

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.

NOTICE OF CONFIDENTIAL INFORMATION
WITHIN COURT FILING

Pursuant to Florida Rule of Judicial Administration 2.420(d)(2), I do hereby certify that I am filing herewith a document containing confidential information as described in Rule 2.420(d)(1)(B) and that:

(a) The title/type of document is:

Annual Accounting for the Period 11/1/16-10/31/17; and

Notice of Accounting of Personal Representative from 11/1/16-10/31/17

(b) (X) The entire document is confidential or,

() The confidential information within the document is precisely located in the exhibits to the Annual Accounting.

Note: The clerk of court shall review filings identified as containing confidential information to determine whether the information is facially subject to confidentiality under subdivision (d)(1)(B). The clerk shall notify the filer in writing within 5 days if the clerk determines that the information is NOT subject to confidentiality, and the records shall not be held as confidential for more than 10 days, unless a motion is filed pursuant to subdivisions (d)(3) of the Rule. Fla. R. Jud. Admin. 2.420(d)(2).

I HEREBY CERTIFY that a true and correct of the foregoing was sent by e-mail service or U.S. Postal Service on the 7th day of December, 2018 to the parties on the attached Service List.

/s/ Joielle A. Foglietta

BRIAN M. O'CONNELL

Florida Bar No: 308471

ASHLEY CRISPIN ACKAL

Florida Bar No: 037495

JOIELLE A. FOGLIETTA

Florida Bar No: 094238

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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>John P. Morrissey, Esq. 330 Clematis St., Suite 213 West Palm Beach, FL 33401 john@jmorrisseylaw.com</p>	<p>Diana Lewis obo Jacob and Daniel Bernstein. ADR & Mediation Services, LLC 2765 Tecumseh Drive West Palm Beach, FL 33409 (561) 758-3017 dzlewis@aol.com</p>
<p>Joshua Bernstein 2753 N.W. 34th St. Boca Raton, FL 33434</p>	<p>Lisa Friedstein and Carley Friedstein, Minor c/o Jeffrey and Lisa Friedstein Parent and Natural Guardian 2142 Churchill Lane Highland Park, IL 60035 Lisa@friedsteins.com Lisa.friedstein@gmail.com</p>	<p>Max Friedstein 2142 Churchill Lane Highland Park, IL 60035</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>Marc J. Soss, Esq. 11010 Hyacinth Place Lakewood Ranch, FL 34202-4158 Tel.: 941/928-0310 Fax: 813/342-7967 mjs@fl-estateplanning.com</p>		

ACCOUNTING OF PERSONAL REPRESENTATIVE
ESTATE OF SIMON L. BERNSTEIN
From: November 1, 2016, Through: October 31, 2017

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.

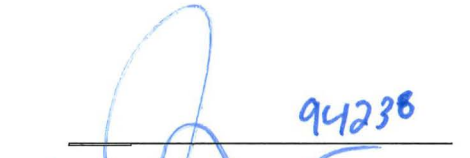
It is important that this accounting be carefully examined. Requests for additional information and any questions should be addressed to the personal representative(s) or the attorneys for the personal representative(s), the names and addresses of whom are set forth below.

Under penalties of perjury, the undersigned personal representative(s) declare(s) that I (we) have read and examined this accounting and that the facts and figures set forth in the Summary and the attached Schedules are true, to the best of my (our) knowledge and belief, and that it is a complete report of all cash and property transactions and of all receipts and disbursements by me (us) as personal representative(s) of the estate of SIMON L. BERNSTEIN deceased, from November 1, 2016, through October 31, 2017.

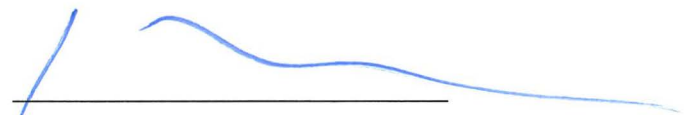
Signed on this 7th day of December, 2018.

Attorney for Personal Representative:

Personal Representative:



Ashley Crispin Ackal
Florida Bar #37495
O'Connell & Crispin Ackal
420 Royal Palm Way, Suite 300
Palm Beach, FL 33480
Telephone: 561-355-5133
Facsimile: 561-833-4209



Brian M. O'Connell, Esq.

ACCOUNTING OF PERSONAL REPRESENTATIVE
 ESTATE OF SIMON L. BERNSTEIN
 From: November 1, 2016, Through: October 31, 2017

SUMMARY

		<u>Income</u>	<u>Principal</u>	<u>Totals</u>
I.	<u>Starting Balance</u>			
	Assets per Inventory or on Hand at Close of Last Accounting Period	\$ <u>1.73</u>	\$ <u>828,524.86</u>	\$ <u>828,526.59</u>
II.	<u>Receipts</u>			
	Schedule A:	\$ <u>0.00</u>	\$ <u>0.00</u>	\$ <u>0.00</u>
III.	<u>Disbursements</u>			
	Schedule B:	\$ _____	\$ <u>(66,502.50)</u>	\$ <u>(66,502.50)</u>
IV.	<u>Distributions</u>			
	Schedule C:	\$ _____	\$ <u>0.00</u>	\$ <u>0.00</u>
V.	<u>Capital Transactions and Adjustments</u>			
	Schedule D: Net Gain or (Loss)		\$ <u>(353,407.63)</u>	\$ <u>(353,407.63)</u>
VI.	<u>Assets on Hand at Close</u>			
	<u>of Accounting Period</u>			
	Schedule E: Cash and Other Assets	\$ <u>1.73</u>	\$ <u>408,614.73</u>	\$ <u>408,616.46</u>

ACCOUNTING OF PERSONAL REPRESENTATIVE
ESTATE OF SIMON L. BERNSTEIN
From: November 1, 2016, Through: October 31, 2017

Date	Brief Description of Items	Income	Principal
<u>Other Receipts</u>			
Total Receipts			\$ 00.0

ACCOUNTING OF PERSONAL REPRESENTATIVE
 ESTATE OF SIMON L. BERNSTEIN
 From: November 1, 2016, Through: October 31, 2017

SCHEDULE B

Disbursements

Date	Brief Description of Items	Income	Principal
<u>Administrative Expenses</u>			
11/22/16	White Lion Moving & Storage	\$	840.00
12/29/16	White Lion Moving & Storage		840.00
1/27/17	White Lion Moving & Storage		840.00
2/15/17	White Lion Moving & Storage		840.00
4/20/17	White Lion Moving & Storage		840.00
5/18/17	White Lion Moving & Storage		840.00
6/23/17	White Lion Moving & Storage		840.00
7/18/17	White Lion Moving & Storage		840.00
8/16/17	White Lion Moving & Storage		840.00
10/17/17	White Lion Moving & Storage		840.00
10/19/17	White Lion Moving & Storage		840.00
Total Administrative Expense			\$ 9,240.00
<u>Professional Fees</u>			
3/1/17	Ciklin, Lubitz, O'Connell	\$	57,027.50
10/17/17	Trudy Dodson		45.00
10/23/17	Pleasanton & Marsaa Court Reporting		95.00
10/26/17	Pleasanton & Marsaa Court Reporting		95.00
Total Professional Fees			\$ 57,262.50
Total Disbursements			\$ 66,502.50

ACCOUNTING OF PERSONAL REPRESENTATIVE
ESTATE OF SIMON L. BERNSTEIN
From: November 1, 2016, Through: October 31, 2017

SCHEDULE C		Distributions	
Date	Brief Description of Items	Income	Principal
<u>Distributions - Trust under the Will of Simon Bernstein</u>			
Total Distributions			\$ 0.00

ACCOUNTING OF PERSONAL REPRESENTATIVE
 ESTATE OF SIMON L. BERNSTEIN
 From: November 1, 2016, Through: October 31, 2017

SCHEDULE D Capital Transactions and Adjustments

(Does not include distributions. Distributions are shown on Schedule C.)

Date	Brief Description of Transactions	Net Gain	Net Loss
<u>Transfers and Adjustments to Carrying Values:</u>			
11/1/2016	IRA - JP Morgan #...8004 Interest	\$2.77	
11/1/2016	Ciklin, Lubitz & O'Connell Operating Account	\$57,027.50	
12/1/2016	IRA - JP Morgan #...8004 Interest	\$2.10	
1/3/2017	IRA - JP Morgan #...8004 Interest	\$2.17	
2/1/2017	IRA - JP Morgan #...8004 Interest	\$2.17	
3/1/2017	IRA - JP Morgan #...8004 Interest	\$6.44	
4/3/2017	IRA - JP Morgan #...8004 Interest	\$7.13	
5/1/2017	IRA - JP Morgan #...8004 Interest	\$6.90	
6/1/2017	IRA - JP Morgan #...8004 Interest	\$7.13	
7/3/2017	IRA - JP Morgan #...8004 Interest	\$6.90	
8/1/2017	IRA - JP Morgan #...8004 Interest	\$7.13	
9/1/2017	IRA - JP Morgan #...8004 Interest	\$7.13	
10/2/2017	IRA - JP Morgan #...8004 Interest	\$6.90	
<u>Note & Second Mortgage and Reimbursements (Zero Value)</u>			
10/31/2017	Promissory Note & Second Mortgage Dated July 1, 2008 (Not including interest) from Bernstein Family Realty, LLC		\$ 365,000.00
	Reimbursements owed to Estate by Bernstein Family Realty, LLC		\$ 25,500.00
	Reimbursements owed to Estate by Simon Bernstein Insurance Trust		\$ 20,000.00
	TOTAL NET GAINS AND (LOSSES)	\$ 57,092.37	\$ 410,500.00
NET GAIN OR (LOSS)		\$(353,407.63)	

ACCOUNTING OF PERSONAL REPRESENTATIVE
ESTATE OF SIMON L. BERNSTEIN
From: November 1, 2016, Through: October 31, 2017

SCHEDULE E Assets on Hand at Close of Accounting Period

		Estimated Current Value	Carrying Value
<u>Assets other than Cash:</u>			
Note 1	Simon Berstein IRA - JP Morgan #8004	\$275,261.38	\$275,261.38
Note 2	Furniture and 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
	Promissory Note & Second Mortgage Dated July 1, 2008 (Not including interest) from Bernstein Family Realty, LLC	\$ 0.00	\$ 0.00
	Reimbursements owed to Estate by Bernstein Family Realty, LLC	\$ 0.00	\$ 0.00
	Reimbursements owed to Estate by Simon Bernstein Insurance Trust	\$ 0.00	\$ 0.00
	LIC Holdings, Inc. (unknown value)	\$ 0.00	\$ 0.00
Other Assets Total		\$ 397,734.38	\$ 397,734.48
<u>Cash:</u>			
Note 4	JP Morgan Checking #5220	\$ 531.59	\$ 531.59
Note 5	Ciklin Lubitz & O'Connell Trust Account	\$ 10,350.49	\$ 10,350.49
Note 6	Ciklin Lubitz & O'Connell Operating Account	\$ 0.00	\$ 0.00
Cash Totals		\$ 10,882.08	\$ 10,882.08
Total Assets on Hand at End of Accounting Period		\$ 408,616.46	\$ 408,616.46

ACCOUNTING OF THE PERSONAL REPRESENTATIVE
ESTATE OF SIMON L. BERNSTEIN
From: November 1, 2016, Through: October 31, 2017

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 attached.
- Note 4 Copies of JP Morgan checking #5220 Account Summary statements for the accounting period are attached.
- Note 5 CL&O Trust Ledger History statement is attached.
- Note 6 CL&O Operating Account Ledger History statement is attached.



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

Primary Account: 00000478015220

For the Period 11/1/16 to 11/30/16

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



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



JPMorgan Classic Business Checking

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

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



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

Primary Account: 000000478015220
For the Period 11/1/16 to 11/30/16

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 11/1/16 to 11/30/16

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.

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

Mutual Funds/Securities

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





Primary Account: 000000478015220

For the Period 11/1/16 to 11/30/16

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

Primary Account: 000000478015220
For the Period 12/1/16 to 12/30/16

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 12/1/16 to 12/30/16

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For the Period 12/1/16 to 12/30/16

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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 12/31/16 to 1/31/17



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

J.P. Morgan Team

John C Hawkins (800) 576-0938
 Brian Lutter
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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		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 12/31/16 to 1/31/17

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 12/31/16 to 1/31/17

Important Information About Your Statement

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For the Period 12/31/16 to 1/31/17

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

Primary Account: 000000478015220

For the Period 2/1/17 to 2/28/17



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

Primary Account: 000000478015220
For the Period 2/1/17 to 2/28/17

Fees and Charges for Deposit Accounts

Fees

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



Primary Account: 000000478015220

For the Period 2/1/17 to 2/28/17

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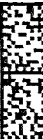
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Primary Account: 000000478015220

For the Period 2/1/17 to 2/28/17

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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 3/1/17 to 3/31/17

J.P. Morgan Team

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



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O'CONNELL CURATOR

Primary Account: 000000478015220
For the Period 3/1/17 to 3/31/17

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

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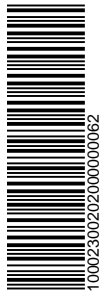
Deposit products and services are offered by JPMorgan Chase Bank, N.A. Member FDIC

Mutual Funds/Securities

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





Primary Account: 000000478015220

For the Period 3/1/17 to 3/31/17

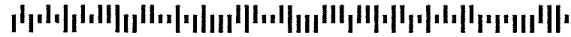
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JPMorgan Chase Bank, N.A.
Michigan/Florida Markets
P O Box 659754
San Antonio, TX 78265-9754

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Primary Account: 000000478015220
For the Period 4/1/17 to 4/28/17



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

J.P. Morgan Team

John C Hawkins (800) 576-0938
Brian Lutter
For assistance after business hours, 7 days a week. (800) 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.



Primary Account: 000000478015220

For the Period 4/1/17 to 4/28/17

Important Information About Your Statement

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



Primary Account: 000000478015220

For the Period 4/29/17 to 5/31/17

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

00000039 DPB 021 161 15217 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



JPMorgan Classic Business Checking

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

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



Primary Account: 000000478015220

For the Period 4/29/17 to 5/31/17

Important Information About Your Statement

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Primary Account: 000000478015220

For the Period 6/1/17 to 6/30/17

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

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Deaf and Hard of Hearing (800) 242-7383

Online access: www.jpmorganonline.com



00000023 DPB 021 161 18217 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

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JUL 05 2017

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.



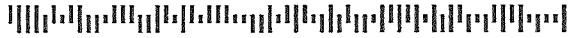
JPMorgan Chase Bank, N.A.
 Michigan/Florida Markets
 P O Box 659754
 San Antonio, TX 78265-9754

Primary Account: 000000478015220
 For the Period 7/1/17 to 7/31/17

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J.P. Morgan Team

John C Hawkins (800) 576-0938
 Brian Lutter
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00000213 DPB 021 161 21317 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



Primary Account: 000000478015220

For the Period 7/1/17 to 7/31/17

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

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 7/1/17 to 7/31/17

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Primary Account: 000000478015220

For the Period 7/1/17 to 7/31/17

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

Primary Account: 000000478015220

For the Period 8/1/17 to 8/31/17



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



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 07/25/17.

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

Primary Account: 000000478015220
For the Period 8/1/17 to 8/31/17

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 8/1/17 to 8/31/17

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For the Period 8/1/17 to 8/31/17

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

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OCT 10 2017

Primary Account: 000000478015220
For the Period 9/1/17 to 9/29/17



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

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JPMorgan Classic Business Checking

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Beginning Balance		531.59
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000000478015220
ESTATE OF SIMON L. BERNSTEIN, BRIAN
O'CONNELL CURATOR

Primary Account: 000000478015220
For the Period 9/1/17 to 9/29/17

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 9/1/17 to 9/29/17

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Primary Account: 000000478015220

For the Period 9/1/17 to 9/29/17

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 Michigan/Florida Markets
 P O Box 659754
 San Antonio, TX 78265-9754

Primary Account: 000000478015220
 For the Period 9/30/17 to 10/31/17



00000245 DPB 021 161 30517 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

Client Service (844) 275-5434
 Client Service
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JPMorgan Classic Business Checking

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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 9/30/17 to 10/31/17

Fees and Charges for Deposit Accounts

Fees

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



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For the Period 9/30/17 to 10/31/17

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Primary Account: 000000478015220

For the Period 9/30/17 to 10/31/17

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



J.P.Morgan

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J.P. Morgan



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

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 11/1/16 to 11/30/16

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	

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Client News

Enhancement to your Individual Retirement Account (IRA) statement

Your IRA statement has been enhanced to include a summary of your retirement account activity, including information on your contributions, rollovers and distributions. Please see the "Retirement Contribution and Distribution Summary" section for more information. If you have any questions, please contact your Client Service team.

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 11/1/16 to 11/30/16

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change in Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	275,196.51	275,199.28	2.77	27.51	100%
Market Value	\$275,196.51	\$275,199.28	\$2.77	\$27.51	100%
Accruals	2.77	2.10	(0.67)		
Market Value with Accruals	\$275,199.28	\$275,201.38	\$2.10		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	275,196.51	454,803.71
Withdrawals & Fees		(179,644.03)
Net Contributions/Withdrawals	\$0.00	(\$179,644.03)
Income & Distributions	2.77	39.60
Ending Market Value	\$275,199.28	\$275,199.28
Accruals	2.10	2.10
Market Value with Accruals	\$275,201.38	\$275,201.38

Deposits and Withdrawals may differ from your Retirement Contributions and Distributions.
For additional details please see "Retirement Contribution and Distribution Summary".



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 11/1/16 to 11/30/16

Account Summary CONTINUED Retirement Contribution and Distribution Summary

Description	Tax Year 2015	Tax Year 2016 (Year-to-Date)
Contributions	0.00	0.00
Rollovers	0.00	0.00
Distributions	(56,142.56)	(179,644.03)
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		56,148.61
Remaining RMD		0.00

Please note that we are only required to provide required minimum distribution ("RMD") information for the traditional IRAs of an original IRA owner, but we are not required to provide any RMD information for IRAs containing assets received by a beneficiary from such an original IRA owner (i.e., for "Inherited IRAs"). Furthermore, please remember that RMDs are not required to be taken from Roth IRAs during the lifetime of the original account owner. For more information please refer to the "Important Additional Information About Required Minimum Distributions" portion of the Additional Information at the end this statement.

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	2.77	39.60
Taxable Income	\$2.77	\$39.60





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 11/1/16 to 11/30/16

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	275,199.28	275,199.28	275,199.28		27.51 2.10	0.01% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 11/1/16 to 11/30/16

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	275,196.51	--
INFLOWS		
Income	2.77	39.60
Total Inflows	\$2.77	\$39.60
OUTFLOWS **		
Withdrawals		(179,644.03)
Total Outflows	\$0.00	(\$179,644.03)
Ending Cash Balance	\$275,199.28	--

* 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 11/1/16 to 11/30/16

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
11/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 10/01/16 - 10/31/16 @ .01% RATE ON AVG COLLECTED BALANCE OF \$344,736.13 AS OF 11/01/16			2.77



For the Period 11/1/16 to 11/30/16

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.

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If a partial call is made with respect to an issue of securities included in your Accounts we will allocate the call by a method we deem fair and equitable.

To the extent applicable, please note the following regarding estimated annual income (EAI) and estimated yield (EY): EAI and EY for certain types of securities could include a return of principal or capital gains in which case the EAI and EY would be overstated. EAI and EY are estimates and the actual income and yield might be lower or higher than the estimated amounts. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.





For the Period 11/1/16 to 11/30/16

Offshore Deposits

Non-U.S. dollar funds are held in accounts at JPMorgan Chase Bank, N.A. ("JPMCB") branches outside of the United States ("Foreign Accounts"), in addition to any funds you have elected to be held in Foreign Accounts. Deposits in Foreign Accounts are not insured by the FDIC or any other Agency of the U.S. Federal Government, are subject to cross-border risk, and do not have the benefit of any domestic preference applicable to U.S. deposits. Certain Foreign Accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F90-22.1). Funds held in certain Foreign Accounts may be eligible for protections afforded by the United Kingdom's deposit guarantee program, the Financial Services Compensation Scheme ("FSCS"). If insolvency of JPMCB should occur, eligible deposits in your account that are held at the London Branch of JPMCB may be repaid up to a specified amount by the FSCS. You can find more information about FSCS deposit protection and a list of deposits excluded from, and thus not eligible for, protection at www.jpmorgan.com/pages/deposit-guarantee-scheme-directive.

Custody of security positions reflected on this statement

J.P. Morgan offers a wide range of accounts that are both self-directed and discretionary. In general, U.S. assets held in your Asset, Investment and Trust & Estate Accounts are held directly or indirectly through one or more J.P. Morgan custodians or sub-custodians. Securities purchased in Margin Accounts and listed option positions are typically held at J.P. Morgan Securities LLC ("JPMS"). Non-U.S. positions are held in global depositories such as Euroclear. J.P. Morgan may agree, on a limited basis, to allow assets for which it is fiduciary or custodian to be held at another financial institution at the request of the client, beneficiary or other interested party. Such assets shall be noted as ASSET HELD OTHER INST. Assets noted as ASSET HELD AT ISSUER, including, but not limited to, hedge funds, private equity or other alternatives, are assets held by J.P. Morgan as trustee, agent or custodian that are either not managed by J.P. Morgan or not included in the J.P. Morgan selection of approved funds. In addition, certain physical assets may be held under the custody and control of a client, beneficiary or other interested party. Such assets are noted as CLIENT HELD ASSET.

Your statement may reflect positions for which J.P. Morgan does not have fiduciary or custodial responsibility, and are reflected on your statement as an accommodation to you and are held at other institutions or locations external to and without affiliation to J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets. In these cases, this statement reflects a notation of MEMO POSTED ASSET on the holding, which indicates that the asset is reflected only as an accommodation and not held at a J.P. Morgan custodian or sub-custodian.

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P. Morgan Securities LLC ("JPMS") and, other than domestic mutual funds, are cleared through JPMS. Domestic mutual funds are cleared through JPMCB.

JPMS is not a bank and is a separate legal entity from its bank or thrift affiliates.

Investment Products:	Not FDIC Insured	-No Bank Guarantee	-May Lose Value
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Please take the steps indicated below if you think statement(s) are incorrect or contact your J.P.Morgan team if you require additional information about a transaction on your statement(s).

IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR ASSET ACCOUNT(S) (LINKED TO JPMS)



For the Period 11/1/16 to 11/30/16

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. Positions in exchange-listed options are held by JPMS. 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). Securities purchased or sold through JPMS in U.S. markets (other than domestic mutual funds) and non-U.S. markets are cleared through JPMS. Domestic mutual funds are cleared through JPMCB. 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 JPMS at the address shown on your statement(s). Any oral communication should be reconfirmed 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.

JPMS is a member 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 JPMS are protected by the SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. The SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to the SIPC. You may obtain information about the SIPC, including the SIPC Brochure, on its website at www.sipc.org, or by contacting it 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: A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.



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For the Period 11/1/16 to 11/30/16

You should have received (or have made available to you) separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished or have made available to you. Upon written request, JPMS will promptly supply you with the latest information.

IRA Account Withholding Notice

IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold at a rate greater than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Withdrawal Request. This form is available from your Client Service Team listed in your statement. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.

IMPORTANT ADDITIONAL INFORMATION ABOUT REQUIRED MINIMUM DISTRIBUTIONS

We are providing this information to you as a service. Please refer to your copy of Form 5498 for information submitted to the Internal Revenue Service by JPMorgan Chase Bank, N.A., as custodian, of your individual retirement arrangement, including information about contributions, required minimum distributions, and the fair market value of the account. You are ultimately responsible for determining what your RMD is each year and for ensuring that you satisfy it, including, if applicable, whether to satisfy the RMD requirement with distributions from multiple IRAs. Failure to satisfy your RMD can result in an IRS excess accumulation penalty of 50% of the amount not taken as required. For more information on RMDs please refer to IRS Publication 590-B, Distribution from Individual Retirement Arrangements (IRAs), a copy of which can be obtained by calling 1-800-TAX-FORM, or by visiting www.irs.gov.

The RMD reflected in your Account Summary does not take into account other IRAs you may have, any rollovers, transfers, or failed conversions outstanding at year end, and may not include any positions held in your account that are pending an update to their valuation. If JPMorgan Chase Bank, N.A. was not your IRA Custodian on the last business day of the prior year, even though you may be required to take an RMD, we are not able to calculate your RMD without information from you. We will, however, calculate your RMD upon request. Please contact your J.P. Morgan team if you have questions about your RMD.

J.P. Morgan



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



J.P.Morgan

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J.P. Morgan

J.P. Morgan



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

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
 For the Period 12/1/16 to 12/31/16

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	

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Client News

Enhancement to your Individual Retirement Account (IRA) statement

Your IRA statement has been enhanced to include a summary of your retirement account activity, including information on your contributions, rollovers and distributions. Please see the "Retirement Contribution and Distribution Summary" section for more information. If you have any questions, please contact your Client Service team.

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 12/1/16 to 12/31/16

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	275,199.28	275,201.38	2.10	27.52	100%
Market Value	\$275,199.28	\$275,201.38	\$2.10	\$27.52	100%
Accruals	2.10	2.17	0.07		
Market Value with Accruals	\$275,201.38	\$275,203.55	\$2.17		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	275,199.28	454,803.71
Withdrawals & Fees		(179,644.03)
Net Contributions/Withdrawals	\$0.00	(\$179,644.03)
Income & Distributions	2.10	41.70
Ending Market Value	\$275,201.38	\$275,201.38
Accruals	2.17	2.17
Market Value with Accruals	\$275,203.55	\$275,203.55

Deposits and Withdrawals may differ from your Retirement Contributions and Distributions.
For additional details please see "Retirement Contribution and Distribution Summary".



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 12/1/16 to 12/31/16

Account Summary CONTINUED

Retirement Contribution and Distribution Summary

Description	Tax Year 2015	Tax Year 2016 (Year-to-Date)
Contributions	0.00	0.00
Rollovers	0.00	0.00
Distributions	(56,142.56)	(179,644.03)
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		56,148.61
Remaining RMD		0.00

Please note that we are only required to provide required minimum distribution ("RMD") information for the traditional IRAs of an original IRA owner, but we are not required to provide any RMD information for IRAs containing assets received by a beneficiary from such an original IRA owner (i.e., for "Inherited IRAs"). Furthermore, please remember that RMDs are not required to be taken from Roth IRAs during the lifetime of the original account owner. For more information please refer to the "Important Additional Information About Required Minimum Distributions" portion of the Additional Information at the end this statement.

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	2.10	41.70
Taxable Income	\$2.10	\$41.70





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 12/1/16 to 12/31/16

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	<u>Adjusted Tax Cost</u> Original Cost	Unrealized Gain/Loss	<u>Est. Annual Income</u> Accrued Interest	Yield
Cash							
US DOLLAR	1.00	275,201.38	275,201.38	275,201.38		27.52 2.17	0.01% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 12/1/16 to 12/31/16

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	275,199.28	--
INFLOWS		
Income	2.10	41.70
Total Inflows	\$2.10	\$41.70
OUTFLOWS **		
Withdrawals		(179,644.03)
Total Outflows	\$0.00	(\$179,644.03)
Ending Cash Balance	\$275,201.38	--

* 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





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 12/1/16 to 12/31/16

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 11/01/16 - 11/30/16 @ .01% RATE ON AVG COLLECTED BALANCE OF \$275,199.28 AS OF 12/01/16			2.10



For the Period 12/1/16 to 12/31/16

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.

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Investment Products: Not FDIC Insured -No Bank Guarantee -May Lose Value

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In Case of Other Errors or Questions About Your Asset Account Statement(s)

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 JPMS at the address shown on your statement(s). Any oral communication should be reconfirmed 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.

JPMS is a member 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 JPMS are protected by the SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. The SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to the SIPC. You may obtain information about the SIPC, including the SIPC Brochure, on its website at www.sipc.org, or by contacting it 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.

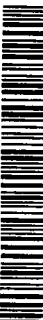
In Case of Errors or Questions About Non-Electronic Transfers (Checks or Deposits)

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: A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.





For the Period 12/1/16 to 12/31/16

You should have received (or have made available to you) separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished or have made available to you. Upon written request, JPMS will promptly supply you with the latest information.

IRA Account Withholding Notice

IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold at a rate greater than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Withdrawal Request. This form is available from your Client Service Team listed in your statement. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.

IMPORTANT ADDITIONAL INFORMATION ABOUT REQUIRED MINIMUM DISTRIBUTIONS

We are providing this information to you as a service. Please refer to your copy of Form 5498 for information submitted to the Internal Revenue Service by JPMorgan Chase Bank, N.A., as custodian, of your individual retirement arrangement, including information about contributions, required minimum distributions, and the fair market value of the account. You are ultimately responsible for determining what your RMD is each year and for ensuring that you satisfy it, including, if applicable, whether to satisfy the RMD requirement with distributions from multiple IRAs. Failure to satisfy your RMD can result in an IRS excess accumulation penalty of 50% of the amount not taken as required. For more information on RMDs please refer to IRS Publication 590-B, Distribution from Individual Retirement Arrangements (IRAs), a copy of which can be obtained by calling 1-800-TAX-FORM, or by visiting www.irs.gov.

The RMD reflected in your Account Summary does not take into account other IRAs you may have, any rollovers, transfers, or failed conversions outstanding at year end, and may not include any positions held in your account that are pending an update to their valuation. If JPMorgan Chase Bank, N.A. was not your IRA Custodian on the last business day of the prior year, even though you may be required to take an RMD, we are not able to calculate your RMD without information from you. We will, however, calculate your RMD upon request. Please contact your J.P. Morgan team if you have questions about your RMD.

J.P. Morgan



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



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

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 1/1/17 to 1/31/17

Asset Account

J.P. Morgan Team

Christopher Lankheet	Investment Specialist	312/732-7621
John Hawkins Jr	Client Service Team	800/576-0938
Brian Lutter	Client Service Team	
Patrick Handley	Client Service Team	
Online access	www.jpmorganonline.com	

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Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 1/1/17 to 1/31/17

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	275,201.38	275,203.55	2.17	27.52	100%
Market Value	\$275,201.38	\$275,203.55	\$2.17	\$27.52	100%
Accruals	2.17	2.17	0.00		
Market Value with Accruals	\$275,203.55	\$275,205.72	\$2.17		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	275,201.38	275,201.38
Income & Distributions	2.17	2.17
Ending Market Value	\$275,203.55	\$275,203.55
Accruals	2.17	2.17
Market Value with Accruals	\$275,205.72	\$275,205.72

Deposits and Withdrawals may differ from your Retirement Contributions and Distributions.
For additional details please see "Retirement Contribution and Distribution Summary".



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 1/1/17 to 1/31/17

Account Summary CONTINUED

Retirement Contribution and Distribution Summary

Description	Tax Year 2016	Tax Year 2017 (Year-to-Date)
Contributions	0.00	0.00
Rollovers	0.00	0.00
Distributions	(179,644.03)	0.00
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		38,760.76
Remaining RMD		38,760.76

For important information regarding Required Minimum Distributions, please refer to the "Important Information about Required Minimum Distributions" section at the end of this statement.

