/13/2012

Dear Ms. Foglietta:

As you requested, this appraisal of the personal property belonging to the estate of Simon L. Bernstein , deceased, has been prepared for estate settlement purposes.

This transmittal letter contains the assignment-specific elements of information that are required to be included in this report by the *Uniform Standards of Professional Practice* (USPAP) as promulgated by The Appraisal Foundation of Washington, DC. This report also satisfies the IRS requirements for what constitutes a "qualified appraisal."

The required item-specific information including the identity and value-relevant characteristics of the subject property along with my opinions of value and any required disclosure of the market data on which my opinions of value were based are contained in the Valuation Section of this report along with thumbnail images of the subject property.

Executive Summary

On March 27th and 30th I conducted an appraisal inspection in the presence of Cynthia J. Thomas of personal property belonging to the estate of Simon L. Bernstein located at 7020 Lions Head Lane, Boca Raton, FL 33496 . The inspection was conducted in order to identify the subject property and its value-relevant characteristics so that I could properly develop an opinion of its fair market value for estate settlement purposes. In summary, the fair market value of the subject property as of the date of death was **\$43,623.00**.

Intended Use of the Appraisal

The intended use of this appraisal assignment report is to determine the Fair Market Values of the listed items for the express function of determining Federal estate tax liability. Any other use renders this appraisal null and void.

Report Option Used

This appraisal report has been prepared making use of USPAP's Self-Contained appraisal report option.

Identity of Client and Other Intended Users

This report is intended for use only by you, my client, your agent and by the Federal entities involved in the estate settlement process.

With the exception of you and the appraiser-identified intended users listed herein, this appraisal report is not intended to be used by or influence any particular person(s) or class(es) of persons which might take some action in reliance upon it. Unless otherwise stated, I am not aware that you or your agent intend to transmit any information contained in this report to any other person(s) or group(s) other than to the appraiser-identified intended users listed herein. My liability is limited to you and to the identified intended users of this report to the exclusion of all others. Parties other than those specifically listed as authorized intended users of this report who take some action in reliance upon this report do so at their own risk.

Ownership Interest Being Appraised

The appraised values are based upon 100% of the estate's interest in the property undiminished by any liens, fractional interests or any other form of encumbrance. I understand that the estate is the sole owner of the property listed in this report; however, mere possession of this appraisal report is not an indication or certificate of title or ownership. Ownership and ownership interest have been represented to me by you, my client, and no inquiry or investigation has been made nor is any opinion to be given as to the accuracy of such representation.

Type and Definition of Value Used

In this appraisal assignment I developed an opinion of Fair Market Value.

Fair Market Value is defined in Estate Tax Regulation §20.2031-1(b) which states "The fair market value is the price at which the property would change hands between a willing buyer and a willing seller, neither being under any compulsion to buy or to sell and both having reasonable knowledge of relevant facts. The fair market value of a particular item of property includible in the decedent's gross estate is not to be determined by a forced sale price. Nor is the fair market value of an item of property to be determined by the sale price of the item in a market other than that in which such item is most commonly sold to the public, taking into account the location of the item wherever appropriate."

Relevant Dates

Relevant dates associated with this assignment include the following:

- **Date of Inspection:** The subject property was inspected on **March 27th and 30th 2015**.
- **Effective Date of Appraisal:** Value opinions are effective as of the death which you stated was **September 13, 2012**.
- **Date of Report:** This report was prepared and signed this date, **April 21, 2015**

Most Appropriate Market to Research

This assignment requires the use of fair market value, the definition of which mandates the use of the market in which comparable items are most commonly sold at retail to the public, i.e., to the end user. In my opinion, for this assignment the most appropriate markets in which to conduct market data research are **[for example: yard sales, flea markets, local estate**

auctions, and Internet website specializing in the sale of used household goods. or: local, national and international auction houses.] Because quality, condition, and desirability affect the appropriate market where items would most commonly be purchased by the public, I may have considered different markets for different items of personal property depending on the above factors.

Scope of Work

Scope of work is defined by USPAP as the work actually performed in order to develop credible assignment results. The scope of work employed in this assignment, including the report content and the detail of that content, was dependent upon the needs of the client, the intended use of the report, the definition of value that I used, the effective date of the report, and the subject property's value relevant characteristics.

The scope of work for this assignment included:

- A personal inspection of the subject property was conducted in order to properly determine its identity and value-relevant property characteristics.
- While on site, I documented the relevant information in writing and took detailed high resolution digital images of the property.
- Identification research was later conducted, if necessary, making use of relevant books authored by subject property experts, or relevant periodicals and Internet websites.]
- Value research for past sales of comparable properties was conducted making use as necessary of relevant resource books, value guides, national auction houses, and specialized Internet websites, as well as personal observations made at secondary market retail establishments, local auction and estate sales.]
- For appraised items found to be common, depreciable property of minimal value for which extensive research is neither necessary, cost-effective, nor required by the client, limited research was conducted. Rather, my personal experience, knowledge and past personal undocumented observations were used as a basis for my value opinions.
- Low-value, depreciable items such as everyday pots and pans or common hand tools may have been grouped together and minimally described or researched.
- In general, the condition of the items examined was good. Any alterations from original condition or damage beyond that usual and common for items of similar age are so noted in the appraisal report. I did not test any mechanical, electrical or electronic item of property. I made the extraordinary assumption that all such devices were in good working order.
- I analyzed the market data, making adjustments as necessary for differences in value characteristics between the comparable and subject property, and arrived at my final opinion of value.
- No one provided me with significant assistance (either appraisal or otherwise) in the development of my opinions, analyses or conclusions.
- Where this appraisal is based not only on the items, but also on factual data or documentation supplied therewith, this appraisal report shall so state by making reference thereto and, where appropriate, attaching copies thereto.

Approach to Value

In this assignment, the sales comparison approach to value was employed to determine fair market value. In the sales comparison approach, the most appropriate market is researched to locate comparable items which have sold in the past on which an opinion of value can be based. Adjustments in value are made to reflect differences (if any) in value relevant characteristics between the comparable properties and the subject properties.

Neither the cost approach to value nor the income approach to value was employed:

- In the cost approach to value, the basis for value is formed by the cost to reproduce or purchase a new suitable replacement property (adjusted downwards to reflect all forms of depreciation in the subject property, if any). Since the use of the cost approach would result in “depreciated cost new” and not in “fair market value,” the cost approach to value was not applicable to this assignment, so it was not considered.
- In the income approach, anticipated future income of investment property (i.e., income-generating property) is capitalized in order to calculate its present worth. Since the subject property is not investment property, the income approach to value was not applicable to this assignment, so it was not considered.

Assignment Conditions Encountered

- Limiting Conditions: **There was a time restriction put on me not enabling me to take as detailed photographs of some items that had been in boxes as I normally do. I also used descriptions that had been used by a previous appraiser on an earlier document in order to meet the time restrictions. Where I felt the description needed to be amended I did so.**
- Extraordinary Assumptions: **none**
- Hypothetical Conditions: **none**
- Jurisdictional Exceptions: none
- Other: I was provided with an appraisal that had been done by two other appraisers in the area in 2013. As stated above I used those descriptions as often as possible. All valuations were my own. Many of my valuations were the same as the previous appraisers, simply because many items in the home were nice items, though just “furniture and decorative pieces”.

Listings/Offers/Past Sales

There are no known current agreements of sale, validated offers or third-offers to sell, options, or listings of the subject property as of the effective date of the appraisal. There are no known prior sales of the subject property that have occurred within a reasonable time preceding the effective date of this appraisal.

Disclosure of Interest/Past Services Rendered

I have no current or prospective interest in the subject properties or parties involved. Neither have I performed any services (appraisal or otherwise) related to the subject property within the preceding three years.

Disclaimers and Terms and Conditions

Unless otherwise noted in the Valuation Section of this report, this appraisal is based only on the readily apparent identity of the items appraised. In my opinion, no further opinion or guarantee of authenticity, genuineness, attribution or authorship is necessary.

With the exception of you, my client, possession of this report or its copy does not carry with it the right of publication, nor may this report be used for any purpose by anyone other than you or your agent without my previous written consent. If this report is reproduced, copied or otherwise used by those authorized, the report must be used in its entirety which includes this transmittal letter and all enclosures and attachments. Furthermore, no changes can be made to this report by anyone other than myself. I am not responsible for any unauthorized changes to this report, and any such unauthorized changes immediately render this report null and void.

USPAP Certification

With the below signature I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
- I have made a personal inspection of the property that is the subject of this report.
- No one provided significant personal property appraisal assistance to the person signing this certification.

Statement of Confidentiality

I regard all information concerning this appraisal assignment as confidential. I retain a copy of this document along with my original notes in the assignment workfile, and I will not allow others to have access to these records without your written permission unless so ordered by a court of law.

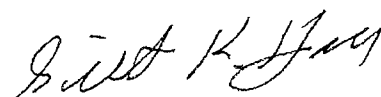
Declaration

My background, education, experience and membership in professional associations qualify me to make appraisals of the type of property that is the subject of this appraisal. A complete list of my qualifications can be found in my Professional Profile which is attached in the addenda to this report.

Electronic Transmission of Report

This appraisal report has been transmitted to you electronically and includes my signatures in electronic form. I affirm that I maintain sole personal control over the use of the electronic signature appended hereto. Electronically affixing my signature to this report carries the same level of authenticity and responsibility for this report's content, analyses and conclusions as would appending an original ink signature on a paper copy of this report.

Sincerely,



Gilbert K Hall
Enclosures:

1. Valuation Section with images
2. Appraisers Professional Profile

NOTE

3


PROVIDENT
JEWELRY

FAIR MARKET VALUE APPRAISAL

January 15, 2016

Fair Market Value Appraisal of Mr. Simon Bernstein's Jewelry as requested by the Estate.

