

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

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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.

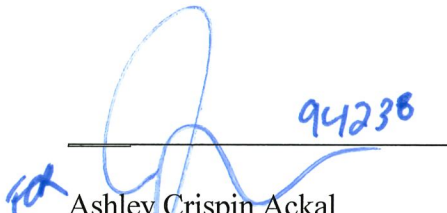
It is important that this accounting be carefully examined. Requests for additional information and any questions should be addressed to the personal representative(s) or the attorneys for the personal representative(s), the names and addresses of whom are set forth below.

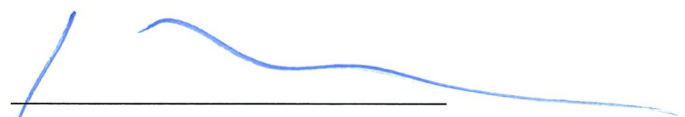
Under penalties of perjury, the undersigned personal representative(s) declare(s) that I (we) have read and examined this accounting and that the facts and figures set forth in the Summary and the attached Schedules are true, to the best of my (our) knowledge and belief, and that it is a complete report 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 7<sup>th</sup> 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 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

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

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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
<b><u>Administrative Expenses</u></b>			
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
<b>Total Administrative Expense</b>			<b>\$ 9,240.00</b>
<b><u>Professional Fees</u></b>			
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
<b>Total Professional Fees</b>			<b>\$ 57,262.50</b>
<b>Total Disbursements</b>			<b>\$ 66,502.50</b>

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

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

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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
<b><u>Transfers and Adjustments to Carrying Values:</u></b>			
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	
<b><u>Note &amp; Second Mortgage and Reimbursements (Zero Value)</u></b>			
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
	<b>TOTAL NET GAINS AND (LOSSES)</b>	<b>\$ 57,092.37</b>	<b>\$ 410,500.00</b>
<b>NET GAIN OR (LOSS)</b>		<b>\$(353,407.63)</b>	

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SCHEDULE E                      Assets on Hand at Close of Accounting Period

		Estimated Current Value	Carrying Value
	<b><u>Assets other than Cash:</u></b>		
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
	<b>Other Assets Total</b>	<b>\$ 397,734.38</b>	<b>\$ 397,734.48</b>
	<b><u>Cash:</u></b>		
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
	<b>Cash Totals</b>	<b>\$ 10,882.08</b>	<b>\$ 10,882.08</b>
	<b>Total Assets on Hand at End of Accounting Period</b>	<b>\$ 408,616.46</b>	<b>\$ 408,616.46</b>

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ESTATE OF SIMON L. BERNSTEIN  
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**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

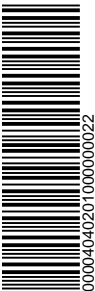
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ESTATE OF SIMON L. BERNSTEIN, BRIAN  
O'CONNELL CURATOR  
BRIAN O'CONNELL, PERSONAL REP  
515 N FLAGLER DR  
WEST PALM BEACH FL 33401-4321



**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
<b>Total Fees</b>					<b>\$0.00</b>



Primary Account: 000000478015220

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

## Important Information About Your Statement

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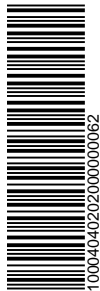
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**Investment Products: Not FDIC insured • No bank guarantee • May lose value**





Primary Account: 000000478015220

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

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Primary Account: 000000478015220

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

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

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ESTATE OF SIMON L. BERNSTEIN, BRIAN  
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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
<b>Total Fees</b>					<b>\$0.00</b>



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  
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**JPMorgan Classic Business Checking**

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

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

Primary Account: 000000478015220  
For the Period 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
<b>Total Fees</b>					<b>\$0.00</b>



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

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 Michigan/Florida Markets  
 P O Box 659754  
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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

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
<b>Total Fees</b>					<b>\$0.00</b>



Primary Account: 000000478015220

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

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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

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### J.P. Morgan Team

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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

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O'CONNELL CURATOR  
BRIAN O'CONNELL, PERSONAL REP  
515 N FLAGLER DR  
WEST PALM BEACH FL 33401-4321



## JPMorgan Classic Business Checking

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

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

Primary Account: 000000478015220  
For the Period 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
<b>Total Fees</b>					<b>\$0.00</b>



Primary Account: 000000478015220

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

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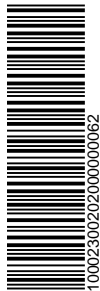
Deposit products and services are offered by JPMorgan Chase Bank, N.A. Member FDIC

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





Primary Account: 000000478015220

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

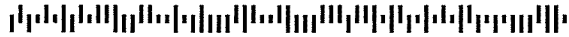
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JPMorgan Chase Bank, N.A.  
Michigan/Florida Markets  
P O Box 659754  
San Antonio, TX 78265-9754