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	2.17	2.17
Taxable Income	\$2.17	\$2.17

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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 1/1/17 to 1/31/17

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	275,203.55	275,203.55	275,203.55		27.52 2.17	0.01% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 1/1/17 to 1/31/17

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	275,201.38	--
INFLOWS		
Income	2.17	2.17
Total Inflows	\$2.17	\$2.17
Ending Cash Balance	\$275,203.55	--

* Year to date information is calculated on a calendar year basis.
Your account's standing instructions use a HIGH COST method for relieving assets from your position

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
1/3	Interest Income	DEPOSIT SWEEP INTEREST FOR 12/01/16 - 12/31/16 @ .01% RATE ON AVG COLLECTED BALANCE OF \$275,201.38 AS OF 01/01/17			2.17

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For the Period 1/1/17 to 1/31/17

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 1/1/17 to 1/31/17

Offshore Deposits

Non-U.S. dollar funds are held in accounts at JPMorgan Chase Bank, N.A. ("JPMCB") branches outside of the United States ("Foreign Accounts"), in addition to any funds you have elected to be held in Foreign Accounts. Deposits in Foreign Accounts are not insured by the FDIC or any other Agency of the U.S. Federal Government, are subject to cross-border risk, and do not have the benefit of any domestic preference applicable to U.S. deposits. Certain Foreign Accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F90-22.1). Funds held in certain Foreign Accounts may be eligible for protections afforded by the United Kingdom's deposit guarantee program, the Financial Services Compensation Scheme ("FSCS"). If insolvency of JPMCB should occur, eligible deposits in your account that are held at the London Branch of JPMCB may be repaid up to a specified amount by the FSCS. You can find more information about FSCS deposit protection and a list of deposits excluded from, and thus not eligible for, protection at www.jpmorgan.com/pages/deposit-guarantee-scheme-directive.

Custody of security positions reflected on this statement

J.P. Morgan offers a wide range of accounts that are both self-directed and discretionary. In general, U.S. assets held in your Asset, Investment and Trust & Estate Accounts are held directly or indirectly through one or more J.P. Morgan custodians or sub-custodians. Securities purchased in Margin Accounts and listed option positions are typically held at J.P. Morgan Securities LLC ("JPMS"). Non-U.S. positions are held in global depositories such as Euroclear. J.P. Morgan may agree, on a limited basis, to allow assets for which it is fiduciary or custodian to be held at another financial institution at the request of the client, beneficiary or other interested party. Such assets shall be noted as ASSET HELD OTHER INST. Assets noted as ASSET HELD AT ISSUER, including, but not limited to, hedge funds, private equity or other alternatives, are assets held by J.P. Morgan as trustee, agent or custodian that are either not managed by J.P. Morgan or not included in the J.P. Morgan selection of approved funds. In addition, certain physical assets may be held under the custody and control of a client, beneficiary or other interested party. Such assets are noted as CLIENT HELD ASSET.

Your statement may reflect positions for which J.P. Morgan does not have fiduciary or custodial responsibility, and are reflected on your statement as an accommodation to you and are held at other institutions or locations external to and without affiliation to J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets. In these cases, this statement reflects a notation of MEMO POSTED ASSET on the holding, which indicates that the asset is reflected only as an accommodation and not held at a J.P. Morgan custodian or sub-custodian.

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P. Morgan Securities LLC ("JPMS") and, other than domestic mutual funds, are cleared through JPMS. Domestic mutual funds are cleared through JPMCB.

JPMS is not a bank and is a separate legal entity from its bank or thrift affiliates.

Investment Products: Not FDIC Insured -No Bank Guarantee -May Lose Value

Fund manager disclosure information available upon request

If you have an investment account that is managed by an SEC-Registered Investment Advisor, J.P. Morgan will provide a copy of the advisor's Form ADV II or brochure upon written request.

These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax advisor.

Please take the steps indicated below if you think statement(s) are incorrect or contact your J.P.Morgan team if you require additional information about a transaction on your statement(s).

IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR ASSET ACCOUNT(S) (LINKED TO JPMS)



For the Period 1/1/17 to 1/31/17

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. Positions in exchange-listed options are held by JPMS. 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). Securities purchased or sold through JPMS in U.S. markets (other than domestic mutual funds) and non-U.S. markets are cleared through JPMS. Domestic mutual funds are cleared through JPMCB. 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 JPMS at the address shown on your statement(s). Any oral communication should be reconfirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act ("SIPA"). If you have any questions, please contact your J.P. Morgan team.

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With reference to JPMS: A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.



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For the Period 1/1/17 to 1/31/17

You should have received (or have made available to you) separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished or have made available to you. Upon written request, JPMS will promptly supply you with the latest information.

IRA Account Withholding Notice

IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold at a rate greater than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Withdrawal Request. This form is available from your Client Service Team listed in your statement. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.

IMPORTANT INFORMATION ABOUT REQUIRED MINIMUM DISTRIBUTIONS

The IRS generally requires that you must begin taking withdrawals from your Traditional IRA, SIMPLE IRA, or SEP IRA when you reach age 70½. Your required minimum distribution ("RMD") is the minimum amount you must withdraw from your account each year.

If an RMD amount is provided in your Retirement Contribution and Distribution Summary it is because our records indicate that you may have an RMD obligation for the current year. The RMD amount reflected in your Summary does not take into account other IRAs you may have, any rollovers, transfers, or failed conversions outstanding at year end, and any positions held in your account that are pending an update to their valuation. Please refer to the RMD letter included in your tax information package (sent each year by January 31) for additional information on your RMD amount.

If an RMD amount is not provided in your Retirement Contribution and Distribution Summary it may be because we are not required to provide RMD amount information or our records do not indicate that you have an RMD for the current year. Please note that we are not obligated to provide an RMD amount for IRAs containing assets received by a beneficiary from an original IRA owner (i.e., for "Inherited IRAs"). However, we may under certain circumstances and as an accommodation provide an RMD amount for Inherited IRAs. In addition, the RMD amount will not be given if your IRA (1) is a Roth IRA of an original IRA owner because the IRS does not require an RMD to be taken from these types of accounts during the lifetime of the original owner, (2) is a traditional IRA and our records indicate that the original owner has not yet reached age 70 ½, (3) is a traditional or Roth IRA and the original owner passed away in a previous year and the assets have not yet been distributed to the beneficiaries, (4) contains assets received by a trust beneficiary from an original IRA owner (i.e., "Inherited Trust IRAs"), or (5) did not have JPMorgan Chase Bank, N.A. as IRA custodian on the last business day of the prior year (i.e., the account was opened during the current calendar year). If JPMorgan Chase Bank, N.A. was not your IRA custodian on the last business day of the prior year, even though you may be required to take an RMD, we are not able to calculate your RMD without additional information from you. We will, however, calculate your RMD upon request.

Please refer to your copy of Form 5498 for information submitted to the Internal Revenue Service by JPMorgan Chase Bank, N.A., as custodian, of your IRA, including information about contributions, required minimum distributions, and the fair market value of the account. You are ultimately responsible for determining your RMD amount each year and for ensuring that you satisfy it, including, if applicable, whether to satisfy the RMD with distributions from multiple IRAs. Failure to satisfy your RMD can result in an IRS excess accumulation penalty of 50% of the amount not taken as required. For more information on RMDs you may wish to consult with a tax advisor and refer to IRS Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs), a copy of which can be obtained by calling 1-800-TAX-FORM, or by visiting www.irs.gov.

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

J.P. Morgan



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



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

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
 For the Period 2/1/17 to 2/28/17

Asset Account

J.P. Morgan Team

Christopher Lankheet	Investment Specialist	312/732-7621
John Hawkins Jr	Client Service Team	800/576-0938
Brian Lutter	Client Service Team	
Patrick Handley	Client Service Team	
Online access	www.jpmorganonline.com	

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Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).



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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 2/1/17 to 2/28/17

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	275,203.55	275,205.72	2.17	82.56	100%
Market Value	\$275,203.55	\$275,205.72	\$2.17	\$82.56	100%
Accruals	2.17	6.44	4.27		
Market Value with Accruals	\$275,205.72	\$275,212.16	\$6.44		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	275,203.55	275,201.38
Income & Distributions	2.17	4.34
Ending Market Value	\$275,205.72	\$275,205.72
Accruals	6.44	6.44
Market Value with Accruals	\$275,212.16	\$275,212.16

Deposits and Withdrawals may differ from your Retirement Contributions and Distributions.
For additional details please see "Retirement Contribution and Distribution Summary".



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 2/1/17 to 2/28/17

Account Summary CONTINUED

Retirement Contribution and Distribution Summary

Description	Tax Year 2016	Tax Year 2017 (Year-to-Date)
Contributions	0.00	0.00
Rollovers	0.00	0.00
Distributions	(179,644.03)	0.00
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		38,760.76
Remaining RMD		38,760.76

For important information regarding Required Minimum Distributions, please refer to the "Important Information about Required Minimum Distributions" section at the end of this statement.

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	2.17	4.34
Taxable Income	\$2.17	\$4.34





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 2/1/17 to 2/28/17

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	275,205.72	275,205.72	275,205.72		82.56 6.44	0.03% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 2/1/17 to 2/28/17

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	275,203.55	--
INFLOWS		
Income	2.17	4.34
Total Inflows	\$2.17	\$4.34
Ending Cash Balance	\$275,205.72	--

* 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 01/01/17 - 01/31/17 @ .01% RATE ON AVG COLLECTED BALANCE OF \$275,203.55 AS OF 02/01/17			2.17



J.P. Morgan

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J.P.Morgan



For the Period 2/1/17 to 2/28/17

For your convenience we have combined statement(s) for activity you conduct through J.P. Morgan in one package. Below are important disclosures relating to these different accounts. These statements may relate to various account types. Some of the disclosures are applicable to all of your accounts. For ease of reference the disclosures applicable to a particular type of account have been grouped together by descriptive headers.

IMPORTANT GENERAL INFORMATION APPLICABLE TO ALL OF YOUR ACCOUNT(S)

Important Information about Pricing, Valuations, Estimated Annual Income, and Estimated Yield

Market value information (including without limitation, prices, exchange rates, accrued income and bond ratings) furnished herein, some of which has been provided by pricing sources that J.P. Morgan believes to be reliable, is not guaranteed for accuracy but provided for informational purposes and is furnished for the exclusive use of the client.

The current price is the value of the financial asset share, unit or contract as priced at the close of the market on the last day of the statement period or the last available price. All values provided for structured yield deposits (for example, JPMorgan London Time Deposits) reflect the original deposit amount only. The value for Real Estate, Mineral Interests and Miscellaneous Assets may not reflect the most current value of the asset.

The values in this statement are shown in USD. If your investment currency is not USD, please be aware that the value of your return could differ positively or negatively due to exchange fluctuations from the value shown in this statement.

Important information regarding Auction Rate Securities (ARS). ARS are debt or preferred securities with an interest or dividend rate reset periodically in an auction. Although there may be daily, weekly and monthly resets, there is no guarantee that there will be liquidity. If there are not enough bids at an auction to redeem the securities available for sale, the result may be a failed auction. In the event of a failed auction, there is no assurance that a secondary market will develop or that the security will trade at par or any other price reflected on statements and online. Accordingly, investors should not rely on pricing information appearing in their statements or online with respect to ARS. When J.P. Morgan is unable to obtain a price from an internal or outside source for a particular ARS, the price column on your statement will indicate "unpriced".

Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are sourced from the various issuers of the securities or they are sourced from a third party valuation provider. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid, the value of such asset may have been provided to us by third parties who may or may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

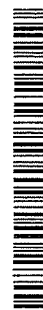
In cases where we are unable to obtain a current market value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced". Although such securities may have value, please note that the value of a security indicated as "unpriced" will not be included in your overall current market value as reflected on the statement.

J.P. Morgan makes no representation, warranty or guarantee, express or implied, that any quoted value represents the actual terms at which securities could be bought or sold or new transactions could be entered into, or the actual terms on which existing transactions or securities could be liquidated. Such values may only be indicative.

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If a partial call is made with respect to an issue of securities included in your Accounts we will allocate the call by a method we deem fair and equitable.

To the extent applicable, please note the following regarding estimated annual income (EAI) and estimated yield (EY): EAI and EY for certain types of securities could include a return of principal or capital gains in which case the EAI and EY would be overstated. EAI and EY are estimates and the actual income and yield might be lower or higher than the estimated amounts. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.





For the Period 2/1/17 to 2/28/17

Offshore Deposits

Non-U.S. dollar funds are held in accounts at JPMorgan Chase Bank, N.A. ("JPMCB") branches outside of the United States ("Foreign Accounts"), in addition to any funds you have elected to be held in Foreign Accounts. Deposits in Foreign Accounts are not insured by the FDIC or any other Agency of the U.S. Federal Government, are subject to cross-border risk, and do not have the benefit of any domestic preference applicable to U.S. deposits. Certain Foreign Accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F90-22.1). Funds held in certain Foreign Accounts may be eligible for protections afforded by the United Kingdom's deposit guarantee program, the Financial Services Compensation Scheme ("FSCS"). If insolvency of JPMCB should occur, eligible deposits in your account that are held at the London Branch of JPMCB may be repaid up to a specified amount by the FSCS. You can find more information about FSCS deposit protection and a list of deposits excluded from, and thus not eligible for, protection at www.jpmorgan.com/pages/deposit-guarantee-scheme-directive.

Custody of security positions reflected on this statement

J.P. Morgan offers a wide range of accounts that are both self-directed and discretionary. In general, U.S. assets held in your Asset, Investment and Trust & Estate Accounts are held directly or indirectly through one or more J.P. Morgan custodians or sub-custodians. Securities purchased in Margin Accounts and listed option positions are typically held at J.P. Morgan Securities LLC ("JPMS"). Non-U.S. positions are held in global depositories such as Euroclear. J.P. Morgan may agree, on a limited basis, to allow assets for which it is fiduciary or custodian to be held at another financial institution at the request of the client, beneficiary or other interested party. Such assets shall be noted as ASSET HELD OTHER INST. Assets noted as ASSET HELD AT ISSUER, including, but not limited to, hedge funds, private equity or other alternatives, are assets held by J.P. Morgan as trustee, agent or custodian that are either not managed by J.P. Morgan or not included in the J.P. Morgan selection of approved funds. In addition, certain physical assets may be held under the custody and control of a client, beneficiary or other interested party. Such assets are noted as CLIENT HELD ASSET.

Your statement may reflect positions for which J.P. Morgan does not have fiduciary or custodial responsibility, and are reflected on your statement as an accommodation to you and are held at other institutions or locations external to and without affiliation to J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets. In these cases, this statement reflects a notation of MEMO POSTED ASSET on the holding, which indicates that the asset is reflected only as an accommodation and not held at a J.P. Morgan custodian or sub-custodian.

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P. Morgan Securities LLC ("JPMS") and, other than domestic mutual funds, are cleared through JPMS. Domestic mutual funds are cleared through JPMCB.

JPMS is not a bank and is a separate legal entity from its bank or thrift affiliates.

Investment Products: Not FDIC Insured -No Bank Guarantee -May Lose Value

Fund manager disclosure information available upon request

If you have an investment account that is managed by an SEC-Registered Investment Advisor, J.P. Morgan will provide a copy of the advisor's Form ADV II or brochure upon written request.

These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax advisor.

Please take the steps indicated below if you think statement(s) are incorrect or contact your J.P.Morgan team if you require additional information about a transaction on your statement(s).

IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR ASSET ACCOUNT(S) (LINKED TO JPMS)



For the Period 2/1/17 to 2/28/17

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. Positions in exchange-listed options are held by JPMS. 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). Securities purchased or sold through JPMS in U.S. markets (other than domestic mutual funds) and non-U.S. markets are cleared through JPMS. Domestic mutual funds are cleared through JPMCB. 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 JPMS at the address shown on your statement(s). Any oral communication should be reconfirmed 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.

JPMS is a member 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 JPMS are protected by the SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. The SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to the SIPC. You may obtain information about the SIPC, including the SIPC Brochure, on its website at www.sipc.org, or by contacting it 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: A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.





For the Period 2/1/17 to 2/28/17

You should have received (or have made available to you) separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished or have made available to you. Upon written request, JPMS will promptly supply you with the latest information.

IRA Account Withholding Notice

IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold at a rate greater than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Withdrawal Request. This form is available from your Client Service Team listed in your statement. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.

IMPORTANT INFORMATION ABOUT REQUIRED MINIMUM DISTRIBUTIONS

The IRS generally requires that you must begin taking withdrawals from your Traditional IRA, SIMPLE IRA, or SEP IRA when you reach age 70½. Your required minimum distribution ("RMD") is the minimum amount you must withdraw from your account each year.

If an RMD amount is provided in your Retirement Contribution and Distribution Summary it is because our records indicate that you may have an RMD obligation for the current year. The RMD amount reflected in your Summary does not take into account other IRAs you may have, any rollovers, transfers, or failed conversions outstanding at year end, and any positions held in your account that are pending an update to their valuation. Please refer to the RMD letter included in your tax information package (sent each year by January 31) for additional information on your RMD amount.

If an RMD amount is not provided in your Retirement Contribution and Distribution Summary it may be because we are not required to provide RMD amount information or our records do not indicate that you have an RMD for the current year. Please note that we are not obligated to provide an RMD amount for IRAs containing assets received by a beneficiary from an original IRA owner (i.e., for "Inherited IRAs"). However, we may under certain circumstances and as an accommodation provide an RMD amount for Inherited IRAs. In addition, the RMD amount will not be given if your IRA (1) is a Roth IRA of an original IRA owner because the IRS does not require an RMD to be taken from these types of accounts during the lifetime of the original owner, (2) is a traditional IRA and our records indicate that the original owner has not yet reached age 70 ½, (3) is a traditional or Roth IRA and the original owner passed away in a previous year and the assets have not yet been distributed to the beneficiaries, (4) contains assets received by a trust beneficiary from an original IRA owner (i.e., "Inherited Trust IRAs"), or (5) did not have JPMorgan Chase Bank, N.A. as IRA custodian on the last business day of the prior year (i.e., the account was opened during the current calendar year). If JPMorgan Chase Bank, N.A. was not your IRA custodian on the last business day of the prior year, even though you may be required to take an RMD, we are not able to calculate your RMD without additional information from you. We will, however, calculate your RMD upon request.

Please refer to your copy of Form 5498 for information submitted to the Internal Revenue Service by JPMorgan Chase Bank, N.A., as custodian, of your IRA, including information about contributions, required minimum distributions, and the fair market value of the account. You are ultimately responsible for determining your RMD amount each year and for ensuring that you satisfy it, including, if applicable, whether to satisfy the RMD with distributions from multiple IRAs. Failure to satisfy your RMD can result in an IRS excess accumulation penalty of 50% of the amount not taken as required. For more information on RMDs you may wish to consult with a tax advisor and refer to IRS Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs), a copy of which can be obtained by calling 1-800-TAX-FORM, or by visiting www.irs.gov.

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

J.P. Morgan



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



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

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
 For the Period 3/1/17 to 3/31/17

Asset Account

J.P. Morgan Team

Christopher Lankheet	Investment Specialist	312/732-7621
John Hawkins Jr	Client Service Team	800/576-0938
Brian Lutter	Client Service Team	
Patrick Handley	Client Service Team	
Online access	www.jpmorganonline.com	

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Client News

J.P. Morgan Securities LLC Net Capital Requirements

As of December 31, 2016, J.P. Morgan Securities LLC's ("JPMS") net capital of \$14.7 billion exceeded the minimum regulatory net capital requirement of \$2.8 billion by \$11.9 billion. Please be reminded that on or about October 1, 2016, J.P. Morgan Clearing Corporation ("JPMCC") merged into JPMS. JPMS has assumed all responsibilities previously performed by JPMCC.

Complete copies of each audited 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 3/1/17 to 3/31/17

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	275,205.72	275,212.16	6.44	82.56	100%
Market Value	\$275,205.72	\$275,212.16	\$6.44	\$82.56	100%
Accruals	6.44	7.13	0.69		
Market Value with Accruals	\$275,212.16	\$275,219.29	\$7.13		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	275,205.72	275,201.38
Income & Distributions	6.44	10.78
Ending Market Value	\$275,212.16	\$275,212.16
Accruals	7.13	7.13
Market Value with Accruals	\$275,219.29	\$275,219.29

Deposits and Withdrawals may differ from your Retirement Contributions and Distributions.
For additional details please see "Retirement Contribution and Distribution Summary".



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 3/1/17 to 3/31/17

Account Summary CONTINUED

Retirement Contribution and Distribution Summary

Description	Tax Year 2016	Tax Year 2017 (Year-to-Date)
Contributions	0.00	0.00
Rollovers	0.00	0.00
Distributions	(179,644.03)	0.00
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		38,760.76
Remaining RMD		38,760.76

For important information regarding Required Minimum Distributions, please refer to the "Important Information about Required Minimum Distributions" section at the end of this statement.

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	6.44	10.78
Taxable Income	\$6.44	\$10.78





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 3/1/17 to 3/31/17

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
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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 3/1/17 to 3/31/17

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	275,205.72	--
INFLOWS		
Income	6.44	10.78
Total Inflows	\$6.44	\$10.78
Ending Cash Balance	\$275,212.16	--

* 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 02/01/17 - 02/28/17 @ .03% RATE ON AVG COLLECTED BALANCE OF \$275,205.72 AS OF 03/01/17			6.44



J.P. Morgan

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For the Period 3/1/17 to 3/31/17

For your convenience we have combined statement(s) for activity you conduct through J.P. Morgan in one package. Below are important disclosures relating to these different accounts. These statements may relate to various account types. Some of the disclosures are applicable to all of your accounts. For ease of reference the disclosures applicable to a particular type of account have been grouped together by descriptive headers.

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Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are sourced from the various issuers of the securities or they are sourced from a third party valuation provider. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid, the value of such asset may have been provided to us by third parties who may or may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

In cases where we are unable to obtain a current market value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced". Although such securities may have value, please note that the value of a security indicated as "unpriced" will not be included in your overall current market value as reflected on the statement.

J.P. Morgan makes no representation, warranty or guarantee, express or implied, that any quoted value represents the actual terms at which securities could be bought or sold or new transactions could be entered into, or the actual terms on which existing transactions or securities could be liquidated. Such values may only be indicative.

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For the Period 3/1/17 to 3/31/17

Offshore Deposits

Non-U.S. dollar funds are held in accounts at JPMorgan Chase Bank, N.A. ("JPMCB") branches outside of the United States ("Foreign Accounts"), in addition to any funds you have elected to be held in Foreign Accounts. Deposits in Foreign Accounts are not insured by the FDIC or any other Agency of the U.S. Federal Government, are subject to cross-border risk, and do not have the benefit of any domestic preference applicable to U.S. deposits. Certain Foreign Accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F90-22.1). Funds held in certain Foreign Accounts may be eligible for protections afforded by the United Kingdom's deposit guarantee program, the Financial Services Compensation Scheme ("FSCS"). If insolvency of JPMCB should occur, eligible deposits in your account that are held at the London Branch of JPMCB may be repaid up to a specified amount by the FSCS. You can find more information about FSCS deposit protection and a list of deposits excluded from, and thus not eligible for, protection at www.jpmorgan.com/pages/deposit-guarantee-scheme-directive.

Custody of security positions reflected on this statement

J.P. Morgan offers a wide range of accounts that are both self-directed and discretionary. In general, U.S. assets held in your Asset, Investment and Trust & Estate Accounts are held directly or indirectly through one or more J.P. Morgan custodians or sub-custodians. Securities purchased in Margin Accounts and listed option positions are typically held at J.P. Morgan Securities LLC ("JPMS"). Non-U.S. positions are held in global depositories such as Euroclear. J.P. Morgan may agree, on a limited basis, to allow assets for which it is fiduciary or custodian to be held at another financial institution at the request of the client, beneficiary or other interested party. Such assets shall be noted as ASSET HELD OTHER INST. Assets noted as ASSET HELD AT ISSUER, including, but not limited to, hedge funds, private equity or other alternatives, are assets held by J.P. Morgan as trustee, agent or custodian that are either not managed by J.P. Morgan or not included in the J.P. Morgan selection of approved funds. In addition, certain physical assets may be held under the custody and control of a client, beneficiary or other interested party. Such assets are noted as CLIENT HELD ASSET.

Your statement may reflect positions for which J.P. Morgan does not have fiduciary or custodial responsibility, and are reflected on your statement as an accommodation to you and are held at other institutions or locations external to and without affiliation to J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets. In these cases, this statement reflects a notation of MEMO POSTED ASSET on the holding, which indicates that the asset is reflected only as an accommodation and not held at a J.P. Morgan custodian or sub-custodian.

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P. Morgan Securities LLC ("JPMS") and, other than domestic mutual funds, are cleared through JPMS. Domestic mutual funds are cleared through JPMCB.

JPMS is not a bank and is a separate legal entity from its bank or thrift affiliates.

Investment Products: Not FDIC Insured -No Bank Guarantee -May Lose Value

Fund manager disclosure information available upon request

If you have an investment account that is managed by an SEC-Registered Investment Advisor, J.P. Morgan will provide a copy of the advisor's Form ADV II or brochure upon written request.

These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax advisor.

Please take the steps indicated below if you think statement(s) are incorrect or contact your J.P.Morgan team if you require additional information about a transaction on your statement(s).

IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR ASSET ACCOUNT(S) (LINKED TO JPMS)



For the Period 3/1/17 to 3/31/17

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. Positions in exchange-listed options are held by JPMS. 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). Securities purchased or sold through JPMS in U.S. markets (other than domestic mutual funds) and non-U.S. markets are cleared through JPMS. Domestic mutual funds are cleared through JPMCB. 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 JPMS at the address shown on your statement(s). Any oral communication should be reconfirmed 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.

JPMS is a member 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 JPMS are protected by the SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. The SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to the SIPC. You may obtain information about the SIPC, including the SIPC Brochure, on its website at www.sipc.org, or by contacting it 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: A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.





For the Period 3/1/17 to 3/31/17

You should have received (or have made available to you) separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished or have made available to you. Upon written request, JPMS will promptly supply you with the latest information.

IRA Account Withholding Notice

IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold at a rate greater than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Withdrawal Request. This form is available from your Client Service Team listed in your statement. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.

IMPORTANT INFORMATION ABOUT REQUIRED MINIMUM DISTRIBUTIONS

The IRS generally requires that you must begin taking withdrawals from your Traditional IRA, SIMPLE IRA, or SEP IRA when you reach age 70½. Your required minimum distribution ("RMD") is the minimum amount you must withdraw from your account each year.

If an RMD amount is provided in your Retirement Contribution and Distribution Summary it is because our records indicate that you may have an RMD obligation for the current year. The RMD amount reflected in your Summary does not take into account other IRAs you may have, any rollovers, transfers, or failed conversions outstanding at year end, and any positions held in your account that are pending an update to their valuation. Please refer to the RMD letter included in your tax information package (sent each year by January 31) for additional information on your RMD amount.

If an RMD amount is not provided in your Retirement Contribution and Distribution Summary it may be because we are not required to provide RMD amount information or our records do not indicate that you have an RMD for the current year. Please note that we are not obligated to provide an RMD amount for IRAs containing assets received by a beneficiary from an original IRA owner (i.e., for "Inherited IRAs"). However, we may under certain circumstances and as an accommodation provide an RMD amount for Inherited IRAs. In addition, the RMD amount will not be given if your IRA (1) is a Roth IRA of an original IRA owner because the IRS does not require an RMD to be taken from these types of accounts during the lifetime of the original owner, (2) is a traditional IRA and our records indicate that the original owner has not yet reached age 70 ½, (3) is a traditional or Roth IRA and the original owner passed away in a previous year and the assets have not yet been distributed to the beneficiaries, (4) contains assets received by a trust beneficiary from an original IRA owner (i.e., "Inherited Trust IRAs"), or (5) did not have JPMorgan Chase Bank, N.A. as IRA custodian on the last business day of the prior year (i.e., the account was opened during the current calendar year). If JPMorgan Chase Bank, N.A. was not your IRA custodian on the last business day of the prior year, even though you may be required to take an RMD, we are not able to calculate your RMD without additional information from you. We will, however, calculate your RMD upon request.

Please refer to your copy of Form 5498 for information submitted to the Internal Revenue Service by JPMorgan Chase Bank, N.A., as custodian, of your IRA, including information about contributions, required minimum distributions, and the fair market value of the account. You are ultimately responsible for determining your RMD amount each year and for ensuring that you satisfy it, including, if applicable, whether to satisfy the RMD with distributions from multiple IRAs. Failure to satisfy your RMD can result in an IRS excess accumulation penalty of 50% of the amount not taken as required. For more information on RMDs you may wish to consult with a tax advisor and refer to IRS Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs), a copy of which can be obtained by calling 1-800-TAX-FORM, or by visiting www.irs.gov.

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

Important information regarding changes to your J.P. Morgan Account Agreements

Enclosed please find 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"). The amendments, which are summarized on the reverse page, go into effect on July 15, 2017.

Please review the amendments carefully and retain them for your records.

For more information

If you have any questions or need additional information, please contact your J.P. Morgan representative.

Summary of the amendments to your Combined Terms and Conditions and/or International Combined Terms and Conditions

Definitions for all capitalized terms not provided below can be found in the Combined Terms and Conditions or International Combined Terms and Conditions, as applicable.

Amendments to the International Combined Terms and Conditions only:

- **Overdrafts.** We have removed a duplicative paragraph.

Amendments to the Combined Terms and Conditions and the International Combined Terms and Conditions:

- **J.P. Morgan References.** We have clarified that "J.P. Morgan," when used, references JPMorgan Chase Bank, N.A. or an affiliate, as applicable.
- **Telephone and Electronic Communication.** We have clarified the channels through which you may change your contact and delivery preferences. We have also enhanced disclosures related to the methods by which we send you communications and documents.
- **Credit Reports.** We have fixed a formatting error.
- **Certificates of Deposit.** We have enhanced the disclosure terms for certificates of deposit.
- **Stop Payment Renewal Discontinuation.** We have changed the method by which you may revoke renewable stop payments.
- **eATM Limit Clarifications.** We have clarified the limits that may apply to withdrawals at eATMs.

Effective July 15, 2017, the following are 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.

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.

Amendments applicable only to the International Combined Terms and Conditions:

OVERDRAFTS

The fourth paragraph in the “Overdrafts” section of the General Account Terms and Conditions of the Deposit Account Agreement shall be deleted.

Amendments applicable to the Combined Terms and Conditions and the International Combined Terms and Conditions:

J.P. MORGAN REFERENCES

The portion of the General Terms for Accounts and Services that precedes Section 1 in both the Combined Terms and Conditions and the International Combined Terms and Conditions shall be replaced by the following:

“Account” refers to the account or accounts subject to these General Terms and an additional account agreement. “Accountholder” means the person or entity (also called “you” or “your”) who owns the Account. “We,” “us,” “our,” “J.P. Morgan” and the “Bank” mean JPMorgan Chase Bank, N.A. (JPMCB) or, in the case of a product or service furnished by, or Account with, or Obligations owed to another Morgan Affiliate, that Morgan Affiliate. Other definitions of capitalized terms used in these General Terms are found in the Definitions Section.

TELEPHONE AND ELECTRONIC COMMUNICATION

The sixth sentence of the first paragraph of Section 5 of the General Terms for Accounts and Services of the Combined Terms and Conditions and the sixth sentence of the first paragraph of Section 6 of the General Terms for Accounts and Services of the International Combined Terms and Conditions shall both be replaced by the following:

You may contact us anytime to change your mobile number, email address or delivery preference by calling or writing your J.P. Morgan team at the telephone number or address on your monthly statement, or change them online using online tools at <https://jpmorgan.chase.com>.

The fifth sentence of the first paragraph of Section 22 of the General Terms for Accounts and Services of the Combined Terms and Conditions and the fifth sentence of the first paragraph of Section 24 of the General Terms for Accounts and Services of the International Combined Terms and Conditions shall be deleted.