ATTORNEY:

C/o Zachary Rothman,
Ciklin Lubitz & O'Connell
515 N. Flagler Dr.
20th Floor
West Palm Beach, FL 33401
Office: 561.820.0324
Fax: 561.833.4209

Dear Mr. Rothman,


At your request I examined the jewelry you submitted for valuation and have provided an opinion of the **Fair Market Value**.

This report is valid only in its entirety and the final figure excludes any applicable taxes. You may wish to take this into consideration when using the report. The value conclusions are subject to limiting conditions that are set forth in the body of the report. To the best of my knowledge and experience, I estimate the **FIFTEEN (15)** pieces presented on appraisals numbered 1-13 have a total **Fair Market Value** of \$ 80,175.00

Photographs are included with the original report for your reference. This report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice (USPAP).

If I can be of any further assistance, please call.

Sincerely,



Stephanie L. Hardy G.J.G., (GIA)
Graduate Jeweler Gemologist, Jewelry Designer and Appraiser

West Palm Beach
331 Clematis Street
West Palm Beach, FL 33401
561.833.7755

Naples I
541 5th Avenue South
Naples, FL 34102
239.649.7737

Naples II
766 5th Avenue South
Naples, FL 34102
239.649.7200

Fort Myers
15245 South Tamiami Tr
Fort Myers, FL 33908
239.274.7777

Jupiter
828 W Indiantown Rd
Jupiter, FL 33458
561.747.4449

Boca Raton
8221 Glades Rd, #1-F
Boca Raton, FL 33434
561.488.7737

Table of Contents

- Letter of Transmittal
- Table of Contents
- Purpose
- Intended Use
- Definition of Fair Market Value
- Approach to Value
- Market
- Limiting Conditions
- Subscriptions Retained for Value Consulting
- Metal Markets
- Certification
- List of Laboratory Instruments
- Resume
- Item Descriptions
- Gemsoft Appraisals as recorded in the Provident Point of Sale System

This report is valid only in its entirety and for its stated purpose and intended use and was prepared in accordance with the Uniform Standards of Professional Appraisal Practice (USPAP).

Statements and Limiting Conditions

Purpose

The purpose of this report is to describe and document the quality of the jewelry listed and to estimate the **Fair Market Value**.

Intended Use

The intended use of this report is for providing an estate appraisal listing the Fair Market Value for use in the resolution of **The Estate of Simon Bernstein**.

Valuation Date: January 15, 2016

Definition of Fair Market Value

The fair market value is the price at which the property would change hands between a willing buyer and a willing seller, neither being under any compulsion to buy or sell and both having reasonable knowledge of relevant facts. The fair market value of a particular item of property is not to be determined by a forced sale price. Nor is the fair market value of an item of property to be determined by the sale price of the item in a market other than that in which such item is most commonly sold to the public, taking into account location of the item wherever appropriate. Taken from Treasury Regulation 20.2031-1 (b)

Approach to Value

There are three traditional approaches to value that are as follows:

Income approach: Applies to income producing properties and is used only if an income situation or rental property can be identified.

Market Data approach: Compares the qualities of the subject item to an article with similar or identical qualities, and researches and records current verifiable sales of such merchandise.

Cost approach: Establishes the total value of an item by considering the value of its component parts (precious metal content, gemstone weights and qualities, labor, and any other fees) together with the appropriate retail markup according to the norms of the jewelers in the locale, supply and demand, and the current state of the marketplace.

Fair Market Value is estimated using the market data approach. Neither the income approach nor the cost approach applies in establishing Fair Market Value. However, the cost approach to value was used to check on the market values found.

Market

To value an item a market (and market level) must be recognized. The most appropriate market for jewelry can vary depending upon the article's age, condition, quality, intrinsic content, aesthetic appeal, provenance, current fashion trends, artistic interpretation, and period of manufacture among others.

The type of retail outlet that most commonly carries the items being appraised is considered to be the most appropriate market. However, the auction market was also considered as another appropriate market in establishing Fair Market Value for this type of jewelry.

Limiting Conditions

The jewelry described within has been analyzed and graded in accordance with prescribed grading standards using "state of the art" methods and precision laboratory equipment.

Jewelry constructed solely of, or in combination with, precious metals (i.e. platinum, palladium, yellow or white gold and/or silver) is tested, analyzed and described for its type and content of such metal. Unless otherwise stated, all gemstone weights, grades and measurements are approximate and stones have not been removed from their mountings.

Diamonds are graded with the prescribed grading nomenclature of the Gemological Institute of America (GIA).

Colored stones are color graded with the use of the GIA Gem Set color grading system. Unless otherwise stated, all colored stones listed on this appraisal report have probably been subjected to various treatments to improve their appearance. Treatments are considered usual and customary practices when properly disclosed and when done without intent to defraud the consumer. The treatments are mostly stable and do not require special care. When a treatment is detected and considered unusual it will be so noted by this appraiser. Some treatments are reversible and re-treatable. It may be beyond the scope of an appraisal to determine exact treatment methods or the amount of treatment present. Some treatments require sophisticated equipment not found in a standard gemological laboratory. Prevailing market values are based on these universally practiced and accepted processes by the gems and jewelry trade.

Stones which are not described in detail have no significant value.

Sources are assumed to be reliable and the appraiser does not assume responsibility for their information.

The appraiser assumes the ownership of the subject property is true as stated by the client.

The fees paid for this appraisal do not include the services of the appraiser for any other matter. In particular, fees paid to date do not include any of the appraiser's time or services in connection with any statement, testimony or other matters before an insurance company, its agents, employees or any court or other body in connection with the property herein described.

If the appraiser is required to testify or to make any statements to a third party concerning the described property and/or appraisal, the applicant shall pay the appraiser for all of such time and services so rendered.

This document is limited to its stated intended use and is invalid if all items listed in the Table of Contents are not present.

Unless expressly stated, the items appraised are in good condition. Any serious deficiencies and repairs are noted. Ordinary wear and tear is not noted.

The information in this report is confidential.

This appraisal process does not discover liens, encumbrances, or fractional interests but, if known, they are noted.

The limited owner of this appraisal is the party for whom the work was performed.

Possession of this report does not provide title to the items appraised.

Possession of this report, any portion of this report, or any copy thereof, does not include the right of publication without the appraiser's written consent.

Each item described in this report has been photographed and file copies of the photograph(s) as well as a copy of the report are maintained in the appraiser's files for at least five years after the report date.

Third parties may rely on the information in this report for the defined purpose and intended use only. Third parties requiring further information than what is in the report must obtain the written permission of the owner of the appraisal before the appraiser will discuss the report.

No changes may be made to this report by anyone other than the appraiser. The appraiser cannot be responsible for unauthorized alterations.

The professional relationship between the appraiser and the client ends with the delivery of this report or at the conclusion of the settlement.

Subscriptions and Sources Retained for Value Consulting
Rapaport, Martin - Rapaport Diamond Report, New York, NY
KitCo.com
Ebay.com
JomaShop.com
Tradesy.com
DirectAuction.HiBid.com
The Diamond and Gemstone Book, Stuller v. 66

Metal Market	01/15/2016
Gold	\$ 1,089.80
Silver	\$ 14.01
Platinum	\$ 833.00

List of Laboratory Instruments

Binocular microscope
Loupe
Electronic scale
Touchstone and acids
Fiber optic light
Spectroscope
Polariscope
GIA Gem Set color grading system

Leveridge gauge
Thermal conductivity diamond tester
Ultraviolet light unit
Electronic metals tester
Dichroscope
Refractometer
Meleemeter

STEPHANIE L. HARDY G.J.G., GIA

PROVIDENT JEWELRY

331 CLEMATIS ST.

WEST PALM BEACH, FL 33401

W: 561-833-7755

C: 561-215-7321

FAX: 561-833-8763

EMAIL: STEPHANIE_PROVIDENT@HOTMAIL.COM

PROFESSIONAL: RESPONSIBILITIES INCLUDE, BUT HAVE NOT BEEN LIMITED TO:

PROVIDENT JEWELRY

WEST PALM BEACH, FL

GEMOLOGIST, APPRAISER AND DESIGNER

Retail and Wholesale Sales, Appraisals, Purchasing, Inventory Control, Stone Identification and Grading, Custom Jewelry Design, Jewelry Display and Merchandising, Photography of Fine Jewelry, Exhibit and Sell at Trade Shows.

LITTLE SWITZERLAND

BOCA RATON, FL,

SUNRISE, FL

& KETCHIKAN, AK

SALES TRAINER, SPECIAL PROJECTS AND SENIOR MANAGER

Train Sales Staff on Location, Compose Sales Training Manual, and Establish Sales Training Program, Compile a Manual of Product Overviews, Customer Service
Open and Close a Seasonal Store in Alaska, Bring a Retail Store to Maximum Efficiency in Florida, Maintain Budget and Reach Sales Goals. Train and Educate Sales Staff, Close Sales of Luxury Goods and Fine Jewelry, Appraisals, Customer Service, Scheduling, Inventory Control, Merchandising, Establish Online Store and Marketing Strategy.