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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](http://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

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### J.P. Morgan Team

---

John C Hawkins (800) 576-0938

Brian Lutter

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Deaf and Hard of Hearing (800) 242-7383

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



## JPMorgan Classic Business Checking

---

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

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



Primary Account: 000000478015220

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

## 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 6/1/17 to 6/30/17



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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

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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](http://www.jpmorganonline.com)



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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

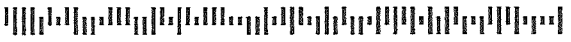
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JPMorgan Chase Bank, N.A.  
Michigan/Florida Markets  
P O Box 659754  
San Antonio, TX 78265-9754

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

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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

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**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
<b>Total Fees</b>					<b>\$0.00</b>



Primary Account: 000000478015220

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

## Important Information About Your Statement

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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  
 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](http://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
<b>Total Fees</b>					<b>\$0.00</b>



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

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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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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

**J.P. Morgan Team**

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Brian Lutter  
For assistance after business hours, 7 days a week. (800) 243-6727  
Deaf and Hard of Hearing (800) 242-7383  
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**JPMorgan Classic Business Checking**

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

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

Primary Account: 000000478015220  
For the Period 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
<b>Total Fees</b>					<b>\$0.00</b>



Primary Account: 000000478015220

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

## Important Information About Your Statement

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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

**J.P. Morgan Team**

Client Service (844) 275-5434  
 Client Service  
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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 07/25/17.



Primary Account: 000000478015220

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

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
<b>Total Fees</b>					<b>\$0.00</b>



Primary Account: 000000478015220

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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*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	
<b>Online access</b>	<b><a href="http://www.jpmorganonline.com">www.jpmorganonline.com</a></b>	

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Portfolio Activity	5

### 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

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

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

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
<b>Taxable Income</b>	<b>\$2.77</b>	<b>\$39.60</b>





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

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

Note: <sup>1</sup> 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
<b>Cash</b>							
US DOLLAR	1.00	275,199.28	275,199.28	275,199.28		27.51 2.10	0.01% <sup>1</sup>



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*
<b>Beginning Cash Balance</b>	<b>275,196.51</b>	--
<b>INFLOWS</b>		
Income	2.77	39.60
<b>Total Inflows</b>	<b>\$2.77</b>	<b>\$39.60</b>
<b>OUTFLOWS **</b>		
Withdrawals		(179,644.03)
<b>Total Outflows</b>	<b>\$0.00</b>	<b>(\$179,644.03)</b>
<b>Ending Cash Balance</b>	<b>\$275,199.28</b>	--

\* 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
<b>Income</b>					
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.

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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.

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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](http://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.

<b>Investment Products:</b>	<b>Not FDIC Insured</b>	<b>-No Bank Guarantee</b>	<b>-May Lose Value</b>
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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](http://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](http://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	
<b>Online access</b>	<b><a href="http://www.jpmorganonline.com">www.jpmorganonline.com</a></b>	

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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

<b>Asset Allocation</b>	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%
<b>Market Value</b>	<b>\$275,199.28</b>	<b>\$275,201.38</b>	<b>\$2.10</b>	<b>\$27.52</b>	<b>100%</b>
Accruals	2.10	2.17	0.07		
<b>Market Value with Accruals</b>	<b>\$275,201.38</b>	<b>\$275,203.55</b>	<b>\$2.17</b>		

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

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

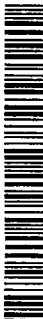
## Account Summary CONTINUED

### 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
<b>Taxable Income</b>	<b>\$2.10</b>	<b>\$41.70</b>





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
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## 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
<b>Cash</b>							
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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*
<b>Beginning Cash Balance</b>	<b>275,199.28</b>	<b>--</b>
<b>INFLOWS</b>		
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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
<b>Income</b>					
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

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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 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](http://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)**

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](http://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.

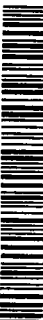
**In Case of Errors or Questions About Non-Electronic Transfers (Checks or Deposits)**

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](http://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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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 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	<a href="http://www.jpmorganonline.com">www.jpmorganonline.com</a>	

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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

<b>Asset Allocation</b>	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%
<b>Market Value</b>	<b>\$275,201.38</b>	<b>\$275,203.55</b>	<b>\$2.17</b>	<b>\$27.52</b>	<b>100%</b>
Accruals	2.17	2.17	0.00		
<b>Market Value with Accruals</b>	<b>\$275,203.55</b>	<b>\$275,205.72</b>	<b>\$2.17</b>		

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

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: <sup>1</sup> 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
<b>Cash</b>							
US DOLLAR	1.00	275,203.55	275,203.55	275,203.55		27.52 2.17	0.01% <sup>1</sup>



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	--
<b>INFLOWS</b>		
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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