A new section titled “Notice” will be added to the General Terms for Accounts and Services of the Combined Terms and Conditions following section 22, and will be added to the General Terms for Accounts and Services of the International Combined Terms and Conditions following section 24. All subsequent sections of the General Terms for Accounts and Services of the Combined Terms and Conditions and the General Terms for Accounts and Services of the International Combined Terms and Conditions shall be renumbered accordingly. This new section shall read as follows:

Unless otherwise provided herein, or separately agreed to by us, all communications required under or related to this Agreement or our relationship with you (“Communications”) shall be personally delivered or sent by first-class mail, postage prepaid, or by overnight courier. “Communications” include each disclosure, notice, agreement, change in terms, undertaking, fee schedule, periodic statement, record, tax statement, prospectus, trade confirmation, response to claims, transaction history, privacy policy, document or other information required to be provided “in writing,” or that we otherwise provide to you, or that you sign or submit or agree to at our request, in connection with your relationship with us.

If you have provided your consent to the use of electronic records and signatures, any Communication may instead be delivered at our discretion electronically.

Such Communications may be sent electronically by us to you by (i) transmitting the Communication to the email address or mobile number provided by you or to such other email address or mobile number as you may specify from time to time in writing, or (ii) posting the Communication on a website and sending you a notice at your postal address or email address or mobile number informing you that the Communication has been posted, where it has been posted, and how to view it. Communications sent electronically to you will be effective when the Communication, or a notice advising of its posting to a website, is sent to your postal address, email address or mobile number.

CREDIT REPORTS

Section 10 of the General Terms for Accounts and Services of the Combined Terms and Conditions and Section 12 of the General Terms for Accounts and Services of the International Combined Terms and Conditions shall both be replaced in their entirety by the following:

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 us, 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.

CERTIFICATES OF DEPOSIT

The section titled “Specific Terms for Certificates of Deposit” 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 replaced in its entirety by the following:

The standard minimum deposit amount to open a U.S. dollar-denominated Certificate of Deposit (“CD”) is \$1,000. The maturity date is the last day of your CD’s term. By opening your CD, you have agreed to keep the amount deposited (principal) for the agreed upon stated term. The CD terms set forth herein, in any CD confirmation and interest rate disclosure, including the Annual Percentage Yield (“APY”), shall apply during the entire term of the CD. In the event of a conflict between the CD terms set forth herein and the terms disclosed in any CD confirmation or renewal notice, the terms in the CD confirmation or renewal notice shall prevail. If your CD is automatically renewable, and has a maturity of longer than one month, the Bank may change any provision of these terms for successive renewal periods (the interest rate and the APY may be modified pursuant to the Maturity Conditions section below) with at least 30 days written notice prior to the maturity date of the existing CD or at least 20 days before the end of the 10-day grace period. The Bank may change these terms at any time for a CD with a maturity of one month or less.

Grace Period. The grace period is the 10 days after the maturity date for CDs with a term of 14 days or longer. A grace period of 5 days applies to CDs with a term of 7 to 13 days. On the maturity date or during the grace period, you can change the term of your CD, make additional deposits, or withdraw your CD principal without paying an early withdrawal penalty.

Interest Calculation Method. Interest for CDs may be compounded daily or monthly, and computed on a 360- or 365-day basis, using the daily balance method. This method applies a periodic rate each day to the balance in the CD. Interest begins to accrue on the business day of your deposit up to (but not including) the maturity date. The interest rate and APY applicable to your CD on

the date the CD is opened will be set forth on a separate "rate sheet" or other interest rate disclosure provided to you when your CD is opened. That interest rate disclosure is considered part of these terms. The APY assumes interest will remain on deposit until maturity. On maturities of more than one year, interest will be paid at least annually, and the amount(s) paid will be reported to the IRS each calendar year. A withdrawal will reduce these earnings.

Maturity Conditions. For automatically renewable CDs, your CD will automatically renew for the same time period as the initial term, and thereafter for successive like periods of time, unless we notify you otherwise or you change or close your account. Once your CD renews, any reference to the maturity date means the last day of the new term. For the renewal term, your CD will earn interest at the rate then in effect on the renewal date for like CDs. Withdrawals made during the grace period are not subject to early withdrawal penalties described below. If your CD is closed during the grace period, it will not earn interest on or after the maturity date.

For single maturity CDs, your CD will not automatically renew on the maturity date. No interest is earned or paid on or after the maturity date.

Withdrawing Interest. You may choose to withdraw any paid or credited interest without penalty during your CD's term or at maturity. After the maturity date and grace period, interest will become principal of the renewed CD.

Early Withdrawal Penalties. There is a penalty for withdrawing principal prior to the maturity date. If the term of the CD is less than 24 months, the early withdrawal penalty is 1% of the amount withdrawn, but not more than the total amount of interest earned during the current term of the CD. For terms 24 months or more, the early withdrawal penalty is 2% of the amount withdrawn, but not more than the total amount of interest earned during the current term of the CD. CDs in the amount of \$25,000,000 or greater are subject to a 1% early withdrawal penalty. The amount of your penalty will be deducted from principal. If the withdrawal occurs less than seven (7) days after account opening or a previous withdrawal of principal, the amount of the early withdrawal penalty will be calculated as we described above, but it cannot be less than 7 days' interest. The amount of your penalty will be deducted from principal.

Early withdrawal penalties will be waived under the following circumstances:

- Death of a CD owner or a grantor of a revocable family/living trust;
- Court determination that a CD owner is incompetent;
- Re-titling of a CD to transfer ownership of funds into a living trust without moving funds from the Bank and where no change in term or rate occurs.

We will also waive early withdrawal penalties under the circumstance described below. However, if the withdrawal occurs less than 7 days after the account was opened or previous withdrawal was made, the early withdrawal penalty will apply:

- Disability of a CD owner.

Record Retention. We shall abide by federal and applicable state record retention laws and may dispose of any records that have been retained or preserved for the period set forth in these laws. Any action by or against us based on, or the determination of which would depend on, the contents of records for which a period of retention or preservation is set forth in these laws shall be brought within the time for which the record must be retained or preserved, unless applicable law provides a shorter limitation period. Any action against us on an automatically renewable CD must be brought within the retention period applicable to that CD based on the stated maturity date in the most recent record evidencing the existence and term of the CD.

The sections titled "Certificates of Deposit" and "Record Retention" 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 deleted.

The section titled "Change in Account Agreement" 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:

We may change the terms of this Agreement, including any fees or features of your Account, upon notice sent to you at least 30 calendar days prior to the

effective date of the change; provided, however, for automatically renewable CDs with a maturity of longer than one month, no such change shall be effective prior to the renewal date, and such notice may be provided with 20 days' written notice prior to the end of the 10-day grace period. You agree that such notice may be provided to any joint account owner. By maintaining your Account after the effective date of any change, you agree to be bound by the changes. No notice is required for changes in the interest rate and corresponding changes in the annual percentage yield for variable rate accounts, for changes in terms of a CD with a maturity of one month or less, or for changes in fees for document printing.

STOP PAYMENT RENEWAL DISCONTINUATION

The third paragraph of the section titled "Stop Payments" 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:

For personal Accounts, an oral or written stop payment order is effective for 180 days, and may not be extended. However, you may place an additional stop payment order at any time, in which case such order shall replace the prior instruction, and shall be effective for 180 days from the day such additional order was placed. We will not send a confirmation of your stop payment order. For business Accounts, an oral or written stop payment may be placed for two lengths of time. You may place a stop payment order to be effective for 180 calendar days, or you may place a stop payment order to be effective for one year and then renewable annually, at your choice, for six additional years. We may send you a written confirmation of your stop payment order. If any of the information on the confirmation is incorrect, you must notify us within the time period stated on the confirmation. If you do not do so, the information will be presumed to be correct. You will receive a 60- to 90-day advance notification of stop payments scheduled for renewal on your business Account statement. You may request at that time to discontinue the renewal of a stop payment via your online channel, by calling the number on your statement, or by contacting your J.P. Morgan representative. For personal and business Accounts, when the effective period of the stop payment order expires, we have no duty or obligation to notify you before we pay the item.

eATM LIMIT CLARIFICATIONS

The provision numbered "(2)" in the section titled "Limitations on Transfers, Amounts, and Frequency of Transactions" in the "Electronic Funds Transfer Services" section of the Deposit Accounts and Services Offered by JPMorgan Chase Bank, N.A. in both the Combined Terms and Conditions and the International Combined Terms and Conditions shall be replaced in its entirety by the following:

We provided you with your daily card limits for ATM withdrawals and Point-of-Sale transactions when we gave you your Card. However, your ATM withdrawal limits may be different depending on which type of ATM you use and when. When you use a Chase ATM that is not a Staffed ATM or an Enhanced ATM, or when you use a non-Chase ATM, you can withdraw up to the daily card withdrawal limit of the card you are using. Withdrawals using other cards will not count toward that card's daily withdrawal limit. The default daily card withdrawal limit is \$2,009.

- When you use an Enhanced ATM, the following limitations apply:
 - For personal accounts: All withdrawals made with any of your ATM, debit or prepaid cards count toward every card's daily withdrawal limit.
 - For business accounts: All withdrawals made with any cardholder's ATM or debit cards for the same business count toward every card's daily withdrawal limit.
- When you use a Staffed ATM, the following limitations apply and are separate from all other limits:
 - For personal accounts: You can withdraw up to \$3,000 each day. This separate limit does not apply to a Privileges card.
 - For business accounts: Each cardholder can withdraw up to \$3,000 each day from all linked accounts of each business. This separate limit does not apply to an Associate card.

J.P. Morgan



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



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

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 4/1/17 to 4/30/17

Asset Account

J.P. Morgan Team

Christopher Lankheet	Investment Specialist	312/732-7621
John Hawkins Jr	Client Service Team	800/576-0938
Brian Lutter	Client Service Team	
Patrick Handley	Client Service Team	
Online access	www.jpmorganonline.com	

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Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 4/1/17 to 4/30/17

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	275,212.16	275,219.29	7.13	82.56	100%
Market Value	\$275,212.16	\$275,219.29	\$7.13	\$82.56	100%
Accruals	7.13	6.90	(0.23)		
Market Value with Accruals	\$275,219.29	\$275,226.19	\$6.90		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	275,212.16	275,201.38
Income & Distributions	7.13	17.91
Ending Market Value	\$275,219.29	\$275,219.29
Accruals	6.90	6.90
Market Value with Accruals	\$275,226.19	\$275,226.19

Deposits and Withdrawals may differ from your Retirement Contributions and Distributions.
For additional details please see "Retirement Contribution and Distribution Summary".



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 4/1/17 to 4/30/17

Account Summary CONTINUED

Retirement Contribution and Distribution Summary

Description	Tax Year 2016	Tax Year 2017 (Year-to-Date)
Contributions	0.00	0.00
Rollovers	0.00	0.00
Distributions	(179,644.03)	0.00
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		38,760.76
Remaining RMD		38,760.76

For important information regarding Required Minimum Distributions, please refer to the "Important Information about Required Minimum Distributions" section at the end of this statement.

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	7.13	17.91
Taxable Income	\$7.13	\$17.91





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 4/1/17 to 4/30/17

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	275,219.29	275,219.29	275,219.29		82.56 6.90	0.03% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 4/1/17 to 4/30/17

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	275,212.16	--
INFLOWS		
Income	7.13	17.91
Total Inflows	\$7.13	\$17.91
Ending Cash Balance	\$275,219.29	--

* 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

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
4/3	Interest Income	DEPOSIT SWEEP INTEREST FOR 03/01/17 - 03/31/17 @ .03% RATE ON AVG COLLECTED BALANCE OF \$275,212.16 AS OF 04/01/17			7.13



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For the Period 4/1/17 to 4/30/17

For your convenience we have combined statement(s) for activity you conduct through J.P. Morgan in one package. Below are important disclosures relating to these different accounts. These statements may relate to various account types. Some of the disclosures are applicable to all of your accounts. For ease of reference the disclosures applicable to a particular type of account have been grouped together by descriptive headers.

IMPORTANT GENERAL INFORMATION APPLICABLE TO ALL OF YOUR ACCOUNT(S)

Important Information about Pricing, Valuations, Estimated Annual Income, and Estimated Yield

Market value information (including without limitation, prices, exchange rates, accrued income and bond ratings) furnished herein, some of which has been provided by pricing sources that J.P. Morgan believes to be reliable, is not guaranteed for accuracy but provided for informational purposes and is furnished for the exclusive use of the client.

The current price is the value of the financial asset share, unit or contract as priced at the close of the market on the last day of the statement period or the last available price. All values provided for structured yield deposits (for example, JPMorgan London Time Deposits) reflect the original deposit amount only. The value for Real Estate, Mineral Interests and Miscellaneous Assets may not reflect the most current value of the asset.

The values in this statement are shown in USD. If your investment currency is not USD, please be aware that the value of your return could differ positively or negatively due to exchange fluctuations from the value shown in this statement.

Important information regarding Auction Rate Securities (ARS). ARS are debt or preferred securities with an interest or dividend rate reset periodically in an auction. Although there may be daily, weekly and monthly resets, there is no guarantee that there will be liquidity. If there are not enough bids at an auction to redeem the securities available for sale, the result may be a failed auction. In the event of a failed auction, there is no assurance that a secondary market will develop or that the security will trade at par or any other price reflected on statements and online. Accordingly, investors should not rely on pricing information appearing in their statements or online with respect to ARS. When J.P. Morgan is unable to obtain a price from an internal or outside source for a particular ARS, the price column on your statement will indicate "unpriced".

Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are sourced from the various issuers of the securities or they are sourced from a third party valuation provider. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid, the value of such asset may have been provided to us by third parties who may or may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

In cases where we are unable to obtain a current market value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced". Although such securities may have value, please note that the value of a security indicated as "unpriced" will not be included in your overall current market value as reflected on the statement.

J.P. Morgan makes no representation, warranty or guarantee, express or implied, that any quoted value represents the actual terms at which securities could be bought or sold or new transactions could be entered into, or the actual terms on which existing transactions or securities could be liquidated. Such values may only be indicative.

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If a partial call is made with respect to an issue of securities included in your Accounts we will allocate the call by a method we deem fair and equitable.

To the extent applicable, please note the following regarding estimated annual income (EAI) and estimated yield (EY): EAI and EY for certain types of securities could include a return of principal or capital gains in which case the EAI and EY would be overstated. EAI and EY are estimates and the actual income and yield might be lower or higher than the estimated amounts. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.





For the Period 4/1/17 to 4/30/17

Offshore Deposits

Non-U.S. dollar funds are held in accounts at JPMorgan Chase Bank, N.A. ("JPMCB") branches outside of the United States ("Foreign Accounts"), in addition to any funds you have elected to be held in Foreign Accounts. Deposits in Foreign Accounts are not insured by the FDIC or any other Agency of the U.S. Federal Government, are subject to cross-border risk, and do not have the benefit of any domestic preference applicable to U.S. deposits. Certain Foreign Accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F90-22.1). Funds held in certain Foreign Accounts may be eligible for protections afforded by the United Kingdom's deposit guarantee program, the Financial Services Compensation Scheme ("FSCS"). If insolvency of JPMCB should occur, eligible deposits in your account that are held at the London Branch of JPMCB may be repaid up to a specified amount by the FSCS. You can find more information about FSCS deposit protection and a list of deposits excluded from, and thus not eligible for, protection at www.jpmorgan.com/pages/deposit-guarantee-scheme-directive.

Custody of security positions reflected on this statement

J.P. Morgan offers a wide range of accounts that are both self-directed and discretionary. In general, U.S. assets held in your Asset, Investment and Trust & Estate Accounts are held directly or indirectly through one or more J.P. Morgan custodians or sub-custodians. Securities purchased in Margin Accounts and listed option positions are typically held at J.P. Morgan Securities LLC ("JPMS"). Non-U.S. positions are held in global depositories such as Euroclear. J.P. Morgan may agree, on a limited basis, to allow assets for which it is fiduciary or custodian to be held at another financial institution at the request of the client, beneficiary or other interested party. Such assets shall be noted as ASSET HELD OTHER INST. Assets noted as ASSET HELD AT ISSUER, including, but not limited to, hedge funds, private equity or other alternatives, are assets held by J.P. Morgan as trustee, agent or custodian that are either not managed by J.P. Morgan or not included in the J.P. Morgan selection of approved funds. In addition, certain physical assets may be held under the custody and control of a client, beneficiary or other interested party. Such assets are noted as CLIENT HELD ASSET.

Your statement may reflect positions for which J.P. Morgan does not have fiduciary or custodial responsibility, and are reflected on your statement as an accommodation to you and are held at other institutions or locations external to and without affiliation to J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets. In these cases, this statement reflects a notation of MEMO POSTED ASSET on the holding, which indicates that the asset is reflected only as an accommodation and not held at a J.P. Morgan custodian or sub-custodian.

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P. Morgan Securities LLC ("JPMS") and, other than domestic mutual funds, are cleared through JPMS. Domestic mutual funds are cleared through JPMCB.

JPMS is not a bank and is a separate legal entity from its bank or thrift affiliates.

Investment Products: Not FDIC Insured	-No Bank Guarantee	-May Lose Value
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Fund manager disclosure information available upon request

If you have an investment account that is managed by an SEC-Registered Investment Advisor, J.P. Morgan will provide a copy of the advisor's Form ADV II or brochure upon written request.

These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax advisor.

Please take the steps indicated below if you think statement(s) are incorrect or contact your J.P.Morgan team if you require additional information about a transaction on your statement(s).

IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR ASSET ACCOUNT(S) (LINKED TO JPMS)



For the Period 4/1/17 to 4/30/17

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. Positions in exchange-listed options are held by JPMS. 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). Securities purchased or sold through JPMS in U.S. markets (other than domestic mutual funds) and non-U.S. markets are cleared through JPMS. Domestic mutual funds are cleared through JPMCB. 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 JPMS at the address shown on your statement(s). Any oral communication should be reconfirmed 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.

JPMS is a member 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 JPMS are protected by the SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. The SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to the SIPC. You may obtain information about the SIPC, including the SIPC Brochure, on its website at www.sipc.org, or by contacting it 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: A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.





For the Period 4/1/17 to 4/30/17

You should have received (or have made available to you) separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished or have made available to you. Upon written request, JPMS will promptly supply you with the latest information.

IRA Account Withholding Notice

IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold at a rate greater than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Withdrawal Request. This form is available from your Client Service Team listed in your statement. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.

IMPORTANT INFORMATION ABOUT REQUIRED MINIMUM DISTRIBUTIONS

The IRS generally requires that you must begin taking withdrawals from your Traditional IRA, SIMPLE IRA, or SEP IRA when you reach age 70½. Your required minimum distribution ("RMD") is the minimum amount you must withdraw from your account each year.

If an RMD amount is provided in your Retirement Contribution and Distribution Summary it is because our records indicate that you may have an RMD obligation for the current year. The RMD amount reflected in your Summary does not take into account other IRAs you may have, any rollovers, transfers, or failed conversions outstanding at year end, and any positions held in your account that are pending an update to their valuation. Please refer to the RMD letter included in your tax information package (sent each year by January 31) for additional information on your RMD amount.

If an RMD amount is not provided in your Retirement Contribution and Distribution Summary it may be because we are not required to provide RMD amount information or our records do not indicate that you have an RMD for the current year. Please note that we are not obligated to provide an RMD amount for IRAs containing assets received by a beneficiary from an original IRA owner (i.e., for "Inherited IRAs"). However, we may under certain circumstances and as an accommodation provide an RMD amount for Inherited IRAs. In addition, the RMD amount will not be given if your IRA (1) is a Roth IRA of an original IRA owner because the IRS does not require an RMD to be taken from these types of accounts during the lifetime of the original owner, (2) is a traditional IRA and our records indicate that the original owner has not yet reached age 70 ½, (3) is a traditional or Roth IRA and the original owner passed away in a previous year and the assets have not yet been distributed to the beneficiaries, (4) contains assets received by a trust beneficiary from an original IRA owner (i.e., "Inherited Trust IRAs"), or (5) did not have JPMorgan Chase Bank, N.A. as IRA custodian on the last business day of the prior year (i.e., the account was opened during the current calendar year). If JPMorgan Chase Bank, N.A. was not your IRA custodian on the last business day of the prior year, even though you may be required to take an RMD, we are not able to calculate your RMD without additional information from you. We will, however, calculate your RMD upon request.

Please refer to your copy of Form 5498 for information submitted to the Internal Revenue Service by JPMorgan Chase Bank, N.A., as custodian, of your IRA, including information about contributions, required minimum distributions, and the fair market value of the account. You are ultimately responsible for determining your RMD amount each year and for ensuring that you satisfy it, including, if applicable, whether to satisfy the RMD with distributions from multiple IRAs. Failure to satisfy your RMD can result in an IRS excess accumulation penalty of 50% of the amount not taken as required. For more information on RMDs you may wish to consult with a tax advisor and refer to IRS Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs), a copy of which can be obtained by calling 1-800-TAX-FORM, or by visiting www.irs.gov.

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

J.P. Morgan



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



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

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 5/1/17 to 5/31/17

Asset Account

J.P. Morgan Team

Christopher Lankheet	Investment Specialist	312/732-7621
John Hawkins Jr	Client Service Team	800/576-0938
Brian Lutter	Client Service Team	
Patrick Handley	Client Service Team	
Online access	www.jpmorganonline.com	

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Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 5/1/17 to 5/31/17

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	275,219.29	275,226.19	6.90	82.56	100%
Market Value	\$275,219.29	\$275,226.19	\$6.90	\$82.56	100%
Accruals	6.90	7.13	0.23		
Market Value with Accruals	\$275,226.19	\$275,233.32	\$7.13		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	275,219.29	275,201.38
Income & Distributions	6.90	24.81
Ending Market Value	\$275,226.19	\$275,226.19
Accruals	7.13	7.13
Market Value with Accruals	\$275,233.32	\$275,233.32

Deposits and Withdrawals may differ from your Retirement Contributions and Distributions.
For additional details please see "Retirement Contribution and Distribution Summary".



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 5/1/17 to 5/31/17

Account Summary CONTINUED

Retirement Contribution and Distribution Summary

Description	Tax Year 2016	Tax Year 2017 (Year-to-Date)
Contributions	0.00	0.00
Rollovers	0.00	0.00
Distributions	(179,644.03)	0.00
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		38,760.76
Remaining RMD		38,760.76

For important information regarding Required Minimum Distributions, please refer to the "Important Information about Required Minimum Distributions" section at the end of this statement.

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	6.90	24.81
Taxable Income	\$6.90	\$24.81





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 5/1/17 to 5/31/17

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	275,226.19	275,226.19	275,226.19		82.56 7.13	0.03% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
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Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	275,219.29	--
INFLOWS		
Income	6.90	24.81
Total Inflows	\$6.90	\$24.81
Ending Cash Balance	\$275,226.19	--

* 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					
5/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 04/01/17 - 04/30/17 @ .03% RATE ON AVG COLLECTED BALANCE OF \$275,219.29 AS OF 05/01/17			6.90



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For the Period 5/1/17 to 5/31/17

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Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid, the value of such asset may have been provided to us by third parties who may or may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

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For the Period 5/1/17 to 5/31/17

Offshore Deposits

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J.P. Morgan offers a wide range of accounts that are both self-directed and discretionary. In general, U.S. assets held in your Asset, Investment and Trust & Estate Accounts are held directly or indirectly through one or more J.P. Morgan custodians or sub-custodians. Securities purchased in Margin Accounts and listed option positions are typically held at J.P. Morgan Securities LLC ("JPMS"). Non-U.S. positions are held in global depositories such as Euroclear. J.P. Morgan may agree, on a limited basis, to allow assets for which it is fiduciary or custodian to be held at another financial institution at the request of the client, beneficiary or other interested party. Such assets shall be noted as ASSET HELD OTHER INST. Assets noted as ASSET HELD AT ISSUER, including, but not limited to, hedge funds, private equity or other alternatives, are assets held by J.P. Morgan as trustee, agent or custodian that are either not managed by J.P. Morgan or not included in the J.P. Morgan selection of approved funds. In addition, certain physical assets may be held under the custody and control of a client, beneficiary or other interested party. Such assets are noted as CLIENT HELD ASSET.

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Investment Products: Not FDIC Insured	-No Bank Guarantee	-May Lose Value
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IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR ASSET ACCOUNT(S) (LINKED TO JPMS)



For the Period 5/1/17 to 5/31/17

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. Positions in exchange-listed options are held by JPMS. 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). Securities purchased or sold through JPMS in U.S. markets (other than domestic mutual funds) and non-U.S. markets are cleared through JPMS. Domestic mutual funds are cleared through JPMCB. 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 JPMS at the address shown on your statement(s). Any oral communication should be reconfirmed 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.

JPMS is a member 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 JPMS are protected by the SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. The SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to the SIPC. You may obtain information about the SIPC, including the SIPC Brochure, on its website at www.sipc.org, or by contacting it 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: A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.



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For the Period 5/1/17 to 5/31/17

You should have received (or have made available to you) separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished or have made available to you. Upon written request, JPMS will promptly supply you with the latest information.

IRA Account Withholding Notice

IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold at a rate greater than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Withdrawal Request. This form is available from your Client Service Team listed in your statement. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.

IMPORTANT INFORMATION ABOUT REQUIRED MINIMUM DISTRIBUTIONS

The IRS generally requires that you must begin taking withdrawals from your Traditional IRA, SIMPLE IRA, or SEP IRA when you reach age 70½. Your required minimum distribution ("RMD") is the minimum amount you must withdraw from your account each year.

If an RMD amount is provided in your Retirement Contribution and Distribution Summary it is because our records indicate that you may have an RMD obligation for the current year. The RMD amount reflected in your Summary does not take into account other IRAs you may have, any rollovers, transfers, or failed conversions outstanding at year end, and any positions held in your account that are pending an update to their valuation. Please refer to the RMD letter included in your tax information package (sent each year by January 31) for additional information on your RMD amount.

If an RMD amount is not provided in your Retirement Contribution and Distribution Summary it may be because we are not required to provide RMD amount information or our records do not indicate that you have an RMD for the current year. Please note that we are not obligated to provide an RMD amount for IRAs containing assets received by a beneficiary from an original IRA owner (i.e., for "Inherited IRAs"). However, we may under certain circumstances and as an accommodation provide an RMD amount for Inherited IRAs. In addition, the RMD amount will not be given if your IRA (1) is a Roth IRA of an original IRA owner because the IRS does not require an RMD to be taken from these types of accounts during the lifetime of the original owner, (2) is a traditional IRA and our records indicate that the original owner has not yet reached age 70 ½, (3) is a traditional or Roth IRA and the original owner passed away in a previous year and the assets have not yet been distributed to the beneficiaries, (4) contains assets received by a trust beneficiary from an original IRA owner (i.e., "Inherited Trust IRAs"), or (5) did not have JPMorgan Chase Bank, N.A. as IRA custodian on the last business day of the prior year (i.e., the account was opened during the current calendar year). If JPMorgan Chase Bank, N.A. was not your IRA custodian on the last business day of the prior year, even though you may be required to take an RMD, we are not able to calculate your RMD without additional information from you. We will, however, calculate your RMD upon request.

Please refer to your copy of Form 5498 for information submitted to the Internal Revenue Service by JPMorgan Chase Bank, N.A., as custodian, of your IRA, including information about contributions, required minimum distributions, and the fair market value of the account. You are ultimately responsible for determining your RMD amount each year and for ensuring that you satisfy it, including, if applicable, whether to satisfy the RMD with distributions from multiple IRAs. Failure to satisfy your RMD can result in an IRS excess accumulation penalty of 50% of the amount not taken as required. For more information on RMDs you may wish to consult with a tax advisor and refer to IRS Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs), a copy of which can be obtained by calling 1-800-TAX-FORM, or by visiting www.irs.gov.

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

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



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

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
 For the Period 6/1/17 to 6/30/17

Self-Directed Investing Account

J.P. Morgan Team

Self-Directed Investing Team		866-297-0293
John Hawkins Jr	Client Service Team	800/576-0938
Brian Lutter	Client Service Team	
Patrick Handley	Client Service Team	
Online access	www.jpmorganonline.com	

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Important Information about your Self-Directed Investing Account(s)

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The Self-Directed Investing Team will not provide investment advice or investment recommendations or offer any opinion regarding the suitability of any security, order, transaction or strategy in a Self-Directed Investing Account. The Self-Directed Investing Team will not provide any tax or legal advice. No research opinion or security on any list or any information provided to clients either on the JP Morgan website or by mail or any other means constitutes a recommendation to a specific client to purchase, hold or sell any investment.

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 6/1/17 to 6/30/17

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	275,226.19	275,233.32	7.13	82.56	100%
Market Value	\$275,226.19	\$275,233.32	\$7.13	\$82.56	100%
Accruals	7.13	6.90	(0.23)		
Market Value with Accruals	\$275,233.32	\$275,240.22	\$6.90		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	275,226.19	275,201.38
Income & Distributions	7.13	31.94
Ending Market Value	\$275,233.32	\$275,233.32
Accruals	6.90	6.90
Market Value with Accruals	\$275,240.22	\$275,240.22

Deposits and Withdrawals may differ from your Retirement Contributions and Distributions.
For additional details please see "Retirement Contribution and Distribution Summary".



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 6/1/17 to 6/30/17

Account Summary CONTINUED

Retirement Contribution and Distribution Summary

Description	Tax Year 2016	Tax Year 2017 (Year-to-Date)
Contributions	0.00	0.00
Rollovers	0.00	0.00
Distributions	(179,644.03)	0.00
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		38,760.76
Remaining RMD		38,760.76

For important information regarding Required Minimum Distributions, please refer to the "Important Information about Required Minimum Distributions" section at the end of this statement.

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	7.13	31.94
Taxable Income	\$7.13	\$31.94





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 6/1/17 to 6/30/17

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	275,233.32	275,233.32	275,233.32		82.56 6.90	0.03% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 6/1/17 to 6/30/17

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	275,226.19	--
INFLOWS		
Income	7.13	31.94
Total Inflows	\$7.13	\$31.94
Ending Cash Balance	\$275,233.32	--

* 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

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 05/01/17 - 05/31/17 @ .03% RATE ON AVG COLLECTED BALANCE OF \$275,226.19 AS OF 06/01/17			7.13





For the Period 6/1/17 to 6/30/17

domestic preference applicable to U.S. deposits. Certain Foreign Accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F90-22.1). Funds held in certain Foreign Accounts may be eligible for protections afforded by the United Kingdom's deposit guarantee program, the Financial Services Compensation Scheme ("FSCS"). If insolvency of JPMCB should occur, eligible deposits in your account that are held at the London Branch of JPMCB may be repaid up to a specified amount by the FSCS. You can find more information about FSCS deposit protection and a list of deposits excluded from, and thus not eligible for, protection at www.jpmorgan.com/pages/deposit-guarantee-scheme-directive.

Custody of security positions reflected on this statement

J.P. Morgan offers a wide range of accounts that are both self-directed and discretionary. In general, U.S. assets held in your Asset, Investment, Self-Directed, and Trust & Estate Accounts are held directly or indirectly through one or more J.P. Morgan custodians or sub-custodians. Securities purchased in Margin Accounts and listed option positions are typically held at J.P. Morgan Securities LLC ("JPMS"). Non-U.S. positions are held in global depositories such as Euroclear. J.P. Morgan may agree, on a limited basis, to allow assets for which it is fiduciary or custodian to be held at another financial institution at the request of the client, beneficiary or other interested party. Such assets shall be noted as ASSET HELD OTHER INST. Assets noted as ASSET HELD AT ISSUER, including, but not limited to, hedge funds, private equity or other alternatives, are assets held by J.P. Morgan as trustee, agent or custodian that are either not managed by J.P. Morgan or not included in the J.P. Morgan selection of approved funds. In addition, certain physical assets may be held under the custody and control of a client, beneficiary or other interested party. Such assets are noted as CLIENT HELD ASSET.

Your statement may reflect positions for which J.P. Morgan does not have fiduciary or custodial responsibility, and are reflected on your statement as an accommodation to you and are held at other institutions or locations external to and without affiliation to J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets. In these cases, this statement reflects a notation of MEMO POSTED ASSET on the holding, which indicates that the asset is reflected only as an accommodation and not held at a J.P. Morgan custodian or sub-custodian.