DIAMONDS INTERNATIONAL & TANZANITE INTERNATIONAL

JUNEAU, AK

& ST. THOMAS USVI

SENIOR MANAGER

Oversee Operations of High Volume Luxury Jewelry Stores in Vacation Destinations, Fine Jewelry Sales, Appraisals, Conduct Training Seminars, Maintain Control of Inventory, Hire Sales Staff

EXCALIBUR BY KURT ROTHNER

LOS ANGELES, CA

GEMOLOGIST

Identify and Grade Stones, Appraise, Buy and Sell Estate and Period Jewelry and Vintage Watches, Customer Service to Celebrity Clientele, Exhibit, Buy and Sell at Trade Shows, Inventory Control, Establish Website and List Items

EDUCATION:

GEMOLOGICAL INSTITUTE OF AMERICA

1995

GRADUATE JEWELER, GRADUATE GEMOLOGIST, JEWELRY DESIGN

INDIANA UNIVERSITY OF PENNSYLVANIA

1994

B.S. GEOLOGY, BUSINESS MANAGEMENT MINOR

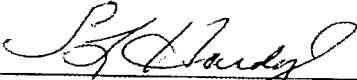
ASSOCIATIONS:

Gemological Institute of America Alumni Association, Cambridge Who's Who, MJSA, Women's Jewelry Association, Association for the Study of Jewelry and the Related Arts, American Society of Jewelry Historians, Appraisers International Society, USPAP 15 Hour Course

Certification

I hereby certify that, to the best of my knowledge and belief:

- ◆ The statements of fact contained in this report are true and correct.
- ◆ The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my unbiased professional analysis, opinions, and conclusions.
- ◆ I have no present or prospective interest in the property that is the subject of this report and I have no personal interest or bias with respect to the parties involved.
- ◆ My compensation is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of my client, the amount of the value estimate, the attainment of a stipulated result, or the occurrence of a subsequent event.
- ◆ I have made a personal inspection of the property that is the subject of this report.
- ◆ No one provided significant professional assistance to the person signing this report.
- ◆ My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.



Stephanie L. Hardy, G.J.G. (GIA)

Graduate Jeweler Gemologist, Jewelry Designer and Appraiser
Provident Jewelry
01/15/2016

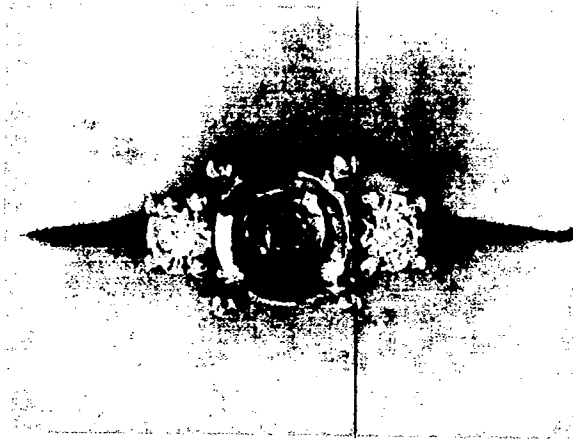
Prepared For: The Estate of Simon Bernstein

Date: 01/15/2016

1. One Semi-Mount Diamond Ring set in platinum. The ring is engraved "David S...."* The ring features two (2) prong-set round brilliant cut diamonds which average I-J color, VS2-SI1 clarity and are approximately 0.97 carats total weight. The ring weighs 6.1 DWT (9.5 grams.)

FMV = \$ 1,800.00

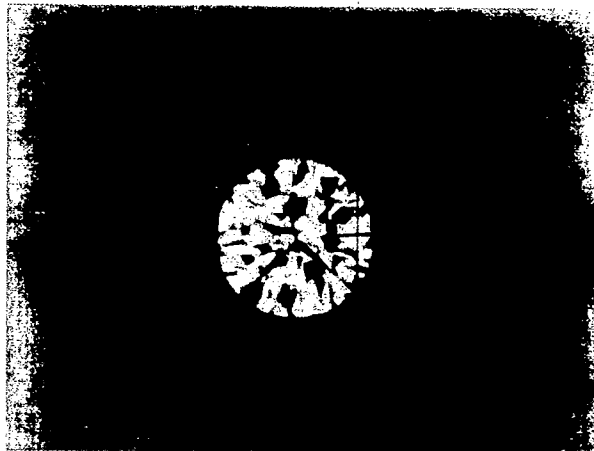
*The hand engraved signature of the jeweler who made the ring is not legible.



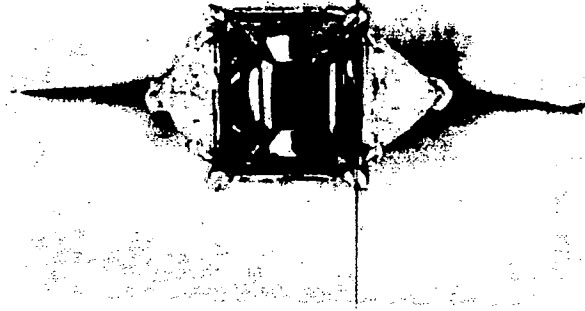
2. One Loose Round Brilliant Cut Diamond which weighs 4.77 carats. The diamond measures approximately 10.58-10.72 x 6.60mm and is approximately K-L color, SI1-SI2 clarity.

FMV = \$ 30,750.00*

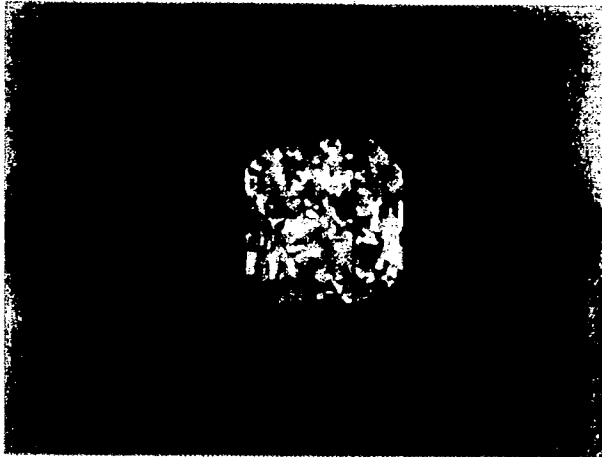
* The diamond is significantly abraded on the pavilion and will have to be re-cut. The process of re-cutting will decrease the weight of the diamond. The Fair Market Value reflects the loss of weight and the cost of re-cutting.



3. One Semi-Mount Diamond Ring set in platinum. The ring features two (2) prong-set triangular brilliant cut diamonds which average I-J color, VS1-SI1 clarity and are approximately 1.59 carats total weight. The ring weighs 5.0 DWT (7.8 grams.)
FMV = \$ 3,700.00

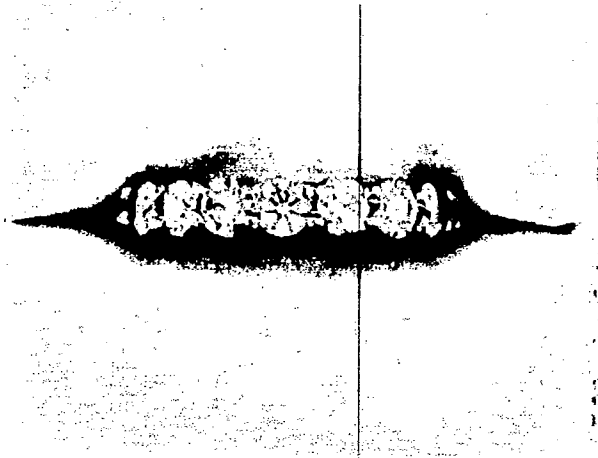


4. One Loose Radiant Cut Diamond which weighs 7.17 carats. The diamond measures approximately 11.19 x 10.49 x 6.86mm and is approximately K-L color, SI2-I1 clarity.
FMV = \$ 33,350.00

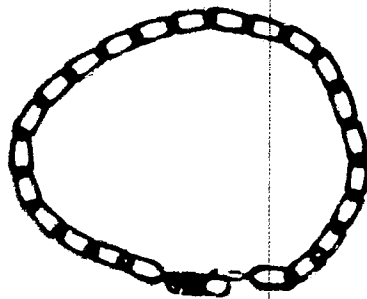


5. One "Shared Prong" Diamond Eternity Ring set in platinum. The ring features eighteen (18) prong-set round brilliant cut diamonds which average I-J color, SI1-SI2* clarity and calculate to approximately 3.96 carats total weight. The ring weighs 4.9 DWT (7.6 grams.)
FMV = \$ 1,500.00

*Fifteen (15) of the diamonds are chipped. The Fair Market Value reflects the loss of weight and the cost of recutting and / or replacing the damaged diamonds.



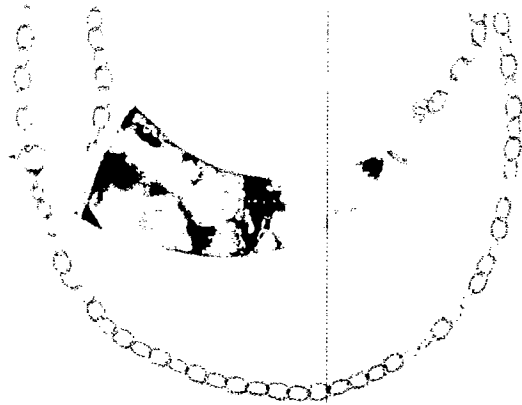
6. One Open Cuban Link Bracelet. The bracelet links are 18 karat yellow gold with a 14 karat yellow gold lobster-claw clasp. The bracelet is approximately 7.5 inches (11.7cm) long. The bracelet weighs 8.0 DWT (12.4 grams.)
FMV = \$ 300.00



7. One Moss Agate Talon Necklace set in 14 karat yellow gold. The necklace features a polished piece of moss agate which is approximately 2 inches (5 cm) long. The agate is supported* by a textured open link chain which is approximately 24 inches (60 cm). The necklace weighs 14.0 DWT (21.8 grams.)