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P. Morgan Securities LLC ("JPMS") and, other than domestic mutual funds, are cleared through JPMS. Domestic mutual funds are cleared through JPMCB.

JPMS is not a bank and is a separate legal entity from its bank or thrift affiliates.

Investment Products: Not FDIC Insured -No Bank Guarantee -May Lose Value

Fund manager disclosure information available upon request

If you have an investment account that is managed by an SEC-Registered Investment Advisor, J.P. Morgan will provide a copy of the advisor's Form ADV II or brochure upon written request.

These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax advisor.

Please take the steps indicated below if you think statement(s) are incorrect or contact your J.P.Morgan team if you require additional information about a transaction on your statement(s).

Important Information about your Self-Directed Investing Account(s)

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For the Period 6/1/17 to 6/30/17

The Self-Directed Investing Team will not provide investment advice or investment recommendations or offer any opinion regarding the suitability of any security, order, transaction or strategy in a Self-Directed Investing Account. The Self-Directed Investing Team will not provide any tax or legal advice. No research opinion or security on any list or any information provided to clients either on the JP Morgan website or by mail or any other means constitutes a recommendation to a specific client to purchase, hold or sell any investment.

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

Important information regarding the shortened settlement cycle

Beginning Tuesday, September 5, 2017, the majority of fixed income and equity trades in United States financial markets will settle two business days after the trade date ("T+2"). This is a change from the current three-day settlement cycle ("T+3").

The adoption of the U.S. T+2 settlement cycle is an industry-wide initiative aiming to further enhance the safety and security of the financial system and to create global harmonization for settlement.

This change does not require any action on your part.

What you need to know

- As a result of the shortened settlement cycle:
 - Funds will be required to be available one day earlier to cover purchases and avoid overdrafts.
 - Payment will be received faster following the sale of a security.
- Trades executed on or:
 - Before Friday, September 1, 2017, will be settled following a T+3 settlement cycle.
 - After Tuesday, September 5, 2017, will be settled following a T+2 settlement cycle.
- Products in scope for U.S. T+2 include:
 - Most equities, corporate bonds, municipal bonds and unit investment trusts.
 - Financial instruments comprising the above-mentioned products. Examples include American Depositary Receipts, exchange-traded funds or products, options (exercise and assignments), rights and warrants.
- Securities not impacted by U.S. T+2 are financial instruments that settle at the discretion of the distributor and currently have extended or shortened settlement cycles.
- If your trades are executed with a third party and submitted to J.P. Morgan after the trade date for settlement processing, they will be handled on a best-efforts basis.

For more information

If you have any questions, please do not hesitate to contact your J.P. Morgan representative.

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

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

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



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

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 7/1/17 to 7/31/17

Self-Directed Investing Account

J.P. Morgan Team

Self-Directed Investing Team		866-297-0293
John Hawkins Jr	Client Service Team	800/576-0938
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The Self-Directed Investing Team will not provide investment advice or investment recommendations or offer any opinion regarding the suitability of any security, order, transaction, or strategy in a Self-Directed Investing Account. The Self-Directed Investing Team will not provide any tax or legal advice. No research opinion or security on any list or any information provided to clients either on the JP Morgan website or by mail or any other means constitutes a recommendation to a specific client to purchase, hold or sell any investment.

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 7/1/17 to 7/31/17

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	275,233.32	275,240.22	6.90	82.57	100%
Market Value	\$275,233.32	\$275,240.22	\$6.90	\$82.57	100%
Accruals	6.90	7.13	0.23		
Market Value with Accruals	\$275,240.22	\$275,247.35	\$7.13		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	275,233.32	275,201.38
Income & Distributions	6.90	38.84
Ending Market Value	\$275,240.22	\$275,240.22
Accruals	7.13	7.13
Market Value with Accruals	\$275,247.35	\$275,247.35

Deposits and Withdrawals may differ from your Retirement Contributions and Distributions.
For additional details please see "Retirement Contribution and Distribution Summary".



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 7/1/17 to 7/31/17

Account Summary CONTINUED

Retirement Contribution and Distribution Summary

Description	Tax Year 2016	Tax Year 2017 (Year-to-Date)
Contributions	0.00	0.00
Rollovers	0.00	0.00
Distributions	(179,644.03)	0.00
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		38,760.76
Remaining RMD		38,760.76

For important information regarding Required Minimum Distributions, please refer to the "Important Information about Required Minimum Distributions" section at the end of this statement.

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	6.90	38.84
Taxable Income	\$6.90	\$38.84



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 7/1/17 to 7/31/17

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	275,240.22	275,240.22	275,240.22		82.57 7.13	0.03% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 7/1/17 to 7/31/17

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	275,233.32	--
INFLOWS		
Income	6.90	38.84
Total Inflows	\$6.90	\$38.84
Ending Cash Balance	\$275,240.22	--

* 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					
7/3	Interest Income	DEPOSIT SWEEP INTEREST FOR 06/01/17 - 06/30/17 @ .03% RATE ON AVG COLLECTED BALANCE OF \$275,233.32 AS OF 07/01/17			6.90

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For the Period 7/1/17 to 7/31/17

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.

Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are sourced from the various issuers of the securities or they are sourced from a third party valuation provider. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid, the value of such asset may have been provided to us by third parties who may or may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

In cases where we are unable to obtain a current market value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced". Although such securities may have value, please note that the value of a security indicated as "unpriced" will not be included in your overall current market value as reflected on the statement.

J.P. Morgan makes no representation, warranty or guarantee, express or implied, that any quoted value represents the actual terms at which securities could be bought or sold or new transactions could be entered into, or the actual terms on which existing transactions or securities could be liquidated. Such values may only be indicative.

When we are unable to obtain a current value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced".

If a partial call is made with respect to an issue of securities included in your Accounts we will allocate the call by a method we deem fair and equitable.

To the extent applicable, please note the following regarding estimated annual income (EAI) and estimated yield (EY): EAI and EY for certain types of securities could include a return of principal or capital gains in which case the EAI and EY would be overstated. EAI and EY are estimates and the actual income and yield might be lower or higher than the estimated amounts. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.

Offshore Deposits

Non-U.S. dollar funds are held in accounts at JPMorgan Chase Bank, N.A. ("JPMCB") branches outside of the United States ("Foreign Accounts"), in addition to any funds you have elected to be held in Foreign Accounts. Deposits in Foreign Accounts are not insured by the FDIC or any other Agency of the U.S. Federal Government, are subject to cross-border risk, and do not have the benefit of any





For the Period 7/1/17 to 7/31/17

domestic preference applicable to U.S. deposits. Certain Foreign Accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F90-22.1). Funds held in certain Foreign Accounts may be eligible for protections afforded by the United Kingdom's deposit guarantee program, the Financial Services Compensation Scheme ("FSCS"). If insolvency of JPMCB should occur, eligible deposits in your account that are held at the London Branch of JPMCB may be repaid up to a specified amount by the FSCS. You can find more information about FSCS deposit protection and a list of deposits excluded from, and thus not eligible for, protection at www.jpmorgan.com/pages/deposit-guarantee-scheme-directive.

Custody of security positions reflected on this statement

J.P. Morgan offers a wide range of accounts that are both self-directed and discretionary. In general, U.S. assets held in your Asset, Investment, Self-Directed, and Trust & Estate Accounts are held directly or indirectly through one or more J.P. Morgan custodians or sub-custodians. Securities purchased in Margin Accounts and listed option positions are typically held at J.P. Morgan Securities LLC ("JPMS"). Non-U.S. positions are held in global depositories such as Euroclear. J.P. Morgan may agree, on a limited basis, to allow assets for which it is fiduciary or custodian to be held at another financial institution at the request of the client, beneficiary or other interested party. Such assets shall be noted as ASSET HELD OTHER INST. Assets noted as ASSET HELD AT ISSUER, including, but not limited to, hedge funds, private equity or other alternatives, are assets held by J.P. Morgan as trustee, agent or custodian that are either not managed by J.P. Morgan or not included in the J.P. Morgan selection of approved funds. In addition, certain physical assets may be held under the custody and control of a client, beneficiary or other interested party. Such assets are noted as CLIENT HELD ASSET.

Your statement may reflect positions for which J.P. Morgan does not have fiduciary or custodial responsibility, and are reflected on your statement as an accommodation to you and are held at other institutions or locations external to and without affiliation to J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets. In these cases, this statement reflects a notation of MEMO POSTED ASSET on the holding, which indicates that the asset is reflected only as an accommodation and not held at a J.P. Morgan custodian or sub-custodian.

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P. Morgan Securities LLC ("JPMS") and, other than domestic mutual funds, are cleared through JPMS. Domestic mutual funds are cleared through JPMCB.

JPMS is not a bank and is a separate legal entity from its bank or thrift affiliates.

Investment Products: Not FDIC Insured -No Bank Guarantee -May Lose Value

Fund manager disclosure information available upon request

If you have an investment account that is managed by an SEC-Registered Investment Advisor, J.P. Morgan will provide a copy of the advisor's Form ADV II or brochure upon written request.

These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax advisor.

Please take the steps indicated below if you think statement(s) are incorrect or contact your J.P.Morgan team if you require additional information about a transaction on your statement(s).

Important Information about your Self-Directed Investing Account(s)

Self-Directed Investing Account(s) are available through JPMS. Self-Directed Investing Team phone-based representatives are available Monday through Friday, from 8:00 a.m. to 5:00 p.m. Eastern Time to assist you with entering orders for your Self-Directed Investing Account. Your Client Service team may assist you with administrative functions, such as name, address and beneficiary changes and fund movements.



For the Period 7/1/17 to 7/31/17

The Self-Directed Investing Team will not provide investment advice or investment recommendations or offer any opinion regarding the suitability of any security, order, transaction or strategy in a Self-Directed Investing Account. The Self-Directed Investing Team will not provide any tax or legal advice. No research opinion or security on any list or any information provided to clients either on the JP Morgan website or by mail or any other means constitutes a recommendation to a specific client to purchase, hold or sell any investment.

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. Positions in exchange-listed options are held by JPMS. 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). Securities purchased or sold through JPMS in U.S. markets (other than domestic mutual funds) and non-U.S. markets are cleared through JPMS. Domestic mutual funds are cleared through JPMCB. 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).

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 JPMS at the address shown on your statement(s). Any oral communication should be reconfirmed 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.

JPMS is a member 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 JPMS are protected by the SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. The SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to the SIPC. You may obtain information about the SIPC, including the SIPC Brochure, on its website at www.sipc.org, or by contacting it at 202.371.8300.

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.

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: A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.





For the Period 7/1/17 to 7/31/17

You should have received (or have made available to you) separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished or have made available to you. Upon written request, JPMS will promptly supply you with the latest information.

IRA Account Withholding Notice

IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold at a rate greater than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Withdrawal Request. This form is available from your Client Service Team listed in your statement. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.

IMPORTANT INFORMATION ABOUT REQUIRED MINIMUM DISTRIBUTIONS

The IRS generally requires that you must begin taking withdrawals from your Traditional IRA, SIMPLE IRA, or SEP IRA when you reach age 70½. Your required minimum distribution ("RMD") is the minimum amount you must withdraw from your account each year.

If an RMD amount is provided in your Retirement Contribution and Distribution Summary it is because our records indicate that you may have an RMD obligation for the current year. The RMD amount reflected in your Summary does not take into account other IRAs you may have, any rollovers, transfers, or failed conversions outstanding at year end, and any positions held in your account that are pending an update to their valuation. Please refer to the RMD letter included in your tax information package (sent each year by January 31) for additional information on your RMD amount.

If an RMD amount is not provided in your Retirement Contribution and Distribution Summary it may be because we are not required to provide RMD amount information or our records do not indicate that you have an RMD for the current year. Please note that we are not obligated to provide an RMD amount for IRAs containing assets received by a beneficiary from an original IRA owner (i.e., for "Inherited IRAs"). However, we may under certain circumstances and as an accommodation provide an RMD amount for Inherited IRAs. In addition, the RMD amount will not be given if your IRA (1) is a Roth IRA of an original IRA owner because the IRS does not require an RMD to be taken from these types of accounts during the lifetime of the original owner, (2) is a traditional IRA and our records indicate that the original owner has not yet reached age 70 ½, (3) is a traditional or Roth IRA and the original owner passed away in a previous year and the assets have not yet been distributed to the beneficiaries, (4) contains assets received by a trust beneficiary from an original IRA owner (i.e., "Inherited Trust IRAs"), or (5) did not have JPMorgan Chase Bank, N.A. as IRA custodian on the last business day of the prior year (i.e., the account was opened during the current calendar year). If JPMorgan Chase Bank, N.A. was not your IRA custodian on the last business day of the prior year, even though you may be required to take an RMD, we are not able to calculate your RMD without additional information from you. We will, however, calculate your RMD upon request.

Please refer to your copy of Form 5498 for information submitted to the Internal Revenue Service by JPMorgan Chase Bank, N.A., as custodian, of your IRA, including information about contributions, required minimum distributions, and the fair market value of the account. You are ultimately responsible for determining your RMD amount each year and for ensuring that you satisfy it, including, if applicable, whether to satisfy the RMD with distributions from multiple IRAs. Failure to satisfy your RMD can result in an IRS excess accumulation penalty of 50% of the amount not taken as required. For more information on RMDs you may wish to consult with a tax advisor and refer to IRS Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs), a copy of which can be obtained by calling 1-800-TAX-FORM, or by visiting www.irs.gov.

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

J.P. Morgan



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



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

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 8/1/17 to 8/31/17

Self-Directed Investing Account

J.P. Morgan Team

Self-Directed Investing Team 866-297-0293
John Hawkins Jr Client Service Team 800/576-0938
Brian Lutter Client Service Team
Online access www.jpmorganonline.com

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Important Information about your Self-Directed Investing Account(s)

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J.P.Morgan



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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 8/1/17 to 8/31/17

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	275,240.22	275,247.35	7.13	82.57	100%
Market Value	\$275,240.22	\$275,247.35	\$7.13	\$82.57	100%
Accruals	7.13	7.13	0.00		
Market Value with Accruals	\$275,247.35	\$275,254.48	\$7.13		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	275,240.22	275,201.38
Income & Distributions	7.13	45.97
Ending Market Value	\$275,247.35	\$275,247.35
Accruals	7.13	7.13
Market Value with Accruals	\$275,254.48	\$275,254.48

Deposits and Withdrawals may differ from your Retirement Contributions and Distributions.
For additional details please see "Retirement Contribution and Distribution Summary".



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 8/1/17 to 8/31/17

Account Summary CONTINUED
Retirement Contribution and Distribution Summary

Description	Tax Year 2016	Tax Year 2017 (Year-to-Date)
Contributions	0.00	0.00
Rollovers	0.00	0.00
Distributions	(179,644.03)	0.00
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		38,760.76
Remaining RMD		38,760.76

For important information regarding Required Minimum Distributions, please refer to the "Important Information about Required Minimum Distributions" section at the end of this statement.

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	7.13	45.97
Taxable Income	\$7.13	\$45.97





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 8/1/17 to 8/31/17

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	275,247.35	275,247.35	275,247.35		82.57 7.13	0.03% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 8/1/17 to 8/31/17

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	275,240.22	--
INFLOWS		
Income	7.13	45.97
Total Inflows	\$7.13	\$45.97
Ending Cash Balance	\$275,247.35	--

* 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 07/01/17 - 07/31/17 @ .03% RATE ON AVG COLLECTED BALANCE OF \$275,240.22 AS OF 08/01/17			7.13

J.P.Morgan



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For the Period 8/1/17 to 8/31/17

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The values in this statement are shown in USD. If your investment currency is not USD, please be aware that the value of your return could differ positively or negatively due to exchange fluctuations from the value shown in this statement.

Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are sourced from the various issuers of the securities or they are sourced from a third party valuation provider. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid, the value of such asset may have been provided to us by third parties who may or may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

In cases where we are unable to obtain a current market value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced". Although such securities may have value, please note that the value of a security indicated as "unpriced" will not be included in your overall current market value as reflected on the statement.

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When we are unable to obtain a current value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced".

If a partial call is made with respect to an issue of securities included in your Accounts we will allocate the call by a method we deem fair and equitable.

To the extent applicable, please note the following regarding estimated annual income (EAI) and estimated yield (EY): EAI and EY for certain types of securities could include a return of principal or capital gains in which case the EAI and EY would be overstated. EAI and EY are estimates and the actual income and yield might be lower or higher than the estimated amounts. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.

Offshore Deposits

Non-U.S. dollar funds are held in accounts at JPMorgan Chase Bank, N.A. ("JPMCB") branches outside of the United States ("Foreign Accounts"), in addition to any funds you have elected to be held in Foreign Accounts. Deposits in Foreign Accounts are not insured by the FDIC or any other Agency of the U.S. Federal Government, are subject to cross-border risk, and do not have the benefit of any





For the Period 8/1/17 to 8/31/17

domestic preference applicable to U.S. deposits. Certain Foreign Accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F90-22.1). Funds held in certain Foreign Accounts may be eligible for protections afforded by the United Kingdom's deposit guarantee program, the Financial Services Compensation Scheme ("FSCS"). If insolvency of JPMCB should occur, eligible deposits in your account that are held at the London Branch of JPMCB may be repaid up to a specified amount by the FSCS. You can find more information about FSCS deposit protection and a list of deposits excluded from, and thus not eligible for, protection at www.jpmorgan.com/pages/deposit-guarantee-scheme-directive.

Custody of security positions reflected on this statement

J.P. Morgan offers a wide range of accounts that are both self-directed and discretionary. In general, U.S. assets held in your Asset, Investment, Self-Directed, and Trust & Estate Accounts are held directly or indirectly through one or more J.P. Morgan custodians or sub-custodians. Securities purchased in Margin Accounts and listed option positions are typically held at J.P. Morgan Securities LLC ("JPMS"). Non-U.S. positions are held in global depositories such as Euroclear. J.P. Morgan may agree, on a limited basis, to allow assets for which it is fiduciary or custodian to be held at another financial institution at the request of the client, beneficiary or other interested party. Such assets shall be noted as ASSET HELD OTHER INST. Assets noted as ASSET HELD AT ISSUER, including, but not limited to, hedge funds, private equity or other alternatives, are assets held by J.P. Morgan as trustee, agent or custodian that are either not managed by J.P. Morgan or not included in the J.P. Morgan selection of approved funds. In addition, certain physical assets may be held under the custody and control of a client, beneficiary or other interested party. Such assets are noted as CLIENT HELD ASSET.

Your statement may reflect positions for which J.P. Morgan does not have fiduciary or custodial responsibility, and are reflected on your statement as an accommodation to you and are held at other institutions or locations external to and without affiliation to J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets. In these cases, this statement reflects a notation of MEMO POSTED ASSET on the holding, which indicates that the asset is reflected only as an accommodation and not held at a J.P. Morgan custodian or sub-custodian.

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P. Morgan Securities LLC ("JPMS") and, other than domestic mutual funds, are cleared through JPMS. Domestic mutual funds are cleared through JPMCB.

JPMS is not a bank and is a separate legal entity from its bank or thrift affiliates.

Investment Products: Not FDIC Insured -No Bank Guarantee -May Lose Value

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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.

JPMS is a member 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 JPMS are protected by the SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. The SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to the SIPC. You may obtain information about the SIPC, including the SIPC Brochure, on its website at www.sipc.org, or by contacting it at 202.371.8300.

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.

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: A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.





For the Period 8/1/17 to 8/31/17

You should have received (or have made available to you) separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished or have made available to you. Upon written request, JPMS will promptly supply you with the latest information.

IRA Account Withholding Notice

IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold at a rate greater than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Withdrawal Request. This form is available from your Client Service Team listed in your statement. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.

IMPORTANT INFORMATION ABOUT REQUIRED MINIMUM DISTRIBUTIONS

The IRS generally requires that you must begin taking withdrawals from your Traditional IRA, SIMPLE IRA, or SEP IRA when you reach age 70½. Your required minimum distribution ("RMD") is the minimum amount you must withdraw from your account each year.

If an RMD amount is provided in your Retirement Contribution and Distribution Summary it is because our records indicate that you may have an RMD obligation for the current year. The RMD amount reflected in your Summary does not take into account other IRAs you may have, any rollovers, transfers, or failed conversions outstanding at year end, and any positions held in your account that are pending an update to their valuation. Please refer to the RMD letter included in your tax information package (sent each year by January 31) for additional information on your RMD amount.

If an RMD amount is not provided in your Retirement Contribution and Distribution Summary it may be because we are not required to provide RMD amount information or our records do not indicate that you have an RMD for the current year. Please note that we are not obligated to provide an RMD amount for IRAs containing assets received by a beneficiary from an original IRA owner (i.e., for "Inherited IRAs"). However, we may under certain circumstances and as an accommodation provide an RMD amount for Inherited IRAs. In addition, the RMD amount will not be given if your IRA (1) is a Roth IRA of an original IRA owner because the IRS does not require an RMD to be taken from these types of accounts during the lifetime of the original owner, (2) is a traditional IRA and our records indicate that the original owner has not yet reached age 70 ½, (3) is a traditional or Roth IRA and the original owner passed away in a previous year and the assets have not yet been distributed to the beneficiaries, (4) contains assets received by a trust beneficiary from an original IRA owner (i.e., "Inherited Trust IRAs"), or (5) did not have JPMorgan Chase Bank, N.A. as IRA custodian on the last business day of the prior year (i.e., the account was opened during the current calendar year). If JPMorgan Chase Bank, N.A. was not your IRA custodian on the last business day of the prior year, even though you may be required to take an RMD, we are not able to calculate your RMD without additional information from you. We will, however, calculate your RMD upon request.

Please refer to your copy of Form 5498 for information submitted to the Internal Revenue Service by JPMorgan Chase Bank, N.A., as custodian, of your IRA, including information about contributions, required minimum distributions, and the fair market value of the account. You are ultimately responsible for determining your RMD amount each year and for ensuring that you satisfy it, including, if applicable, whether to satisfy the RMD with distributions from multiple IRAs. Failure to satisfy your RMD can result in an IRS excess accumulation penalty of 50% of the amount not taken as required. For more information on RMDs you may wish to consult with a tax advisor and refer to IRS Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs), a copy of which can be obtained by calling 1-800-TAX-FORM, or by visiting www.irs.gov.

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

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



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

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 9/1/17 to 9/30/17

Self-Directed Investing Account

J.P. Morgan Team

Self-Directed Investing Team	866-297-0293
Client Service Team	844/275-5434
Online access	www.jpmorganonline.com

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Client News

J.P. Morgan Securities LLC Net Capital Requirements

As of June 30, 2017, J.P. Morgan Securities LLC's net capital of \$13.9 billion exceeded the minimum regulatory net capital requirement of \$2.8 billion by \$11.1 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 1.212.552.9024 hard copies.

As of April 1, 2017, the Product Fee charged by JPMorgan Chase Bank, N.A. for the J.P. Morgan separately managed account strategies (JPMorgan Large Cap Core Opportunity Strategy, JPMorgan Equity Focus Strategy and JPMorgan Equity Income Strategy) and single line bonds or equities (not following a focused strategy) has changed from 100 basis points to 20 basis points. All other provisions in the Schedule, including the Advisory Fee, continue to apply.

Important Information about your Self-Directed Investing Account(s)

Self-Directed Investing Account(s) are available through JPMS. Self-Directed Investing Team phone-based representatives are available Monday through Friday, from 8:00 a.m. to 5:00 p.m. Eastern Time to assist you with entering orders for your Self-Directed Investing Account. Your Client Service team may assist you with administrative functions, such as name, address and beneficiary changes and fund movements.

The Self-Directed Investing Team will not provide investment advice or investment recommendations or offer any opinion regarding the suitability of any security, order, transaction, or strategy in a Self-Directed Investing Account. The Self-Directed Investing Team will not provide any tax or legal advice. No research opinion or security on any list or any information provided to clients either on the JP Morgan website or by mail or any other means constitutes a recommendation to a specific client to purchase, hold or sell any investment.

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 9/1/17 to 9/30/17

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	275,247.35	275,254.48	7.13	82.57	100%
Market Value	\$275,247.35	\$275,254.48	\$7.13	\$82.57	100%
Accruals	7.13	6.90	(0.23)		
Market Value with Accruals	\$275,254.48	\$275,261.38	\$6.90		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	275,247.35	275,201.38
Income & Distributions	7.13	53.10
Ending Market Value	\$275,254.48	\$275,254.48
Accruals	6.90	6.90
Market Value with Accruals	\$275,261.38	\$275,261.38

Deposits and Withdrawals may differ from your Retirement Contributions and Distributions.
For additional details please see "Retirement Contribution and Distribution Summary".



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 9/1/17 to 9/30/17

Account Summary CONTINUED

Retirement Contribution and Distribution Summary

Description	Tax Year 2016	Tax Year 2017 (Year-to-Date)
Contributions	0.00	0.00
Rollovers	0.00	0.00
Distributions	(179,644.03)	0.00
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		38,760.76
Remaining RMD		38,760.76

For important information regarding Required Minimum Distributions, please refer to the "Important Information about Required Minimum Distributions" section at the end of this statement.

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	7.13	53.10
Taxable Income	\$7.13	\$53.10





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 9/1/17 to 9/30/17

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	275,254.48	275,254.48	275,254.48		82.57 6.90	0.03% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 9/1/17 to 9/30/17

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	275,247.35	--
INFLOWS		
Income	7.13	53.10
Total Inflows	\$7.13	\$53.10
Ending Cash Balance	\$275,254.48	--

* 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 08/01/17 - 08/31/17 @ .03% RATE ON AVG COLLECTED BALANCE OF \$275,247.35 AS OF 09/01/17			7.13

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For the Period 9/1/17 to 9/30/17

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.

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.

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For the Period 9/1/17 to 9/30/17

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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.

JPMS is a member 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 JPMS are protected by the SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. The SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to the SIPC. You may obtain information about the SIPC, including the SIPC Brochure, on its website at www.sipc.org, or by contacting it at 202.371.8300.

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.

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: A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.





For the Period 9/1/17 to 9/30/17

You should have received (or have made available to you) separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished or have made available to you. Upon written request, JPMS will promptly supply you with the latest information.

IRA Account Withholding Notice

IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold at a rate greater than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Withdrawal Request. This form is available from your Client Service Team listed in your statement. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.

IMPORTANT INFORMATION ABOUT REQUIRED MINIMUM DISTRIBUTIONS

The IRS generally requires that you must begin taking withdrawals from your Traditional IRA, SIMPLE IRA, or SEP IRA when you reach age 70½. Your required minimum distribution ("RMD") is the minimum amount you must withdraw from your account each year.

If an RMD amount is provided in your Retirement Contribution and Distribution Summary it is because our records indicate that you may have an RMD obligation for the current year. The RMD amount reflected in your Summary does not take into account other IRAs you may have, any rollovers, transfers, or failed conversions outstanding at year end, and any positions held in your account that are pending an update to their valuation. Please refer to the RMD letter included in your tax information package (sent each year by January 31) for additional information on your RMD amount.

If an RMD amount is not provided in your Retirement Contribution and Distribution Summary it may be because we are not required to provide RMD amount information or our records do not indicate that you have an RMD for the current year. Please note that we are not obligated to provide an RMD amount for IRAs containing assets received by a beneficiary from an original IRA owner (i.e., for "Inherited IRAs"). However, we may under certain circumstances and as an accommodation provide an RMD amount for Inherited IRAs. In addition, the RMD amount will not be given if your IRA (1) is a Roth IRA of an original IRA owner because the IRS does not require an RMD to be taken from these types of accounts during the lifetime of the original owner, (2) is a traditional IRA and our records indicate that the original owner has not yet reached age 70 ½, (3) is a traditional or Roth IRA and the original owner passed away in a previous year and the assets have not yet been distributed to the beneficiaries, (4) contains assets received by a trust beneficiary from an original IRA owner (i.e., "Inherited Trust IRAs"), or (5) did not have JPMorgan Chase Bank, N.A. as IRA custodian on the last business day of the prior year (i.e., the account was opened during the current calendar year). If JPMorgan Chase Bank, N.A. was not your IRA custodian on the last business day of the prior year, even though you may be required to take an RMD, we are not able to calculate your RMD without additional information from you. We will, however, calculate your RMD upon request.

Please refer to your copy of Form 5498 for information submitted to the Internal Revenue Service by JPMorgan Chase Bank, N.A., as custodian, of your IRA, including information about contributions, required minimum distributions, and the fair market value of the account. You are ultimately responsible for determining your RMD amount each year and for ensuring that you satisfy it, including, if applicable, whether to satisfy the RMD with distributions from multiple IRAs. Failure to satisfy your RMD can result in an IRS excess accumulation penalty of 50% of the amount not taken as required. For more information on RMDs you may wish to consult with a tax advisor and refer to IRS Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs), a copy of which can be obtained by calling 1-800-TAX-FORM, or by visiting www.irs.gov.

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

J.P. Morgan



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



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

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 10/1/17 to 10/31/17

Self-Directed Investing Account

J.P. Morgan Team

Self-Directed Investing Team	866-297-0293
Client Service Team	844/275-5434
Online access	www.jpmorganonline.com

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Client News

If you wish to gift securities this year, please notify your Client Service representative before December 1, 2017, in order to allow time for processing before year-end. 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.

Important Information about your Self-Directed Investing Account(s)

Self-Directed Investing Account(s) are available through JPMS. Self-Directed Investing Team phone-based representatives are available Monday through Friday, from 8:00 a.m. to 5:00 p.m. Eastern Time to assist you with entering orders for your Self-Directed Investing Account. Your Client Service team may assist you with administrative functions, such as name, address and beneficiary changes and fund movements.

The Self-Directed Investing Team will not provide investment advice or investment recommendations or offer any opinion regarding the suitability of any security, order, transaction, or strategy in a Self-Directed Investing Account. The Self-Directed Investing Team will not provide any tax or legal advice. No research opinion or security on any list or any information provided to clients either on the JP Morgan website or by mail or any other means constitutes a recommendation to a specific client to purchase, hold or sell any investment.

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 10/1/17 to 10/31/17

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	275,254.48	275,261.38	6.90	82.57	100%
Market Value	\$275,254.48	\$275,261.38	\$6.90	\$82.57	100%
Accruals	6.90	7.13	0.23		
Market Value with Accruals	\$275,261.38	\$275,268.51	\$7.13		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	275,254.48	275,201.38
Income & Distributions	6.90	60.00
Ending Market Value	\$275,261.38	\$275,261.38
Accruals	7.13	7.13
Market Value with Accruals	\$275,268.51	\$275,268.51

Deposits and Withdrawals may differ from your Retirement Contributions and Distributions.
For additional details please see "Retirement Contribution and Distribution Summary".



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 10/1/17 to 10/31/17

Account Summary CONTINUED

Retirement Contribution and Distribution Summary

Description	Tax Year 2016	Tax Year 2017 (Year-to-Date)
Contributions	0.00	0.00
Rollovers	0.00	0.00
Distributions	(179,644.03)	0.00
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		38,760.76
Remaining RMD		38,760.76

For important information regarding Required Minimum Distributions, please refer to the "Important Information about Required Minimum Distributions" section at the end of this statement.

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	6.90	60.00
Taxable Income	\$6.90	\$60.00

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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 10/1/17 to 10/31/17

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	275,261.38	275,261.38	275,261.38		82.57 7.13	0.03% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 10/1/17 to 10/31/17

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	275,254.48	--
INFLOWS		
Income	6.90	60.00
Total Inflows	\$6.90	\$60.00
Ending Cash Balance	\$275,261.38	--

* 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					
10/2	Interest Income	DEPOSIT SWEEP INTEREST FOR 09/01/17 - 09/30/17 @ .03% RATE ON AVG COLLECTED BALANCE OF \$275,254.48 AS OF 10/01/17			6.90



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For the Period 10/1/17 to 10/31/17

IMPORTANT INFORMATION ABOUT YOUR STATEMENT

For your convenience this statement combines information about your J.P. Morgan accounts in one package.

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.

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.

Unpriced. If 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.

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.

EAI: Estimated annual income. Actual income could be lower or higher than the estimated amount. Certain types of securities could include a return of principal or capital gains, in which case the EAI would be overstated.

EY: Estimated yield. EY reflects only the estimated yield generated by an investment and does not reflect changes in its price, which may fluctuate. Actual yield could be lower or higher than the estimated amount. Certain types of securities could include a return of principal or capital gains, in which case the EY would be overstated.

Offshore Deposits

Non-U.S. dollar funds are held in accounts at JPMorgan Chase Bank, N.A. ("JPMCB") outside of the United States ("Foreign Accounts"), in addition to any funds you have elected to be held in Foreign Accounts. Deposits in Foreign Accounts are not insured by the FDIC or any other Agency of the U.S. Federal Government, are subject to cross-border risk, and do not have the benefit of any domestic preference applicable to U.S. deposits. Certain Foreign Accounts are considered reportable to FinCEN on Report of Foreign Bank and Financial Accounts (FinCEN Form 114). Funds held in certain Foreign Accounts may be eligible for protections afforded by the United Kingdom's deposit guarantee program, the Financial Services Compensation Scheme ("FSCS"). If insolvency of JPMCB should occur, eligible deposits in your account held at the London Branch of JPMCB may be repaid up to a specified amount by the FSCS. You can find more information about FSCS deposit protection and a list of deposits excluded from, and thus not eligible for, protection at www.jpmorgan.com/pages/deposit-guarantee-scheme-directive.

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Disclosures Page 1 of 4





For the Period 10/1/17 to 10/31/17

CERTAIN DEFINED TERMS THAT MAY APPEAR IN YOUR STATEMENT

ASSET HELD OTHER INST: are assets where J.P. Morgan is fiduciary or custodian for assets held at another financial institution at the request of the client, beneficiary or other interested party.

ASSET HELD AT ISSUER: are assets held by J.P. Morgan as trustee, agent or custodian that are either not managed by J.P. Morgan or not included in the J.P. Morgan selection of approved funds, including, but not limited to, hedge funds, private equity or other alternatives.

CLIENT HELD ASSET: as certain physical assets held under the custody and control of a client, beneficiary or other interested party.

MEMO POSTED ASSET: are assets held at other institutions or locations external to and without affiliation to J.P. Morgan and for which we have no fiduciary or other custodial responsibility. In such cases, unless we otherwise agree, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets.

EAI: Estimated annual income. Actual income could be lower or higher than the estimated amount. Certain types of securities could include a return of principal or capital gains, in which case the EAI would be overstated.

EY: Estimated yield. EY reflects only the estimated yield generated by an investment and does not reflect changes in its price, which may fluctuate. Actual yield could be lower or higher than the estimated amount. Certain types of securities could include a return of principal or capital gains, in which case the EY would be overstated.

UNPRICED. If 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 offers Private Bank clients brokerage and discretionary investment accounts, as well as additional banking products and services.

Investment products and services in brokerage accounts are offered through J.P. Morgan Securities LLC ("JPMS"). JPMS is not a bank and is a separate legal entity from its bank and trust company affiliates. Discretionary investment products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking and trust company affiliates. Deposits and other banking products and services are provided through JPMCB.

Investment products in brokerage accounts (other than domestic mutual funds) clear through JPMS; investment products in discretionary accounts clear through JPMCB. Domestic Mutual Funds are cleared through JPMCB, JPMS or a third party service provider acting as agent for JPMS.

In general, U.S. assets in investment accounts are held directly or indirectly through one or more J.P. Morgan custodians or sub-custodians. Non-U.S. assets are held in global depositories such as Euroclear.

Investment Products are:

- Not Insured by FDIC.
- Not a deposit or other obligation of JPMCB or any of its affiliates.
- Subject to investment risks, including possible loss of the principal amount invested.

Fund manager disclosure information available upon request

If you have an investment account that is managed by an SEC-Registered Investment Advisor, J.P. Morgan will provide a copy of the advisor's Form ADV II or brochure upon written request.

These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax advisor.



For the Period 10/1/17 to 10/31/17

What to Do If You Think Your Statement Contains an Error

Please review your statements and promptly report any inaccuracy or discrepancy in writing to the following address:

J.P. Morgan
500 Stanton Christiana Road
1/OPS3
Newark, DE 19713-2107

Any oral communication should be re-confirmed in writing to further protect your rights, including any rights that you may have under the Securities Investor Protection Act ("SIPA").

In case of errors or questions about electronic fund transfers

We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. In your communication, please:

- Provide 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; and
- 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

If you believe that your statement is incorrect or if you need information about any non-electronic transaction shown on this statement, please contact us at the above address immediately. If any such error appears, you must notify us 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.

JPMS, a member of the Securities Investor Protection Corp ("SIPC"), provides account protection for the net equity of a customer's funds and securities positions. SIPC provides \$500,000 of primary net equity protection, including \$250,000 for claims for cash ("SIPC Coverage"). 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.

Account protection applies when a SIPC member firm fails financially and is unable to meet its obligations to its securities customers, but does not apply to losses from the rise or fall in the market value of investments or to SIPC ineligible assets such as futures, options on futures, foreign exchange transactions, or any investment contracts that are not registered as securities or deposit account balances. For more information about SIPC Coverage, including the SIPC Brochure, visit www.sipc.org (follow the link to How SIPC Protects Investors) or by calling SIPC at (202) 371-8300.

Important Information about your Self-Directed Investing Account(s)

Self-Directed Investing Account(s) are available through JPMS. Self-Directed Investing Team phone-based representatives are available Monday through Friday, from 8:00 a.m. to 5:00 p.m. Eastern Time to assist you with entering orders for your Self-Directed Investing Account. Your Client Service team may assist you with administrative functions, such as name, address and beneficiary changes and fund movements.

The Self-Directed Investing Team will not provide investment advice or investment recommendations or offer any opinion regarding the suitability of any security, order, transaction or strategy in a Self-Directed Investing Account. The Self-Directed Investing Team will not provide any tax or legal advice. No research opinion or security on any list or any information provided to clients either on the JP Morgan website or by mail or any other means constitutes a recommendation to a specific client to purchase, hold or sell any investment.





For the Period 10/1/17 to 10/31/17

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IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold at a rate greater than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Withdrawal Request. This form is available from your J.P. Morgan team. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.

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

Trust Ledger History

Client Code	Matter Reporting Name	Office Code	Rank Code	Billing Tkpr	Transaction Date	Check Number	Receipts Amount	Disbursement Amount	Adjustment Amount	Account Balance
11270	Brian M. O'Connell, Esq.				08/01/2016	0	\$0.00	\$0.00	\$9,888.49	\$9,888.49
55100	Bernstein Estate Account-Hold				09/07/2016	41932	\$0.00	(\$840.00)	\$0.00	\$9,048.49
	trf fr 11270-52860 to 11270-55100				09/27/2016	41986	\$0.00	(\$840.00)	\$0.00	\$8,208.49
	United Storage Solutions, Inc.CIT				10/13/2016	0	\$12,457.00	\$0.00	\$0.00	\$20,665.49
	Mrachek Fitzgerald et al ck #9828				10/26/2016	42041	\$0.00	(\$840.00)	\$0.00	\$19,825.49
	United Storage Solutions, Inc.CIT				11/22/2016	42185	\$0.00	(\$840.00)	\$0.00	\$18,985.49
	White Lion Moving & StorageCIT				12/29/2016	42336	\$0.00	(\$840.00)	\$0.00	\$18,145.49
	W.L.S.S. Inc.CIT				01/27/2017	42397	\$0.00	(\$840.00)	\$0.00	\$17,305.49
	United Storage Solutions, Inc.CAA				02/15/2017	42481	\$0.00	(\$840.00)	\$0.00	\$16,465.49
	W.L.S.S. Inc.CAA				04/20/2017	42660	\$0.00	(\$840.00)	\$0.00	\$15,625.49
	W.L.S.S. Inc.CAA				05/18/2017	42739	\$0.00	(\$840.00)	\$0.00	\$14,785.49
	W.L.S.S. Inc.CAA				06/23/2017	42818	\$0.00	(\$840.00)	\$0.00	\$13,945.49
	W.L.S.S. Inc.CA				07/18/2017	42862	\$0.00	(\$840.00)	\$0.00	\$13,105.49
	W.L.S.S. Inc.CAA				08/16/2017	42924	\$0.00	(\$840.00)	\$0.00	\$12,265.49
	Trudy DodsonCAA				10/17/2017	43111	\$0.00	(\$45.00)	\$0.00	\$12,220.49
	W.L.S.S. Inc.PKS				10/17/2017	43116	\$0.00	(\$840.00)	\$0.00	\$11,380.49
	Trudy DodsonCAA				10/17/2017	0	\$0.00	(\$45.00)	\$0.00	\$11,335.49
	W.L.S.S. Inc.PKS				10/19/2017	43153	\$0.00	(\$840.00)	\$0.00	\$10,540.49
	Pleasanton & Marsaa Court ReportingCAA				10/23/2017	43158	\$0.00	(\$95.00)	\$0.00	\$10,445.49
	Pleasanton & Marsaa Court ReportingCAA				10/26/2017	43168	\$0.00	(\$95.00)	\$0.00	\$10,350.49

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
	Pleasanton & Marsaa Court ReportingCAA				11/02/2017	43186	\$0.00	(\$160.00)	\$0.00	\$10,190.49
	White Lion StoragePKS				11/15/2017	43219	\$0.00	(\$840.00)	\$0.00	\$9,350.49
	United States Treasury ck #403078946807				12/13/2017	0	\$715,327.69	\$0.00	\$0.00	\$724,678.18
	Stamos & Trucco, LLPCAA				12/19/2017	43419	\$0.00	(\$58,920.91)	\$0.00	\$665,757.27
	White Lion StoragePKS				12/21/2017	43429	\$0.00	(\$840.00)	\$0.00	\$664,917.27
	Mrachek, Fitzgerald, Rose, Konopka,CAA				12/22/2017	43430	\$0.00	(\$46,539.91)	\$0.00	\$618,377.36
	Wire Out- to BMO, Executor Est S. Bernstein to BMO, Executor Est S. Bernstein				12/22/2017	12222017	\$0.00	(\$600,000.00)	\$0.00	\$18,377.36
	White Lion StoragePKS				01/19/2018	43487	\$0.00	(\$840.00)	\$0.00	\$17,537.36
	Stamos & Trucco, LLPCAA				01/30/2018	43515	\$0.00	(\$532.62)	\$0.00	\$17,004.74
	White Lion StoragePKS 11270-51100 Bernstein				02/21/2018	43599	\$0.00	(\$840.00)	\$0.00	\$16,164.74
	White Lion StoragePKS				03/19/2018	43658	\$0.00	(\$840.00)	\$0.00	\$15,324.74
	White Lion StoragePKS				04/24/2018	43823	\$0.00	(\$840.00)	\$0.00	\$14,484.74
	Matter Totals						\$727,784.69	(\$723,188.44)	9,888.49	\$14,484.74
	Report Totals						\$727,784.69	(\$723,188.44)	\$9,888.49	\$14,484.74

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.				10/30/2014	0	\$25,000.00	\$0.00	\$0.00	\$25,000.00
52860	Bernstein, Simon L. Estate				10/30/2014	0	\$18,334.01	\$0.00	\$0.00	\$43,334.01
	Wire fr Est Simon Bernstein 11270-52860				10/30/2014	0	\$11,735.84	\$0.00	\$0.00	\$55,069.85
	Est Simon Bernstein ck #112729				10/30/2014	38771	\$0.00	(\$38,569.83)	\$0.00	\$16,500.02
	Matwieczyk & Brown, LLP/biddy				11/12/2014	38816	\$0.00	(\$16,500.02)	\$0.00	\$0.00
	Ciklin Lubitz Martens & O'Connellbiddy				11/21/2014	0	\$30,000.00	\$0.00	\$0.00	\$30,000.00
	Wire Citi Trust 11270-52860				11/21/2014	38860	\$0.00	(\$13,278.00)	\$0.00	\$16,722.00
	Ciklin Lubitz Martens & O'Connellbiddy				01/02/2015	39026	\$0.00	(\$12,415.20)	\$0.00	\$4,306.80
	Wire Citi Tr 11270-52860				04/30/2015	0	\$46,685.05	\$0.00	\$0.00	\$50,991.85
	Mrachek, Fitzgerald, Rose et al ck #9104				06/04/2015	0	\$3,843.75	\$0.00	\$0.00	\$54,835.60
	White Lion Moving Systems of South Florida, Inc. CJT				06/08/2015	40641	\$0.00	(\$11,886.60)	\$0.00	\$42,949.00
	Hall & Hall Appraisals, Inc. CJT				06/18/2015	40672	\$0.00	(\$3,843.75)	\$0.00	\$39,105.25
	White Lion Moving Systems of South Florida, Inc. cjt				07/30/2015	40787	\$0.00	(\$840.00)	\$0.00	\$38,265.25
	White Lion Moving Systems of South Florida, Inc. cjt				08/04/2015	40794	\$0.00	(\$840.00)	\$0.00	\$37,425.25
	White Lion Moving Systems of South Florida, Inc. 11270-52860				12/18/2015	41161	\$0.00	(\$2,520.00)	\$0.00	\$34,905.25
	Wire fr Est Simon Bernstein 11270-52860				12/28/2015	0	\$7,665.72	\$0.00	\$0.00	\$42,570.97
	Wire fr Est Simon Bernstein 11270-52860				12/30/2015	0	\$1,791.79	\$0.00	\$0.00	\$44,362.76
	Closing Agent ck #9109				01/28/2016	0	\$1,325.00	\$0.00	\$0.00	\$45,687.76
	White Lion Moving & Storage cjt				01/29/2016	41262	\$0.00	(\$1,680.00)	\$0.00	\$44,007.76
	Provident Jewelry cjt				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				03/21/2016	41400	\$0.00	(\$1,680.00)	\$0.00	\$40,765.26
	United Storage Solutions, Inc. cjt				05/04/2016	41550	\$0.00	(\$1,680.00)	\$0.00	\$39,085.26
	United Storage Solutions, Inc. 11270-52860				06/02/2016	41635	\$0.00	(\$840.00)	\$0.00	\$38,245.26
	United Storage Solutions, Inc. CJT				06/29/2016	41712	\$0.00	(\$840.00)	\$0.00	\$37,405.26
	United States TreasuryCJT				07/07/2016	41718	\$0.00	(\$59.33)	\$0.00	\$37,345.93
	United Storage Solutions, Inc. CJT				07/27/2016	41768	\$0.00	(\$840.00)	\$0.00	\$36,505.93
	trf fr 11270-52860 to 11270-55100				08/01/2016	0	\$0.00	\$0.00	(\$9,888.49)	\$26,617.44
	Wire fr Est of Simon Bernstein 11270-52860				10/14/2016	0	\$179,644.03	\$0.00	\$0.00	\$206,261.47
	Ciklin Lubitz & OConnellBMO				10/17/2016	42007	\$0.00	(\$149,233.97)	\$0.00	\$57,027.50
	Ciklin Lubitz & OConnell11270-52860-Bernstein				03/01/2017	42531	\$0.00	(\$57,027.50)	\$0.00	\$0.00
	Est of Simon Bernstein 11270-52860				11/13/2017	0	\$38,760.76	\$0.00	\$0.00	\$38,760.76
	United States Treasury ck #403833527159				04/12/2018	0	\$58.15	\$0.00	\$0.00	\$38,818.91
	Matter Totals						\$364,844.10	(\$316,136.70)	-9,888.49	\$38,818.91
	Report Totals						\$364,844.10	(\$316,136.70)	(\$9,888.49)	\$38,818.91

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

IN RE: ESTATE OF

PROBATE DIVISION

SIMON L. BERNSTEIN

File Number 502012CP004391XXXXNB IH

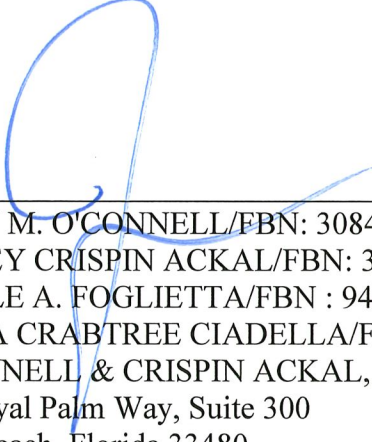
Deceased.

**NOTICE OF ACCOUNTING OF PERSONAL REPRESENTATIVE FROM NOVEMBER
1, 2016 THROUGH OCTOBER 31, 2017**

TO: See attached Service List.

YOU ARE NOTIFIED that an Accounting of Successor Personal Representative from November 1, 2016 through October 31, 2017 (“Accounting”) has been filed in this court by BRIAN M. O’CONNELL, the Successor Personal Representative of the Estate of Simon L. Bernstein, deceased, true copies of which accompany this notice. You are required to file with the clerk of the above court not later than 30 days after the date of service of this notice upon you any objections to the Accounting, including the compensation paid or proposed to be paid, and to serve a copy of such objections on the Successor Personal Representative’s attorney, whose name and address are set forth below, and on all other interested persons. Any objections must be in writing and must state with particularity the item or items to which the objections are directed and must state the grounds on which the objections are based. If a notice of hearing on the objections is not served within 90 days of filing the objections, the objections shall be deemed abandoned, and judgment may be entered in due course.

I CERTIFY that copies of the Accounting and of this Notice have been furnished to the addressees listed on the attached Service List by electronic service to the e-mail addresses shown or by U.S. Mail, this 7th day of December, 2018.



BRIAN M. O'CONNELL/FBN: 308471
ASHLEY CRISPIN ACKAL/FBN: 37495
JOIELLE A. FOGLIETTA/FBN : 94238
CLARA CRABTREE CIADELLA/FBN : 106323
O'CONNELL & CRISPIN ACKAL, PLLC
420 Royal Palm Way, Suite 300
Palm Beach, Florida 33480
Telephone: (561)355-0403
Fax: (561)355-5133
Primary e-mail address: service@OCAlawyers.com
Secondary e-mail address:
dreed@OCAlawyers.com

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>John P. Morrissey, Esq. 330 Clematis St., Suite 213 West Palm Beach, FL 33401 john@jmorrisseylaw.com</p>	<p>Diana Lewis obo Jacob and Daniel Bernstein. ADR & Mediation Services, LLC 2765 Tecumseh Drive West Palm Beach, FL 33409 (561) 758-3017 dzlewis@aol.com</p>
<p>Joshua Bernstein 2753 N.W. 34th St. Boca Raton, FL 33434</p>	<p>Lisa Friedstein and Carley Friedstein, Minor c/o Jeffrey and Lisa Friedstein Parent and Natural Guardian 2142 Churchill Lane Highland Park, IL 60035 Lisa@friedsteins.com Lisa.friedstein@gmail.com</p>	<p>Max Friedstein 2142 Churchill Lane Highland Park, IL 60035</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>Jill Iantoni and Julia Iantoni, a Minor c/o Guy and Jill Iantoni, her Parents & Natural Guardians 2101 Magnolia Lane Highland Park, IL 60035</p>		

jilliantoni@gmail.com

Marc J. Soss, Esq.
11010 Hyacinth Place
Lakewood Ranch, FL
34202-4158
Tel.: 941/928-0310
Fax: 813/342-7967
[mjs@fl-
estateplanning.com](mailto:mjs@fl-estateplanning.com)

ACCOUNTING OF PERSONAL REPRESENTATIVE
ESTATE OF SIMON L. BERNSTEIN
From: November 1, 2016, Through: October 31, 2017

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.

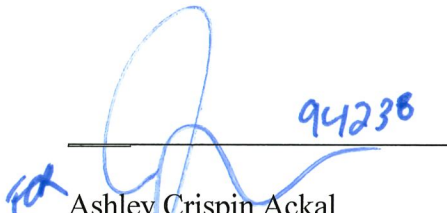
It is important that this accounting be carefully examined. Requests for additional information and any questions should be addressed to the personal representative(s) or the attorneys for the personal representative(s), the names and addresses of whom are set forth below.

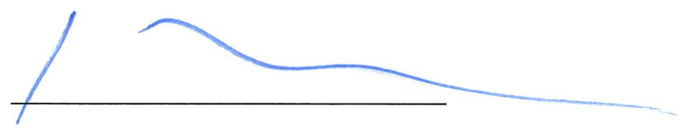
Under penalties of perjury, the undersigned personal representative(s) declare(s) that I (we) have read and examined this accounting and that the facts and figures set forth in the Summary and the attached Schedules are true, to the best of my (our) knowledge and belief, and that it is a complete report of all cash and property transactions and of all receipts and disbursements by me (us) as personal representative(s) of the estate of SIMON L. BERNSTEIN deceased, from November 1, 2016, through October 31, 2017.

Signed on this 7th day of December, 2018.

Attorney for Personal Representative:

Personal Representative:


94238
Ashley Crispin Ackal
Florida Bar #37495
O'Connell & Crispin Ackal
420 Royal Palm Way, Suite 300
Palm Beach, FL 33480
Telephone: 561-355-5133
Facsimile: 561-833-4209


Brian M. O'Connell, Esq.

ACCOUNTING OF PERSONAL REPRESENTATIVE
 ESTATE OF SIMON L. BERNSTEIN
 From: November 1, 2016, Through: October 31, 2017

SUMMARY

		<u>Income</u>	<u>Principal</u>	<u>Totals</u>
I.	<u>Starting Balance</u>			
	Assets per Inventory or on Hand at Close of Last Accounting Period	\$ <u>1.73</u>	\$ <u>828,524.86</u>	\$ <u>828,526.59</u>
II.	<u>Receipts</u>			
	Schedule A:	\$ <u>0.00</u>	\$ <u>0.00</u>	\$ <u>0.00</u>
III.	<u>Disbursements</u>			
	Schedule B:	\$ _____	\$ <u>(66,502.50)</u>	\$ <u>(66,502.50)</u>
IV.	<u>Distributions</u>			
	Schedule C:	\$ _____	\$ <u>0.00</u>	\$ <u>0.00</u>
V.	<u>Capital Transactions and Adjustments</u>			
	Schedule D: Net Gain or (Loss)		\$ <u>(353,407.63)</u>	\$ <u>(353,407.63)</u>
VI.	<u>Assets on Hand at Close</u>			
	<u>of Accounting Period</u>			
	Schedule E: Cash and Other Assets	\$ <u>1.73</u>	\$ <u>408,614.73</u>	\$ <u>408,616.46</u>

ACCOUNTING OF PERSONAL REPRESENTATIVE
ESTATE OF SIMON L. BERNSTEIN
From: November 1, 2016, Through: October 31, 2017

Date	Brief Description of Items	Income	Principal
<u>Other Receipts</u>			
Total Receipts			\$ 00.0

ACCOUNTING OF PERSONAL REPRESENTATIVE
 ESTATE OF SIMON L. BERNSTEIN
 From: November 1, 2016, Through: October 31, 2017

SCHEDULE B

Disbursements

Date	Brief Description of Items	Income	Principal
<u>Administrative Expenses</u>			
11/22/16	White Lion Moving & Storage	\$	840.00
12/29/16	White Lion Moving & Storage		840.00
1/27/17	White Lion Moving & Storage		840.00
2/15/17	White Lion Moving & Storage		840.00
4/20/17	White Lion Moving & Storage		840.00
5/18/17	White Lion Moving & Storage		840.00
6/23/17	White Lion Moving & Storage		840.00
7/18/17	White Lion Moving & Storage		840.00
8/16/17	White Lion Moving & Storage		840.00
10/17/17	White Lion Moving & Storage		840.00
10/19/17	White Lion Moving & Storage		840.00
Total Administrative Expense			\$ 9,240.00
<u>Professional Fees</u>			
3/1/17	Ciklin, Lubitz, O'Connell	\$	57,027.50
10/17/17	Trudy Dodson		45.00
10/23/17	Pleasanton & Marsaa Court Reporting		95.00
10/26/17	Pleasanton & Marsaa Court Reporting		95.00
Total Professional Fees			\$ 57,262.50
Total Disbursements			\$ 66,502.50

ACCOUNTING OF PERSONAL REPRESENTATIVE
ESTATE OF SIMON L. BERNSTEIN
From: November 1, 2016, Through: October 31, 2017

SCHEDULE C		Distributions	
Date	Brief Description of Items	Income	Principal
<u>Distributions - Trust under the Will of Simon Bernstein</u>			
Total Distributions			\$ 0.00

ACCOUNTING OF PERSONAL REPRESENTATIVE
 ESTATE OF SIMON L. BERNSTEIN
 From: November 1, 2016, Through: October 31, 2017

SCHEDULE D Capital Transactions and Adjustments

(Does not include distributions. Distributions are shown on Schedule C.)

Date	Brief Description of Transactions	Net Gain	Net Loss
<u>Transfers and Adjustments to Carrying Values:</u>			
11/1/2016	IRA - JP Morgan #...8004 Interest	\$2.77	
11/1/2016	Ciklin, Lubitz & O'Connell Operating Account	\$57,027.50	
12/1/2016	IRA - JP Morgan #...8004 Interest	\$2.10	
1/3/2017	IRA - JP Morgan #...8004 Interest	\$2.17	
2/1/2017	IRA - JP Morgan #...8004 Interest	\$2.17	
3/1/2017	IRA - JP Morgan #...8004 Interest	\$6.44	
4/3/2017	IRA - JP Morgan #...8004 Interest	\$7.13	
5/1/2017	IRA - JP Morgan #...8004 Interest	\$6.90	
6/1/2017	IRA - JP Morgan #...8004 Interest	\$7.13	
7/3/2017	IRA - JP Morgan #...8004 Interest	\$6.90	
8/1/2017	IRA - JP Morgan #...8004 Interest	\$7.13	
9/1/2017	IRA - JP Morgan #...8004 Interest	\$7.13	
10/2/2017	IRA - JP Morgan #...8004 Interest	\$6.90	
<u>Note & Second Mortgage and Reimbursements (Zero Value)</u>			
10/31/2017	Promissory Note & Second Mortgage Dated July 1, 2008 (Not including interest) from Bernstein Family Realty, LLC		\$ 365,000.00
	Reimbursements owed to Estate by Bernstein Family Realty, LLC		\$ 25,500.00
	Reimbursements owed to Estate by Simon Bernstein Insurance Trust		\$ 20,000.00
	TOTAL NET GAINS AND (LOSSES)	\$ 57,092.37	\$ 410,500.00
NET GAIN OR (LOSS)		\$(353,407.63)	

ACCOUNTING OF PERSONAL REPRESENTATIVE
 ESTATE OF SIMON L. BERNSTEIN
 From: November 1, 2016, Through: October 31, 2017

SCHEDULE E Assets on Hand at Close of Accounting Period

		Estimated Current Value	Carrying Value
	<u>Assets other than Cash:</u>		
Note 1	Simon Berstein IRA - JP Morgan #8004	\$275,261.38	\$275,261.38
Note 2	Furniture and 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
	Promissory Note & Second Mortgage Dated July 1, 2008 (Not including interest) from Bernstein Family Realty, LLC	\$ 0.00	\$ 0.00
	Reimbursements owed to Estate by Bernstein Family Realty, LLC	\$ 0.00	\$ 0.00
	Reimbursements owed to Estate by Simon Bernstein Insurance Trust	\$ 0.00	\$ 0.00
	LIC Holdings, Inc. (unknown value)	\$ 0.00	\$ 0.00
	Other Assets Total	\$ 397,734.38	\$ 397,734.48
	<u>Cash:</u>		
Note 4	JP Morgan Checking #5220	\$ 531.59	\$ 531.59
Note 5	Ciklin Lubitz & O'Connell Trust Account	\$ 10,350.49	\$ 10,350.49
Note 6	Ciklin Lubitz & O'Connell Operating Account	\$ 0.00	\$ 0.00
	Cash Totals	\$ 10,882.08	\$ 10,882.08
	Total Assets on Hand at End of Accounting Period	\$ 408,616.46	\$ 408,616.46

ACCOUNTING OF THE PERSONAL REPRESENTATIVE
ESTATE OF SIMON L. BERNSTEIN
From: November 1, 2016, Through: October 31, 2017

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 attached.
- Note 4 Copies of JP Morgan checking #5220 Account Summary statements for the accounting period are attached.
- Note 5 CL&O Trust Ledger History statement is attached.
- Note 6 CL&O Operating Account Ledger History statement is attached.



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

Primary Account: 00000478015220

For the Period 11/1/16 to 11/30/16

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



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



JPMorgan Classic Business Checking

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

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



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

Primary Account: 000000478015220
For the Period 11/1/16 to 11/30/16

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 11/1/16 to 11/30/16

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.

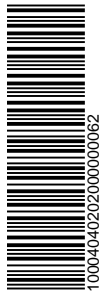
Deposit products and services are offered by JPMorgan Chase Bank, N.A. Member FDIC

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 11/1/16 to 11/30/16

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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 12/1/16 to 12/30/16

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



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

JPMorgan Classic Business Checking

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

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





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

Primary Account: 000000478015220
For the Period 12/1/16 to 12/30/16

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 12/1/16 to 12/30/16

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.

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- Tell us the dollar amount of the suspected error.

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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

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





Primary Account: 000000478015220

For the Period 12/1/16 to 12/30/16

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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 12/31/16 to 1/31/17



00000383 DPB 021 161 03217 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 12/31/16 to 1/31/17

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 12/31/16 to 1/31/17

Important Information About Your Statement

In Case of Errors or Questions About Your Electronic Funds Transfers

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





Primary Account: 000000478015220
For the Period 12/31/16 to 1/31/17

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

Primary Account: 000000478015220

For the Period 2/1/17 to 2/28/17



00000202-DPB 021 161 06017 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 2/1/17 to 2/28/17

Fees and Charges for Deposit Accounts

Fees

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



Primary Account: 000000478015220

For the Period 2/1/17 to 2/28/17

Important Information About Your Statement

In Case of Errors or Questions About Your Electronic Funds Transfers

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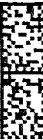
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Investment Products: Not FDIC insured • No bank guarantee • May lose value





Primary Account: 000000478015220

For the Period 2/1/17 to 2/28/17

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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 3/1/17 to 3/31/17

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

00000230 DPB 021 161 09117 YYNNNNNNNNN 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 3/1/17 to 3/31/17

Fees and Charges for Deposit Accounts

Fees

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



Primary Account: 000000478015220

For the Period 3/1/17 to 3/31/17

Important Information About Your Statement

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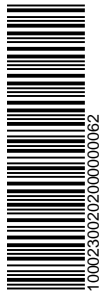
Deposit products and services are offered by JPMorgan Chase Bank, N.A. Member FDIC

Mutual Funds/Securities

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





Primary Account: 000000478015220

For the Period 3/1/17 to 3/31/17

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

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 MAY 04 2017

Primary Account: 000000478015220
 For the Period 4/1/17 to 4/28/17



00000023 DPB 021 161 11917 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.



Primary Account: 000000478015220

For the Period 4/1/17 to 4/28/17

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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 4/29/17 to 5/31/17

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

00000039 DPB 021 161 15217 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



JPMorgan Classic Business Checking

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

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



Primary Account: 000000478015220

For the Period 4/29/17 to 5/31/17

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 6/1/17 to 6/30/17

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

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Deaf and Hard of Hearing (800) 242-7383

Online access: www.jpmorganonline.com



00000023 DPB 021 161 18217 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

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JUL 05 2017

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.