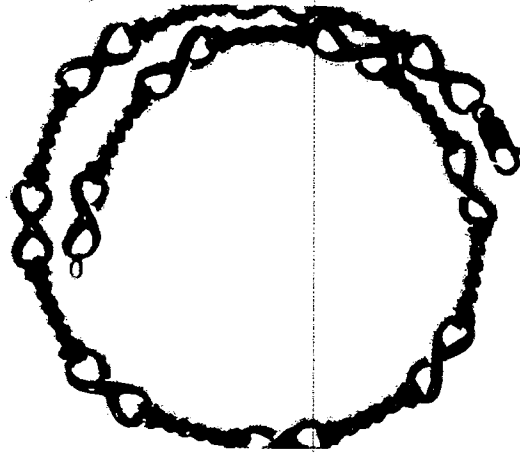
FMV = \$ 225.00

*The tip of the "talon" needs to be re-attached.



8. One "Infinity and Twisted Rope" Link Necklace. The links of the necklace are 18 karat yellow gold and the clasp is a 14 karat yellow gold lobster claw. The necklace is approximately 15.5 inches (38.75cm) long. The necklace weighs 30.85 DWT (47.9 grams.)

FMV = \$ 1,125.00

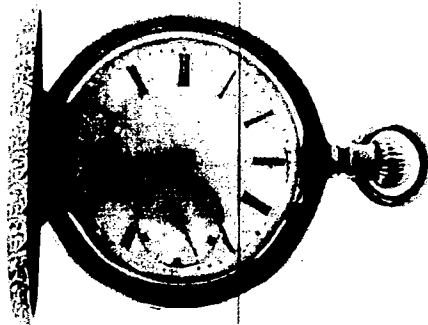


9. One "Flower" Ring set in 14 karat yellow gold. The ring features six (6) prong-set pear-shaped cabochons of jade. The jade stones average 8mm x 6mm and are white, black, orange, gold and green. The ring weighs 4.1 DWT (6.4 grams.)
FMV = \$ 120.00

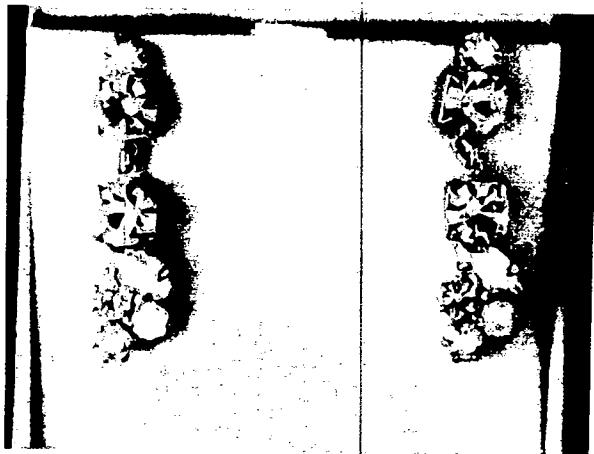


10. One Hunter Case Pocket Watch. The case of the watch tests as 14 karat* and the bow of the watch is not gold. The watch is engraved "*With all My Love, Shirley 7-25-74*" inside the front cover. It is also engraved "No 410 STEMWINDER *Breguet Hairspring Compons and cut Balance Paul Rochat* **LOCLE**" on the cuvee. The watch features a manual wind movement and a white face with roman numerals. The face and crystal are damaged. The watch weighs 37.4 DWT (58.2 grams.)
FMV = \$ 300.00

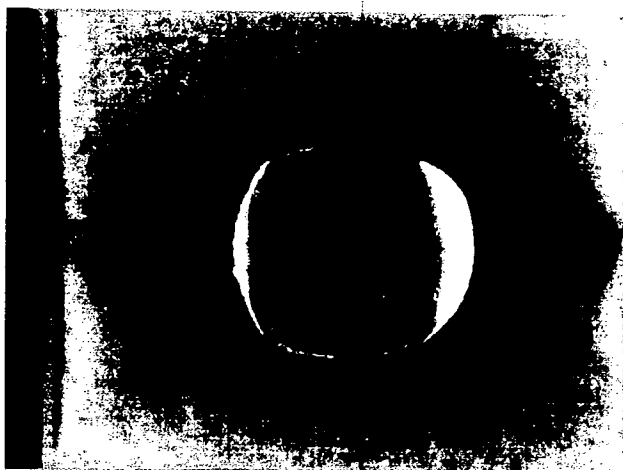
*Gold filled case.



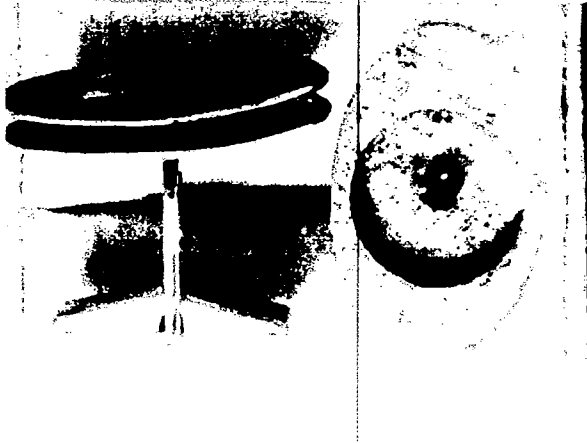
11. One pair of Crystal Earrings set in a silver colored base metal. The earrings feature twelve (12) round crystals and two (2) marquise cut crystals. The earrings weigh 3.1 DWT (4.8 grams.)
FMV = \$ 10.00



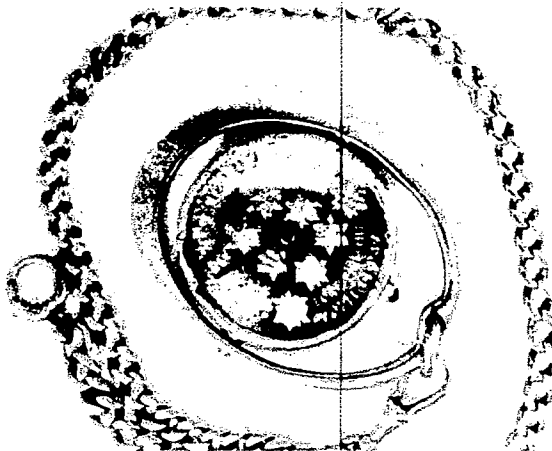
12. One Signet Ring set in 154 karat yellow gold. The ring is engraved with a stylized "B." The ring weighs 9.3 DWT (14.5 grams.)
FMV = \$ 270.00



13. One pair of Oval Cufflinks set in 14 karat yellow gold by Avedon. The cufflinks have a Florentine finish and feature two (2) prong-set round brilliant cut sapphires which are approximately 0.14 carats total weight. The sapphires average sl.g-Blue (T 7-8 / S 3-4) color, Type II: VS clarity. The cufflinks weigh 6.5 DWT (10.1 grams.)
FMV = \$ 225.00



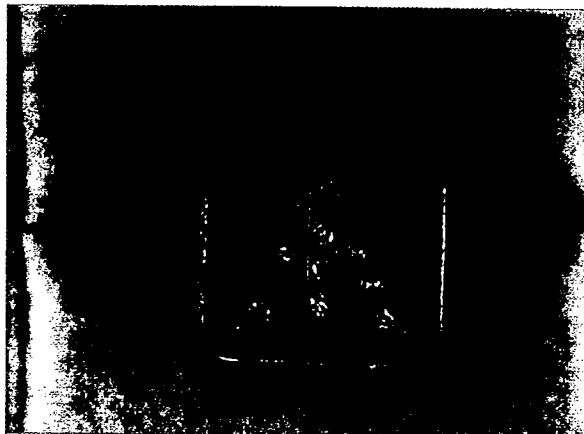
14. One Corum Coin Pocket Watch on a Chain. The Corum watch is housed in an Israeli State commemorative gold coin and has a manual wind movement. The watch is supported by a large oval frame which is 18 karat yellow gold. The watch is hinged at the 3:00 and 6:00 positions so that it may rotate in the frame. The chain is a Cuban link of 14 karat yellow gold, approximately 13.5 inches (21 cm) with a spring ring clasp and a swivel clasp. The chain weighs 11.6 DWT (18.0 grams.) The watch, frame and chain together weigh 42.0 DWT (65.3 grams.)
FMV = \$ 6,350.00



15. One Diamond and Enamel Tie Pin set in 10 karat* yellow gold. The pin features ten (10) flush-set single cut diamonds which average H-I color, VS2-SI1 clarity and are approximately 0.22 carats total weight. The black enamel is damaged. The pin weighs 2.3 DWT (3.6 grams.)

FMV = \$ 150.00

*As tested with assaying acids.



Appraisal

Following is the name and address of the Presenter of the items:

Appraisal No: 1102745763

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewellery and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 1

DESCRIPTION: One Semi-Mount Diamond Ring set in platinum. The ring is engraved "David S...." The ring features two (2) prong-set round brilliant cut diamonds which average I-J color, VS2-Si1 clarity and are approximately 0.97 carats total weight. The ring weighs 6.1 DWT (9.5 grams.)

FMV = \$ 1,800.00

*The hand engraved signature of the jeweler who made the ring is not legible.

APPRAISED VALUE: \$1,800.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763

Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

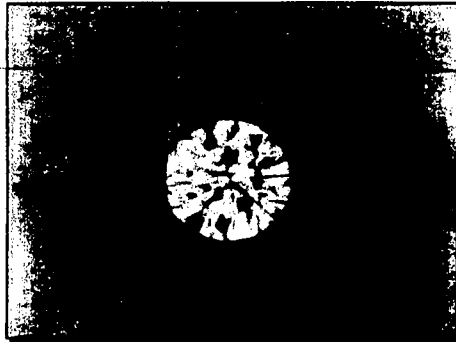
Following is the name and address of the Presenter of the items:

Appraisal No: 1102745764

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewellery and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 2

DESCRIPTION: One Loose Round Brilliant Cut Diamond which weighs 4.77 carats. The diamond measures approximately 10.58-10.72 x 6.60mm and is approximately K-L color, SI1-SI2 clarity.

FMV = \$ 30,750.00*

* The diamond is significantly abraded on the pavilion and will have to be re-cut. The process of re-cutting will decrease the weight of the diamond. The Fair Market Value reflects the loss of weight and the cost of re-cutting.

APPRAISED VALUE: \$30,750.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

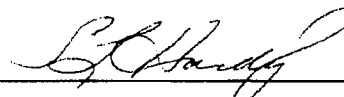
PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763


Stephanie L. Hardy G.J.G. (GIA)
Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Jan. 18, 2016

Appraisal

Following is the name and address of the Presenter of the items:

Appraisal No: 1102745765

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewellery and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 3

DESCRIPTION: One Semi-Mount Diamond Ring set in platinum. The ring features two (2) prong-set triangular brilliant cut diamonds which average I-J color, VS1-SI1 clarity and are approximately 1.59 carats total weight. The ring weighs 5.0 DWT (7.8 grams.)
FMV = \$ 3,700.00

APPRAISED VALUE: \$3,700.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

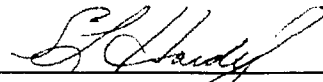
PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763



Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

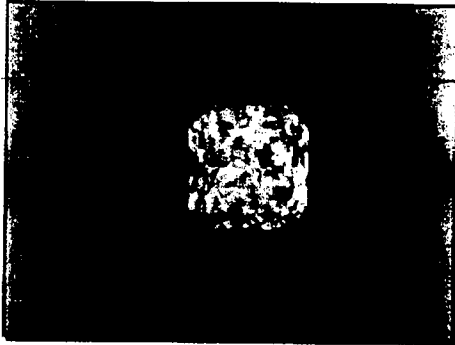
Following is the name and address of the Presentor of the items:

Appraisal No: 1102745766

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewellery and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 4

DESCRIPTION: One Loose Radiant Cut Diamond which weighs 7.17 carats. The diamond measures approximately 11.19 x 10.49 x 6.86mm and is approximately K-L color, SI2-11 clarity.
FMV = \$ 33,350.00

APPRAISED VALUE: \$33,350.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

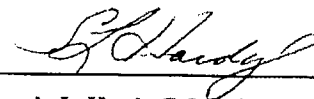
PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763



Stephanie L. Hardy G.J.G. (GIA)

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Jan. 18, 2016

Appraisal

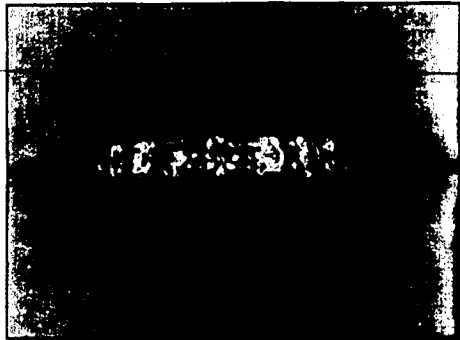
Following is the name and address of the Presentor of the items:

Appraisal No: 1102745767

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewellery and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 5

DESCRIPTION: One "Shared Prong" Diamond Eternity Ring set in platinum. The ring features eighteen (18) prong-set round brilliant cut diamonds which average I-J color, SI1-SI2* clarity and calculate to approximately 3.96 carats total weight. The ring weighs 4.9 DWT (7.6 grams.)
FMV = \$ 1,500.00

*Fifteen (15) of the diamonds are chipped. The Fair Market Value reflects the loss of weight and the cost of re-cutting and / or replacing the damaged diamonds.

APPRAISED VALUE: \$1,500.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763

Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

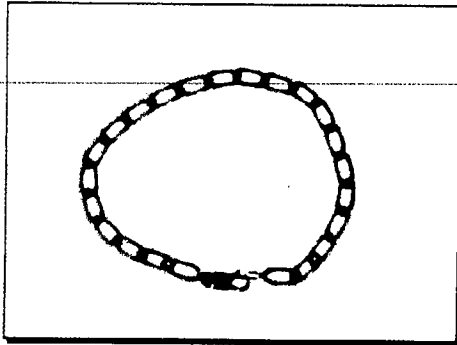
Following is the name and address of the Presenter of the items:

Appraisal No: 1102745768

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewelry and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 6

DESCRIPTION: One Open Cuban Link Bracelet. The bracelet links are 18 karat yellow gold with a 14 karat yellow gold lobster-claw clasp. The bracelet is approximately 7.5 inches (11.7cm) long. The bracelet weighs 8.0 DWT (12.4 grams.)
FMV = \$ 300.00

APPRAISED VALUE: \$300.00

*THIS APPRAISAL IS FOR
FAIR MARKET VALUE*

PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763

Stephanie L. Hardy G.J.G. (GIA)

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Jan. 18, 2016

Appraisal

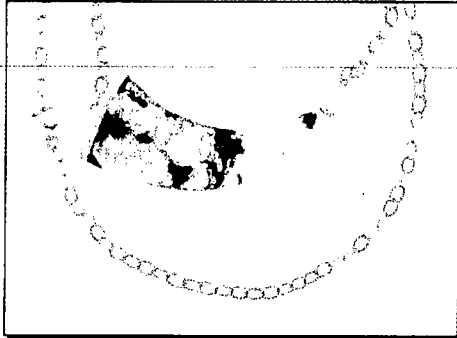
Following is the name and address of the Presenter of the items:

Appraisal No: 1102745769

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewellery and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 7

DESCRIPTION: One Moss Agate Talon Necklace set in 14 karat yellow gold. The necklace features a polished piece of moss agate which is approximately 2 inches (5 cm) long. The agate is supported* by a textured open link chain which is approximately 24 inches (60 cm). The necklace weighs 14.0 DWT (21.8 grams.)

FMV = \$ 225.00

*The tip of the "talon" needs to be re-attached.

APPRAISED VALUE: \$225.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763

Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

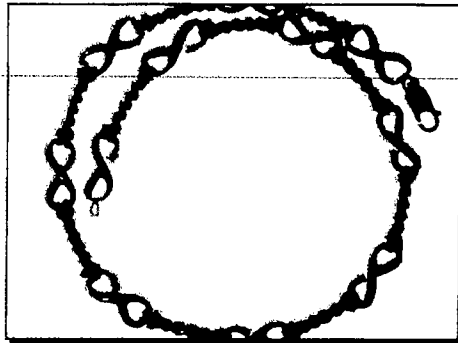
Following is the name and address of the Presenter of the items:

Appraisal No: 1102745770

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewelry and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 8

DESCRIPTION: One "Infinity and Twisted Rope" Link Necklace. The links of the necklace are 18 karat yellow gold and the clasp is a 14 karat yellow gold lobster claw. The necklace is approximately 15.5 inches (38.75cm) long. The necklace weighs 30.85 DWT (47.9 grams.)
FMV = \$ 1,125.00

APPRAISED VALUE: \$1,125.00

*THIS APPRAISAL IS FOR
FAIR MARKET VALUE*

PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763

Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

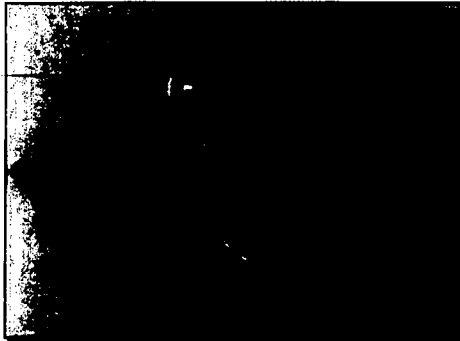
Following is the name and address of the Presenter of the items:

Appraisal No: 1102745771

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewelry and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 9

DESCRIPTION: One "Flower" Ring set in 14 karat yellow gold. The ring features six (6) prong-set pear-shaped cabochons of jade". The jade stones average 8mm x 6mm and are white, black, orange, gold and green. The ring weighs 4.1 DWT (6.4 grams.)
FMV = \$ 120.00

APPRAISED VALUE: \$120.00

*THIS APPRAISAL IS FOR
FAIR MARKET VALUE*

PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763

Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

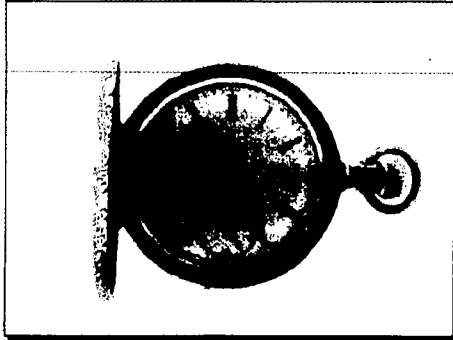
Following is the name and address of the Presenter of the items:

Appraisal No: 1102745772

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewellery and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 10

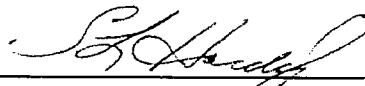
DESCRIPTION: One Hunter Case Pocket Watch. The case of the watch tests as 14 karat* and the bow of the watch is not gold. The watch is engraved "With all My Love, Shirley 7-25-74" inside the front cover. It is also engraved "No 410 STEMWINDER Breguet Hairspring Compond and cut Balance Paul Rochat LOCLE" on the cuvee. The watch features a manual wind movement and a white face with roman numerals. The face and crystal are damaged. The watch weighs 37.4 DWT (58.2 grams.)
FMV = \$ 300.00
*Gold filled case.