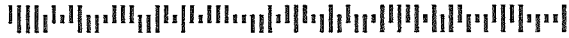
JPMorgan Chase Bank, N.A.
 Michigan/Florida Markets
 P O Box 659754
 San Antonio, TX 78265-9754

Primary Account: 000000478015220
 For the Period 7/1/17 to 7/31/17

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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



00000213 DPB 021 161 21317 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



Primary Account: 000000478015220

For the Period 7/1/17 to 7/31/17

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

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 7/1/17 to 7/31/17

Important Information About Your Statement

In Case of Errors or Questions About Your Electronic Funds Transfers

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



Primary Account: 000000478015220

For the Period 7/1/17 to 7/31/17

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

Primary Account: 000000478015220

For the Period 8/1/17 to 8/31/17



00000190 DPB 021 161 24417 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 07/25/17.

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 SEP 13 2017



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

Primary Account: 000000478015220
For the Period 8/1/17 to 8/31/17

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 8/1/17 to 8/31/17

Important Information About Your Statement

In Case of Errors or Questions About Your Electronic Funds Transfers

Call us at 1-866-564-2262 or write us at the address on the front of this statement (non-consumers, use your J.P. Morgan Team contact information) immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

For personal accounts only: We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- A description of the error or transfer you are unsure of, why you believe it is an error, or why you need more information.

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Primary Account: 000000478015220

For the Period 8/1/17 to 8/31/17

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

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OCT 10 2017

Primary Account: 000000478015220
For the Period 9/1/17 to 9/29/17



00000274 DPB 021 161 27317 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 07/25/17.



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

Primary Account: 000000478015220
For the Period 9/1/17 to 9/29/17

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 9/1/17 to 9/29/17

Important Information About Your Statement

In Case of Errors or Questions About Your Electronic Funds Transfers

Call us at 1-866-564-2262 or write us at the address on the front of this statement (non-consumers, use your J.P. Morgan Team contact information) immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

For personal accounts only: We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- A description of the error or transfer you are unsure of, why you believe it is an error, or why you need more information.

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 Transactions:

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 no later than 30 days after the statement was made available to you. For more complete details, see the Account Rules and Regulations or other applicable account agreement that governs 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 9/1/17 to 9/29/17

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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 9/30/17 to 10/31/17



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

J.P. Morgan Team

Client Service (844) 275-5434
 Client Service
 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



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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 07/25/17.



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

Primary Account: 000000478015220
For the Period 9/30/17 to 10/31/17

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 9/30/17 to 10/31/17

Important Information About Your Statement

In Case of Errors or Questions About Your Electronic Funds Transfers

Call us at 1-866-564-2262 or write us at the address on the front of this statement (non-consumers, use your J.P. Morgan Team contact information) immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

For personal accounts only: We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- A description of the error or transfer you are unsure of, why you believe it is an error, or why you need more information.

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

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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 no later than 30 days after the statement was made available to you. For more complete details, see the Account Rules and Regulations or other applicable account agreement that governs 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 9/30/17 to 10/31/17

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J.P. Morgan



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



J.P.Morgan

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J.P. Morgan

J.P. Morgan



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

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 11/1/16 to 11/30/16

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	

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Client News

Enhancement to your Individual Retirement Account (IRA) statement

Your IRA statement has been enhanced to include a summary of your retirement account activity, including information on your contributions, rollovers and distributions. Please see the "Retirement Contribution and Distribution Summary" section for more information. If you have any questions, please contact your Client Service team.

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 11/1/16 to 11/30/16

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change in Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	275,196.51	275,199.28	2.77	27.51	100%
Market Value	\$275,196.51	\$275,199.28	\$2.77	\$27.51	100%
Accruals	2.77	2.10	(0.67)		
Market Value with Accruals	\$275,199.28	\$275,201.38	\$2.10		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	275,196.51	454,803.71
Withdrawals & Fees		(179,644.03)
Net Contributions/Withdrawals	\$0.00	(\$179,644.03)
Income & Distributions	2.77	39.60
Ending Market Value	\$275,199.28	\$275,199.28
Accruals	2.10	2.10
Market Value with Accruals	\$275,201.38	\$275,201.38

Deposits and Withdrawals may differ from your Retirement Contributions and Distributions.
For additional details please see "Retirement Contribution and Distribution Summary".



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 11/1/16 to 11/30/16

Account Summary CONTINUED
Retirement Contribution and Distribution Summary

Description	Tax Year 2015	Tax Year 2016 (Year-to-Date)
Contributions	0.00	0.00
Rollovers	0.00	0.00
Distributions	(56,142.56)	(179,644.03)
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		56,148.61
Remaining RMD		0.00

Please note that we are only required to provide required minimum distribution ("RMD") information for the traditional IRAs of an original IRA owner, but we are not required to provide any RMD information for IRAs containing assets received by a beneficiary from such an original IRA owner (i.e., for "Inherited IRAs"). Furthermore, please remember that RMDs are not required to be taken from Roth IRAs during the lifetime of the original account owner. For more information please refer to the "Important Additional Information About Required Minimum Distributions" portion of the Additional Information at the end this statement.

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	2.77	39.60
Taxable Income	\$2.77	\$39.60





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 11/1/16 to 11/30/16

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	275,199.28	275,199.28	275,199.28		27.51 2.10	0.01% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 11/1/16 to 11/30/16

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	275,196.51	--
INFLOWS		
Income	2.77	39.60
Total Inflows	\$2.77	\$39.60
OUTFLOWS **		
Withdrawals		(179,644.03)
Total Outflows	\$0.00	(\$179,644.03)
Ending Cash Balance	\$275,199.28	--

* 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 11/1/16 to 11/30/16

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
11/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 10/01/16 - 10/31/16 @ .01% RATE ON AVG COLLECTED BALANCE OF \$344,736.13 AS OF 11/01/16			2.77



For the Period 11/1/16 to 11/30/16

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.





For the Period 11/1/16 to 11/30/16

Offshore Deposits

Non-U.S. dollar funds are held in accounts at JPMorgan Chase Bank, N.A. ("JPMCB") branches outside of the United States ("Foreign Accounts"), in addition to any funds you have elected to be held in Foreign Accounts. Deposits in Foreign Accounts are not insured by the FDIC or any other Agency of the U.S. Federal Government, are subject to cross-border risk, and do not have the benefit of any domestic preference applicable to U.S. deposits. Certain Foreign Accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F90-22.1). Funds held in certain Foreign Accounts may be eligible for protections afforded by the United Kingdom's deposit guarantee program, the Financial Services Compensation Scheme ("FSCS"). If insolvency of JPMCB should occur, eligible deposits in your account that are held at the London Branch of JPMCB may be repaid up to a specified amount by the FSCS. You can find more information about FSCS deposit protection and a list of deposits excluded from, and thus not eligible for, protection at www.jpmorgan.com/pages/deposit-guarantee-scheme-directive.

Custody of security positions reflected on this statement

J.P. Morgan offers a wide range of accounts that are both self-directed and discretionary. In general, U.S. assets held in your Asset, Investment and Trust & Estate Accounts are held directly or indirectly through one or more J.P. Morgan custodians or sub-custodians. Securities purchased in Margin Accounts and listed option positions are typically held at J.P. Morgan Securities LLC ("JPMS"). Non-U.S. positions are held in global depositories such as Euroclear. J.P. Morgan may agree, on a limited basis, to allow assets for which it is fiduciary or custodian to be held at another financial institution at the request of the client, beneficiary or other interested party. Such assets shall be noted as ASSET HELD OTHER INST. Assets noted as ASSET HELD AT ISSUER, including, but not limited to, hedge funds, private equity or other alternatives, are assets held by J.P. Morgan as trustee, agent or custodian that are either not managed by J.P. Morgan or not included in the J.P. Morgan selection of approved funds. In addition, certain physical assets may be held under the custody and control of a client, beneficiary or other interested party. Such assets are noted as CLIENT HELD ASSET.

Your statement may reflect positions for which J.P. Morgan does not have fiduciary or custodial responsibility, and are reflected on your statement as an accommodation to you and are held at other institutions or locations external to and without affiliation to J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets. In these cases, this statement reflects a notation of MEMO POSTED ASSET on the holding, which indicates that the asset is reflected only as an accommodation and not held at a J.P. Morgan custodian or sub-custodian.

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P. Morgan Securities LLC ("JPMS") and, other than domestic mutual funds, are cleared through JPMS. Domestic mutual funds are cleared through JPMCB.

JPMS is not a bank and is a separate legal entity from its bank or thrift affiliates.

Investment Products:	Not FDIC Insured	-No Bank Guarantee	-May Lose Value
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Fund manager disclosure information available upon request

If you have an investment account that is managed by an SEC-Registered Investment Advisor, J.P. Morgan will provide a copy of the advisor's Form ADV II or brochure upon written request.

These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax advisor.

Please take the steps indicated below if you think statement(s) are incorrect or contact your J.P.Morgan team if you require additional information about a transaction on your statement(s).

IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR ASSET ACCOUNT(S) (LINKED TO JPMS)



For the Period 11/1/16 to 11/30/16

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. Positions in exchange-listed options are held by JPMS. 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). Securities purchased or sold through JPMS in U.S. markets (other than domestic mutual funds) and non-U.S. markets are cleared through JPMS. Domestic mutual funds are cleared through JPMCB. 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 JPMS at the address shown on your statement(s). Any oral communication should be reconfirmed 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.

JPMS is a member 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 JPMS are protected by the SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. The SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to the SIPC. You may obtain information about the SIPC, including the SIPC Brochure, on its website at www.sipc.org, or by contacting it 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: A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.



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For the Period 11/1/16 to 11/30/16

You should have received (or have made available to you) separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished or have made available to you. Upon written request, JPMS will promptly supply you with the latest information.

IRA Account Withholding Notice

IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold at a rate greater than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Withdrawal Request. This form is available from your Client Service Team listed in your statement. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.

IMPORTANT ADDITIONAL INFORMATION ABOUT REQUIRED MINIMUM DISTRIBUTIONS

We are providing this information to you as a service. Please refer to your copy of Form 5498 for information submitted to the Internal Revenue Service by JPMorgan Chase Bank, N.A., as custodian, of your individual retirement arrangement, including information about contributions, required minimum distributions, and the fair market value of the account. You are ultimately responsible for determining what your RMD is each year and for ensuring that you satisfy it, including, if applicable, whether to satisfy the RMD requirement with distributions from multiple IRAs. Failure to satisfy your RMD can result in an IRS excess accumulation penalty of 50% of the amount not taken as required. For more information on RMDs please refer to IRS Publication 590-B, Distribution from Individual Retirement Arrangements (IRAs), a copy of which can be obtained by calling 1-800-TAX-FORM, or by visiting www.irs.gov.

The RMD reflected in your Account Summary does not take into account other IRAs you may have, any rollovers, transfers, or failed conversions outstanding at year end, and may not include any positions held in your account that are pending an update to their valuation. If JPMorgan Chase Bank, N.A. was not your IRA Custodian on the last business day of the prior year, even though you may be required to take an RMD, we are not able to calculate your RMD without information from you. We will, however, calculate your RMD upon request. Please contact your J.P. Morgan team if you have questions about your RMD.

J.P. Morgan



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



J.P.Morgan

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J.P. Morgan

J.P. Morgan



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

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 12/1/16 to 12/31/16

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	

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Client News

Enhancement to your Individual Retirement Account (IRA) statement

Your IRA statement has been enhanced to include a summary of your retirement account activity, including information on your contributions, rollovers and distributions. Please see the "Retirement Contribution and Distribution Summary" section for more information. If you have any questions, please contact your Client Service team.

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 12/1/16 to 12/31/16

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	275,199.28	275,201.38	2.10	27.52	100%
Market Value	\$275,199.28	\$275,201.38	\$2.10	\$27.52	100%
Accruals	2.10	2.17	0.07		
Market Value with Accruals	\$275,201.38	\$275,203.55	\$2.17		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	275,199.28	454,803.71
Withdrawals & Fees		(179,644.03)
Net Contributions/Withdrawals	\$0.00	(\$179,644.03)
Income & Distributions	2.10	41.70
Ending Market Value	\$275,201.38	\$275,201.38
Accruals	2.17	2.17
Market Value with Accruals	\$275,203.55	\$275,203.55

Deposits and Withdrawals may differ from your Retirement Contributions and Distributions.
For additional details please see "Retirement Contribution and Distribution Summary".



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 12/1/16 to 12/31/16

Account Summary CONTINUED

Retirement Contribution and Distribution Summary

Description	Tax Year 2015	Tax Year 2016 (Year-to-Date)
Contributions	0.00	0.00
Rollovers	0.00	0.00
Distributions	(56,142.56)	(179,644.03)
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		56,148.61
Remaining RMD		0.00

Please note that we are only required to provide required minimum distribution ("RMD") information for the traditional IRAs of an original IRA owner, but we are not required to provide any RMD information for IRAs containing assets received by a beneficiary from such an original IRA owner (i.e., for "Inherited IRAs"). Furthermore, please remember that RMDs are not required to be taken from Roth IRAs during the lifetime of the original account owner. For more information please refer to the "Important Additional Information About Required Minimum Distributions" portion of the Additional Information at the end this statement.

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	2.10	41.70
Taxable Income	\$2.10	\$41.70





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 12/1/16 to 12/31/16

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	<u>Adjusted Tax Cost</u> Original Cost	Unrealized Gain/Loss	<u>Est. Annual Income</u> Accrued Interest	Yield
Cash							
US DOLLAR	1.00	275,201.38	275,201.38	275,201.38		27.52 2.17	0.01% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 12/1/16 to 12/31/16

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	275,199.28	--
INFLOWS		
Income	2.10	41.70
Total Inflows	\$2.10	\$41.70
OUTFLOWS **		
Withdrawals		(179,644.03)
Total Outflows	\$0.00	(\$179,644.03)
Ending Cash Balance	\$275,201.38	--

* 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





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 12/1/16 to 12/31/16

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 11/01/16 - 11/30/16 @ .01% RATE ON AVG COLLECTED BALANCE OF \$275,199.28 AS OF 12/01/16			2.10



For the Period 12/1/16 to 12/31/16

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.





For the Period 12/1/16 to 12/31/16

Offshore Deposits

Non-U.S. dollar funds are held in accounts at JPMorgan Chase Bank, N.A. ("JPMCB") branches outside of the United States ("Foreign Accounts"), in addition to any funds you have elected to be held in Foreign Accounts. Deposits in Foreign Accounts are not insured by the FDIC or any other Agency of the U.S. Federal Government, are subject to cross-border risk, and do not have the benefit of any domestic preference applicable to U.S. deposits. Certain Foreign Accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F90-22.1). Funds held in certain Foreign Accounts may be eligible for protections afforded by the United Kingdom's deposit guarantee program, the Financial Services Compensation Scheme ("FSCS"). If insolvency of JPMCB should occur, eligible deposits in your account that are held at the London Branch of JPMCB may be repaid up to a specified amount by the FSCS. You can find more information about FSCS deposit protection and a list of deposits excluded from, and thus not eligible for, protection at www.jpmorgan.com/pages/deposit-guarantee-scheme-directive.

Custody of security positions reflected on this statement

J.P. Morgan offers a wide range of accounts that are both self-directed and discretionary. In general, U.S. assets held in your Asset, Investment and Trust & Estate Accounts are held directly or indirectly through one or more J.P. Morgan custodians or sub-custodians. Securities purchased in Margin Accounts and listed option positions are typically held at J.P. Morgan Securities LLC ("JPMS"). Non-U.S. positions are held in global depositories such as Euroclear. J.P. Morgan may agree, on a limited basis, to allow assets for which it is fiduciary or custodian to be held at another financial institution at the request of the client, beneficiary or other interested party. Such assets shall be noted as ASSET HELD OTHER INST. Assets noted as ASSET HELD AT ISSUER, including, but not limited to, hedge funds, private equity or other alternatives, are assets held by J.P. Morgan as trustee, agent or custodian that are either not managed by J.P. Morgan or not included in the J.P. Morgan selection of approved funds. In addition, certain physical assets may be held under the custody and control of a client, beneficiary or other interested party. Such assets are noted as CLIENT HELD ASSET.

Your statement may reflect positions for which J.P. Morgan does not have fiduciary or custodial responsibility, and are reflected on your statement as an accommodation to you and are held at other institutions or locations external to and without affiliation to J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets. In these cases, this statement reflects a notation of MEMO POSTED ASSET on the holding, which indicates that the asset is reflected only as an accommodation and not held at a J.P. Morgan custodian or sub-custodian.

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P. Morgan Securities LLC ("JPMS") and, other than domestic mutual funds, are cleared through JPMS. Domestic mutual funds are cleared through JPMCB.

JPMS is not a bank and is a separate legal entity from its bank or thrift affiliates.

Investment Products: Not FDIC Insured	-No Bank Guarantee	-May Lose Value
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Fund manager disclosure information available upon request

If you have an investment account that is managed by an SEC-Registered Investment Advisor, J.P. Morgan will provide a copy of the advisor's Form ADV II or brochure upon written request.

These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax advisor.

Please take the steps indicated below if you think statement(s) are incorrect or contact your J.P. Morgan team if you require additional information about a transaction on your statement(s).

IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR ASSET ACCOUNT(S) (LINKED TO JPMS)

Your Asset Account consists of a bank account that custodies assets linked to a brokerage account through which securities transactions are executed. As a result, the Asset Account statement(s) reflect brokerage transactions executed through JPMS but (except for exchange listed options) held in custody at JPMCB. Positions in exchange-listed options are held by JPMS. 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). Securities purchased or sold through JPMS in U.S. markets (other than domestic mutual funds) and non-U.S. markets are cleared through JPMS. Domestic mutual funds are cleared through JPMCB. 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 JPMS at the address shown on your statement(s). Any oral communication should be reconfirmed 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.

JPMS is a member 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 JPMS are protected by the SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. The SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to the SIPC. You may obtain information about the SIPC, including the SIPC Brochure, on its website at www.sipc.org, or by contacting it 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: A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.





For the Period 12/1/16 to 12/31/16

You should have received (or have made available to you) separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished or have made available to you. Upon written request, JPMS will promptly supply you with the latest information.

IRA Account Withholding Notice

IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold at a rate greater than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Withdrawal Request. This form is available from your Client Service Team listed in your statement. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.

IMPORTANT ADDITIONAL INFORMATION ABOUT REQUIRED MINIMUM DISTRIBUTIONS

We are providing this information to you as a service. Please refer to your copy of Form 5498 for information submitted to the Internal Revenue Service by JPMorgan Chase Bank, N.A., as custodian, of your individual retirement arrangement, including information about contributions, required minimum distributions, and the fair market value of the account. You are ultimately responsible for determining what your RMD is each year and for ensuring that you satisfy it, including, if applicable, whether to satisfy the RMD requirement with distributions from multiple IRAs. Failure to satisfy your RMD can result in an IRS excess accumulation penalty of 50% of the amount not taken as required. For more information on RMDs please refer to IRS Publication 590-B, Distribution from Individual Retirement Arrangements (IRAs), a copy of which can be obtained by calling 1-800-TAX-FORM, or by visiting www.irs.gov.

The RMD reflected in your Account Summary does not take into account other IRAs you may have, any rollovers, transfers, or failed conversions outstanding at year end, and may not include any positions held in your account that are pending an update to their valuation. If JPMorgan Chase Bank, N.A. was not your IRA Custodian on the last business day of the prior year, even though you may be required to take an RMD, we are not able to calculate your RMD without information from you. We will, however, calculate your RMD upon request. Please contact your J.P. Morgan team if you have questions about your RMD.

J.P. Morgan



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



J.P.Morgan

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

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 1/1/17 to 1/31/17

Asset Account

J.P. Morgan Team

Christopher Lankheet	Investment Specialist	312/732-7621
John Hawkins Jr	Client Service Team	800/576-0938
Brian Lutter	Client Service Team	
Patrick Handley	Client Service Team	
Online access	www.jpmorganonline.com	

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Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).

J.P.Morgan

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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 1/1/17 to 1/31/17

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	275,201.38	275,203.55	2.17	27.52	100%
Market Value	\$275,201.38	\$275,203.55	\$2.17	\$27.52	100%
Accruals	2.17	2.17	0.00		
Market Value with Accruals	\$275,203.55	\$275,205.72	\$2.17		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	275,201.38	275,201.38
Income & Distributions	2.17	2.17
Ending Market Value	\$275,203.55	\$275,203.55
Accruals	2.17	2.17
Market Value with Accruals	\$275,205.72	\$275,205.72

Deposits and Withdrawals may differ from your Retirement Contributions and Distributions.
For additional details please see "Retirement Contribution and Distribution Summary".



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 1/1/17 to 1/31/17

Account Summary CONTINUED

Retirement Contribution and Distribution Summary

Description	Tax Year 2016	Tax Year 2017 (Year-to-Date)
Contributions	0.00	0.00
Rollovers	0.00	0.00
Distributions	(179,644.03)	0.00
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		38,760.76
Remaining RMD		38,760.76

For important information regarding Required Minimum Distributions, please refer to the "Important Information about Required Minimum Distributions" section at the end of this statement.

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	2.17	2.17
Taxable Income	\$2.17	\$2.17





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 1/1/17 to 1/31/17

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	275,203.55	275,203.55	275,203.55		27.52 2.17	0.01% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 1/1/17 to 1/31/17

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	275,201.38	--
INFLOWS		
Income	2.17	2.17
Total Inflows	\$2.17	\$2.17
Ending Cash Balance	\$275,203.55	--

* Year to date information is calculated on a calendar year basis.
Your account's standing instructions use a HIGH COST method for relieving assets from your position

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
1/3	Interest Income	DEPOSIT SWEEP INTEREST FOR 12/01/16 - 12/31/16 @ .01% RATE ON AVG COLLECTED BALANCE OF \$275,201.38 AS OF 01/01/17			2.17



J.P. Morgan

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For the Period 1/1/17 to 1/31/17

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For the Period 1/1/17 to 1/31/17

Offshore Deposits

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Investment Products: Not FDIC Insured -No Bank Guarantee -May Lose Value

Fund manager disclosure information available upon request

If you have an investment account that is managed by an SEC-Registered Investment Advisor, J.P. Morgan will provide a copy of the advisor's Form ADV II or brochure upon written request.

These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax advisor.

Please take the steps indicated below if you think statement(s) are incorrect or contact your J.P.Morgan team if you require additional information about a transaction on your statement(s).

IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR ASSET ACCOUNT(S) (LINKED TO JPMS)



For the Period 1/1/17 to 1/31/17

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. Positions in exchange-listed options are held by JPMS. 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). Securities purchased or sold through JPMS in U.S. markets (other than domestic mutual funds) and non-U.S. markets are cleared through JPMS. Domestic mutual funds are cleared through JPMCB. 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 JPMS at the address shown on your statement(s). Any oral communication should be reconfirmed 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.

JPMS is a member 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 JPMS are protected by the SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. The SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to the SIPC. You may obtain information about the SIPC, including the SIPC Brochure, on its website at www.sipc.org, or by contacting it 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: A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.



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For the Period 1/1/17 to 1/31/17

You should have received (or have made available to you) separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished or have made available to you. Upon written request, JPMS will promptly supply you with the latest information.

IRA Account Withholding Notice

IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold at a rate greater than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Withdrawal Request. This form is available from your Client Service Team listed in your statement. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.

IMPORTANT INFORMATION ABOUT REQUIRED MINIMUM DISTRIBUTIONS

The IRS generally requires that you must begin taking withdrawals from your Traditional IRA, SIMPLE IRA, or SEP IRA when you reach age 70½. Your required minimum distribution ("RMD") is the minimum amount you must withdraw from your account each year.

If an RMD amount is provided in your Retirement Contribution and Distribution Summary it is because our records indicate that you may have an RMD obligation for the current year. The RMD amount reflected in your Summary does not take into account other IRAs you may have, any rollovers, transfers, or failed conversions outstanding at year end, and any positions held in your account that are pending an update to their valuation. Please refer to the RMD letter included in your tax information package (sent each year by January 31) for additional information on your RMD amount.

If an RMD amount is not provided in your Retirement Contribution and Distribution Summary it may be because we are not required to provide RMD amount information or our records do not indicate that you have an RMD for the current year. Please note that we are not obligated to provide an RMD amount for IRAs containing assets received by a beneficiary from an original IRA owner (i.e., for "Inherited IRAs"). However, we may under certain circumstances and as an accommodation provide an RMD amount for Inherited IRAs. In addition, the RMD amount will not be given if your IRA (1) is a Roth IRA of an original IRA owner because the IRS does not require an RMD to be taken from these types of accounts during the lifetime of the original owner, (2) is a traditional IRA and our records indicate that the original owner has not yet reached age 70 ½, (3) is a traditional or Roth IRA and the original owner passed away in a previous year and the assets have not yet been distributed to the beneficiaries, (4) contains assets received by a trust beneficiary from an original IRA owner (i.e., "Inherited Trust IRAs"), or (5) did not have JPMorgan Chase Bank, N.A. as IRA custodian on the last business day of the prior year (i.e., the account was opened during the current calendar year). If JPMorgan Chase Bank, N.A. was not your IRA custodian on the last business day of the prior year, even though you may be required to take an RMD, we are not able to calculate your RMD without additional information from you. We will, however, calculate your RMD upon request.

Please refer to your copy of Form 5498 for information submitted to the Internal Revenue Service by JPMorgan Chase Bank, N.A., as custodian, of your IRA, including information about contributions, required minimum distributions, and the fair market value of the account. You are ultimately responsible for determining your RMD amount each year and for ensuring that you satisfy it, including, if applicable, whether to satisfy the RMD with distributions from multiple IRAs. Failure to satisfy your RMD can result in an IRS excess accumulation penalty of 50% of the amount not taken as required. For more information on RMDs you may wish to consult with a tax advisor and refer to IRS Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs), a copy of which can be obtained by calling 1-800-TAX-FORM, or by visiting www.irs.gov.

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

J.P. Morgan



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



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 2/1/17 to 2/28/17

Asset Account

J.P. Morgan Team

Christopher Lankheet	Investment Specialist	312/732-7621
John Hawkins Jr	Client Service Team	800/576-0938
Brian Lutter	Client Service Team	
Patrick Handley	Client Service Team	
Online access	www.jpmorganonline.com	

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Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).



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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 2/1/17 to 2/28/17

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	275,203.55	275,205.72	2.17	82.56	100%
Market Value	\$275,203.55	\$275,205.72	\$2.17	\$82.56	100%
Accruals	2.17	6.44	4.27		
Market Value with Accruals	\$275,205.72	\$275,212.16	\$6.44		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	275,203.55	275,201.38
Income & Distributions	2.17	4.34
Ending Market Value	\$275,205.72	\$275,205.72
Accruals	6.44	6.44
Market Value with Accruals	\$275,212.16	\$275,212.16

Deposits and Withdrawals may differ from your Retirement Contributions and Distributions.
For additional details please see "Retirement Contribution and Distribution Summary".



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 2/1/17 to 2/28/17

Account Summary CONTINUED

Retirement Contribution and Distribution Summary

Description	Tax Year 2016	Tax Year 2017 (Year-to-Date)
Contributions	0.00	0.00
Rollovers	0.00	0.00
Distributions	(179,644.03)	0.00
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		38,760.76
Remaining RMD		38,760.76

For important information regarding Required Minimum Distributions, please refer to the "Important Information about Required Minimum Distributions" section at the end of this statement.

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	2.17	4.34
Taxable Income	\$2.17	\$4.34





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 2/1/17 to 2/28/17

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	275,205.72	275,205.72	275,205.72		82.56 6.44	0.03% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 2/1/17 to 2/28/17

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	275,203.55	--
INFLOWS		
Income	2.17	4.34
Total Inflows	\$2.17	\$4.34
Ending Cash Balance	\$275,205.72	--

* 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 01/01/17 - 01/31/17 @ .01% RATE ON AVG COLLECTED BALANCE OF \$275,203.55 AS OF 02/01/17			2.17



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For the Period 2/1/17 to 2/28/17

For your convenience we have combined statement(s) for activity you conduct through J.P. Morgan in one package. Below are important disclosures relating to these different accounts. These statements may relate to various account types. Some of the disclosures are applicable to all of your accounts. For ease of reference the disclosures applicable to a particular type of account have been grouped together by descriptive headers.

IMPORTANT GENERAL INFORMATION APPLICABLE TO ALL OF YOUR ACCOUNT(S)

Important Information about Pricing, Valuations, Estimated Annual Income, and Estimated Yield

Market value information (including without limitation, prices, exchange rates, accrued income and bond ratings) furnished herein, some of which has been provided by pricing sources that J.P. Morgan believes to be reliable, is not guaranteed for accuracy but provided for informational purposes and is furnished for the exclusive use of the client.

The current price is the value of the financial asset share, unit or contract as priced at the close of the market on the last day of the statement period or the last available price. All values provided for structured yield deposits (for example, JPMorgan London Time Deposits) reflect the original deposit amount only. The value for Real Estate, Mineral Interests and Miscellaneous Assets may not reflect the most current value of the asset.

The values in this statement are shown in USD. If your investment currency is not USD, please be aware that the value of your return could differ positively or negatively due to exchange fluctuations from the value shown in this statement.

Important information regarding Auction Rate Securities (ARS). ARS are debt or preferred securities with an interest or dividend rate reset periodically in an auction. Although there may be daily, weekly and monthly resets, there is no guarantee that there will be liquidity. If there are not enough bids at an auction to redeem the securities available for sale, the result may be a failed auction. In the event of a failed auction, there is no assurance that a secondary market will develop or that the security will trade at par or any other price reflected on statements and online. Accordingly, investors should not rely on pricing information appearing in their statements or online with respect to ARS. When J.P. Morgan is unable to obtain a price from an internal or outside source for a particular ARS, the price column on your statement will indicate "unpriced".

Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are sourced from the various issuers of the securities or they are sourced from a third party valuation provider. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid, the value of such asset may have been provided to us by third parties who may or may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

In cases where we are unable to obtain a current market value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced". Although such securities may have value, please note that the value of a security indicated as "unpriced" will not be included in your overall current market value as reflected on the statement.

J.P. Morgan makes no representation, warranty or guarantee, express or implied, that any quoted value represents the actual terms at which securities could be bought or sold or new transactions could be entered into, or the actual terms on which existing transactions or securities could be liquidated. Such values may only be indicative.

When we are unable to obtain a current value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced".

If a partial call is made with respect to an issue of securities included in your Accounts we will allocate the call by a method we deem fair and equitable.

To the extent applicable, please note the following regarding estimated annual income (EAI) and estimated yield (EY): EAI and EY for certain types of securities could include a return of principal or capital gains in which case the EAI and EY would be overstated. EAI and EY are estimates and the actual income and yield might be lower or higher than the estimated amounts. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.





For the Period 2/1/17 to 2/28/17

Offshore Deposits

Non-U.S. dollar funds are held in accounts at JPMorgan Chase Bank, N.A. ("JPMCB") branches outside of the United States ("Foreign Accounts"), in addition to any funds you have elected to be held in Foreign Accounts. Deposits in Foreign Accounts are not insured by the FDIC or any other Agency of the U.S. Federal Government, are subject to cross-border risk, and do not have the benefit of any domestic preference applicable to U.S. deposits. Certain Foreign Accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F90-22.1). Funds held in certain Foreign Accounts may be eligible for protections afforded by the United Kingdom's deposit guarantee program, the Financial Services Compensation Scheme ("FSCS"). If insolvency of JPMCB should occur, eligible deposits in your account that are held at the London Branch of JPMCB may be repaid up to a specified amount by the FSCS. You can find more information about FSCS deposit protection and a list of deposits excluded from, and thus not eligible for, protection at www.jpmorgan.com/pages/deposit-guarantee-scheme-directive.