APPRAISED VALUE: \$300.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry
331 Clematis Street
West Palm Beach, FL 33401
Phone: (888) 888-4367 Fax: (561) 833-8763


Stephanie L. Hardy G.J.G. (GIA)
Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Jan. 18, 2016

Appraisal

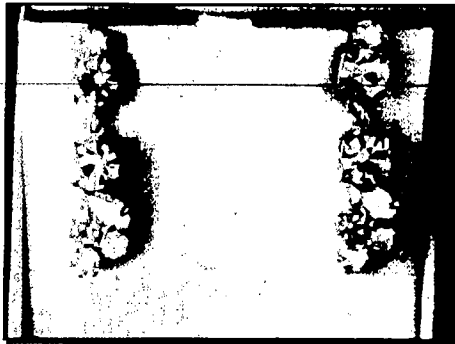
Following is the name and address of the Presenter of the items:

Appraisal No: 1102745773

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewellery and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 11

DESCRIPTION: One pair of Crystal Earrings set in a silver colored base metal. The earrings feature twelve (12) round crystals and two (2) marquise cut crystals. The earrings weigh 3.1 DWT (4.8 grams.)
FMV = \$ 10.00

APPRAISED VALUE: \$10.00

*THIS APPRAISAL IS FOR
FAIR MARKET VALUE*

PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763

Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

Following is the name and address of the Presenter of the items:

Appraisal No: 1102745774

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewelry and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 12

DESCRIPTION: One Signet Ring set in 154 karat yellow gold. The ring is engraved with a stylized "B." The ring weighs 9.3 DWT (14.5 grams.)
FMV = \$ 270.00

APPRAISED VALUE: \$270.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763

A handwritten signature in cursive script, reading 'Stephanie L. Hardy'.

Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

Following is the name and address of the Presentor of the items:

Appraisal No: 1102745775

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewellery and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 13

DESCRIPTION: One pair of Oval Cufflinks set in 14 karat yellow gold by Avedon. The cufflinks have a Florentine finish and feature two (2) prong-set round brilliant cut sapphires which are approximately 0.14 carats total weight. The sapphires average sl.g-Blue (T 7-8 / S 3-4) color, Type II: VS clarity. The cufflinks weigh 6.5 DWT (10.1 grams.)
FMV = \$ 225.00

APPRAISED VALUE: \$225.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763

Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

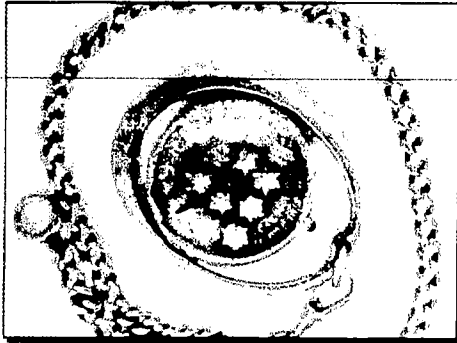
Following is the name and address of the Presenter of the items:

Appraisal No: 1102745776

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewelry and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 14

DESCRIPTION: One Corum Coin Pocket Watch on a Chain. The Corum watch is housed in an Israeli State commemorative gold coin and has a manual wind movement. The watch is supported by a large oval frame which is 18 karat yellow gold. The watch is hinged at the 3:00 and 6:00 positions so that it may rotate in the frame. The chain is a Cuban link of 14 karat yellow gold, approximately 13.5 inches (21 cm) with a spring ring clasp and a swivel clasp. The chain weighs 11.6 DWT (18.0 grams.) The watch, frame and chain together weigh 42.0 DWT (65.3 grams.)

FMV = \$ 6,350.00

APPRAISED VALUE: \$6,350.00

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FAIR MARKET VALUE*

PROVIDENT JEWELRY

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331 Clematis Street

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Phone: (888) 888-4367 Fax: (561) 833-8763

Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

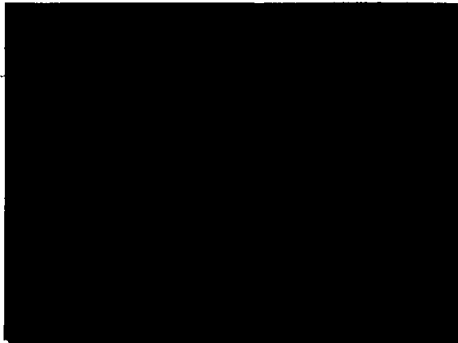
Following is the name and address of the Presenter of the items:

Appraisal No: 1102745777

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewellery and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 15

DESCRIPTION: One Diamond and Enamel Tie Pin set in 10 karat* yellow gold. The pin features ten (10) flush-set single cut diamonds which average H-I color, VS2-SI1 clarity and are approximately 0.22 carats total weight. The black enamel is damaged. The pin weighs 2.3 DWT (3.6 grams.)

FMV = \$ 150.00

*As tested with assaying acids.

APPRAISED VALUE: \$150.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763

A handwritten signature in cursive script, reading "Stephanie L. Hardy".

Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

NOTE

4

PROMISSORY NOTE

\$365,000.00

Effective as of July 1, 2008
Asheville, North Carolina

For value received, the undersigned promises to pay to the order of SIMON L. BERNSTEIN the principal sum of Three Hundred Sixty Five Thousand (\$365,000.00) Dollars, together with all interest thereon from the date hereof, to be paid in lawful money of the United States of America. Interest payments under this Note shall be calculated using the long-term Applicable Federal Rate for July 2008 of four and 55/100 (4.55%) percent, compounded semi-annually, and payable on each anniversary of this Note. Interest payments shall commence one year from the date hereof and shall be paid annually on the same date each year thereafter. The entire principal balance, and all accrued but unpaid interest, shall be due on the earlier of fifteen (15) years from the date hereof, or the death of SIMON L. BERNSTEIN.

This Note may be prepaid in whole or in part at anytime without penalty; provided that any partial prepayment shall be applied first to accrued interest and then to principal. This Note is secured by a Second Mortgage of even date herewith. Upon a default in the payment of this Note of principal and/or interest or in the performance of any of the terms of said Mortgage, and if such default shall remain uncured for thirty (30) days after written notice thereof has been given to Maker, then, at the option of the holder, the entire principal sum remaining unpaid, together with accrued interest, shall become immediately due and payable without further notice. This Note, while in default, shall accrue interest at the highest lawful rate of interest permitted by law. This Note shall be governed by the laws of the State of Florida.

All makers, endorsers, and/or guarantors now or hereafter becoming parties hereto jointly and severally waive presentment, demand, protest, notices of nonpayment, dishonor, and protest and all notices of every kind, and jointly and severally agree that in the event of default in the payment of any principal or interest due hereunder, which shall continue for a period of fifteen (15) days, or upon the occurrence of any other event deemed a default hereunder or any instrument or document securing the payment of this Note, the unpaid indebtedness, together with all accrued interest, shall thereupon, at the option of the holder, become immediately due and payable.

All makers, endorsers and/or guarantors now or hereafter becoming parties hereto jointly and severally agree, if this Note becomes in default and is placed in the hands of an attorney for collection, to pay the costs of collection, including reasonable attorneys' and accountants' fees, and similar costs in the event of appellate review, whether by appeal, certiorari, or other appellate remedies.

No single or partial exercise of any power hereunder shall preclude other or further exercises thereof or the exercise of any other power. No delay or omission on the part of the holder hereof in exercising any right hereunder shall operate as a waiver of such right or of any right under this Note. The release of any party liable for this Note shall not operate to release any other party liable hereon.

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed at Asheville, North Carolina, effective as of the day and year first above written.

BERNSTEIN FAMILY REALTY, LLC, a Florida
limited liability company

By: 
SIMON BERNSTEIN, Manager

PROVIDED ALWAYS, that if Mortgagor shall pay unto Mortgagee the Note, of which the following in words and figures is a true copy:

See Attached Exhibit "A"

and shall perform, comply with and abide by all of the conditions and covenants of the Note and of this Second Mortgage, then this Second Mortgage and the estate thereby created shall cease and be null and void.

AND Mortgagor hereby covenants and agrees as follows:

1. To pay all the principal and interest and other sums of money payable under the Note and this Second Mortgage, or either of them, promptly on the days the same severally become due and any other Note or Second Mortgage securing the property described herein.
2. To pay all the taxes, assessments, levies, liabilities, obligations, and encumbrances of every nature on the Property, and if the same be not promptly paid, Mortgagee may at any time pay the same without waiving or affecting the option to foreclose or any right hereunder, and every payment so made shall bear interest from the date thereof at the rate of eighteen (18%) percent per annum. Mortgagor shall pay the annual real estate taxes no later than November 30th of each year and shall send Mortgagee proof of payment no later than December 31st of said year.
3. To pay all and singular the costs, charges and expenses, including reasonable attorney's fees, incurred or paid at any time by Mortgagee because of the failure on the part of Mortgagor to perform each and every covenant of the Note and this Second Mortgage, or either of them, and every such payment shall bear interest from the date of payment by Mortgagee at the rate of eighteen (18%) percent per annum.
4. To keep the Property insured in a sum not less than the greater of (a) \$365,000 or (b) the maximum insurable value of the improvements thereon, in a company or companies to be approved by Mortgagee, which policy or policies shall be held by and shall be payable to Mortgagee, and in the event any sum of money becomes payable under such policy or policies, Mortgagee shall have the option to receive and apply the same on account of the indebtedness hereby secured or to permit the Mortgagor to receive and use it or any part thereof for other purposes, without thereby waiving or impairing any equity, lien or right under or by virtue of this Second Mortgage, and may place and pay for such insurance or any part thereof without waiving or affecting the option to foreclose or any right hereunder, and each and every such payment shall bear interest from the date of payment by Mortgagee at the rate of ten (10%) percent per annum.
5. To permit, commit or suffer no waste, impairment or deterioration of the Property or any part thereof.
6. To perform, comply with, and abide by each and every condition and covenant set forth in the Note and in this Second Mortgage.
7. If any of said sums of money herein referred to be not promptly and fully paid within ten (10) days after the same severally become due and payable, or if each and every one of the conditions

and covenants of the Note and this Second Mortgage, or either of them, are not fully performed, the aggregate sum due under the Note shall become due and payable forthwith or thereafter at the option of the Mortgagee, as fully and completely as if the said aggregate sum of \$365,000 were originally stipulated to be paid on such day, anything in the Note or this Second Mortgage to the contrary notwithstanding. In addition to the above provisions, any payments made more than fifteen (15) days after their due date shall be subject to an automatic late charge of ten (10%) percent of the amount of said payment.

8. If all or any part of the described property or any legal or equitable interest therein is sold, transferred or encumbered by Mortgagor, excluding a transfer by devise, descent or by operation of law upon the death of Mortgagor, Mortgagee may, at Mortgagee's sole option, declare all the sums secured by this Second Mortgage to be immediately due and payable.

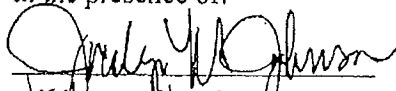
9. In the event Mortgagee finds it necessary to bring suit against Mortgagor due to an alleged default by Mortgagor hereunder, and Mortgagee prevails in said litigation, Mortgagee shall be entitled to recover from Mortgagor any and all costs and reasonable attorney's fees incurred by Mortgagee in said litigation.

IN WITNESS WHEREOF, the Mortgagor has caused these presents to be executed in its name, by its proper officers thereunto duly authorized, the day and year first above written.


Signed, Sealed & Delivered

BERNSTEIN FAMILY REALTY, LLC a Florida limited liability company


in the presence of:



Jacquelyn Hanson
(Print Name)

By: 

SIMON L. BERNSTEIN, Manager

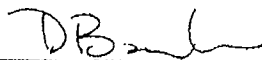


Juliana Goldman
(Print Name)

STATE OF FLORIDA)
)
COUNTY OF PALM BEACH)

The foregoing instrument was acknowledged before me this 8th day of July, 2008, by SIMON L. BERNSTEIN, Manager for BERNSTEIN FAMILY REALTY, LLC.

NOTARY PUBLIC STATE OF FLORIDA
Diana Banks
Commission # DD770917
Expires: MAY 11, 2012
BONDED THRU ATLANTIC BONDING CO., INC.



Signature of Notary Public

(Print, type or Stamp Commissioned Name of Notary Public)
Personally Known or Produced Identification _____
Type of Identification Produced _____

NOTE

5



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

Primary Account: 000000478015220
 For the Period 10/1/16 to 10/31/16



00000401 DPB 021 161 30616 YNNNNNNNNNN 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) 243-6727
 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 10/1/16 to 10/31/16

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 10/1/16 to 10/31/16

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 FINRA and SIPC.

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





Primary Account: 000000478015220

For the Period 10/1/16 to 10/31/16

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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 9/1/16 to 9/30/16

J.P. Morgan Team

John C Hawkins (800) 576-0938
 Brian Lutter
 For assistance after business hours, 7 days a week. (800) 243-6727
 Deaf and Hard of Hearing (800) 242-7383
 Online access: www.jpmorganonline.com

00000394 DPB 021 161 27516 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 9/1/16 to 9/30/16

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 9/1/16 to 9/30/16

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 FINRA and SIPC.

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





Primary Account: 000000478015220

For the Period 9/1/16 to 9/30/16

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

RECEIVED
SEP 12 2016

Primary Account: 000000478015220
For the Period 7/30/16 to 8/31/16

00000399 DPB 021 161 24516 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

John C Hawkins (800) 576-0938
Brian Lutter
For assistance after business hours, 7 days a week. (800) 243-6727
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 7/30/16 to 8/31/16

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 7/30/16 to 8/31/16

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



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Primary Account: 000000478015220

For the Period 7/30/16 to 8/31/16

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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 7/1/16 to 7/29/16

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00000387 DPB 021 161 21216 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

RECEIVED
 AUG 08 2016



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 7/1/16 to 7/29/16

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 7/1/16 to 7/29/16

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Primary Account: 00000478015220

For the Period 7/1/16 to 7/29/16

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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 6/1/16 to 6/30/16

J.P. Morgan Team

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 Brian Lutter
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00000238 DPB 021 161 18316 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

Effective September 15, 2016, the below disclosures describe amendments to your *Combined Terms and Conditions* ("Combined Terms and Conditions") and/or *International General Terms for Accounts and Services Account Agreements* ("International Combined Terms and Conditions"), and may contain additional information about the features of your accounts.

J.P.Morgan



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

Primary Account: 000000478015220
 For the Period 6/1/16 to 6/30/16

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

Arbitration Organizations

We have removed the reference to the National Arbitration Forum as an arbitration administrator, and have replaced it with JAMS. Accordingly, the fifth sentence of the fourth paragraph of the section titled "Arbitration" in the General Account Terms and Conditions of the Deposit Account Agreement of both the Combined Terms and Conditions and the International Combined Terms and Conditions shall be revised to read as follows:

The party filing a Claim in arbitration must select either one of two national arbitration administrators: JAMS or the American Arbitration Association ("AAA").

Additionally, the seventh sentence of the sixth paragraph of the section titled "Arbitration" in the General Account Terms and Conditions of the Deposit Account Agreement of both the Combined Terms and Conditions and the International Combined Terms and Conditions shall be revised to read as follows:

Rules and forms may be obtained from, and Claims may be filed with, either of the two organizations, as follows: JAMS (800-352-5267 or www.jamsadr.com); or the AAA (800-778-7879 or www.adr.org).

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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 6/1/16 to 6/30/16

Important Information About Your Statement

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Primary Account: 000000478015220

For the Period 6/1/16 to 6/30/16

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

Primary Account: 000000478015220
For the Period 4/30/16 to 5/31/16

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
Total Fees					\$0.00



Primary Account: 000000478615220

For the Period 4/30/16 to 5/31/16

Important Information About Your Statement

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Page 3 of 4



Primary Account: 000000478015220

For the Period 4/30/16 to 5/31/16

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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 4/1/16 to 4/29/16

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

00000406 DPB 021 161 12116 NYNNNNNNNN 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 4/1/16 to 4/29/16

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 4/1/16 to 4/29/16

Important Information About Your Statement

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

J.P.Morgan





Primary Account: 000000478015220

For the Period 4/1/16 to 4/29/16

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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 3/1/16 to 3/31/16

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

00000144 DPB 021 161 09216 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 J.P. Morgan's Overdraft Protection Service



Primary Account: 000000478015220

For the Period 3/1/16 to 3/31/16

000000478015220

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

We are writing to inform you of upcoming changes to J.P. Morgan's Overdraft Protection Service.

What you need to know

On August 20, 2016, the following changes will go into effect:

- A credit card can no longer be used to provide Overdraft Protection to a business account. Overdraft Protection for your business checking account (the "Account") will be available through either a linked savings account, money market

account*, or business line of credit account.

- In the event of an overdraft in an Account that has Savings Account Overdraft Protection or a business line of credit linked for Overdraft Protection, the exact dollar amount needed to cover the overdraft balance will be transferred. Funds will no longer be transferred in multiples of \$50.

For more information

if you have any questions, please do not hesitate to contact your J.P. Morgan Client Service team.

*Savings accounts and money market accounts are subject to Federal Reserve Regulation D, which limits transfers and withdrawals to six per month or statement period. Transfers and withdrawals made in person at branches, at an ATM, through the mail or by messenger are exempt from this limit. For cash sweep, sweep functionality will be disabled after six restricted transfers/withdrawals in a month or statement cycle. Please review

Combined Terms and Conditions for important information regarding Regulation D.

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

J.P.Morgan



Primary Account: 000000478015220

For the Period 3/1/16 to 3/31/16

Please review your J.P. Morgan statement to ensure non-Chase ATM surcharge fees were refunded

The owners of non-Chase ATMs do not always inform us of their surcharge fees for withdrawal transactions. In these instances, we are unable to automatically reimburse the fee to your account. Please review your statement carefully, and contact your J.P. Morgan Client Service team if you believe you should be reimbursed for an ATM surcharge fee.



09252150440010014402



Primary Account: 000000478015220

For the Period 3/1/16 to 3/31/16

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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 1/30/16 to 2/29/16

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 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 1/30/16 to 2/29/16

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 1/30/16 to 2/29/16

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Primary Account: 000000478015220

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

JPMorgan Chase Bank, N.A.
Michigan/Florida Markets
P O Box 659754
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00000414 DPB 021 161 03016 NNNNNNNNNN T 1 000000000 60 0000
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WEST PALM BEACH FL 33401-4321

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J.P.Morgan





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

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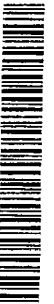
Mutual Funds/Securities

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

J.P.Morgan





Primary Account: 000000478015220

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

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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

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.

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Mutual Funds/Securities

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

J.P.Morgan

Page 3 of 4





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 NNNNNNNNNN T 1 00000000 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



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.

J.P.Morgan



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

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

J.P.Morgan





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 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 00000000 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.

J.P.Morgan



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

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.

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Mutual Funds/Securities

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

J.P.Morgan

Page 3 of 4





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 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.

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- 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

J.P.Morgan

Page 3 of 4





Primary Account: 000000478015220

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

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Primary Account: 000000478015220

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

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

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 00000000 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

244521505310010039501



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.



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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J.P.Morgan



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

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



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J.P.Morgan



Primary Account: 000000478015220

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

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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.