Custody of security positions reflected on this statement

J.P. Morgan offers a wide range of accounts that are both self-directed and discretionary. In general, U.S. assets held in your Asset, Investment and Trust & Estate Accounts are held directly or indirectly through one or more J.P. Morgan custodians or sub-custodians. Securities purchased in Margin Accounts and listed option positions are typically held at J.P. Morgan Securities LLC ("JPMS"). Non-U.S. positions are held in global depositories such as Euroclear. J.P. Morgan may agree, on a limited basis, to allow assets for which it is fiduciary or custodian to be held at another financial institution at the request of the client, beneficiary or other interested party. Such assets shall be noted as ASSET HELD OTHER INST. Assets noted as ASSET HELD AT ISSUER, including, but not limited to, hedge funds, private equity or other alternatives, are assets held by J.P. Morgan as trustee, agent or custodian that are either not managed by J.P. Morgan or not included in the J.P. Morgan selection of approved funds. In addition, certain physical assets may be held under the custody and control of a client, beneficiary or other interested party. Such assets are noted as CLIENT HELD ASSET.

Your statement may reflect positions for which J.P. Morgan does not have fiduciary or custodial responsibility, and are reflected on your statement as an accommodation to you and are held at other institutions or locations external to and without affiliation to J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets. In these cases, this statement reflects a notation of MEMO POSTED ASSET on the holding, which indicates that the asset is reflected only as an accommodation and not held at a J.P. Morgan custodian or sub-custodian.

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P. Morgan Securities LLC ("JPMS") and, other than domestic mutual funds, are cleared through JPMS. Domestic mutual funds are cleared through JPMCB.

JPMS is not a bank and is a separate legal entity from its bank or thrift affiliates.

Investment Products: Not FDIC Insured -No Bank Guarantee -May Lose Value

Fund manager disclosure information available upon request

If you have an investment account that is managed by an SEC-Registered Investment Advisor, J.P. Morgan will provide a copy of the advisor's Form ADV II or brochure upon written request.

These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax advisor.

Please take the steps indicated below if you think statement(s) are incorrect or contact your J.P.Morgan team if you require additional information about a transaction on your statement(s).

IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR ASSET ACCOUNT(S) (LINKED TO JPMS)



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For the Period 2/1/17 to 2/28/17

You should have received (or have made available to you) separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished or have made available to you. Upon written request, JPMS will promptly supply you with the latest information.

IRA Account Withholding Notice

IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold at a rate greater than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Withdrawal Request. This form is available from your Client Service Team listed in your statement. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.

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If an RMD amount is not provided in your Retirement Contribution and Distribution Summary it may be because we are not required to provide RMD amount information or our records do not indicate that you have an RMD for the current year. Please note that we are not obligated to provide an RMD amount for IRAs containing assets received by a beneficiary from an original IRA owner (i.e., for "Inherited IRAs"). However, we may under certain circumstances and as an accommodation provide an RMD amount for Inherited IRAs. In addition, the RMD amount will not be given if your IRA (1) is a Roth IRA of an original IRA owner because the IRS does not require an RMD to be taken from these types of accounts during the lifetime of the original owner, (2) is a traditional IRA and our records indicate that the original owner has not yet reached age 70 ½, (3) is a traditional or Roth IRA and the original owner passed away in a previous year and the assets have not yet been distributed to the beneficiaries, (4) contains assets received by a trust beneficiary from an original IRA owner (i.e., "Inherited Trust IRAs"), or (5) did not have JPMorgan Chase Bank, N.A. as IRA custodian on the last business day of the prior year (i.e., the account was opened during the current calendar year). If JPMorgan Chase Bank, N.A. was not your IRA custodian on the last business day of the prior year, even though you may be required to take an RMD, we are not able to calculate your RMD without additional information from you. We will, however, calculate your RMD upon request.

Please refer to your copy of Form 5498 for information submitted to the Internal Revenue Service by JPMorgan Chase Bank, N.A., as custodian, of your IRA, including information about contributions, required minimum distributions, and the fair market value of the account. You are ultimately responsible for determining your RMD amount each year and for ensuring that you satisfy it, including, if applicable, whether to satisfy the RMD with distributions from multiple IRAs. Failure to satisfy your RMD can result in an IRS excess accumulation penalty of 50% of the amount not taken as required. For more information on RMDs you may wish to consult with a tax advisor and refer to IRS Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs), a copy of which can be obtained by calling 1-800-TAX-FORM, or by visiting www.irs.gov.

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

J.P. Morgan



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ESTATE OF SIMON BERNSTEIN
BRIAN O'CONNELL, PERSONAL REP
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J.P.Morgan

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

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
 For the Period 3/1/17 to 3/31/17

Asset Account

J.P. Morgan Team

Christopher Lankheet	Investment Specialist	312/732-7621
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Brian Lutter	Client Service Team	
Patrick Handley	Client Service Team	
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Client News

J.P. Morgan Securities LLC Net Capital Requirements

As of December 31, 2016, J.P. Morgan Securities LLC's ("JPMS") net capital of \$14.7 billion exceeded the minimum regulatory net capital requirement of \$2.8 billion by \$11.9 billion. Please be reminded that on or about October 1, 2016, J.P. Morgan Clearing Corporation ("JPMCC") merged into JPMS. JPMS has assumed all responsibilities previously performed by JPMCC.

Complete copies of each audited 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 3/1/17 to 3/31/17

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	275,205.72	275,212.16	6.44	82.56	100%
Market Value	\$275,205.72	\$275,212.16	\$6.44	\$82.56	100%
Accruals	6.44	7.13	0.69		
Market Value with Accruals	\$275,212.16	\$275,219.29	\$7.13		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	275,205.72	275,201.38
Income & Distributions	6.44	10.78
Ending Market Value	\$275,212.16	\$275,212.16
Accruals	7.13	7.13
Market Value with Accruals	\$275,219.29	\$275,219.29

Deposits and Withdrawals may differ from your Retirement Contributions and Distributions.
For additional details please see "Retirement Contribution and Distribution Summary".



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 3/1/17 to 3/31/17

Account Summary CONTINUED

Retirement Contribution and Distribution Summary

Description	Tax Year 2016	Tax Year 2017 (Year-to-Date)
Contributions	0.00	0.00
Rollovers	0.00	0.00
Distributions	(179,644.03)	0.00
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		38,760.76
Remaining RMD		38,760.76

For important information regarding Required Minimum Distributions, please refer to the "Important Information about Required Minimum Distributions" section at the end of this statement.

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	6.44	10.78
Taxable Income	\$6.44	\$10.78





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 3/1/17 to 3/31/17

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	275,212.16	275,212.16	275,212.16		82.56 7.13	0.03% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 3/1/17 to 3/31/17

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	275,205.72	--
INFLOWS		
Income	6.44	10.78
Total Inflows	\$6.44	\$10.78
Ending Cash Balance	\$275,212.16	--

* 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 02/01/17 - 02/28/17 @ .03% RATE ON AVG COLLECTED BALANCE OF \$275,205.72 AS OF 03/01/17			6.44



J.P. Morgan

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For the Period 3/1/17 to 3/31/17

For your convenience we have combined statement(s) for activity you conduct through J.P. Morgan in one package. Below are important disclosures relating to these different accounts. These statements may relate to various account types. Some of the disclosures are applicable to all of your accounts. For ease of reference the disclosures applicable to a particular type of account have been grouped together by descriptive headers.

IMPORTANT GENERAL INFORMATION APPLICABLE TO ALL OF YOUR ACCOUNT(S)

Important Information about Pricing, Valuations, Estimated Annual Income, and Estimated Yield

Market value information (including without limitation, prices, exchange rates, accrued income and bond ratings) furnished herein, some of which has been provided by pricing sources that J.P. Morgan believes to be reliable, is not guaranteed for accuracy but provided for informational purposes and is furnished for the exclusive use of the client.

The current price is the value of the financial asset share, unit or contract as priced at the close of the market on the last day of the statement period or the last available price. All values provided for structured yield deposits (for example, JPMorgan London Time Deposits) reflect the original deposit amount only. The value for Real Estate, Mineral Interests and Miscellaneous Assets may not reflect the most current value of the asset.

The values in this statement are shown in USD. If your investment currency is not USD, please be aware that the value of your return could differ positively or negatively due to exchange fluctuations from the value shown in this statement.

Important information regarding Auction Rate Securities (ARS). ARS are debt or preferred securities with an interest or dividend rate reset periodically in an auction. Although there may be daily, weekly and monthly resets, there is no guarantee that there will be liquidity. If there are not enough bids at an auction to redeem the securities available for sale, the result may be a failed auction. In the event of a failed auction, there is no assurance that a secondary market will develop or that the security will trade at par or any other price reflected on statements and online. Accordingly, investors should not rely on pricing information appearing in their statements or online with respect to ARS. When J.P. Morgan is unable to obtain a price from an internal or outside source for a particular ARS, the price column on your statement will indicate "unpriced".

Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are sourced from the various issuers of the securities or they are sourced from a third party valuation provider. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid, the value of such asset may have been provided to us by third parties who may or may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

In cases where we are unable to obtain a current market value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced". Although such securities may have value, please note that the value of a security indicated as "unpriced" will not be included in your overall current market value as reflected on the statement.

J.P. Morgan makes no representation, warranty or guarantee, express or implied, that any quoted value represents the actual terms at which securities could be bought or sold or new transactions could be entered into, or the actual terms on which existing transactions or securities could be liquidated. Such values may only be indicative.

When we are unable to obtain a current value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced".

If a partial call is made with respect to an issue of securities included in your Accounts we will allocate the call by a method we deem fair and equitable.

To the extent applicable, please note the following regarding estimated annual income (EAI) and estimated yield (EY): EAI and EY for certain types of securities could include a return of principal or capital gains in which case the EAI and EY would be overstated. EAI and EY are estimates and the actual income and yield might be lower or higher than the estimated amounts. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.





For the Period 3/1/17 to 3/31/17

Offshore Deposits

Non-U.S. dollar funds are held in accounts at JPMorgan Chase Bank, N.A. ("JPMCB") branches outside of the United States ("Foreign Accounts"), in addition to any funds you have elected to be held in Foreign Accounts. Deposits in Foreign Accounts are not insured by the FDIC or any other Agency of the U.S. Federal Government, are subject to cross-border risk, and do not have the benefit of any domestic preference applicable to U.S. deposits. Certain Foreign Accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F90-22.1). Funds held in certain Foreign Accounts may be eligible for protections afforded by the United Kingdom's deposit guarantee program, the Financial Services Compensation Scheme ("FSCS"). If insolvency of JPMCB should occur, eligible deposits in your account that are held at the London Branch of JPMCB may be repaid up to a specified amount by the FSCS. You can find more information about FSCS deposit protection and a list of deposits excluded from, and thus not eligible for, protection at www.jpmorgan.com/pages/deposit-guarantee-scheme-directive.

Custody of security positions reflected on this statement

J.P. Morgan offers a wide range of accounts that are both self-directed and discretionary. In general, U.S. assets held in your Asset, Investment and Trust & Estate Accounts are held directly or indirectly through one or more J.P. Morgan custodians or sub-custodians. Securities purchased in Margin Accounts and listed option positions are typically held at J.P. Morgan Securities LLC ("JPMS"). Non-U.S. positions are held in global depositories such as Euroclear. J.P. Morgan may agree, on a limited basis, to allow assets for which it is fiduciary or custodian to be held at another financial institution at the request of the client, beneficiary or other interested party. Such assets shall be noted as ASSET HELD OTHER INST. Assets noted as ASSET HELD AT ISSUER, including, but not limited to, hedge funds, private equity or other alternatives, are assets held by J.P. Morgan as trustee, agent or custodian that are either not managed by J.P. Morgan or not included in the J.P. Morgan selection of approved funds. In addition, certain physical assets may be held under the custody and control of a client, beneficiary or other interested party. Such assets are noted as CLIENT HELD ASSET.

Your statement may reflect positions for which J.P. Morgan does not have fiduciary or custodial responsibility, and are reflected on your statement as an accommodation to you and are held at other institutions or locations external to and without affiliation to J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets. In these cases, this statement reflects a notation of MEMO POSTED ASSET on the holding, which indicates that the asset is reflected only as an accommodation and not held at a J.P. Morgan custodian or sub-custodian.

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P. Morgan Securities LLC ("JPMS") and, other than domestic mutual funds, are cleared through JPMS. Domestic mutual funds are cleared through JPMCB.

JPMS is not a bank and is a separate legal entity from its bank or thrift affiliates.

Investment Products: Not FDIC Insured -No Bank Guarantee -May Lose Value

Fund manager disclosure information available upon request

If you have an investment account that is managed by an SEC-Registered Investment Advisor, J.P. Morgan will provide a copy of the advisor's Form ADV II or brochure upon written request.

These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax advisor.

Please take the steps indicated below if you think statement(s) are incorrect or contact your J.P.Morgan team if you require additional information about a transaction on your statement(s).

IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR ASSET ACCOUNT(S) (LINKED TO JPMS)



For the Period 3/1/17 to 3/31/17

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. Positions in exchange-listed options are held by JPMS. 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). Securities purchased or sold through JPMS in U.S. markets (other than domestic mutual funds) and non-U.S. markets are cleared through JPMS. Domestic mutual funds are cleared through JPMCB. 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 JPMS at the address shown on your statement(s). Any oral communication should be reconfirmed 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.

JPMS is a member 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 JPMS are protected by the SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. The SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to the SIPC. You may obtain information about the SIPC, including the SIPC Brochure, on its website at www.sipc.org, or by contacting it 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: A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.





For the Period 3/1/17 to 3/31/17

You should have received (or have made available to you) separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished or have made available to you. Upon written request, JPMS will promptly supply you with the latest information.

IRA Account Withholding Notice

IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold at a rate greater than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Withdrawal Request. This form is available from your Client Service Team listed in your statement. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.

IMPORTANT INFORMATION ABOUT REQUIRED MINIMUM DISTRIBUTIONS

The IRS generally requires that you must begin taking withdrawals from your Traditional IRA, SIMPLE IRA, or SEP IRA when you reach age 70½. Your required minimum distribution ("RMD") is the minimum amount you must withdraw from your account each year.

If an RMD amount is provided in your Retirement Contribution and Distribution Summary it is because our records indicate that you may have an RMD obligation for the current year. The RMD amount reflected in your Summary does not take into account other IRAs you may have, any rollovers, transfers, or failed conversions outstanding at year end, and any positions held in your account that are pending an update to their valuation. Please refer to the RMD letter included in your tax information package (sent each year by January 31) for additional information on your RMD amount.

If an RMD amount is not provided in your Retirement Contribution and Distribution Summary it may be because we are not required to provide RMD amount information or our records do not indicate that you have an RMD for the current year. Please note that we are not obligated to provide an RMD amount for IRAs containing assets received by a beneficiary from an original IRA owner (i.e., for "Inherited IRAs"). However, we may under certain circumstances and as an accommodation provide an RMD amount for Inherited IRAs. In addition, the RMD amount will not be given if your IRA (1) is a Roth IRA of an original IRA owner because the IRS does not require an RMD to be taken from these types of accounts during the lifetime of the original owner, (2) is a traditional IRA and our records indicate that the original owner has not yet reached age 70 ½, (3) is a traditional or Roth IRA and the original owner passed away in a previous year and the assets have not yet been distributed to the beneficiaries, (4) contains assets received by a trust beneficiary from an original IRA owner (i.e., "Inherited Trust IRAs"), or (5) did not have JPMorgan Chase Bank, N.A. as IRA custodian on the last business day of the prior year (i.e., the account was opened during the current calendar year). If JPMorgan Chase Bank, N.A. was not your IRA custodian on the last business day of the prior year, even though you may be required to take an RMD, we are not able to calculate your RMD without additional information from you. We will, however, calculate your RMD upon request.

Please refer to your copy of Form 5498 for information submitted to the Internal Revenue Service by JPMorgan Chase Bank, N.A., as custodian, of your IRA, including information about contributions, required minimum distributions, and the fair market value of the account. You are ultimately responsible for determining your RMD amount each year and for ensuring that you satisfy it, including, if applicable, whether to satisfy the RMD with distributions from multiple IRAs. Failure to satisfy your RMD can result in an IRS excess accumulation penalty of 50% of the amount not taken as required. For more information on RMDs you may wish to consult with a tax advisor and refer to IRS Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs), a copy of which can be obtained by calling 1-800-TAX-FORM, or by visiting www.irs.gov.

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

Important information regarding changes to your J.P. Morgan Account Agreements

Enclosed please find 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"). The amendments, which are summarized on the reverse page, go into effect on July 15, 2017.

Please review the amendments carefully and retain them for your records.

For more information

If you have any questions or need additional information, please contact your J.P. Morgan representative.

Summary of the amendments to your Combined Terms and Conditions and/or International Combined Terms and Conditions

Definitions for all capitalized terms not provided below can be found in the Combined Terms and Conditions or International Combined Terms and Conditions, as applicable.

Amendments to the International Combined Terms and Conditions only:

- **Overdrafts.** We have removed a duplicative paragraph.

Amendments to the Combined Terms and Conditions and the International Combined Terms and Conditions:

- **J.P. Morgan References.** We have clarified that "J.P. Morgan," when used, references JPMorgan Chase Bank, N.A. or an affiliate, as applicable.
- **Telephone and Electronic Communication.** We have clarified the channels through which you may change your contact and delivery preferences. We have also enhanced disclosures related to the methods by which we send you communications and documents.
- **Credit Reports.** We have fixed a formatting error.
- **Certificates of Deposit.** We have enhanced the disclosure terms for certificates of deposit.
- **Stop Payment Renewal Discontinuation.** We have changed the method by which you may revoke renewable stop payments.
- **eATM Limit Clarifications.** We have clarified the limits that may apply to withdrawals at eATMs.

Effective July 15, 2017, the following are 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.

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.

Amendments applicable only to the International Combined Terms and Conditions:

OVERDRAFTS

The fourth paragraph in the “Overdrafts” section of the General Account Terms and Conditions of the Deposit Account Agreement shall be deleted.

Amendments applicable to the Combined Terms and Conditions and the International Combined Terms and Conditions:

J.P. MORGAN REFERENCES

The portion of the General Terms for Accounts and Services that precedes Section 1 in both the Combined Terms and Conditions and the International Combined Terms and Conditions shall be replaced by the following:

“Account” refers to the account or accounts subject to these General Terms and an additional account agreement. “Accountholder” means the person or entity (also called “you” or “your”) who owns the Account. “We,” “us,” “our,” “J.P. Morgan” and the “Bank” mean JPMorgan Chase Bank, N.A. (JPMCB) or, in the case of a product or service furnished by, or Account with, or Obligations owed to another Morgan Affiliate, that Morgan Affiliate. Other definitions of capitalized terms used in these General Terms are found in the Definitions Section.

TELEPHONE AND ELECTRONIC COMMUNICATION

The sixth sentence of the first paragraph of Section 5 of the General Terms for Accounts and Services of the Combined Terms and Conditions and the sixth sentence of the first paragraph of Section 6 of the General Terms for Accounts and Services of the International Combined Terms and Conditions shall both be replaced by the following:

You may contact us anytime to change your mobile number, email address or delivery preference by calling or writing your J.P. Morgan team at the telephone number or address on your monthly statement, or change them online using online tools at <https://jpmorgan.chase.com>.

The fifth sentence of the first paragraph of Section 22 of the General Terms for Accounts and Services of the Combined Terms and Conditions and the fifth sentence of the first paragraph of Section 24 of the General Terms for Accounts and Services of the International Combined Terms and Conditions shall be deleted.

A new section titled “Notice” will be added to the General Terms for Accounts and Services of the Combined Terms and Conditions following section 22, and will be added to the General Terms for Accounts and Services of the International Combined Terms and Conditions following section 24. All subsequent sections of the General Terms for Accounts and Services of the Combined Terms and Conditions and the General Terms for Accounts and Services of the International Combined Terms and Conditions shall be renumbered accordingly. This new section shall read as follows:

Unless otherwise provided herein, or separately agreed to by us, all communications required under or related to this Agreement or our relationship with you (“Communications”) shall be personally delivered or sent by first-class mail, postage prepaid, or by overnight courier. “Communications” include each disclosure, notice, agreement, change in terms, undertaking, fee schedule, periodic statement, record, tax statement, prospectus, trade confirmation, response to claims, transaction history, privacy policy, document or other information required to be provided “in writing,” or that we otherwise provide to you, or that you sign or submit or agree to at our request, in connection with your relationship with us.

If you have provided your consent to the use of electronic records and signatures, any Communication may instead be delivered at our discretion electronically.

Such Communications may be sent electronically by us to you by (i) transmitting the Communication to the email address or mobile number provided by you or to such other email address or mobile number as you may specify from time to time in writing, or (ii) posting the Communication on a website and sending you a notice at your postal address or email address or mobile number informing you that the Communication has been posted, where it has been posted, and how to view it. Communications sent electronically to you will be effective when the Communication, or a notice advising of its posting to a website, is sent to your postal address, email address or mobile number.

CREDIT REPORTS

Section 10 of the General Terms for Accounts and Services of the Combined Terms and Conditions and Section 12 of the General Terms for Accounts and Services of the International Combined Terms and Conditions shall both be replaced in their entirety by the following:

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 us, 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.

CERTIFICATES OF DEPOSIT

The section titled “Specific Terms for Certificates of Deposit” 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 replaced in its entirety by the following:

The standard minimum deposit amount to open a U.S. dollar-denominated Certificate of Deposit (“CD”) is \$1,000. The maturity date is the last day of your CD’s term. By opening your CD, you have agreed to keep the amount deposited (principal) for the agreed upon stated term. The CD terms set forth herein, in any CD confirmation and interest rate disclosure, including the Annual Percentage Yield (“APY”), shall apply during the entire term of the CD. In the event of a conflict between the CD terms set forth herein and the terms disclosed in any CD confirmation or renewal notice, the terms in the CD confirmation or renewal notice shall prevail. If your CD is automatically renewable, and has a maturity of longer than one month, the Bank may change any provision of these terms for successive renewal periods (the interest rate and the APY may be modified pursuant to the Maturity Conditions section below) with at least 30 days written notice prior to the maturity date of the existing CD or at least 20 days before the end of the 10-day grace period. The Bank may change these terms at any time for a CD with a maturity of one month or less.

Grace Period. The grace period is the 10 days after the maturity date for CDs with a term of 14 days or longer. A grace period of 5 days applies to CDs with a term of 7 to 13 days. On the maturity date or during the grace period, you can change the term of your CD, make additional deposits, or withdraw your CD principal without paying an early withdrawal penalty.

Interest Calculation Method. Interest for CDs may be compounded daily or monthly, and computed on a 360- or 365-day basis, using the daily balance method. This method applies a periodic rate each day to the balance in the CD. Interest begins to accrue on the business day of your deposit up to (but not including) the maturity date. The interest rate and APY applicable to your CD on

the date the CD is opened will be set forth on a separate "rate sheet" or other interest rate disclosure provided to you when your CD is opened. That interest rate disclosure is considered part of these terms. The APY assumes interest will remain on deposit until maturity. On maturities of more than one year, interest will be paid at least annually, and the amount(s) paid will be reported to the IRS each calendar year. A withdrawal will reduce these earnings.

Maturity Conditions. For automatically renewable CDs, your CD will automatically renew for the same time period as the initial term, and thereafter for successive like periods of time, unless we notify you otherwise or you change or close your account. Once your CD renews, any reference to the maturity date means the last day of the new term. For the renewal term, your CD will earn interest at the rate then in effect on the renewal date for like CDs. Withdrawals made during the grace period are not subject to early withdrawal penalties described below. If your CD is closed during the grace period, it will not earn interest on or after the maturity date.

For single maturity CDs, your CD will not automatically renew on the maturity date. No interest is earned or paid on or after the maturity date.

Withdrawing Interest. You may choose to withdraw any paid or credited interest without penalty during your CD's term or at maturity. After the maturity date and grace period, interest will become principal of the renewed CD.

Early Withdrawal Penalties. There is a penalty for withdrawing principal prior to the maturity date. If the term of the CD is less than 24 months, the early withdrawal penalty is 1% of the amount withdrawn, but not more than the total amount of interest earned during the current term of the CD. For terms 24 months or more, the early withdrawal penalty is 2% of the amount withdrawn, but not more than the total amount of interest earned during the current term of the CD. CDs in the amount of \$25,000,000 or greater are subject to a 1% early withdrawal penalty. The amount of your penalty will be deducted from principal. If the withdrawal occurs less than seven (7) days after account opening or a previous withdrawal of principal, the amount of the early withdrawal penalty will be calculated as we described above, but it cannot be less than 7 days' interest. The amount of your penalty will be deducted from principal.

Early withdrawal penalties will be waived under the following circumstances:

- Death of a CD owner or a grantor of a revocable family/living trust;
- Court determination that a CD owner is incompetent;
- Re-titling of a CD to transfer ownership of funds into a living trust without moving funds from the Bank and where no change in term or rate occurs.

We will also waive early withdrawal penalties under the circumstance described below. However, if the withdrawal occurs less than 7 days after the account was opened or previous withdrawal was made, the early withdrawal penalty will apply:

- Disability of a CD owner.

Record Retention. We shall abide by federal and applicable state record retention laws and may dispose of any records that have been retained or preserved for the period set forth in these laws. Any action by or against us based on, or the determination of which would depend on, the contents of records for which a period of retention or preservation is set forth in these laws shall be brought within the time for which the record must be retained or preserved, unless applicable law provides a shorter limitation period. Any action against us on an automatically renewable CD must be brought within the retention period applicable to that CD based on the stated maturity date in the most recent record evidencing the existence and term of the CD.

The sections titled "Certificates of Deposit" and "Record Retention" 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 deleted.

The section titled "Change in Account Agreement" 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:

We may change the terms of this Agreement, including any fees or features of your Account, upon notice sent to you at least 30 calendar days prior to the

effective date of the change; provided, however, for automatically renewable CDs with a maturity of longer than one month, no such change shall be effective prior to the renewal date, and such notice may be provided with 20 days' written notice prior to the end of the 10-day grace period. You agree that such notice may be provided to any joint account owner. By maintaining your Account after the effective date of any change, you agree to be bound by the changes. No notice is required for changes in the interest rate and corresponding changes in the annual percentage yield for variable rate accounts, for changes in terms of a CD with a maturity of one month or less, or for changes in fees for document printing.

STOP PAYMENT RENEWAL DISCONTINUATION

The third paragraph of the section titled "Stop Payments" 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:

For personal Accounts, an oral or written stop payment order is effective for 180 days, and may not be extended. However, you may place an additional stop payment order at any time, in which case such order shall replace the prior instruction, and shall be effective for 180 days from the day such additional order was placed. We will not send a confirmation of your stop payment order. For business Accounts, an oral or written stop payment may be placed for two lengths of time. You may place a stop payment order to be effective for 180 calendar days, or you may place a stop payment order to be effective for one year and then renewable annually, at your choice, for six additional years. We may send you a written confirmation of your stop payment order. If any of the information on the confirmation is incorrect, you must notify us within the time period stated on the confirmation. If you do not do so, the information will be presumed to be correct. You will receive a 60- to 90-day advance notification of stop payments scheduled for renewal on your business Account statement. You may request at that time to discontinue the renewal of a stop payment via your online channel, by calling the number on your statement, or by contacting your J.P. Morgan representative. For personal and business Accounts, when the effective period of the stop payment order expires, we have no duty or obligation to notify you before we pay the item.

eATM LIMIT CLARIFICATIONS

The provision numbered "(2)" in the section titled "Limitations on Transfers, Amounts, and Frequency of Transactions" in the "Electronic Funds Transfer Services" section of the Deposit Accounts and Services Offered by JPMorgan Chase Bank, N.A. in both the Combined Terms and Conditions and the International Combined Terms and Conditions shall be replaced in its entirety by the following:

We provided you with your daily card limits for ATM withdrawals and Point-of-Sale transactions when we gave you your Card. However, your ATM withdrawal limits may be different depending on which type of ATM you use and when. When you use a Chase ATM that is not a Staffed ATM or an Enhanced ATM, or when you use a non-Chase ATM, you can withdraw up to the daily card withdrawal limit of the card you are using. Withdrawals using other cards will not count toward that card's daily withdrawal limit. The default daily card withdrawal limit is \$2,009.

- When you use an Enhanced ATM, the following limitations apply:
 - For personal accounts: All withdrawals made with any of your ATM, debit or prepaid cards count toward every card's daily withdrawal limit.
 - For business accounts: All withdrawals made with any cardholder's ATM or debit cards for the same business count toward every card's daily withdrawal limit.
- When you use a Staffed ATM, the following limitations apply and are separate from all other limits:
 - For personal accounts: You can withdraw up to \$3,000 each day. This separate limit does not apply to a Privileges card.
 - For business accounts: Each cardholder can withdraw up to \$3,000 each day from all linked accounts of each business. This separate limit does not apply to an Associate card.

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ESTATE OF SIMON BERNSTEIN
BRIAN O'CONNELL, PERSONAL REP
515 N FLAGLER DR
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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 4/1/17 to 4/30/17

Asset Account

J.P. Morgan Team

Christopher Lankheet	Investment Specialist	312/732-7621
John Hawkins Jr	Client Service Team	800/576-0938
Brian Lutter	Client Service Team	
Patrick Handley	Client Service Team	
Online access	www.jpmorganonline.com	

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Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 4/1/17 to 4/30/17

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	275,212.16	275,219.29	7.13	82.56	100%
Market Value	\$275,212.16	\$275,219.29	\$7.13	\$82.56	100%
Accruals	7.13	6.90	(0.23)		
Market Value with Accruals	\$275,219.29	\$275,226.19	\$6.90		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	275,212.16	275,201.38
Income & Distributions	7.13	17.91
Ending Market Value	\$275,219.29	\$275,219.29
Accruals	6.90	6.90
Market Value with Accruals	\$275,226.19	\$275,226.19

Deposits and Withdrawals may differ from your Retirement Contributions and Distributions.
For additional details please see "Retirement Contribution and Distribution Summary".



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 4/1/17 to 4/30/17

Account Summary CONTINUED

Retirement Contribution and Distribution Summary

Description	Tax Year 2016	Tax Year 2017 (Year-to-Date)
Contributions	0.00	0.00
Rollovers	0.00	0.00
Distributions	(179,644.03)	0.00
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		38,760.76
Remaining RMD		38,760.76

For important information regarding Required Minimum Distributions, please refer to the "Important Information about Required Minimum Distributions" section at the end of this statement.

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	7.13	17.91
Taxable Income	\$7.13	\$17.91





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 4/1/17 to 4/30/17

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	275,219.29	275,219.29	275,219.29		82.56 6.90	0.03% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 4/1/17 to 4/30/17

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	275,212.16	--
INFLOWS		
Income	7.13	17.91
Total Inflows	\$7.13	\$17.91
Ending Cash Balance	\$275,219.29	--

* 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

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
4/3	Interest Income	DEPOSIT SWEEP INTEREST FOR 03/01/17 - 03/31/17 @ .03% RATE ON AVG COLLECTED BALANCE OF \$275,212.16 AS OF 04/01/17			7.13



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For the Period 4/1/17 to 4/30/17

For your convenience we have combined statement(s) for activity you conduct through J.P. Morgan in one package. Below are important disclosures relating to these different accounts. These statements may relate to various account types. Some of the disclosures are applicable to all of your accounts. For ease of reference the disclosures applicable to a particular type of account have been grouped together by descriptive headers.