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

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





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

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

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

J.P.Morgan



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.

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

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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.

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

J.P.Morgan





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

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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 5/30/15 to 6/30/15

00000458 DPB 021 161 18215 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



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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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 5/1/15 to 5/29/15



00000017 DPB 021 081 15015 NNNNNNNNNN 1 000000000 60 0099

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

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 Brian Lutter
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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.



000000478015220

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.



000000478015220

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

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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 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

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



00004880201000000022

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

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Primary Account: 000000478015220

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

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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 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
 Online access: www.jpmorganonline.com

00000476 DPB 021 161 09115 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.

J.P.Morgan



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

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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 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
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JPMorgan Classic Business Checking

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

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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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 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
 ROBERT L. SPALLINA
 4855 TECHNOLOGY WAY STE 720
 BOCA RATON FL 33431-3351

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JPMorgan Classic Business Checking

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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

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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 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 11/29/14 to 12/31/14



00000492 DPB 021 161 00115 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

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

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



1000492030300000063



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

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

Primary Account: 00000478015220
 For the Period 11/1/14 to 11/28/14



00000599 DPB 021 161 33314 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 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: 000000478015220
 For the Period 10/1/14 to 10/31/14



00000549 DPB 021 161 30514 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



000054902010000000022

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

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Primary Account: 000000478015220

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

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

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



00000517 DPB 021 161 27414 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

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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 8/30/14 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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Investment Products: Not FDIC insured • No bank guarantee • May lose value





Primary Account: 000000478015220

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

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NOTE 6

Trust Ledger History

Client Code	Matter Reporting Name	Office Code	Bank Code	Billing Tkpr	Transaction Date	Check Number	Receipts Amount	Disbursement Amount	Adjustment Amount	Account Balance
11270	Brian M. O'Connell, Esq.									
52860	Bernstein, Simon L. Estate									
	Wire fr Est Simon Bernstein 11270-52860	WPB	103	BMO	10/30/2014	0	\$25,000.00	\$0.00	\$0.00	\$25,000.00
	Wire fr JPMC Est S. Bernstein 11270-52860	WPB	103	BMO	10/30/2014	0	\$18,334.01	\$0.00	\$0.00	\$43,334.01
	Est Simon Bernstein ck #112729	WPB	103	BMO	10/30/2014	0	\$11,735.84	\$0.00	\$0.00	\$55,069.85
	Matwiczuk & Brown, LLPbidy	WPB	103	BMO	10/30/2014	38771	\$0.00	(\$38,569.83)	\$0.00	\$16,500.02
	Ciklin Lubitz Martens & O'Connellbidy	WPB	103	BMO	11/12/2014	38816	\$0.00	(\$16,500.02)	\$0.00	\$0.00
	Wire Citi Trust 11270-52860	WPB	103	BMO	11/21/2014	0	\$30,000.00	\$0.00	\$0.00	\$30,000.00
	Ciklin Lubitz Martens & O'Connellbidy	WPB	103	BMO	11/21/2014	38860	\$0.00	(\$13,278.00)	\$0.00	\$16,722.00
	Ciklin Lubitz Martens & O'Connellbidy	WPB	103	BMO	01/02/2015	39026	\$0.00	(\$12,415.20)	\$0.00	\$4,306.80
	Wire Citi Tr 11270-52860	WPB	103	BMO	04/30/2015	0	\$46,685.05	\$0.00	\$0.00	\$50,991.85
	Mrachek, Fitzgerald, Rose et al ck #9104	WPB	103	BMO	06/04/2015	0	\$3,843.75	\$0.00	\$0.00	\$54,835.60
	White Lion Moving Systems of South Florida, Inc.CJT	WPB	103	BMO	06/08/2015	40641	\$0.00	(\$11,886.60)	\$0.00	\$42,949.00
	Hall & Hall Appraisals, Inc.CJT	WPB	103	BMO	06/18/2015	40672	\$0.00	(\$3,843.75)	\$0.00	\$39,105.25
	White Lion Moving Systems of South Florida, Inc.cjt	WPB	103	BMO	07/30/2015	40787	\$0.00	(\$840.00)	\$0.00	\$38,265.25
	White Lion Moving Systems of South Florida, Inc.cjt	WPB	103	BMO	08/04/2015	40794	\$0.00	(\$840.00)	\$0.00	\$37,425.25
	White Lion Moving Systems of South Florida, Inc.11270-52860	WPB	103	BMO	12/18/2015	41161	\$0.00	(\$2,520.00)	\$0.00	\$34,905.25
	Wire fr Est Simon Bernstein 11270-52860	WPB	103	BMO	12/28/2015	0	\$7,665.72	\$0.00	\$0.00	\$42,570.97
	Wire fr Est Simon Bernstein 11270-52860	WPB	103	BMO	12/30/2015	0	\$1,791.79	\$0.00	\$0.00	\$44,362.76
	Closing Agent ck #9109	WPB	103	BMO	01/28/2016	0	\$1,325.00	\$0.00	\$0.00	\$45,687.76
	White Lion Moving & Storagecjt	WPB	103	BMO	01/29/2016	41262	\$0.00	(\$1,680.00)	\$0.00	\$44,007.76
	Provident Jewelrycjt	WPB	103	BMO	03/03/2016	41355	\$0.00	(\$1,562.50)	\$0.00	\$42,445.26

Trust Ledger History

Client Code	Matter Reporting Name	Office Code	Bank Code	Billing Tkpr	Transaction Date	Check Number	Receipts Amount	Disbursement Amount	Adjustment Amount	Account Balance
	White Lion Moving & StorageCJT-Feb & March fees	WPB	103	BMO	03/21/2016	41400	\$0.00	(\$1,680.00)	\$0.00	\$40,765.26
	United Storage Solutions, Inc.cjt	WPB	103	BMO	05/04/2016	41550	\$0.00	(\$1,680.00)	\$0.00	\$39,085.26
	United Storage Solutions, Inc.11270-52860	WPB	103	BMO	06/02/2016	41635	\$0.00	(\$840.00)	\$0.00	\$38,245.26
	United Storage Solutions, Inc.CJT	WPB	103	BMO	06/29/2016	41712	\$0.00	(\$840.00)	\$0.00	\$37,405.26

NOTE 7



FOR MODERNTIMES, A CLASSIC BANK,
PO Box 5460, Hialeah FL 33014-1460

Return Service Requested

00000425-FS076810583IOA069031-LETTER01-000000 0

ESTATE OF SIMON L BERNSTEIN
BENJAMIN P BROWN, CURATOR
MATWICZYK & BROWN, LLP
625 N FLAGLER DR SUITE 401
WEST PALM BEACH FL 33401



Statement of Account

Last statement: October 03, 2014
This statement: November 05, 2014
Total days in statement period: 33

500-001534-6

Direct inquiries to:
561 750-0075

Sabadell United Bank, N.A.
1801 North Military Trail
Boca Raton, FL 33431-6395

Summary of Account Balance

Account	Number	Ending Balance
Non Personal Int Checking	500-001534-6	\$0.00

00000425-001-002

Non Personal Int Checking

Account number
500-001534-6

1 Enclosure

Beginning balance	\$11,735.01		
Interest paid year to date	\$8.99		
Total additions	\$0.83	Total subtractions	\$11,735.84

Date	Description	Additions	Subtractions
10-30	#Closing Interest TLR 314 BR 178	.83	
10-30	Debit Memo		-11,735.84

Daily balances

Date	Amount	Date	Amount	Date	Amount
10-03	11,735.01	10-30	0.00		

Sabadell United Bank



P.O. BOX 5460
Hialeah, FL 33014

CASHIER'S CHECK

63-964/670

NOTICE TO CUSTOMERS
In the event this check is lost, misplaced or stolen,
the purchase of an indemnity bond for twice the
amount of the check, or a declaration of loss and 90
day waiting period may be required before it is replaced
or refunded.

DATE: October 30, 2014

Serial No.

112729

Issued in US Dollars

Pay to the order of ***Ciklin Lubitz Trust Account***

\$ *****11,735.84

THE SUM OF ELEVEN THOUSAND SEVEN HUNDRED THIRTY FIVE DOLLARS AND EIGHTY FOUR CENTS

MEMO ***Estate of Simon L. Bernstein*** 178-314

[Handwritten signature]

Security features included.
Check for details.



MP

⑈ 112729 ⑈ ⑆067009646⑆ 0990000786⑈

*Deposit to
Trust.
Bernstein*

*11270-52860
Budy.
10-30-14*



FOR MODERN TIMES, A CLASSIC BANK.
PO Box 5460, Hialeah FL 33014-1460

Return Service Requested

Statement of Account

Last statement: September 05, 2014
This statement: October 03, 2014
Total days in statement period: 28

00000232-FS07680038310A032041-LETTER01-000000 0

ESTATE OF SIMON L BERNSTEIN
BENJAMIN P BROWN, CURATOR
MATWICZYK & BROWN, LLP
625 N FLAGLER DR SUITE 401
WEST PALM BEACH FL 33401

500-001534-6

Direct inquiries to:
561 750-0075

Sabadell United Bank, N.A.
1801 North Military Trail
Boca Raton, FL 33431-6395

0

Summary of Account Balance

Account	Number	Ending Balance
Non Personal Int Checking	500-001534-6	\$11,735.01

00000232-001-001

Non Personal Int Checking

Account number
500-001534-6

Beginning balance	\$11,734.11		
Interest paid year to date	68.16		
Total additions	\$0.90	Total subtractions	\$-0.00

Date	Description	Additions	Subtractions
10-03	#Interest	.90	

Daily balances

Date	Amount	Date	Amount	Date	Amount
09-05	11,734.11	10-03	11,735.01		