IMPORTANT GENERAL INFORMATION APPLICABLE TO ALL OF YOUR ACCOUNT(S)

Important Information about Pricing, Valuations, Estimated Annual Income, and Estimated Yield

Market value information (including without limitation, prices, exchange rates, accrued income and bond ratings) furnished herein, some of which has been provided by pricing sources that J.P. Morgan believes to be reliable, is not guaranteed for accuracy but provided for informational purposes and is furnished for the exclusive use of the client.

The current price is the value of the financial asset share, unit or contract as priced at the close of the market on the last day of the statement period or the last available price. All values provided for structured yield deposits (for example, JPMorgan London Time Deposits) reflect the original deposit amount only. The value for Real Estate, Mineral Interests and Miscellaneous Assets may not reflect the most current value of the asset.

The values in this statement are shown in USD. If your investment currency is not USD, please be aware that the value of your return could differ positively or negatively due to exchange fluctuations from the value shown in this statement.

Important information regarding Auction Rate Securities (ARS). ARS are debt or preferred securities with an interest or dividend rate reset periodically in an auction. Although there may be daily, weekly and monthly resets, there is no guarantee that there will be liquidity. If there are not enough bids at an auction to redeem the securities available for sale, the result may be a failed auction. In the event of a failed auction, there is no assurance that a secondary market will develop or that the security will trade at par or any other price reflected on statements and online. Accordingly, investors should not rely on pricing information appearing in their statements or online with respect to ARS. When J.P. Morgan is unable to obtain a price from an internal or outside source for a particular ARS, the price column on your statement will indicate "unpriced".

Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are sourced from the various issuers of the securities or they are sourced from a third party valuation provider. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid, the value of such asset may have been provided to us by third parties who may or may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

In cases where we are unable to obtain a current market value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced". Although such securities may have value, please note that the value of a security indicated as "unpriced" will not be included in your overall current market value as reflected on the statement.

J.P. Morgan makes no representation, warranty or guarantee, express or implied, that any quoted value represents the actual terms at which securities could be bought or sold or new transactions could be entered into, or the actual terms on which existing transactions or securities could be liquidated. Such values may only be indicative.

When we are unable to obtain a current value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced".

If a partial call is made with respect to an issue of securities included in your Accounts we will allocate the call by a method we deem fair and equitable.

To the extent applicable, please note the following regarding estimated annual income (EAI) and estimated yield (EY): EAI and EY for certain types of securities could include a return of principal or capital gains in which case the EAI and EY would be overstated. EAI and EY are estimates and the actual income and yield might be lower or higher than the estimated amounts. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.





For the Period 4/1/17 to 4/30/17

Offshore Deposits

Non-U.S. dollar funds are held in accounts at JPMorgan Chase Bank, N.A. ("JPMCB") branches outside of the United States ("Foreign Accounts"), in addition to any funds you have elected to be held in Foreign Accounts. Deposits in Foreign Accounts are not insured by the FDIC or any other Agency of the U.S. Federal Government, are subject to cross-border risk, and do not have the benefit of any domestic preference applicable to U.S. deposits. Certain Foreign Accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F90-22.1). Funds held in certain Foreign Accounts may be eligible for protections afforded by the United Kingdom's deposit guarantee program, the Financial Services Compensation Scheme ("FSCS"). If insolvency of JPMCB should occur, eligible deposits in your account that are held at the London Branch of JPMCB may be repaid up to a specified amount by the FSCS. You can find more information about FSCS deposit protection and a list of deposits excluded from, and thus not eligible for, protection at www.jpmorgan.com/pages/deposit-guarantee-scheme-directive.

Custody of security positions reflected on this statement

J.P. Morgan offers a wide range of accounts that are both self-directed and discretionary. In general, U.S. assets held in your Asset, Investment and Trust & Estate Accounts are held directly or indirectly through one or more J.P. Morgan custodians or sub-custodians. Securities purchased in Margin Accounts and listed option positions are typically held at J.P. Morgan Securities LLC ("JPMS"). Non-U.S. positions are held in global depositories such as Euroclear. J.P. Morgan may agree, on a limited basis, to allow assets for which it is fiduciary or custodian to be held at another financial institution at the request of the client, beneficiary or other interested party. Such assets shall be noted as ASSET HELD OTHER INST. Assets noted as ASSET HELD AT ISSUER, including, but not limited to, hedge funds, private equity or other alternatives, are assets held by J.P. Morgan as trustee, agent or custodian that are either not managed by J.P. Morgan or not included in the J.P. Morgan selection of approved funds. In addition, certain physical assets may be held under the custody and control of a client, beneficiary or other interested party. Such assets are noted as CLIENT HELD ASSET.

Your statement may reflect positions for which J.P. Morgan does not have fiduciary or custodial responsibility, and are reflected on your statement as an accommodation to you and are held at other institutions or locations external to and without affiliation to J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets. In these cases, this statement reflects a notation of MEMO POSTED ASSET on the holding, which indicates that the asset is reflected only as an accommodation and not held at a J.P. Morgan custodian or sub-custodian.

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P. Morgan Securities LLC ("JPMS") and, other than domestic mutual funds, are cleared through JPMS. Domestic mutual funds are cleared through JPMCB.

JPMS is not a bank and is a separate legal entity from its bank or thrift affiliates.

Investment Products: Not FDIC Insured -No Bank Guarantee -May Lose Value

Fund manager disclosure information available upon request

If you have an investment account that is managed by an SEC-Registered Investment Advisor, J.P. Morgan will provide a copy of the advisor's Form ADV II or brochure upon written request.

These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax advisor.

Please take the steps indicated below if you think statement(s) are incorrect or contact your J.P.Morgan team if you require additional information about a transaction on your statement(s).

IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR ASSET ACCOUNT(S) (LINKED TO JPMS)



For the Period 4/1/17 to 4/30/17

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. Positions in exchange-listed options are held by JPMS. 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). Securities purchased or sold through JPMS in U.S. markets (other than domestic mutual funds) and non-U.S. markets are cleared through JPMS. Domestic mutual funds are cleared through JPMCB. 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 JPMS at the address shown on your statement(s). Any oral communication should be reconfirmed 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.

JPMS is a member 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 JPMS are protected by the SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. The SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to the SIPC. You may obtain information about the SIPC, including the SIPC Brochure, on its website at www.sipc.org, or by contacting it 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: A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.





For the Period 4/1/17 to 4/30/17

You should have received (or have made available to you) separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished or have made available to you. Upon written request, JPMS will promptly supply you with the latest information.

IRA Account Withholding Notice

IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold at a rate greater than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Withdrawal Request. This form is available from your Client Service Team listed in your statement. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.

IMPORTANT INFORMATION ABOUT REQUIRED MINIMUM DISTRIBUTIONS

The IRS generally requires that you must begin taking withdrawals from your Traditional IRA, SIMPLE IRA, or SEP IRA when you reach age 70½. Your required minimum distribution ("RMD") is the minimum amount you must withdraw from your account each year.

If an RMD amount is provided in your Retirement Contribution and Distribution Summary it is because our records indicate that you may have an RMD obligation for the current year. The RMD amount reflected in your Summary does not take into account other IRAs you may have, any rollovers, transfers, or failed conversions outstanding at year end, and any positions held in your account that are pending an update to their valuation. Please refer to the RMD letter included in your tax information package (sent each year by January 31) for additional information on your RMD amount.

If an RMD amount is not provided in your Retirement Contribution and Distribution Summary it may be because we are not required to provide RMD amount information or our records do not indicate that you have an RMD for the current year. Please note that we are not obligated to provide an RMD amount for IRAs containing assets received by a beneficiary from an original IRA owner (i.e., for "Inherited IRAs"). However, we may under certain circumstances and as an accommodation provide an RMD amount for Inherited IRAs. In addition, the RMD amount will not be given if your IRA (1) is a Roth IRA of an original IRA owner because the IRS does not require an RMD to be taken from these types of accounts during the lifetime of the original owner, (2) is a traditional IRA and our records indicate that the original owner has not yet reached age 70 ½, (3) is a traditional or Roth IRA and the original owner passed away in a previous year and the assets have not yet been distributed to the beneficiaries, (4) contains assets received by a trust beneficiary from an original IRA owner (i.e., "Inherited Trust IRAs"), or (5) did not have JPMorgan Chase Bank, N.A. as IRA custodian on the last business day of the prior year (i.e., the account was opened during the current calendar year). If JPMorgan Chase Bank, N.A. was not your IRA custodian on the last business day of the prior year, even though you may be required to take an RMD, we are not able to calculate your RMD without additional information from you. We will, however, calculate your RMD upon request.

Please refer to your copy of Form 5498 for information submitted to the Internal Revenue Service by JPMorgan Chase Bank, N.A., as custodian, of your IRA, including information about contributions, required minimum distributions, and the fair market value of the account. You are ultimately responsible for determining your RMD amount each year and for ensuring that you satisfy it, including, if applicable, whether to satisfy the RMD with distributions from multiple IRAs. Failure to satisfy your RMD can result in an IRS excess accumulation penalty of 50% of the amount not taken as required. For more information on RMDs you may wish to consult with a tax advisor and refer to IRS Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs), a copy of which can be obtained by calling 1-800-TAX-FORM, or by visiting www.irs.gov.

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

J.P. Morgan



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ESTATE OF SIMON BERNSTEIN
BRIAN O'CONNELL, PERSONAL REP
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JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 5/1/17 to 5/31/17

Asset Account

J.P. Morgan Team		
Christopher Lankheet	Investment Specialist	312/732-7621
John Hawkins Jr	Client Service Team	800/576-0938
Brian Lutter	Client Service Team	
Patrick Handley	Client Service Team	
Online access	www.jpmorganonline.com	

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Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 5/1/17 to 5/31/17

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	275,219.29	275,226.19	6.90	82.56	100%
Market Value	\$275,219.29	\$275,226.19	\$6.90	\$82.56	100%
Accruals	6.90	7.13	0.23		
Market Value with Accruals	\$275,226.19	\$275,233.32	\$7.13		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	275,219.29	275,201.38
Income & Distributions	6.90	24.81
Ending Market Value	\$275,226.19	\$275,226.19
Accruals	7.13	7.13
Market Value with Accruals	\$275,233.32	\$275,233.32

Deposits and Withdrawals may differ from your Retirement Contributions and Distributions.
For additional details please see "Retirement Contribution and Distribution Summary".



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 5/1/17 to 5/31/17

Account Summary CONTINUED

Retirement Contribution and Distribution Summary

Description	Tax Year 2016	Tax Year 2017 (Year-to-Date)
Contributions	0.00	0.00
Rollovers	0.00	0.00
Distributions	(179,644.03)	0.00
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		38,760.76
Remaining RMD		38,760.76

For important information regarding Required Minimum Distributions, please refer to the "Important Information about Required Minimum Distributions" section at the end of this statement.

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	6.90	24.81
Taxable Income	\$6.90	\$24.81





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 5/1/17 to 5/31/17

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	275,226.19	275,226.19	275,226.19		82.56 7.13	0.03% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 5/1/17 to 5/31/17

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	275,219.29	--
INFLOWS		
Income	6.90	24.81
Total Inflows	\$6.90	\$24.81
Ending Cash Balance	\$275,226.19	--

* 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					
5/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 04/01/17 - 04/30/17 @ .03% RATE ON AVG COLLECTED BALANCE OF \$275,219.29 AS OF 05/01/17			6.90



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For the Period 5/1/17 to 5/31/17

For your convenience we have combined statement(s) for activity you conduct through J.P. Morgan in one package. Below are important disclosures relating to these different accounts. These statements may relate to various account types. Some of the disclosures are applicable to all of your accounts. For ease of reference the disclosures applicable to a particular type of account have been grouped together by descriptive headers.

IMPORTANT GENERAL INFORMATION APPLICABLE TO ALL OF YOUR ACCOUNT(S)

Important Information about Pricing, Valuations, Estimated Annual Income, and Estimated Yield

Market value information (including without limitation, prices, exchange rates, accrued income and bond ratings) furnished herein, some of which has been provided by pricing sources that J.P. Morgan believes to be reliable, is not guaranteed for accuracy but provided for informational purposes and is furnished for the exclusive use of the client.

The current price is the value of the financial asset share, unit or contract as priced at the close of the market on the last day of the statement period or the last available price. All values provided for structured yield deposits (for example, JPMorgan London Time Deposits) reflect the original deposit amount only. The value for Real Estate, Mineral Interests and Miscellaneous Assets may not reflect the most current value of the asset.

The values in this statement are shown in USD. If your investment currency is not USD, please be aware that the value of your return could differ positively or negatively due to exchange fluctuations from the value shown in this statement.

Important information regarding Auction Rate Securities (ARS). ARS are debt or preferred securities with an interest or dividend rate reset periodically in an auction. Although there may be daily, weekly and monthly resets, there is no guarantee that there will be liquidity. If there are not enough bids at an auction to redeem the securities available for sale, the result may be a failed auction. In the event of a failed auction, there is no assurance that a secondary market will develop or that the security will trade at par or any other price reflected on statements and online. Accordingly, investors should not rely on pricing information appearing in their statements or online with respect to ARS. When J.P. Morgan is unable to obtain a price from an internal or outside source for a particular ARS, the price column on your statement will indicate "unpriced".

Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are sourced from the various issuers of the securities or they are sourced from a third party valuation provider. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid, the value of such asset may have been provided to us by third parties who may or may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

In cases where we are unable to obtain a current market value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced". Although such securities may have value, please note that the value of a security indicated as "unpriced" will not be included in your overall current market value as reflected on the statement.

J.P. Morgan makes no representation, warranty or guarantee, express or implied, that any quoted value represents the actual terms at which securities could be bought or sold or new transactions could be entered into, or the actual terms on which existing transactions or securities could be liquidated. Such values may only be indicative.

When we are unable to obtain a current value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced".

If a partial call is made with respect to an issue of securities included in your Accounts we will allocate the call by a method we deem fair and equitable.

To the extent applicable, please note the following regarding estimated annual income (EAI) and estimated yield (EY): EAI and EY for certain types of securities could include a return of principal or capital gains in which case the EAI and EY would be overstated. EAI and EY are estimates and the actual income and yield might be lower or higher than the estimated amounts. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.





For the Period 5/1/17 to 5/31/17

Offshore Deposits

Non-U.S. dollar funds are held in accounts at JPMorgan Chase Bank, N.A. ("JPMCB") branches outside of the United States ("Foreign Accounts"), in addition to any funds you have elected to be held in Foreign Accounts. Deposits in Foreign Accounts are not insured by the FDIC or any other Agency of the U.S. Federal Government, are subject to cross-border risk, and do not have the benefit of any domestic preference applicable to U.S. deposits. Certain Foreign Accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F90-22.1). Funds held in certain Foreign Accounts may be eligible for protections afforded by the United Kingdom's deposit guarantee program, the Financial Services Compensation Scheme ("FSCS"). If insolvency of JPMCB should occur, eligible deposits in your account that are held at the London Branch of JPMCB may be repaid up to a specified amount by the FSCS. You can find more information about FSCS deposit protection and a list of deposits excluded from, and thus not eligible for, protection at www.jpmorgan.com/pages/deposit-guarantee-scheme-directive.

Custody of security positions reflected on this statement

J.P. Morgan offers a wide range of accounts that are both self-directed and discretionary. In general, U.S. assets held in your Asset, Investment and Trust & Estate Accounts are held directly or indirectly through one or more J.P. Morgan custodians or sub-custodians. Securities purchased in Margin Accounts and listed option positions are typically held at J.P. Morgan Securities LLC ("JPMS"). Non-U.S. positions are held in global depositories such as Euroclear. J.P. Morgan may agree, on a limited basis, to allow assets for which it is fiduciary or custodian to be held at another financial institution at the request of the client, beneficiary or other interested party. Such assets shall be noted as ASSET HELD OTHER INST. Assets noted as ASSET HELD AT ISSUER, including, but not limited to, hedge funds, private equity or other alternatives, are assets held by J.P. Morgan as trustee, agent or custodian that are either not managed by J.P. Morgan or not included in the J.P. Morgan selection of approved funds. In addition, certain physical assets may be held under the custody and control of a client, beneficiary or other interested party. Such assets are noted as CLIENT HELD ASSET.

Your statement may reflect positions for which J.P. Morgan does not have fiduciary or custodial responsibility, and are reflected on your statement as an accommodation to you and are held at other institutions or locations external to and without affiliation to J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets. In these cases, this statement reflects a notation of MEMO POSTED ASSET on the holding, which indicates that the asset is reflected only as an accommodation and not held at a J.P. Morgan custodian or sub-custodian.

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P. Morgan Securities LLC ("JPMS") and, other than domestic mutual funds, are cleared through JPMS. Domestic mutual funds are cleared through JPMCB.

JPMS is not a bank and is a separate legal entity from its bank or thrift affiliates.

Investment Products: Not FDIC Insured	-No Bank Guarantee	-May Lose Value
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Fund manager disclosure information available upon request

If you have an investment account that is managed by an SEC-Registered Investment Advisor, J.P. Morgan will provide a copy of the advisor's Form ADV II or brochure upon written request.

These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax advisor.

Please take the steps indicated below if you think statement(s) are incorrect or contact your J.P.Morgan team if you require additional information about a transaction on your statement(s).

IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR ASSET ACCOUNT(S) (LINKED TO JPMS)



For the Period 5/1/17 to 5/31/17

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. Positions in exchange-listed options are held by JPMS. 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). Securities purchased or sold through JPMS in U.S. markets (other than domestic mutual funds) and non-U.S. markets are cleared through JPMS. Domestic mutual funds are cleared through JPMCB. 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 JPMS at the address shown on your statement(s). Any oral communication should be reconfirmed 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.

JPMS is a member 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 JPMS are protected by the SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. The SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to the SIPC. You may obtain information about the SIPC, including the SIPC Brochure, on its website at www.sipc.org, or by contacting it 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: A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.





For the Period 5/1/17 to 5/31/17

You should have received (or have made available to you) separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished or have made available to you. Upon written request, JPMS will promptly supply you with the latest information.

IRA Account Withholding Notice

IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold at a rate greater than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Withdrawal Request. This form is available from your Client Service Team listed in your statement. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.

IMPORTANT INFORMATION ABOUT REQUIRED MINIMUM DISTRIBUTIONS

The IRS generally requires that you must begin taking withdrawals from your Traditional IRA, SIMPLE IRA, or SEP IRA when you reach age 70½. Your required minimum distribution ("RMD") is the minimum amount you must withdraw from your account each year.

If an RMD amount is provided in your Retirement Contribution and Distribution Summary it is because our records indicate that you may have an RMD obligation for the current year. The RMD amount reflected in your Summary does not take into account other IRAs you may have, any rollovers, transfers, or failed conversions outstanding at year end, and any positions held in your account that are pending an update to their valuation. Please refer to the RMD letter included in your tax information package (sent each year by January 31) for additional information on your RMD amount.

If an RMD amount is not provided in your Retirement Contribution and Distribution Summary it may be because we are not required to provide RMD amount information or our records do not indicate that you have an RMD for the current year. Please note that we are not obligated to provide an RMD amount for IRAs containing assets received by a beneficiary from an original IRA owner (i.e., for "Inherited IRAs"). However, we may under certain circumstances and as an accommodation provide an RMD amount for Inherited IRAs. In addition, the RMD amount will not be given if your IRA (1) is a Roth IRA of an original IRA owner because the IRS does not require an RMD to be taken from these types of accounts during the lifetime of the original owner, (2) is a traditional IRA and our records indicate that the original owner has not yet reached age 70 ½, (3) is a traditional or Roth IRA and the original owner passed away in a previous year and the assets have not yet been distributed to the beneficiaries, (4) contains assets received by a trust beneficiary from an original IRA owner (i.e., "Inherited Trust IRAs"), or (5) did not have JPMorgan Chase Bank, N.A. as IRA custodian on the last business day of the prior year (i.e., the account was opened during the current calendar year). If JPMorgan Chase Bank, N.A. was not your IRA custodian on the last business day of the prior year, even though you may be required to take an RMD, we are not able to calculate your RMD without additional information from you. We will, however, calculate your RMD upon request.

Please refer to your copy of Form 5498 for information submitted to the Internal Revenue Service by JPMorgan Chase Bank, N.A., as custodian, of your IRA, including information about contributions, required minimum distributions, and the fair market value of the account. You are ultimately responsible for determining your RMD amount each year and for ensuring that you satisfy it, including, if applicable, whether to satisfy the RMD with distributions from multiple IRAs. Failure to satisfy your RMD can result in an IRS excess accumulation penalty of 50% of the amount not taken as required. For more information on RMDs you may wish to consult with a tax advisor and refer to IRS Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs), a copy of which can be obtained by calling 1-800-TAX-FORM, or by visiting www.irs.gov.

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

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



J.P.Morgan

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J.P. Morgan

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

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 6/1/17 to 6/30/17

Self-Directed Investing Account

J.P. Morgan Team

Self-Directed Investing Team		866-297-0293
John Hawkins Jr	Client Service Team	800/576-0938
Brian Lutter	Client Service Team	
Patrick Handley	Client Service Team	
Online access	www.jpmorganonline.com	

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Important Information about your Self-Directed Investing Account(s)

Self-Directed Investing Account(s) are available through JPMS. Self-Directed Investing Team phone-based representatives are available Monday through Friday, from 8:00 a.m. to 5:00 p.m. Eastern Time to assist you with entering orders for your Self-Directed Investing Account. Your Client Service team may assist you with administrative functions, such as name, address and beneficiary changes and fund movements.

The Self-Directed Investing Team will not provide investment advice or investment recommendations or offer any opinion regarding the suitability of any security, order, transaction or strategy in a Self-Directed Investing Account. The Self-Directed Investing Team will not provide any tax or legal advice. No research opinion or security on any list or any information provided to clients either on the JP Morgan website or by mail or any other means constitutes a recommendation to a specific client to purchase, hold or sell any investment.

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 6/1/17 to 6/30/17

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	275,226.19	275,233.32	7.13	82.56	100%
Market Value	\$275,226.19	\$275,233.32	\$7.13	\$82.56	100%
Accruals	7.13	6.90	(0.23)		
Market Value with Accruals	\$275,233.32	\$275,240.22	\$6.90		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	275,226.19	275,201.38
Income & Distributions	7.13	31.94
Ending Market Value	\$275,233.32	\$275,233.32
Accruals	6.90	6.90
Market Value with Accruals	\$275,240.22	\$275,240.22

Deposits and Withdrawals may differ from your Retirement Contributions and Distributions.
For additional details please see "Retirement Contribution and Distribution Summary".



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 6/1/17 to 6/30/17

Account Summary CONTINUED

Retirement Contribution and Distribution Summary

Description	Tax Year 2016	Tax Year 2017 (Year-to-Date)
Contributions	0.00	0.00
Rollovers	0.00	0.00
Distributions	(179,644.03)	0.00
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		38,760.76
Remaining RMD		38,760.76

For important information regarding Required Minimum Distributions, please refer to the "Important Information about Required Minimum Distributions" section at the end of this statement.

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	7.13	31.94
Taxable Income	\$7.13	\$31.94





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 6/1/17 to 6/30/17

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	275,233.32	275,233.32	275,233.32		82.56 6.90	0.03% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
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Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	275,226.19	--
INFLOWS		
Income	7.13	31.94
Total Inflows	\$7.13	\$31.94
Ending Cash Balance	\$275,233.32	--

* 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

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 05/01/17 - 05/31/17 @ .03% RATE ON AVG COLLECTED BALANCE OF \$275,226.19 AS OF 06/01/17			7.13





For the Period 6/1/17 to 6/30/17

domestic preference applicable to U.S. deposits. Certain Foreign Accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F90-22.1). Funds held in certain Foreign Accounts may be eligible for protections afforded by the United Kingdom's deposit guarantee program, the Financial Services Compensation Scheme ("FSCS"). If insolvency of JPMCB should occur, eligible deposits in your account that are held at the London Branch of JPMCB may be repaid up to a specified amount by the FSCS. You can find more information about FSCS deposit protection and a list of deposits excluded from, and thus not eligible for, protection at www.jpmorgan.com/pages/deposit-guarantee-scheme-directive.

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For the Period 6/1/17 to 6/30/17

The Self-Directed Investing Team will not provide investment advice or investment recommendations or offer any opinion regarding the suitability of any security, order, transaction or strategy in a Self-Directed Investing Account. The Self-Directed Investing Team will not provide any tax or legal advice. No research opinion or security on any list or any information provided to clients either on the JP Morgan website or by mail or any other means constitutes a recommendation to a specific client to purchase, hold or sell any investment.

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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.

JPMS is a member 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 JPMS are protected by the SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. The SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to the SIPC. You may obtain information about the SIPC, including the SIPC Brochure, on its website at www.sipc.org, or by contacting it at 202.371.8300.

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.

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: A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.





For the Period 6/1/17 to 6/30/17

You should have received (or have made available to you) separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished or have made available to you. Upon written request, JPMS will promptly supply you with the latest information.

IRA Account Withholding Notice

IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold at a rate greater than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Withdrawal Request. This form is available from your Client Service Team listed in your statement. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.

IMPORTANT INFORMATION ABOUT REQUIRED MINIMUM DISTRIBUTIONS

The IRS generally requires that you must begin taking withdrawals from your Traditional IRA, SIMPLE IRA, or SEP IRA when you reach age 70½. Your required minimum distribution ("RMD") is the minimum amount you must withdraw from your account each year.

If an RMD amount is provided in your Retirement Contribution and Distribution Summary it is because our records indicate that you may have an RMD obligation for the current year. The RMD amount reflected in your Summary does not take into account other IRAs you may have, any rollovers, transfers, or failed conversions outstanding at year end, and any positions held in your account that are pending an update to their valuation. Please refer to the RMD letter included in your tax information package (sent each year by January 31) for additional information on your RMD amount.

If an RMD amount is not provided in your Retirement Contribution and Distribution Summary it may be because we are not required to provide RMD amount information or our records do not indicate that you have an RMD for the current year. Please note that we are not obligated to provide an RMD amount for IRAs containing assets received by a beneficiary from an original IRA owner (i.e., for "Inherited IRAs"). However, we may under certain circumstances and as an accommodation provide an RMD amount for inherited IRAs. In addition, the RMD amount will not be given if your IRA (1) is a Roth IRA of an original IRA owner because the IRS does not require an RMD to be taken from these types of accounts during the lifetime of the original owner, (2) is a traditional IRA and our records indicate that the original owner has not yet reached age 70 ½, (3) is a traditional or Roth IRA and the original owner passed away in a previous year and the assets have not yet been distributed to the beneficiaries, (4) contains assets received by a trust beneficiary from an original IRA owner (i.e., "Inherited Trust IRAs"), or (5) did not have JPMorgan Chase Bank, N.A. as IRA custodian on the last business day of the prior year (i.e., the account was opened during the current calendar year). If JPMorgan Chase Bank, N.A. was not your IRA custodian on the last business day of the prior year, even though you may be required to take an RMD, we are not able to calculate your RMD without additional information from you. We will, however, calculate your RMD upon request.

Please refer to your copy of Form 5498 for information submitted to the Internal Revenue Service by JPMorgan Chase Bank, N.A., as custodian, of your IRA, including information about contributions, required minimum distributions, and the fair market value of the account. You are ultimately responsible for determining your RMD amount each year and for ensuring that you satisfy it, including, if applicable, whether to satisfy the RMD with distributions from multiple IRAs. Failure to satisfy your RMD can result in an IRS excess accumulation penalty of 50% of the amount not taken as required. For more information on RMDs you may wish to consult with a tax advisor and refer to IRS Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs), a copy of which can be obtained by calling 1-800-TAX-FORM, or by visiting www.irs.gov.

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

Important information regarding the shortened settlement cycle

Beginning Tuesday, September 5, 2017, the majority of fixed income and equity trades in United States financial markets will settle two business days after the trade date ("T+2"). This is a change from the current three-day settlement cycle ("T+3").

The adoption of the U.S. T+2 settlement cycle is an industry-wide initiative aiming to further enhance the safety and security of the financial system and to create global harmonization for settlement.

This change does not require any action on your part.

What you need to know

- As a result of the shortened settlement cycle:
 - Funds will be required to be available one day earlier to cover purchases and avoid overdrafts.
 - Payment will be received faster following the sale of a security.
- Trades executed on or:
 - Before Friday, September 1, 2017, will be settled following a T+3 settlement cycle.
 - After Tuesday, September 5, 2017, will be settled following a T+2 settlement cycle.
- Products in scope for U.S. T+2 include:
 - Most equities, corporate bonds, municipal bonds and unit investment trusts.
 - Financial instruments comprising the above-mentioned products. Examples include American Depositary Receipts, exchange-traded funds or products, options (exercise and assignments), rights and warrants.
- Securities not impacted by U.S. T+2 are financial instruments that settle at the discretion of the distributor and currently have extended or shortened settlement cycles.
- If your trades are executed with a third party and submitted to J.P. Morgan after the trade date for settlement processing, they will be handled on a best-efforts basis.

For more information

If you have any questions, please do not hesitate to contact your J.P. Morgan representative.

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

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

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



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

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 7/1/17 to 7/31/17

Self-Directed Investing Account

J.P. Morgan Team

Self-Directed Investing Team		866-297-0293
John Hawkins Jr	Client Service Team	800/576-0938
Brian Lutter	Client Service Team	
Online access	www.jpmorganonline.com	

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Important Information about your Self-Directed Investing Account(s)

Self-Directed Investing Account(s) are available through JPMS. Self-Directed Investing Team phone-based representatives are available Monday through Friday, from 8:00 a.m. to 5:00 p.m. Eastern Time to assist you with entering orders for your Self-Directed Investing Account. Your Client Service team may assist you with administrative functions, such as name, address and beneficiary changes and fund movements.

The Self-Directed Investing Team will not provide investment advice or investment recommendations or offer any opinion regarding the suitability of any security, order, transaction, or strategy in a Self-Directed Investing Account. The Self-Directed Investing Team will not provide any tax or legal advice. No research opinion or security on any list or any information provided to clients either on the JP Morgan website or by mail or any other means constitutes a recommendation to a specific client to purchase, hold or sell any investment.

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 7/1/17 to 7/31/17

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	275,233.32	275,240.22	6.90	82.57	100%
Market Value	\$275,233.32	\$275,240.22	\$6.90	\$82.57	100%
Accruals	6.90	7.13	0.23		
Market Value with Accruals	\$275,240.22	\$275,247.35	\$7.13		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	275,233.32	275,201.38
Income & Distributions	6.90	38.84
Ending Market Value	\$275,240.22	\$275,240.22
Accruals	7.13	7.13
Market Value with Accruals	\$275,247.35	\$275,247.35

Deposits and Withdrawals may differ from your Retirement Contributions and Distributions.
For additional details please see "Retirement Contribution and Distribution Summary".



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 7/1/17 to 7/31/17

Account Summary CONTINUED

Retirement Contribution and Distribution Summary

Description	Tax Year 2016	Tax Year 2017 (Year-to-Date)
Contributions	0.00	0.00
Rollovers	0.00	0.00
Distributions	(179,644.03)	0.00
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		38,760.76
Remaining RMD		38,760.76

For important information regarding Required Minimum Distributions, please refer to the "Important Information about Required Minimum Distributions" section at the end of this statement.

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	6.90	38.84
Taxable Income	\$6.90	\$38.84



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 7/1/17 to 7/31/17

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	275,240.22	275,240.22	275,240.22		82.57 7.13	0.03% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 7/1/17 to 7/31/17

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	275,233.32	--
INFLOWS		
Income	6.90	38.84
Total Inflows	\$6.90	\$38.84
Ending Cash Balance	\$275,240.22	--

* 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					
7/3	Interest Income	DEPOSIT SWEEP INTEREST FOR 06/01/17 - 06/30/17 @ .03% RATE ON AVG COLLECTED BALANCE OF \$275,233.32 AS OF 07/01/17			6.90

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